

Evening Telegraph

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FRIDAY, NOVEMBER 13, 1868.

Reconstruction in South America.

The situation of Lopez, the Paraguayan Dictator, at the last advice was so desperate that news of the happy termination of the conflict on the banks of the Parana may be expected every day. But one result need be looked for—the total discomfiture of the Paraguayan leader and his army, a result in the best interests of civilization, liberty, and humanity. The despatches recently received from Mr. Washburn, our Minister to Paraguay, are filled with horrible details of the cold-blooded atrocities of Lopez, a perusal of which, we hope, has cured the New York Herald and some other American journals of their profound admiration for the Dictator and sympathy with his unworthy cause. The sooner he is pushed to the wall and plined there, the better for the unfortunate people over whom he has so long wielded despotic sway, and for such foreigners as have fallen into his clutches. A republic Paraguay never was, and during the progress of the present war with Brazil and her allies it has been the most outrageous of petty despots. Brazil is a constitutional monarchy, with a man of letters and enlarged views at its head; but, simply because it is a monarchy, certain journals who profess to be enlisted in the cause of liberty and progress have steadfastly defended the course of the Paraguayan Dictator, deprecating the serious blow at republican institutions which, as they claim, will result from his overthrow, only by ignoring his tyrannical instincts and shameless cruelties.

Although Lopez has enjoyed the apparent sympathy of the leading governments of the world, and the powerful endorsement of influential journals in both hemispheres, he is now on his last legs, and must soon fall. Then will arise a very serious question, about which all mankind will proceed to perplex itself. This question involves the reconstruction of Paraguay, which will be left by the fall of Lopez without the semblance of a government. The apologizers for Lopez's tyranny will of course raise a howl if Brazil breathes the words partition or annexation. To their minds it will be an act of wholesale brigandage, equalled only by the partition of Poland. Still, it seems to us that either partition among the allies, or annexation as a whole to Brazil, will be the best alternatives from which the Paraguayans can select their destiny. The territory over which Dr. Francia erected the most arbitrary of modern despotisms in 1814 embraces about eighty-four thousand square miles, a little more than the combined extent of the New England States and New Jersey, and had a population before the war of about one million. A large majority of the people are the pre-blooded descendants of the Guarani tribe of Indians, the intensely-developed spirit of caste which exists having prevented the general intermixture of the Spanish and aboriginal races which so largely prevails in other sections of South America.

Although the country is one of remarkable fertility, and capable of being rendered exceedingly productive, the exclusive system of Dr. Francia and his successor, Lopez, has restrained immigration and the arts of peace, thereby keeping the country in a condition but little in advance of that found by Sebastian Cabot, the first European to visit it, when he sailed up the Parana in 1526. The long-protracted war which Lopez has maintained against the combined forces of Brazil, Uruguay, and the Argentine Confederation, has exhausted its resources, nearly every man in the country having been impressed into the army, and of late many of the most grievous burdens of the nation, including that of actual service in the trenches, having fallen upon the women. In the state of desolation which will prevail after the final termination of the war by the overthrow of Lopez, with the complete demoralization of the inhabitants, and the utter prostration of all their industries, Paraguay will either drag out a dead-alive existence for years, or fall a prey to civil strife and the contentions of ambitious foreigners, unless the allies complete their work by taking it in hand and thoroughly reconstructing it.

What South America needs most is consolidation of territory and centralization of power. These are the only remedies for the grievous ills which have afflicted the greater portion of the continent since the Spanish yoke was thrown off piecemeal, and not in a lump by concert of action among all the colonies. Brazil has a magnificent extent of territory, a large and industrious population, and the only stable government south of the Isthmus, if we except the small colonies of Great Britain, France, and Holland, on the coast of Guiana. Although her government is monarchical in form, the firm rule of Dom Pedro. It is worth far more to humanity than the anarchy which reproaches the name of republicanism throughout the rest of the continent. Under Brazilian rule Paraguay can be made prosperous, productive, and satisfied. Therefore, why not let Brazil gobble her up, and put an end to the matter at once? Or, if the advocates of republican institutions for all mankind, including the giants of Terra del Fuego and the horse-thieves of the Camanche country, insist that Paraguay must not be degraded from a despotism disguised as a republic into a republic disguised as a monarchy,

let the Argentine Confederation, which has a territory of 920,000 square miles and a population of only 1,200,000, absorb the disputed real estate and present to the world a stronger and more respectable front than she now does. Sarmiento, her late representative in this country, and one of the wisest and most polished statesmen ever produced by South America, has just been inaugurated as President, and doubtless could do as much with and for Paraguay as Mr. Seward has done in respect to the ice-bound tracts around the North pole.

Moreover, while this process of reconstruction is progressing at the other end of the New World, it would be an excellent thing if the petty republic of Uruguay, with a territory of only 70,000 square miles and but 350,000 inhabitants, could be obliterated by either Dom Pedro or President Sarmiento. With Paraguay and Uruguay both run out of the sisterhood of nations, a portion of South America would be much nearer the political millennium than it now is.

The Western "Corner" to Raise the Price of Bread.

THERE has never been a time in the history of our country when money was so abundant in regard to its amount. We have inflated and inflated until it would really seem that every citizen must become rich; and if everything else was not inflated along with the currency, this Arcadian result would have been reached. If a dollar to-day could go as far as a dollar in 1858, then every man would be comparatively a Croesus. But with the increase in the amount of currency has come a rise in the price of everything needed, and the result is that we question whether the bulk of the people are not poorer than they were ten years ago. But we quote this self-evident truth only to call attention to an error which is prevalent, of supposing that the undue expansion of our circulation is the cause of the rise in certain necessary articles, and more especially of such an essential article as bread. It is not the currency but the rashness of speculators which is the cause of prices which the poor are compelled to pay for such an every-day needed article as flour. At the present time its price is exorbitantly high, out of all proportion, and we have good reasons for saying that, high as it is, there is every probability that it will be yet higher before the winter is very far advanced. Our people have all read rumors of a "corner" in the grain market of the West, and of how the farmers are holding back the crops and the dealers are buying short and speculating generally, in order that there may be a stringency in the Eastern market, and they thus are able to secure the usurious prices which they hope to attain. Now, these rumors are more than idle tales. They are all of them true. The Western papers confess the fact that there exists a "tendency," as they would term it, on the part of the farmers to delay sending their crops to the eastward. This, in other and plainer words, means a corrupt and criminal "ring" to raise the price of bread and cause riches to flow to their coffers by unduly robbing the poor of their hard earnings. For this the farmers are to a certain extent responsible, but the great blame of it rests on the Chicago Corn Exchange—on the heavy dealers who buy up a hundred thousand bushels and hold it to suit their pleasure. An indignant contemporary, who understands how the matter is done, thus describes it:—

"Many people do not understand what 'cornering the grain market' means, although there are few who have not suffered from the ill effects of it. To effect a 'corner' then, it is only necessary for a body of men to conspire together to buy five hundred thousand bushels of corn or wheat at a certain price, to be delivered on a certain day, in a certain market, which is capable of supplying four hundred thousand bushels only in that time. It is principally the smart money drawn from the failure to deliver the one hundred thousand bushels that cannot be obtained, on which the conspirators make their profit."

Now this is true so far as the dealers are concerned, but the farmers are also greatly to blame. They produce a general stringency throughout all the East, in order to secure their ends, and at the very time they are keeping back their corn in order to secure a fictitious price. A number of our contemporaries, among them the Economist, are in favor of some law to restrain these evil-doers, and talk about an act of Congress. An act of Congress would not accomplish sufficient good to justify the use of the paper on which it is written. It would be the Stevens Gold bill re-enacted. The only way that it can be prevented is that prevention which nature affords, and which we are glad to say, is on the eve of breaking the "corner" all to pieces. It is caused by two things. First, the closing of the navigation of the great lakes. As soon as winter sets in, the rivers and lakes are frozen, the canals closed up, and the usual cheap means of transportation cut off. If it were not for this, grain could be kept back with enormous profit until January. But if it is kept too long West, it can only be sent East by rail, and the cost of the freight is such as to make the actual expense of the grain so great that no margin is left for great profits. It is found to be more advantageous to send the produce on now than to wait until then. Hence nature compels the "corner" to break at a certain time. The time is now arrived, and if grain would be got East, it must commence at once. So this supplies a law more effectual than an act of Congress.

The second reason is, that while grain is strongest here, money is strongest there. We can get along without grain for a certain time, but long before we give out in bread they give out in money. The West tries to then get money advanced from the East, and the East in return compels the forwarding of the grain. At the present time, the Illinois papers are lamenting the need of money. They clearly see that if they had only enough to hold out and keep their grain on hand they could extort to an alarming extent more. But, alas for them! they can't. At the present writing the entire

West, with its millions of bushels, is "hard up." Hence we hear of talk about shipments and of weakening the corner. It needs no law to break it. Its own weight will do that before thirty days are past. The prices may go a little higher, but then they must come down. Western grain is not like Pennsylvania coal. It is a long journey to get it here, and money must be had by the beginning of the year; so that a wise provision of nature will effect results which Congress and all its laws would signify fail to accomplish. When we commence to hear of failures in the West we may know the cause and give a due amount of sympathy—"the 'corner' has broken down a little too soon, and some have fallen with it."

"T. W." has arrived. He landed yesterday in New York, and it is announced that on Monday next he will hasten to Washington "to pay his respects to the President elect." This means business for which "T. W." has a wholesome appetite. When he pays his respects to any man of prominence, it is something more than by way of a formal call. He never did such a thing as journey all the way from New York to Washington merely to shake hands with a prominent official. There was always carried, on such a trip, an axe of larger or smaller dimensions, the edge of which received more or less of a grinding. The axe that Thurlow Weed will carry to Washington next week will probably be the one with which he proposes to fell the timber which he hopes General Grant may be induced to accept for cabinet material. "T. W." has felled such timber before, and enjoys the sport hugely. Old and feeble as he is, he has not resigned his position as "King of the Lobby," and head of the Kitchen Cabinet. He aspires to no official position himself, being content to pull the strings which move the rulers of the nation; ambitious, like Warwick, not of being king, but of making and unmaking kings. That he will lay out a four years' plan for General Grant there can be no doubt; that he will urge that plan upon the President elect is equally certain; that he will kindly offer to dispose of the principal positions within the gift of the nation's choice is to be taken as a matter of course; and that he will return to New York with a gigantic flea in his ear is an event quite likely to occur.

The Committee on Revision of Studies, in its recent report to the Board of Controllers, recommended that the new rule to avoid home studies should not be abolished. The wisdom of their decision will only be questioned by those who unthinkingly approve the old irksome process, which in thousands of instances weakened the physical and intellectual vigor of overtasked pupils, and made education an engine of destruction. It is time that every parent should comprehend that intense and constant mental application of children results in many instances in "a broken constitution, an early death, and an unavailing never-ending sorrow." The pupil who becomes letter-perfect in all the books used in the public schools by extraordinary and unhealthy exertions, gives for such knowledge infinitely more than it is worth. The true end of education is to develop and strengthen the mind and to teach children how to think, rather than to burden their brains with a mass of information by resorting to a process that weakens their reasoning faculties and unites them for the useful pursuits of life.

It is announced that another effort will be made at the approaching session of Congress to connect the telegraphic and postal systems of the country. The experiment has proved entirely successful in all the leading continental nations, and it has recently been adopted in Great Britain. There is no good reason why it should not also be practicable and eminently useful in the United States. Capital and labor are wasted in the maintenance in every town of separate postal and telegraphic offices. Under proper regulations the people could be supplied with telegraphic intelligence for less than one-half the present prices, and telegraphic wires could be widely extended in every direction.

THE DEATH OF EX-GOVERNOR TON, of Ohio, which is announced by telegraph as having taken place suddenly this morning, will create a profound sensation throughout the country. In 1861 he was elected Governor of Ohio by a majority of over fifty-five thousand in a total vote of 358,000, and served honorably and faithfully from 1862 to 1864, bending all his energies to the furtherance of the good cause of liberty and union. He was one of that noble band of loyal Governors whose deeds will go down into history rivaling in splendor the achievements of their collaborators on the field of battle.

OUR FINANCES.—On our first page to day we give the substance of the annual report of General Spinner, Treasurer of the United States, showing the operations of the Treasury Department for the fiscal year ending June 30, 1868. It will be read with interest by every person who has anything at stake in the country. A decrease of over \$142,000,000 in the receipts are shown; while the expenditures have decreased \$58,000,000 in the Navy and Public Debt Departments, and increased \$34,000,000 in the Interior, Civil, and War Departments.

AMUSE.—The Age is "amused" by witnessing "the distrust of General Grant that has grown up in the radical mind since the election." We hope the Age will continue to find amusement by obscuring its editorial vision with such harmless cobwebs of falsehood.

HATS AND CAPS. JONES, TEMPLE & CO. FASHIONABLE HATTERS. No. 28 NINTH STREET. First door above Chestnut street. 19

SPECIAL NOTICES.

IMPORTANT STATEMENT.—JUSTICE to my many friends and patrons in Philadelphia demands that I should publicly state that I am no longer associated with the Cotton Dress Association of this city, as their operations, but an individual, devoting my whole practice to this particular branch. The following eminent gentlemen in the dental profession send their cases of extracting teeth to me: Dr. J. D. White, Dr. Daniel Neale, Dr. David Roberts, Dr. Mahon Kirk, Dr. C. R. & E. R. Hopkins, Dr. J. M. Williams, Dr. W. H. Townsend, Dr. H. F. Reinstein, Dr. E. W. Thomas, and many others. Respectfully, J. F. R. THOMAS, 119 S. WALNUT STREET, OFFICE, NO. 107 WALNUT STREET.

THE COLTON DENTAL ASSOCIATION. NITROUS OXIDE GAS. A full-size lot in the most approved manner. Do nothing but EXTRACT TEETH, and they certainly do so without pain, \$1.00 per patient (family). See their signatures at the following OFFICE, No. 77 WALNUT STREET, 119 S. WALNUT STREET.

WRIGHT'S ALCOHOLATED GLYCERIN. Tanned of salicylic glycerin, imparts a wonderful degree of softness and delicacy to the complexion, and whiteness to the skin, is an excellent dentifrice, grateful to the taste and tonic to the system, and renders the hair beautifully soft and glossy by all druggists. R. & G. A. WRIGHT, No. 224 CHESTNUT STREET.

CRITTENDEN'S COMMERCIAL COLLEGE. No. 67 CHESTNUT STREET, corner of Seventh. Established 1841. Incorporated 1855. Book-keeping, as practiced by the best business men, for Wholesale, Retail, Manufacturing, Jobbing, Importing, Re-Exporting, Professional, Commission, Agency, Speculating, Foreign and Domestic Shipping, Joint Stock Company, Banking, Insurance, &c. PENNSYLVANIA. Plain and Ornamental, taught by a superior penman, in the most efficient manner. COMMERCIAL CALCULATIONS. The most rapid, concise, and improved methods. Business Forms, Commercial Law, etc. Students and Examiners receive certificates at any time. Circulars sent on application. 11 12 1/2 DAY AND EVENING SESSIONS.

PENNSYLVANIA RAILROAD COMPANY. TREASURER'S DEPARTMENT. PHILADELPHIA, NOV. 1, 1868. NOTICE TO STOCKHOLDERS. The Board of Directors have this day declared a Semi-annual Dividend of FIVE PER CENT, on the capital stock of the Company, clear of National and State taxes, payable in cash, on and after November 30, 1868. In proof of authority for collecting Dividends can be obtained at the Office of the Company, No. 138 S. THIRD STREET. The Office will be opened at 8 A. M. and closed at 4 P. M. from Nov. 3 to Dec. 5, for the payment of Dividends, and after that date from 9 A. M. to 3 P. M. THOMAS T. FIRTH, Treasurer.

PHILADELPHIA, NOV. 11, 1868. FIFTH and ARCH STREETS, first and second stories, having been remodeled and repaired, will be opened to the public on TUESDAY EVENING, November 14, 1868. An invitation is hereby extended to subscribers and friends of the LIBRARY, to visit and examine the Library Rooms, on FRIDAY EVENING, November 13, 1868, at 7 o'clock. By order of the Board of Managers, JOSEPH B. RHOADS, Secretary.

A FAIR FOR THE BENEFIT OF THE PHILADELPHIA INDUSTRIAL HOME FOR BLIND WOMEN, will be held at the PHILADELPHIA CITY INSTITUTE, CHESTNUT and BETHLEHEM STREETS, commencing on MONDAY EVENING, NOVEMBER 15, 1868, and closing on FRIDAY EVENING, NOVEMBER 20th. The patronage of the public is respectfully invited. Season Tickets, 50 cents. Single Tickets, 25 cents. 11 10 1/2

MR. JOHNSON, FORMERLY CONSULTING Surgeon and Dentist to the Royal Family of England, will lecture at Assembly Building, on MONDAY EVENING, NOVEMBER 15, 1868, at 7 o'clock, ON THE PHYSIOLOGY AND HARMONY OF THE TONGUE. Tickets, 50 cents, at the Hall and his residence, No. 614 Washington Square. 11 10 1/2

CITY TREASURER'S OFFICE. PHILADELPHIA, NOV. 2, 1868. NOTICE.—Holders of City Warrants, amounting to \$600 to \$500, will be paid on presentation. Interest ceasing from this date. JOSEPH N. PEIRSOE, City Treasurer. 11 11 1/2

BACHELOR'S HAIR DYE.—THIS splendid Hair Dye is the best in the world; the only true and permanent, reliable, instantaneous; no disappointment; no ridiculous tints; remedies the ill effects of bad dyes; invigorates and beautifies the hair; black or brown, sold by all Druggists and Perfumers; and properly applied by Bachelor's Wig Factory, No. 427 1/2 Market Street, New York. 12 1/2

THE MOST PROMINENT UPHOLSTERS throughout the country are proud in their praises of Elastic Sponge as a substitute for hair and feathers in chairs, sofas, and beds; its cleanliness, health, and comfort are among a few of the advantages claimed for the Elastic Sponge. 8 3/4 1/2

THE NEW CABINET BEDSTEAD.—An elegant and perfectly furnished Bedstead, ready for use instantly. Assumes the appearance of a bedstead, and is perfectly ready for use. The most delicate ladies. Warehouses, No. 92 CHESNUT STREET. 12 1/2

MILK! A few weeks ago Mr. Truylural, from the Interior of Bucks county, went with four other gentlemen to the city of New York. Arriving at the Metropolitan Hotel, they deposited their baggage in a place of safety, and then sought refreshment in the bar room. The four, proceeding to tamble the contents of the customary bottles, asked Mr. Truylural, "WHAT WILL YOU TAKE?" "I'LL TAKE A GLASS OF MILK!" And they were all amused, and the bar-keeper man said he was very sorry, but he hadn't anything as good as that and just then he got a better fellow spoke up, and said that he never knew of anybody strong enough to stand a regular diet of New York milk; but that the strongest thing he ever had known of were the Cloths they sell at ROCKHILL & WILSON'S.

And the four other men, and Mr. Truylural, too, agreed that the best thing they could do, under the circumstances was to seek the strength, elegance, comfort and economy which result from buying Clothes at ROCKHILL & WILSON'S.

ROCKHILL & WILSON'S GREAT BROWN STONE HALL, Nos. 608 and 605 CHESTNUT STREET, PHILADELPHIA. FRUIT—NEW FRUIT. LARGE DOUBLE CROWN DELICIA RAISINS. In whole, half, and quarter box. NEW FIGS, PRUNELLES, COMQUATS, PRESERVED GINGER, NEW ALMONDS, PARADISE NUTS, CANNED FRUIT. In Great Variety. PRESERVES, MARMALADES, JAMS AND JELLIES.

SIMON COLTON & CLARKE, S. W. Corner BROAD and WALNUT STS., PHILADELPHIA. DRESSES CASHED IN ROYAL HAVANA, HENTUCKY and MISSOURI LOTTERIES Circulars sent and information given by mail. Post Office Box, 284. 11 13 1/2

INSURANCE COMPANIES.

DELAWARE MUTUAL SAFETY INSURANCE COMPANY. OFFICE OF THE DELAWARE MUTUAL SAFETY INS. CO. The following statement of the affairs of the Company is published in conformity with a provision of its Charter: Premiums Received from November 1, 1867, to October 31, 1868. On Marine and Inland Risks \$888,506 74 On Fire Risks 145,293 06 Premiums on Policies not marked off \$98,711 80 Nov. 1, 1867 1,335,507 54 Premiums Marked Off as Earned from November 1, 1867, to October 31, 1868. On Marine and Inland Risks \$746,693 77 On Fire Risks 145,417 72 Interest during the same period—Salaries, etc. 889,923 49 Losses, Expenses, Etc., during the year 107,468 82 Marine and Inland Navigation Losses \$424,052 74 Fire Losses 74,385 87 Return Premiums 59,141 92 Reinsurance 36,106 51 Agency Charges, Advertising, Printing, Stationery, etc. 60,536 63 Taxes—United States, State and Municipal Taxes 43,555 89 Expenses 23,968 63 \$710,837 31

ASSETS OF THE COMPANY

November 1, 1868. \$200,000 U. S. 5 per cent. Loan, 10 40s. \$208,500 00 120,000 U. S. 8 per cent. Loan, 1881 138,800 00 50,000 U. S. 6 per cent. Loan (for Pacific Railroad) 50,000 00 200,000 State of Pennsylvania 6 per cent. Loan 211,375 00 125,000 City of Philadelphia 5 per cent. Loan (exempt from Tax) 128,501 00 50,000 State of New Jersey 6 per cent. Loan 51,500 00 20,000 Pennsylvania Railroad 1st Mortgage 6 per cent. Bonds 20,200 00 25,000 Pennsylvania Railroad 2nd Mortgage 6 per cent. Bonds 24,000 00 25,000 Western Penna. Railroad Mortgage 6 per cent. Bonds (Penna. Railroad guarantee) 20,625 00 30,000 State of Tennessee 5 per cent. Loan 21,000 00 7,000 State of Tennessee 6 per cent. Loan 5,031 25 15,000 German Loan (Penna. principal and interest guaranteed by the City of Philadelphia, 300 shares stock Pennsylvania Railroad Company, 100 shares stock) 15,000 00 5,000 North Pennsylvania Railroad Company, 100 shares stock 3,500 00 20,000 Philadelphia and Southern Mail Steamship Company, 80 shares stock 15,000 00 207,900 Loans on Bonds and Mortgages, first liens on City Properties 207,900 00 \$1,100,900 Par Market value, \$1,180,325 25 Cash 1,023,004 20 Real Estate 35,000 00 Bills Receivable for Insurance 322,486 94 Premiums on Marine Policies, Accrued Interest, and other debts due the Company 40,178 88 Stock and Scrip of Sundry Corporations, \$356. Estimated value, \$116,150 00 Cash in Bank 116,150 00 Cash in Drawer 413 85 \$1,647,387 09

PHILADELPHIA, November 11, 1868. 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 December proximo, free of National and State Taxes. They have also declared a SCRIP DIVIDEND OF THIRTY PER CENT ON THE EARNED PREMIUMS for the year ending October 31, 1868, 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 CERTIFICATES OF PROFITS OF THE COMPANY, for the year ending October 31, 1868, be redeemed in CASH, at the Office of the Company, on and after the 1st December proximo, all interest thereon to cease on that date. By a provision of the Charter, all Certificates of Scrip presented for redemption within five years after public notice that they will be redeemed, shall be forfeited and cancelled on the Books of the Company. 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. Hand, Theophilus Faudler, Joseph E. Hand, Hugh Craig, John B. Penrose, Jacob E. Jones, James Traquair, Edward D. Harrington, F. Jones Brock, James B. McFarland, Edward Brock, John P. Esre, HENRY L. YLBRAND, Secretary. HENRY BALDWIN, Assistant Secretary. THOMAS C. HAND, President. JOHN C. HAND, Vice-President. 11 12 1/2

PHILADELPHIA, November 11, 1868. Has opened his ELEGANT NEW STORE No. 118 South THIRTEENTH Street, between Chestnut and Walnut streets; with a large assortment of the FINEST QUALITY OF LADIES' BOOTS AND SHOES, of his own manufacture. ALSO, OF JUST RECEIVED FROM PARIS, a large assortment of Ladies' Boots, Shoes, and Slippers, Made expressly to order by the best and most celebrated manufacturers. 11 7 1/2

NEW PUBLICATIONS. MARION HARLAND'S NEW BOOK. RUBY'S HUSBAND, IN CLOTH, ONLY \$1.20. SPARKS' EAR, in paper, 35 cents, cloth 50 cents. AT THE CHEAP BOOK EMPORIUM. JAMES S. CLAXTON, No. 1214 CHESTNUT STREET, PHILADELPHIA. MUSICAL INSTRUCTION. AMERICAN CONSERVATORY OF MUSIC. E. F. COMPTON, President and Manager. SECOND HALF OF THE FALL QUARTER will begin on Monday, Tuesday, and Wednesday, Nov. 15, 17, and 18. Names of new pupils may now be entered. 11 13 1/2

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NEW PUBLICATIONS. MARION HARLAND'S NEW BOOK. RUBY'S HUSBAND, IN CLOTH, ONLY \$1.20. SPARKS' EAR, in paper, 35 cents, cloth 50 cents. AT THE CHEAP BOOK EMPORIUM. JAMES S. CLAXTON, No. 1214 CHESTNUT STREET, PHILADELPHIA. MUSICAL INSTRUCTION. AMERICAN CONSERVATORY OF MUSIC. E. F. COMPTON, President and Manager. SECOND HALF OF THE FALL QUARTER will begin on Monday, Tuesday, and Wednesday, Nov. 15, 17, and 18. Names of new pupils may now be entered. 11 13 1/2

INSURANCE COMPANIES.

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