THE EARLY LIFE OF JAY COOKE.

Jay Cooke Again at School-His Taste for Figures and Proficiency Therein Love of Angling His First Entrance into Philadelphin-Short Stay and Return Home-He Essays a Second Visit at the Invitation of a Lending Bunker-Commencement Therefrom of his Financial Career-Brief Sketch of his Brathers - The Misrepresentation of Jay Examined—His Reputation as a Banker, and how he made his Money-His Character for Benevolence, &c.

The following sketch of the life of the great Amerirican banker is from the New York Herald of yester-

BANDUSKY, Ohlo, Nov. 15, 1867, Resuming the narrative of Jay Cooke's early career, we find him, after returning from St. Louis, at the age of filtren, attending assiduously to school, and seeking to acquire prosciency in those branches of education which he found by a few years' experience were most needful in the practical business relations of life. The school was one of much excellence for a Western village to possess, and is looked back to by those who were its puerile patrons with a sentiment of grateful recol-In the comparatively primitive time when it existed, the aim of education was of a simple and practical character. Reading, writing and arithmetic constituted the leading branches of study to which the mind of the rising generation was directed. It has been already mentioned that arithmetic, or figures in any form, possessed a peculiar charm for the intellect of young Cooke. Various anecdotes are told of his skill, not only in enumeration, but in working out those complex problems in compound interest and decimal fractions which, to the fancy of most boys, are a bore and even a terror.

The teacher on one occasion submitted to the class a problem for solution which none of the pupils could grapple with successfully. He proceeded with a piece of chalk to demonstrate the way of solving the difficulty, and was doing so for a white in a satisfactory manuer, when suddenly be found himself involved in certain premises that inevitably led to a wrong con-clusion. In the meantime it was observed that young Cooke had been all along studying the sum propose and watching the teacher's process of explaining with intense interest. When the latter discovere himself in a state of inextricable embarrasement, the embryo financier had just worked out mentally the correct rendering, and, with a flash of triumph, re-lieved his perplexed preceptor from the dilemma in which he was placed by pointing out where the error in computation lay.

Thenceforth both teacher and pupils came to enter-

tain a higher regard for the calculating forte of young Cooke, and were prepared to see him eclipse them all in arithmetical skill and proficiency. In this expectation they experienced no disappointment, as he gave each day higher proof of that particular order of genius which has placed him foremost in the moneary world to-day. At this time his father, Mr. Elea-heros Cooke, was a prominent and influential mem-er of Congress, and while at home from his legislative duties took great pains to cultivate in his sons a taste for solid and sensible reading. He had no difficulty in influencing their mental habits in this direction, for they were naturally studious, thoughtful and retiring. The only pastime in which Jay was noted for taking a delight was fishing, and of the piscatory art he has all his life been an enthusiastic follower. When not occupied with his studies he loved to steel When not occupied with his studies he loved to sten away by the lake shore with rudely fashioned rod and line, and stay for hours alone angling for bass, pike or nickerel. When a boat was available he was accustomed, with one or two companions, to hoist sail, and rove away among the numerous islands on the lake outside the bay. Of these there is one called Gibraltar, behind which Perry, on the eve of battle, awaited the approach of the British fleet. It height have been a dream of the juven lie anglers,

when fishing among the rocks of this picturesque isiet, that one day he should come to claim it as all his own from shore to shore. If such a dream were ever induged in it has been amply realized, for he can claim not alone the isle itself, but within its limits a regal summer residence, with its castellated tower overlooking the land and water all around. But he still preserves the old taste for angling, and in storm or sunshine, Jay Cooke, the financier and millionaire, during four or five weeks of the summer he spends here, leaves his sumptuous dwelling, overflowing with visitors—generally ministers of the gospel, too poor to enjoy the expensive luxury of a vacation elsewhere, and starts out in the morning early, with his rod and line as of yore, and to the old favorite nooks among the cliffs, where, as a boy in other days, he played the

angler and dreamt, perhaps, that gold instead of white angler and dreamt, perhaps, that gold instead of white ash would one day come to his not.

When Jay was in his 15th year, his brother-in-law, Mr. William G. Moorhead, then largely interested in canal and railroad enterprises, and residing in Philadelphia, paid a return visit to Sandusky, where he had formerly resided. He was struck by the proficiency and completeness Jay exhibited in those branches of education adapted to mercantile pursuits. branches of education adapted to mercantile pursuits nd invited him to become a book-keeper in his office, he invitation was embraced, and this marks Jay ooke's first acquaintance with Philadelphia. Mr Moorhead had several associates with him in his business, upon whom the stranger in a short time made a very favorable impression. In those days the influx of young men from the country, especially from the far West to the large Eastern cities, was not near so great as now, and those who showed any uncommon traits of character became soon known, and had their merit canvassed. In his new sphere the subject of this sketch addressed himself to the task of sustaining his reputation for energy, integrity and man-liness, for he was astute enough to know that such qualities make a more lasting and favorable impre-sion among business men than the most brilliant accomplishments, and as the sequel shows, he was correct in his calculation.

After spending nearly a year in Philadelphia, where he learned a good deal about the nature of stocks and finance, his brother-in-law's concern was dissolved, Mr. Moornead accepting the government post of Consul to Valparaiso. Jay returned to his home in Sandusky, and was again fairly started in his studies when his father received a letter from Mr. E. W. Clark, of the leading banking firm of E. W. Clark & Clark, of the leading banking firm of E. W. Clark & Co., of Philadelphia, asking permission to take Jay, whose character he had heard spoken of very commendably, into his establishment, and afford him that which he had the greatest ambition to acquire, a thorough knowledge of banking. This offer was wholly unexpected on the part of the youth or of his friends, and though his father who was then in independent circumstances, might have felt a little reluctant at first to part with his son, he saw, on reflection, that such an opportunity seldom presented itself, and knowing that the business was exactly what suited the best of Jay's mind, he decided to send him, in an the bent of Jay's mind, he decided to send him, in an-

This event marks the turning point in his fortune. Had he remained in Sandusky, he might have probably achieved by this time celebrity in its local antogether with a moderate independence; but to hals, together with a moderate independence; but to have his name linked for all time with the financial issues of the great struggle, and to accumulate sufficient fortune to sexue every temporal enjoyment, was a consummation with which more aspiring men might have been well content to abide. I shall here allude briefly to the history of his brothers, as illustrative of the prosperity which has attended this favored family.

world family.

Henry D. Cooke is a graduate of several colleges.

He is the literary mind of the family, along with being no mean adept in financial science. In connection with his brother-in-law, Mr. Moorhead, he accumulated with his brother-in-law, Mr. Moorhead, he accumulated considerable means in California during the prevalence of the gold epidemic. He returned here to his native place afterwards, and purchased the Register newspaper, an organ of the Republican party. While connected with this journal he became acquainted with Mr. Chase, the present Unief Justice. At that time Mr. Chase contemplated running for Governor of Ohio, and as a means towards that end he prevalled upon Cooke, who was a tolerably vigorous writer, to remagnish the Register and take charge of the Columbus Journal. In this position he did good service for Chase, and in other respects commended himself to the gratitude of that gentleman. At the beginning of the war, his brother, Jay Cooke, committed to him the management of his house in of prosperity.

Washington, and thus far he has had a reasonable run of prosperity.

Pilt Cooke, the cidest brother, was sent to West Point when a boy, through the influence of Governor Cass. He was forced to leave on account of ill health and roturned to Sandusky. He afterwards traveled a good deal in Europe, but ultimately settled down here, where he engaged from time to time in various speculations, in most of which he reaped loss and disappointment. He is of a retiring and domestic turn, benevolently disposed, but with no striking force of character. At the close of the war he received partial management of his brother's house in New York, of which city or Brooklyn he it now a resident. Sarah E. Cooke, married to Mr. Moorhead, of Philisdelphia, is the oldest of the family. She has the reputation of being very estimable and refined, who a laste for elegant sarroundings and a high order of living. She resides in Philiadelphia and is no less prosperously provided for than her brothers.

As the purpose of this correspondence has neither been to enlogice nor discontinuations.

prosperously provided for than her brothers.

As the purpose of this correspondence has neither been to enlogize nor slipparage, to magnify nor belittle the character and shifty of Jay Cooke, but simply to tell the etery of an obscure Western youth starting out in the world, which principle and integrity to guide him, and relyting upon his own skill and energy, advancing himself to a position of affinence and renown, it may be well here to state some facts reliative to his semection with the government, which will help to remove a great deal of misrepresentation and unjust prejudice against his character.

In two leading particulars he has been misunderstood; first, as to his financial standing at the opening of the war! and again, as to the amount of money made by himself and his partners out of the people by negotisting the government loans. Among the oligarchy of bankers in Now York it was customary to speak of Cooke as having been an obscure Western banker, and even as a bank cierk up to the breaking out of the fiebellion, when, through favorilism, he was made the financial agent of the government, and thus became rich.

The truth is that before the war Jay Cooke had been at the head of one of the leading banking houses in the country, had already acquired the exhouses in the country, had already acquired the experience of a quarter of a century as a banker and general financier, and had also accumulated a handsome fortoffe of his own. He had neither lived nor transacted business in Sandanky since he left it as a boy to go to Philadelphia; and in 1860, before 5-20's were dreamed of, he was acknowledged to be one of the most prominent and successful bankers in the country. He had not contented himself with a knowledge of the treadmill routine of discounting potes and shaving quentrent money, but had carefully cotes and shaving uncurrent money, but had carefully studied and thoroughly mastered the science of finance in its best and broadest signification. He had made almself acquainted with the financhi systems of other lands, searching in all for their elements of strength or workness. Being a thorough enthusiast in his rocation, he had made it the study of a life, and that, too, under the most favorable circumstances. He under the most favorable circumstances. He sed his lesson in the school of experience and stored upon his business life in a leading banking buse at the very time when the financial crash of 37 broke upon the country.

That event left a lasting impression upon his mind, and first led him to look below the surface and study the first principles of commerce, trade and finance. Following up his course of study for a quarter of a century, the opening of the war found him, as I have said, at the head of one of the largest banking houses in America, and possessed of what, in other times, would have been deemed an ample fortune. So much for the financial antecedents of Jay Cooke.

The prevalent impression regarding the source of

for the financial anjecedents of Jay Cooke.

The prevalent impression regarding the source of Mr. Cooke's present wealth and the amount realized from negotiating the government loans, is even more erroneous. In the first place, the Treasury Department did not avail itself of Cooke's assistance until it had utterly falled itself to dispose of the government bonds fast enough to meet the increasing demands of the war. United States securities were a new thing to the people, and they held aloof from investing their hard-earned money in them until they understood their character more fully, and until they were convinced that by lending money to the government they were doing a good thing for themseives and the country; in a word, until the loan was thoroughly popularized.

At a time when all other expedients had failed, and At a time when all other expedients and tables, he government knew not which way to turn founds. Jay Cooke undertook the task of popularizing and negotiating the loan than authorized. Being seading banker in the country, with extensive business connections in America and Europe, possessing ness connections in America and Europe, possessing the confidence of prominent men, and, above all, bringing to bear upon the subject an enthusiastic faith in the patriotism and pride of the people, he seemed to the department to be an eligible man for the work, and a fcontract was made with him accordingly. In all foreign lands government loans are invariably negotiated through private bankers, and these banks are paid from two and a half to five percent, commission on their sales, besides being guarantied from loss. Our government offered Cooke ive-eighths of one per cent, on the amount of his sales, he to assume all risks and pay all costs. This was far less than what it had already cost the government to seil bonds itself, and only about one-eighth part of what English, French and German bankers receive for the same service, unaccompanied by risks.

part of what English, French and German bankers re-ceive for the same service, unaccompanied by risks. Cooke, however, accepted the offer, and entered with fire and energy upon his herculean undertaking. The marvelous success which crowned his labors is of itself a feature in the four years' struggle. Out of his five-eighths of one per cent, commission, Cooke paid one-fourth of one per cent, to the banks of the country as sub-agents for their services in disseminat-ing the loan, delivering the bonds and transmitting ing the loan, delivering the bonds and transmitting the proceeds. Out of his remaining three-eighths he paid a small army of traveling agents, clerks and se-cretaries, and bills for the most extensive kind of advertising. Indeed, Cooke's great and singular suc-cess in negotiating nearly fifteen hundred millions of United States bonds, was due in a great measure to his unparalleled use of printer's ink. His appeals to the people throughout the columns of every news-paper in the land told irresistibly in the end.

I am informed that at one time, when the first loan was started, the house of Jay Cooke & Co. was out of pocket to the amount of half a million dollars for adpocket to the amount of half a million dollars for ad-vertising and other expenses connected with the loan, while nothing could be shown for the outlay; and if the bonds had then failed to sell, as they had when offered by the government, this amonint would have been a dead loss to Cooke, as he could have had no seen a dead loss to Cooke, as he could have had no egal claim for reimbursement on the Treasury. Had be depended wholly or mainly on his government commission for the realization of a fortune the con-

commission for the realization of a fortine the con-clusion is, he might have been disappointed.

The large amount of money made by Jay Cooke and his firm within the past few years has been chiefly derived from the enormous business which has poured in upon them in consequence of their prestige as public bankers. In this way he has been vastly benefitted by his connection with the government loan: but it is the legitimate fruit of his exertion and faithfulness, and costs the people nothing. From his government commissions he gained comparatively little, but from his government connection he has se-cured what General Grant and others have obtained, a reputation, and this now brings him in financial gain, s it brings the military heroes promotion and politi-

l preferment. However, if with all his financial skill he did not However, if with all his financial skill he did not exhibit a spirit of benevolence and unselfishness, it would be difficult for him to escape the reproach of being simply grasping and avaricious; but, according to some, Jay Cooke gives away in unostentations charity half his entire income. Being an active and carnest member of the Episcopal Church, much of his benevolence takes a religious channel. He has donated \$25,000 to Kenyon College, at Gambier, Ohio, and helped to endow several educational institutions in Pennsylvania. He has built a neat chapel, at his own expense, for the residents of Put-in-Bay Island, near Sandusky, and has erected several country curches in the vicinity of his home on Chelten Hills, near Philadelphia. In this town he is very popular. He puts on no airs, dresses plainly, is inclined to be jovial in his manner, and never once forgets the place or the people that knew him before he dreamed of being a millionaire. of being a millionaire.

Stonewall Jackson's Staff. During the late session of the Synod of Virginia, three of the staff officers of the late hero of the Valley, Stonewall Jackson, lodged under the same roof-Revs. Dr. Dabney and J. P. Smith, members of the Synod, having been entertained by their old comrade in arms, Major W. J. Hawks; and as Captain Smith remarked, the Major having fed them during the war, he had no doubt of his ability to perform the same service for them here. Many must have been the reminiscences of their varied experience in camp and field, and many the sad recollections of their lamented commander revived by the meeting of these veterans. Others among this body of ministers of the Gospel of Peace fought and bled for their country's liberties on the battle fields of Virginia. Captain Miller and Major Kirkpatrick (a ruling elder) hurled the cannon ball into the enemy's ranks with terrible skill, and yet others served as chaplains and as private soldiers in the deadly strife .- Charleston (Va.) Free Press.

How Old is He?

It became necessary, last week, in the Criminal Court at Newport, Ky., in order to render a boy witness competent, to prove that he had reached the age of ten years, and his mother, an Irish woman, was called for that purpose. How old is your son John?" quoth the Indade, sir. I dunno, but I think he's not tin

was the reply. Did you make no record of his birth ?" "The praste did, in the ould country, where

"How long after your marriage was that?" "About a year; may be liss,

"When were you married?"
"Dade, sir, I dunno." "Did you not bring a certificate of your mar-

riage with you from the old country?"
"Hey, sir? and what should I nade wid a certifickit whin I had the ould mon himself along

No further questions were asked.

-Thaddeus Stevens offers for sale the Caledonia Iron Works in this State, destroyed by the insurgent forces in July, 1863. The land consists of nearly 21,000 acres. If it is not sold he proposes to rebuild the works under a charter obtained for manufacturing purposes, which contains the privilege of building a railroad from the Maryland line to the Susquehanna river. It is also the inten-tion of Mr. Stevens to build this road if sufficient stock can be disposed of for that pur-

-In one of Josh Billings' late papers he says;—"The sun was a going to bed, and the hevins fur and near were a-blushing at the performancel"

DRY GOODS. JAFFRAY & CO., NO. GOS CHESNUT STREET,

ARE RECEIVING AND NOW OPENING FOR FALL TRADE, FULL LINES OF

TABLE CLOTHS, NAPKINS, HUCKABACKS, DIAPERS, TOWELLINGS, DAMASKS,

SHEETINGS, PILLOW LINENS, L. C. HDKFS., HOSIERY, QLOVES, CRAPES, VEILS,

QUILTS,

Ladies', Gents', and Children's Underwear, Embroideries, Sets, Ribbons, Etc. Etc.

The above will be sold at the lowest New York prices, and on the most advantageous Represented by 8. Story. 94 wfm3m

CREAT BARGAINS

DRY GOODS.

RICKEY, SHARP & CO.,

IMPORTERS, JOBBERS AND RETAILERS No. 727 CHESNUT Street.

PHILADELPHIA,

Have made very extensive purchases during the late panic, and are now prepared to offer great inducements in

FRENCH AND BRITISH DRY GOODS Of reliable qualities, in the best Styles and Colorings. ALSO,

BLANKETS In great variety, at lower prices than current before the war. Their stock of

SHAWLS, AND DRESS GOODS, 1 14 tJ1] Is the most varied and extensive in this market,

> RICKEY, SHARP & CO. LOAKINGS

WE ARE DAILY RECEIVING THE NEWEST STYLES OF

LADIES' CLOAKINGS.

WHICH WE OFFER AT GREATLY BE DUCED PRICES,

IN ADDITION TO A FULL LINE OF

FANCY CASSIMERES,

AND GOODS GENERALLY ADAPTED TO MEN'S AND BOYS' WEAR.

MORRIS, CLOTHIER & LEWIS,

CLOTH JOBBERS.

COATINGS,

8 246m NOS. 19 AND 21 S. FOURTH ST. GIRARD ROW.

E. M. NEEDLES & CO. Invite attention to their first-class stock of

LACES AND LAGE GOODS, EMBROIDERIES,

VEILS, ETC.

To which additions will constantly be made of the NOVELTIES OF THE SEASON. They offer in their WHITE GOODS DEPART. MENT

> HEAVY SKIRTING CAMBRICS, At 10, 35, and 40 cents, a Great Sacrifice.

GIRARD ROW. INDIA SHAWLS

GEORGE FRYER,

NO. 916 CHESNUT STREET, Hes received and now open his Fall Impertation of INDIA SHAWLS AND SCARFS, together with other kinds of Shawis. Also,

RICH DRESS SILES. BLACK SILKS, POPLINS,

CLOAKINGS CLOARS, ETC., To which the attention of purchasers in invited. The goods are purchased for each, and will be sold cheap,

CHRISTMAS. 1867

LAND S. W. Corner of

Fourth and Arch Sts.

Have reduced some FINE GOODS for valuable CHRISTMAS PRESENTS.

FINE SHAWLS,
FINE SILKS,
WIDE VELVETS,
RICH PLAIDS.
GOOD POPLINS,
PIANO COVERS,
RALMORALS,
MELODEON COVERS, ETC.

ARMY BLANKETS.

A VERY LARGE LOT OF No. 1 GOVERNMENT BLANKETS, twenty-five pairs in a baie, and weigh-ing from ten to tweive pounds per pair, for sale at great bargains. 19 14 imry Nos, 327 and 305 N, FROMT St., Philads,

INSURANCE COMPANIES. INCORPORATED 1835.

OFFICE OF THE

DELAWARE MUTUAL SAFETY INSURANCE COMPANY.

PHILADELPHIA, November 18, 1867. The following statement of the affairs of the Company is published in conformity with a provision of

PREMIUMS RECEIVED \$813,657*01 Premiums on Patieles not marked off November 1, 1896.....

836,300,00

\$240,046:15

131,400-30

125,625 0

19,500 00

\$1,149,99201 PREMIUMS MARKED OFF

8743,146'20 Interest during the same period, 105,445*0 Enivages, etc

\$848,591'39

LOSSES, EXPENSES, ETC., During the year, as above. Marine and Inland Navigation 4368,434111 Reinsurances
Agency Charges, Advertising,
Printing, etc.
Taxes—U. S. Tax on Premiums,
Policy Stamps, etc. 46,000-72

Expenses, etc ..

ASSETS OF THE COMPANY.

November 1, 1867. \$200,000 United States Five Per Cent. Lean, 10-40's. 120,000 United States Five Per Cent. \$201,000,00 50,000 United States 7 3 10 Per Cent Loan 200,000 State of Pennsylvania Six Per 20,000 Pennsylvania Railroad First
Mortgage Six Per Cent, Ronds...

25,000 Pennsylvania Railroad, second
Mortgage Six Per Cent, Bonus...

25,000 Western Pennsylvania Railroad
Six Per 'Cent... Loads (Pennsylvania Railroad goarantoe)...

80,000 State of Tennessee Five Per Cent.
Loan.

7,000 State of Tennessee Six Per Cent, Loan.
Loan.
15,000 800 shares Stock of Germantown Gas Company (principal and interest guaranteed by the city of Philadelphia).
7,500 150 Shares Stock of Pennsylvania Railroad Company.
5000 100 Shares Stock of North Pennsylvania Railroad Company.
20,000 80 Shares Stock of Philadelphia and Southern Mail Steamship Company.

7,800:00 201,900 Loans on Bonds and Mortgage, first lieus on City Properties......

par. Market value \$1,102,802 %
Real Batate 36,000 for Insurance 36,000 % \$1,101,400 par. 219,135.67

43,334.36 3,017:00 Cash in Bank...... Cash in Drawer.... ...\$108,017.10

108,315*6: \$1,507,605.1

PHILADELPHIA, November 18, 1867. The Board of Directors have this day declared a CASH DIVIDEND OF TEN PER CENT. on the Capital Stock, and BIX PER CENT, interest on the Scrip of the Company, payable on and after the lat of December proximo, free of National and State tax. They have also declared a SCRIP DIVIDEND OF TWENTY-FIVE PER CENT, on the earned premlums for the year ending October 31, 1867, certificates of which will be issued to the parties entitled to the same on and after the 1st December proximo, free of National and State taxes,

They have ordered, also, that the SCRIP CERTIFI CATES OF PROFITS of the Company, for the year ending October 31, 1863, be redeemed in CASH, at the office of the Company, on and after 1st December proximo, all interest thereon to cease on that day. No. certificate of profits issued under \$25. By the act of incorporation "no certificate shall issue unless claimed within two years after the declaration of the Dividend whereof it is evidence.

DIRECTORS. Thomas C. Hand. John C. Davis, Edmund A. Souder, Theophilus Paulding, John R. Penrose. James Traquatr. Henry C. Dallett, Jr., Samuel E. Stokes, Henry Sloan, William G. Boulton, Edward Darlington, H. Jones Brooke, Edward Lafourcade,

James C. Hand, William C. Ludwig, Joseph H. Seal, George G. Leiper, Hugh Cralg, John D. Taylor, George W. Bernardon, Jacob P. Jones, James B. McFarland. Joshua P. Eyre, Spencer Mclivaine, J. B. Semple, Pitteburg.

A. B. Berger, Jacob Riege'. D. T. Morgan, THOMAS C. HAND, President.

JOHN C, DAVIS, Vice-President. HENRY LYLBURN, Secretary. 11 to 15t) HENRY BALL, Assistant Secretary.

FURS.

1867. FALL AND WINTER. 1867

FUR HOUSE, (Established in 1818.)

ane undersigned invite the special attention of the Ladies to their large stock of FURS, consisting of

Muffs, Tippets, Collars, Etc., IN RUSSIAN SABLE, HUDSON'S BAY SABLE,

MINK SARLE ROYAL ERMINE, CHINCHILLA, FITCH, ETC. All of the LATEST STYLES, SUPERIOR FINISH and at reasonable prices. Ladies in mourning will find handsome articles

PERSIANNES and SIMIAS; the latter a most bean CARRIAGE ROBES, SLEIGH ROBES, and POOT-MUFFS, in great variety.

A. K. & F. K. WOMRATH, NO. 417 ARCH STREET. 911 4m ger Will remove to our new Store, No. 1212 Chemut street, about May 1, 1868.

FANCY FURS

The aubscriber having recently returned from Europe with an eathely new stock of FURS

Of his own selection, would offer the same to his customers, made up in the latest styles, and at reduced prices, at his OLD ESTABLISHED STORK. NO. 139 NORTH THIRD STREET,

ABOVE ARCH. 10 25 2mrp] JAMES REISKY. DRIVY WELLS-OWNERS OF PROPERTY-

The only place to get Privy Wells cleaned and fishilected at very low prices. A. PEYSON. Hannisctorer of Poudrette, H'S HALL, LIBRARY Street GOLD

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Franklin Fire Insurance Co. OF PHILADELPHIA.

OFFICE: NOS. 485 AND 487 CHESNUT STREET. ASSETS ON JANUARY 1, 1867, 88,558,146-18.

Accrued Surpins... UNBETTLED CLAIMB, INCOME FOR 1806. LOSSES PAID SINCE 1829 OVER

85,500,000, Perpetual and Temporary Policies on Liberal Terms. DIRECTORS. George Fales, Alfred Fitier, Francis W. Lewis, M. D., Peter McCali, Thomas Sparks, Charles N. Bancker, Tobias Wagner, Samuel Grant, Seorge W. Bichards,

CHARLES N. BANCKER, President, GEORGE FALES, Vice President, J. W. MCALLETER, Secretary pro tem. [311231] BROOKLYN LIFE INSURANCE

OF NEW YORK, MUTUAL.

POLICIES NON-FOREEITABLE. Thirty days grace given in payment of Premiums. No extra charge for residence; or travel in any portion of the world. Dividends declared annually, and paid in cash. Dividend in 1867, 40 per cent.

COLTON & SHELDEN.

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23}

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Agents and Solicitors wanted in all the cities and towns in Pennsylvania and Southern New Jer-

INSURANCE COMPANY

NORTH AMERICA. OFFICE, No. 282 WALNUT ST., PHILADELPHIA. INCORPORATED 1794. CHARTER PERPETUAL.

CAPITAL, 8500,000. ASSETS JANUARY 8, 1867.......81,768,267-80 INSURES MARINE, INLAND TRANSPORTA-TION AND FIRE RISKS.

Arthur G. Coffin,
Samuel W. Jones,
John A. Brown,
Charles Taylor,
Ambrose White,
Richard D. Wood,
William Welsh,
John Mason.
ARTHUR G. COFFIN, President,
CHARLES PLATT, Secretary,
WILLIAM BUEHLER, Harrisburg, Pa., Central
Agent for the State of Pennsylvania.

GIRARD FIRE AND MARINE INSURANCE COMPANY,

(No. 639) N. E. COR. CHE3NUT AND SEVENTH STS., PHILADELPHIA. CAPITAL AND SURPLUS OVER \$300,000. INCOME FOR 1866, \$103,934,

Losues Paid and Accrued in 1868. 847,000. Of which amount not \$5000 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.

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Thomas Craven.
Furman Sheppard,
The mas Mackellar,
John Supplee,
John W. Claghorn,
Joseph Elapp, M. D.
A. S. GILLETT, Vice-President.
2 22 fmwi JAMES B. ALVORD, Secretary.

FIRE INSURANCE. LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY. ASSETS OVER. ...\$16,000,000

INVESTED IN THE U. S., OVER. 81,800,000 PHILADELPHIA BOARD. Lemuel Coffin, Esq., Joseph W. Lewis, Esq., Edward Siter, Esq. All losses promptly adjusted without reference to

England. PHILADELPHIA OFFICE, No. 6 MERCHANTS' EXCHANGE, ATWOOD SMITH.

10 17 thetuam] General Agent for Pennsylvania, DROVIDENT LIFE AND TRUST COMPANY.

DROVIDENT LIFE AND TRUST COMPANY,
OF PHILADELPHIA,
No. 111 & FOURTH Street.
TNCORPORATED 3d MONTH 22, 1855,
CAPITAL, \$150,00°, PAID IN.
Insurance on Lives, by Yearly Premiums; or by 5, 10, or 20 year Premiums, Non-forfeiture,
Annuitles granted on favorable erms,
Term Policies, Children's Endowments,
Term Policies, Children's Endowments,
This Company, while giving the insured the security
of a paid-up Capital, will divide the entire profits of
the Live 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
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