## BOZ IN THE UNITED STATES.

Charles Dickens' "American Notes."

#### THE LATEST EDITION.

What the Great Novelist Thought of Philadelphia, New York, Boston, Pittsburg, Washington, Cincinnati, and St. Louis, Twentyfive Years Ago.

Mte., Mte., Mte., Mte.

[Conclusion.] Journey to Pittsburg Across the Alle-gheny Mountains-Pittsburg.

We had left Harrisburg on Friday. On Sunday morning we arrived at the toot of the mountain, which is crossed by railroad. There are ten inclined planes—five ascending, and five descending. The carriages are dragged up the former, and let slowly down the latter, by means of stationary engines—the comparatively level spaces between being traversed sometimes by horse and sometimes by engine power, as the case demands. Occasionally the rails are upon the extreme verge of a giddy precipice; and looking from the carriage window, the traveller gazes sheer down, without a stone or scrap of fence between, into the mountain depths below. The journey is very carefully made, however—only two carriages travelling together—and while proper precautions are taken, is not to be dreaded for its dangers.

taken, is not to be dreaded for its dangers.

It was very pretty, travelling thus at a rapid pace along the heights of the mountain in a keen wind, to look down into a valley fall of light and so tness; catching glimpses through the tree-tops of scattered cabins; children running to the doors; dogs bursting out to bark, whom we could see without hearing; terrified pigs scampering homewards; families sitting out in their rude gardens; cows gazing upward with a stupid indifference; men in their shirtsleeves looking on at their unfinished houses, planning out to-morrow's work; and we riding planning out to-morrow's work; and we riding onward, high above them, like a whirlwind. It was amoring, too, when we had dined, and rattled down a steep pass, having no other moving power than the weight of the carriages themselves, to see the engine, released long after us, its back of green and gold so shining in the sun that, if it had spread a pair of wings and soared away, no one would have had occasion, as I fancied, for the least surprise. But it stopped short of us in a very business-like manner when we reached the caual; and, before we left the wharf, went panting up this hill again, with the passengers who had waited our arrival for the means of traversing the road by which we had means of traversing the road by which we had

On the Monday evening furnace-fires and clanking hammers on the banks of the canal warned us that we approached the termination of this part of our journey. After going through another dreamy place—a long aqueduct across the Allegheny river, which was stranger than the bridge at Harrisburg, being a vast, low. wooden chamber full of water—we emerged upon that ugly confusion of backs of buildings and crazy galleries and stairs which always abuts on water, whether it be river, sea, canal,

or ditch, and were at Pittsburg.

Pittsburg is like Birmingham in England; at least, its townspeople say so. Setting aside the streets, the shops, the houses, wagons, factories, public buildings, and population, perhaps it may be. It certainly has a great quantity of smoke hanging about it, and is famous for its Besides the prison to which I have already referred, this town contains a pretty arsenal and other institutions. It is very beautifully situated on the Allegheny River, over which there are two bridges; and the villas of the wealthier citizens, sprinkled about the high grounds in the neighborhood, are pretty enough We lodged at a most excellent hotel, and were admirably served. As usual, it was full of boarders, was very large, and had a broad colon nade to every story of the house. We tarried here three days. Our next point

was Olucinnati; and as this was a steamboat journey, and Western steamboats usually blow up one or two a week in the season, it was ad visable to collect opinions in reference to the comparative safety of the vessels, bound that way, then lying in the river. One called Tha Messenger was the best recommended. She had been advertised to start positively, every day for a fortnight or so, and had not gone yet, nor did her captain seem to have any very fixed in-tention on the subject. But this is the custom; for if the law were to bind down a free and independent citizen to keep his word with the public. what would become of the liberty of the subject? Besides, it is in the way of trade. And if passengers be decoyed in the way of trade, and people be inconvenienced in the way of trade, what man, who is a sharp tradesman himself, shall say, "We must put a stop to this?"

Impressed by the deep solemnity of the public announcement, I (being then ignorant of these usages) was for hurrying on board in a breath, less state immediately; but receiving private and confidential information that the boat would certainly not start until Friday, April the First, we made ourselves very comfortable in the meanwhile, and went on board at noon that day.

#### From Pittsburg to Cincinnati in a Western Steamboat-Cincinnati.

The Messenger was one among a crowd of high-pressure steamboats, clustered together by the wharf-side, which, looking down upon from the rising ground that forms the landing-place and backed by the lofty bank on the opposite side of the river, appeared no larger than so many floating models. She had some lorty passengers on board, exclusive of the poorer per-sons on the lower deck; and, in half an hour or

less, proceeded on her way.

We had, for ourselves, a tiny state-room, with
two berths in it opening out of the ladles' cabin. There was, undoubtedly, something satisfactory in this "location," inasmuch as it was in the stern, and we had been a great many times very gravely recommended to keep as far aft as possible, "because the steamboat generally blow up forward." Nor was this an unnecessary caution, as the occurrence and circumstance of more than one such fatality during our stay sufficiently testified. Apart from this source of self-congratulation, it was an unspeakable reliei to have any place, no matter how confined. lief to have any place, no matter how confined, where one could be alone; and as the row of little chambers of which this was one had each a second glass door besides that in the ladies' cabin, which opened on a narrow gallery outside the vessel, where the other passengers seldon came, and where one could sit in peace and gaze upon the shifting prospect, we took possession of our new quarters with much pleasure.

If the native packets I have already described be unlike anything we are in the habit of seeing on water, these Western vessels are still more foreign to all the ideas we are accustomed to entertain of boats. I hardly know what to liken them to, or how to

In the first place, they have no must, cordage, tackle, rigging, or other such boat-like gear; nor have they anything in their shape at genr; nor have they anything it alculated to remind one of a boat's head, stern, sides, or keel. Except that they are in the water, and display a couple of paddle-boxes, they might be intended, for anything that appears to the contrary, to perform some unknown service, high and dry upon a moun tain-top. There is no visible deck even, nothing but a long, black, ugly roof, covered with burnt-out feathery sparks; above which tower two iron chimneys, and a hourse escape-valve, and a glass steerage-house. Then, in order as the eye descends towards the water, are the

rooms, jumbled as oddly together as though they formed a small street, built by the varying tastes of a dozen men; the whole is supported on neams and pillars resting on a dirty barge, but a few mones above the water's edge; and in the narrow space between this upper structure and this barge's deck are the furnace dres and machinery, open at the sides to every wind that blows, and every

storm of rain it drives along it; path.

Passing one of these boats at pight, and seeing the great body of fire, exposed as I bave just described, that rages and roars beneath the frail pile of pointed wood—the machinery, not warded off nor guarded in any way, but doing its work in the midst of the crowd of idlers and emigrants and children who throng the lower deck, under the management, too, of reckless men whose children who throng the lower deck, under the management, too, of reckless men whose acquaintance with its mysteries may have been of six months' standing—one feels directly that the wonder is, not that there should be a many fatal accidents, but that any journey should be safely made.

Within, there is one long, narrow cabin, the whole length of the boat, from which the staterooms open on both sizes. A small portion of it at the stern is partitioned off for the ladies; and the bar is at the opposite extreme. There is a long table down the centre, and at either

is a long table down the centre, and at either end a stove. The washing apparatus is forward, on the deck. It is a little better than on boar the canal-boat, but not much. In all modes of travelling, the American customs with reference to the means of personal cleanliness and whole some ablution are extremely negligent and filthy; and I strongly incline to the belief that a considerable amount of illness is referable to

this cause. We are to be on board the Messenger three days; arriving at Cincinnati (barring accidents) on Monday morning. There are three meats a day. Breakfast at seven, dinner at half-past twelve, supper about six. At each there are a great many small dishes and plates upon the table, with very little in them, so that, although there is every appearance of a mighty "spread, there is seldom really more than a joint; except for those who fancy slices of beet root, shreds of dried beef, complicated entanglements of y-llow pickle, maize, Indian corn, apple-sauce,

and pumpkin. Some people fancy all these little dainties together (and sweet preserves besides), by way of relish to their roast plg. They are generally those dyspeptic ladies and gentlemen who eat unheard-of quantities of hot corn-bread (almost as good for the digestion as a kneaded pin-cushion) for breakfast and for supper. Those who do not observe this custom, and who help themselves several times instead, usually suck their knives and forks meditatively, until they have decided what to take next; then pull them out of their mouths, put them in the dish, help themselves, and fall to work again. At dinner there is nothing to drink upon the table, but great jugs tull of cold water. Nobody says anything at any meal to anybody. All the passengers are very dismal, and seem to have tremendous secrets weighing on their minds. There is no conversation, no laughter, no cheerfulness, no sociality, except in spitting; and that is done in silent fellowship round the stove when the meal is over. Every man sits down, dull and languid, swallows his fare as if breakfasts, dinners, and suppers were necessities of nature never to be coupled necessities of nature never to be coupled with recreation or enjoyment; and having bolted his food in a gloomy silence, bolts himself in the same state. But for these animal observances, you might suppose the whole male portion of the company to be the melancholy ghosts of departed book-keepers, who had fallen dead at the desk, such is their weary air of business and calculation. Undertakers on duty would be sprightly beside them; and a collation of funeral-baked meats, in comparison with these meals, would be a sparkling testivity.

The people are all alike, too. There is no diversity of character. They travel about on

diversity of character. They travel about on the same errands, say and do the same things in exactly the same manner, and follow in the same dull, cheerless round. All down the long table there is scarcely a man who is in anything dif-ferent from his neighbor. It is quite a relief to have sitting opposite that little girl of fifteen with the loquacious chin; who, to do her justice acts up to it, and fully identifies nature's handwriting; for, of all the small chatter-boxes that ever invaded the repose of drowsy ladies' cabins, she is the first and foremost. The beautiful girl who sits a little beyond her-farther down the table there—married the young man with the dark whiskers, who sits beyond her, only last mouth. They are going to settle in the very Far West, where he has lived four years. but where she has never been. They were both overturned in a stage-coach the other day (a bad omen anywhere else where overturns are not so common), and his head, which bears the marks of a recent wound, is bound up still. She was hurt, too, at the same time, and lay insensible for some days, bright as her eyes

Farther down still sits a man who is going some miles beyond their place of destination to "improve" a newly discovered copper-mine. He carries the village—that is to be—with him; a few frame cottages, and an apparatus for smelting the copper. He carries its people, too. They are partly American, and partly Irish, and herd together on the lower deck, where they amused themselves last evening, till the night was pretty far advanced by alternately firing off pistols and singing

They, and the very few who have been left at table twenty minutes, rise and go away. We do so too; and, passing through our little state-room, resume our seats in the quiet gallery without.

A fine broad river always, but in some parts much wider than in others; and then there is usually a green island covered with trees, dividing it into two streams. Occasionally we stop for a few minutes, maybe to take in wood, maybe for passengers, at some small town or village (I ought to say city; every place is a city here); but the banks are for the most part deep solitudes overgrown with grees, which hereabouts are already in leaf and very green. For miles and miles these solitudes are unbroken by any sign of human life or trace of human footstep; nor is snything seen to move about them but the blue-jay, whose color is so bright and yet so delicate that it looks like a flying flower. At lengthened intervals a log cabin, with its little space of cleared land about it, nestles under a rising ground, and sends it thread of blue smoke curling up into the sky. I stands in the corner of the poor field of wheat, which is full of great unsightly stumps, like earthy butchers' blocks. Sometimes the ground is only just now cleared; the felled trees lying yet upon the soil, and the log house only this morning begun. As we pass this clearing the settler leans upon his axe or hammer, and looks wistfully at the people from the world. The children creep out of the temporary hut, which is like a gipsy tent upon the ground, and clap their hands and shout. The dog only glances round at us, and then looks up into his master's face again, as if he were rendered uneasy by any suspension of the common business, and had nothing more to do with pleasurers and still there is the same eternal foreground river has washed away its banks, and stately trees have fallen down into the Some have been there so long stream. that they are mere dry, grisly skeletons. Some have just toppled over, and, having earth yet about their roots, are bathing their green heads in the river, and putting forth new shoots and branches. Some are almost sliding down, as you look at them. And some were drowned so long ago that their bleached arms start out from the middle of the current, and rem to try to grasp the boat, and drag it under

Through such a scene as this the unwieldy machine makes its hearse, sullen way, venting at every revolution of the paddles a loud, high processing plants and the paddles a loud, high to every revolution of the paddles a loud, high-pressure blast; enough, one would think, to waken up the host of Indians who lie buried in a great mound yonder, so old that mighty oaks and other forest trees have struck their roots into its earth, and so high that it is a hill, even smong the hills that nature planted round if. The very river, as though sit shared one's teelings of compas-sion for the extinct tribes who lived so pleasantly here, in their blessed ignorance of white existence, hundreds of years ago, steals

All this I see as I sit in the little stern-gallery mentioned just now. Evening slowly steals upon the landscape, and changes it before me, when we stop to set some emigrants ashore.

Five men, as many women, and a little girl. All their worldly goods are a bag, a large chest, and an old chair; one old, high-backed, rush-bottomed chair, a solitary settler in itself. They are rowed ashore in the boat, while the vessel stands a little off awaiting

its return, the water being shallow. They are landed at the foot of a high bank, on the summit of which are a few log cabins, attainable only by a long, winding path. It is growing dusk; but the sun is very red, and shines in the water and on some of the tree-tops, like fire. The men get out of the boat first; help out the

women; take out the bag, the chest, the chair; bid the rowers "Good-by," and shove the boat off for them. At the first plash of the basis after them. the water, the oldest woman of the party sits down in the old chair, close to the water's edge, without speaking a word. None of the others sit down, though the chest is large enough for many seats. They all stand where they landed, as if stricken into stone, and look after the boat. So they remain, quite still and silent; the old woman and her old chair in the centre; the bag and chest upon the shore, without any-body heeding them, all eyes fixed upon the boat. It comes alongside, is made fast, the men jump on board, the engine is put in mo-tion, and we go hoarsely on again. There they stand yet, without the motion of the hand. I can see them, through my glass, when, in the distance of increasing darkness, they are mere specks to the eye, lingering there still; the old woman in the old chair, and all the rest about her; not stirring in the least degree. And thus slowly lose them.

The night is dark, and we proceed within the shadow of the wooded bank, which makes it darker. After gliding past the sombre maze of boughs for a long time, we come upon an open space where the tall trees are burning. The shape of every branch and twig is expressed in a deep red glow; and, as the light wind stirs and ruffles it, they seem to vegetate in fire. It is such a sight as we read of in legends of enchanted forests; saving that it is sad to see these noble works wasting away so awfully, alone; and to think how many years must come and go before the magic that created them will rear their like upon this ground again. But the time will come; and when, in their changed ashes, the growth of centuries unborn has struck its roots, the restless men of distant ages will repair again to these unpeopled solitudes; and their fellows, in cities far away, that slumber now, perhaps, beneath the rolling sea, will read, in language strange to any ears in being now, but very old to them, of primeval forests where the axe was never heard, and where the jungled ground was never trodden

by a human foot.
Midnight and sleep blot out these scenes and thoughts; and when the morning shades again, it gilds the house-tops of a lively city, before whose broad paved wharf the boat is moored, with other boats, and flags, and moving wheels, and hum of men around it; as though there were not a solltary or silent rood of ground within the compass of a thousand miles.

Cincinnati is a beautiful city; cheerful, thriving, and animated, I have not often seen a
place that commends itself so favorably and
pleasantly to a stranger at the first glance as
this does, with its clean houses of red and
white, its well-paved roads, and footways of
bright tile. Nor does it become less prepossessing on a closer acquaintance. The streets are broad and airy, the shops extremely good, the private residences remarkable for their elegance and neatness. There is something of invention and fancy in the varying styles of these latter erections, which, after the dull company of the steamboat, is perfectly delightful, as conveying an assurance that there are such qualities still in existence. The disposition to ornament these pretty villas, and render them attractive, leads to the culture of trees and flowers, and the laying out of well-kept gardens, the sight of which, to those who walk along the streets, is inexpressibly refreshing and agreeable. I was quite charmed with the apagreeable. I was quite charmed with the appearance of the town, and its adjoining suburb of Mount Auburn; from which the city, lying in an amphitheatre of bills, forms a picture of remarkable beauty, and is seen to great advan-

There happened to be a great Temperance Convention held here on the day after our arri val; and as the order of march brought the procession under the windows of the hotel in which we lodged, when they started in the morning I had a good opportunity of seeing it. It comprised several thousand men, the members of various "Washing-ton Auxiliary Temperance Societies," and was marshalled by officers on horseback, who cantered briskly up and down the line, with scarfs and ribbons of bright colors fluttering out behind them gaily. There were bands of music, too, and banners out of number; and it was a fresh, holiday-looking concourse altogether.

I was particularly pleased to see the Irishmen, who formed a distinct society among themselves, and mustered very strong with their green scaris, carrying their national Harp and their portrait of Father Mathew high above the people's heads. They looked as jolly and good-humored as ever; and working (here) the hardest for their living, and doing any kind of sturdy labor that came in their way, were the most independent fellows there, I thought. The banners were very well painted, and flaunted down the street famously. There was

the smiting of the rock, and the gushing forth of the waters; and there was a temperate man, with "considerable of a hatchet" (as the standard bearer would probably have said), aiming s deadly blow at a serpent which was apparently about to spring upon him from the top of a bar-rel of spirits. But the chief feature of this part of the show was a huge allegorical device, borne among the ship carpenters, on one side whereof the steamboat Alcohol was represented bursting boiler and exploding with a great crash while upon the other the good ship Tomperance sailed away with a fair wind, to the heart's con-

tent of the captain, crew, and passengers. After going round the town, the procession repaired to a certain appointed place, where, as the printed programme set forth, it would be received by the children of the different free schools, "singing Temperance songs." I was prevented from getting there in time to hear these little warblers, or to report upon this novel kind of vocal entertainment; novel, at least, to me; but I tound, in a large open space, each society gathered round its own banners, and listening in stlent attention to its own orator. The speeches, judging from the little I could hear of them, were certainly adapted to the occasion, as having that degree of relationship to cold water which wet blankets may claim; but the main thing was the conduct appearance of the audience throughout the day, and that was admirable and full of promise. Cincinnati is honorably famous for its free schools, of which it has so many that no person's child among the population can by possi-bility want the means of education, which are extended, on an average, to four thousand pupils annually. I was only present in one of these establishments during the hours of instruction. In the boys' department, which was full tof little urchins—varying in their ages, I should say, from six years old to ten or twelve— the master offered to institute an extemporary examination of the pupils in algebra-a proposal which, as I was by no means confident of ability to detect mistakes in that science, I de clined with some slarm. In the girls' school reading was proposed; and as I felt tolerably equal to that art, I expressed my willingness to hear a class. Books were distributed accordingly, and some hal-a-dozen girls relieved each other in reading paralieved each other in reading para-graphs from English history. But it seemed to be a dry compilation, induitely above their powers; and when they had biondered through three or four dreary passages concern ing the treaty of Amiens, and other thrilling topics of the same nature (abviously without comprehending ten words), I expressed myself quite satisfied. It is very possible that they only mounted to this exalted stave in the Ladder of Learning for the astonishment of a visitor, and that at other times they keep upon its lower rounds; but I should have been much better pleased and satisfied if I had heard them exer-

out of its way to ripple near this mound; and there are lew places where the Ohio sparkles stood.

As in every other place I visited, the Judges As in every other place I visited, the Judges here were gentlemen of high character and attainments. I was in one of the Courts for a few minutes, and found it like those to which I

few minutes, and found it like those to which I have already referred. A nuisance cause was trying; there were not many speciators; and the witnesses, counsel, and jury formed a sort of family circle, sufficiently jocose and suug.

The society with which I mingled was intelligent, courteous, and agreeable. The inhabitants of Cincinnati are proud of their city, as one of the most interesting in America; and with good reason; for beautiful and thriving as it is now, and containing, as it does, a population of fifty thousand souls, but two and fifty years have passed away since the ground on years have passed away since the ground on which it stands (bought at that time for a few dollars) was a wild wood, and its citizens were but a handful of dwellers in scattered log huts upon the river's shore.

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PREMIUMS RECEIVED \$813,687101 Premlums on Policies not marked off November 1, 1866..... 835,305.00

\$1,149,0010

\$210,046 1

PREMIUMS MARKED OFF 

Interest during the same period, 105,445\*09 Enlyages, etc. \$848.A91.R LOSSES, EXPENSES, ETC.,

During the year, as above. Marine and Inland Navigation 

ASSETS OF THE COMPANY. November 1, 1867. \$200,000 United States Five Per Cent. 131,40010 52,562-50 210,070.00 125,625 00 81,000\*00 19,800 00 20,000-00 18,000'00 7,000 State of Tennessee Six Per Cent.

15,000 500 shares Stock of Germantown
Gas Company (principal and interest guaranteed by the city of
Philadelphia).
7,540 160 Shares Stock of Pennsylvania
Railroad Company.
5000 100 Shares Stock of North Pennsylvania Railroad Company.
20,000 86 Shares Stock of Philadelphia and
Southern Mail Steamship Company. 201,900 Loans on Bonds and Mortgage, first Hens on City Properties...... \$1,101,400 par.

Market value \$1,102,802.50 made.

Balances due at Agencies-Premiums on Marine Policies-Accrued Interest, and other debts due the Company
Stock and Scrip of Sundry Insurance and other Companies, \$6076'00 Estimated value.

Bank \*\* \$108,017'10\*\* 219,135-67 43,334'96 3,017:00

193,315\*6 @1,507,605·15

PHILADELPHIA, November 13, 1867, The Board of Directors have this day declared a CASH DIVIDEND OF TEN PER CENT, on the Capital Stock, and SIX PER CENT, interest on the Scrip of the Company, payable on and after the 1st of December proximo, free of National and State tax. They have also declared a SCRIP DIVIDEND OF TY-FIVE PER CENT. on the miums for the year ending October 31, 1867, certificate 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 SURIP CERTIFI. CATES OF PROFITS of the Company, for that ear 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.

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They are satisfied with a fair business profit. They sell goods only on their own merits. They guarantee every strap in all harness they sell over \$40, the fault of the purchaser only who does not get what he is guaranteed and paid for. Their goods are 25 per cent, cheaper than can be bought elsewhere.

They have cheaper and finer goods than can be bought in the city. They have the l rgest and most complete stock in Philadelphia. All Harness over \$25 are "hand-made," Harness from \$16 to \$605.

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OFFICE ROS. 435 AND 437 CHESKUT STREET. ASSETS ON OCTOBER 1, 1867, \$8,689,868.

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Premiums UNSETTLED CLAIMS, INCOME FOR 1887, \$260,000.

LOSSES PAID SINCE 1829 OVER \$5,500,000. Perpetual and Temperary Policies on Liberal Terms.

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POLICIES NON-FORFEITABLE. 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 1667, 40 per cent.

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PHILADELPHIA. CAPITAL AND SURPLUS OVER \$300,000. INCOME FOR 1866, \$108,984. Losses Paid and Accrned in 1866, 847,000.

Of which amount not \$3000 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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No. 111 8. FOURTH Street.
INCORFORATED 8d MONTH 22, 1885,
CAPITAL, \$150,000, PAID IN.
Insurance on Lives, by Yearly Premiums; or by 5, 80, or 20 year Premiums, Non-forfeiture.
Annulties 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 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 boddes politic or corporate.

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INCORPORATED 1864—CHARTER PERPETUAL,
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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
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The Companys has been in active operation for more
than SIXTY TEARS, during which all 'esses have
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\$16 WALNUT Street, opposite Independence Square.
This Company, favorably known to the community
for over forty years, continues to insure against loss
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Farniture, Stocks of Goods, and Merchandise generally, on liberal terms.

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the case of loss.

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