THE DAILY EVENING TELEGRAPH-PHILADELPHIA WEDNESDAY, FEBRUARY 3 1960

Evening Telegraph

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AT THE EVENING TELEGRAPH BU LDING. NO. 108 S. THIED STREET.

PHILA "RLPHIA.

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WEDNESDAY, FEBRUARY 3, 1869.

The Charitable and Correctional Insid-tutions of Pennsylvania.

In March, 1868, a committee, consisting of Wilmer Worthington (the present Speaker of the Senate), Russell Errett, and J. P. Wickersham (Superintendent of Common Schools). was instructed by the State Senate to inquire into the expediency of establishing a Board of State Charities, and to report to the present Legislature. In pursuance of this authority, the committee have presented a document deserving the careful consideration of every thoughtful citizen, and presenting an array of faots and arguments which leads irresistibly to the conclusion that earnest efforts should be made "to systematize and supervise the porrectional and charitab's institutions of the State."

The "let alone" policy which has hitherto prevailed has not been destitute of good fruits. The efforts of philanthropic citizens have done n noh to atone for the habitual neglect of the Commonwealth, and a host of useful institu tions have been established and maintained by private contributions. But as there is no general system and no authorized supervision, gross neglect in some quarters, grave errors and abuses in others, and an inadequacy of means to the ends that should be attained, are painfully apparent.

The absurd extent to which the system of decentralization, or of abnegation of the duty of the Commonwealth, is carried, is forcibly illustrated by the remark of the committee that "Pennsylvania has not a single charitable or correctional institution which is owned, controlled, and exclusively supported by the State;" for although the penitentiaries and the State Asylum for the Insaue are under immediate State control, their expenses are defrayed mainly by the respective counties. A defense for this neglest may be found in the fact that the State management of affairs of any description has usually proved a lamentable failure, and the report naively informs na that the only important departure the general principle of leav. fom ing the citizens to take care of themselves was in the case of certain public improvements, which experiment ended in leaving the Commonwealth "without a single canal or railroad, and with a debt of forty millions of dollars." But although the wis. dom displayed in this magnificent triumph of statesmanship finds its counterpart in the prewailing system of legislation, there can be no statements of the real condition of the charitable and correctional institutions, in the aggregate, as will enable humane citizens to give a wise direction to their efforts to alleviate the miseries of their fellow-men, and expose the more glaring defects of the present system. The institutions which, in the judgment of the committee, the State ought to establish and support, are as follows: --

about 1600, leaving 2400 unprovided for, and well-ascertained facts show that the condition of hundreds of insane persons who are confined in poor-houses, jails, and private houses throughout the Commonwealth, is a disgrace to the civilization, and still more to the oharity, of the age." The action of the Legislature at the last session authorizing the ereotion of a new Northern Hospital or Asylum will do something to remedy the evils thus forcibly depicted, and it cannot be too speedily constructed. 4. The Pennsylvania Institution for the In.

struction of the Blind has proved useful and deserving of support, but its accommodations are insufficient, and the buildings are neither fire-proof nor well adapted to the purpose for which they are used. The number of pupils in 1868 was 185, while only 175 could be comfortably accommodated, and about 50 wara awaiting admission. The State contains nearly 1600 blind persons, and provision should be made for at least 300 pupils.

5. The Pennsylvania Institution for the Deaf and Dumb receives a large portion of its income from the State, the sum of \$240 being paid for each indigent pupil, and the committee recommend that it should be removed into the country on account of its insufficient grounds and defective buildings. It also advises that the pupils should "spend more time at work," and that "a class of pupils should be organized to be taught by the method of articulation."

6. The Training School for Feeble-Minded Children is comparatively a new institution. It contained in 1867, 177 pupils, of whom 110 were supported by the State at an annual expenditure per pupil of two hundred and lifty dollars.

7. Nothing important has yet been done, either by direct State or municipal authority, to provide proper houses of correction and employment, except that in Allegheny county a workhouse upon an improved plan, which is to cost \$400,000, is now being erected.

8. A number of "homes for the friendless" have been established by private efforts, and ome of them are sustained in part by State appropriations.

The most beneficent work of which the State boasts is the establishment and maintenance of soldiers' orphans' chools and homes. The Commonwealth is now supporting 3560 soldiers' orphans, in forty different institutions, at an expense of nearly \$500,000 per annum. The committee, however, evidently incline to the opinion that many of the children would be as well cared for and as well educated if they resided with private families as they now are, and that by were management large sums could be saved to the treasury without detriment to the orphans.

Twelfth and Sixteenth Streets Fassenger Railroad.

It is reported upon the best authority that a bill, certain of passage, will shortly be introduced in both branches of the State Legislature, incorporating a new passenger railroad on Twelfth and Sixteenth streets. The matter has been kept in pro'ound secrecy, and it seems that all the stock of the new road is serious error in providing for such annual to be held by the members of the Legislature themselves, without any admission of ontside

ank shares were in good demand for invest-

ment at full prices. Union sold at 53 238 was bid for North America; 158 for Ph 1 delphia; 1231 for Farmers' and Mechanics'; 57 for Com-mercial; 106 for Northern Licerties; 57 for Pean Township; 75 for Western; 31 for Manafacturers'; Township: 75 for Western: 31 for Mandacturers'; 43 for Consolidation; and 69 for Corn Exchange. Canal shares were doll. Lehigh Navigation sold at 314@31; no change: 10 was hid for Schuylkiii; Bavigation common; 20; for pre-ferred do.; and 12; for Sus inchange Canal. —The Insurance Company of the State of Pronaylwasia announces a dividend of 6 per cent., equal to \$12 per share, payable, free of tay, on demand.

tas, ou demand. PHILADELPHIA STOCK EXCHANGE SALES TO-DAY

Reported by Do Haven & Bro., No. 40 S. Third stre FilesT BOARD.

\$500 Pa 6s, 1 series	900 ab 1	Rend R
\$400 do	104	do
\$200 do.2 ser10	1.0	dobå∈_48 8
#1000 5-208 '64.cp	14	do 483
4000 do	100	do rg∈_ t8 3
\$3000 Leh 6s. gold Lin, mild	100	dod . \$40wn_48 3 1
\$10 0 Ech N 66' 52 68	1410	do21&in. 483
6 ah Union Bk 53	100	dob3&lat. 45
23 sh C & Am19.121%	200	do18_bag 483
1 8h Fenns &	21.0	do 2d & 10., 483
20 do	100	Q.O
100 do	100	do
44 dola, 17%	200	0.0
50 sh Hestonville 12	100	do
51 an Len Val is. 56%	100	do
ill ab Leh N Stramm alf:	100	do
foo ah Feed Dam	200	do
5 sh Gr & Coates 89		

131@1324.

-Mcsers, William Painter & Co., baukers, No. 36 South Third Street, report the tolio wing No. 36 South Third Street, report the following rates of exchange to day at 12 o'clock;-United States 6a, 1881, 1124@1123; U. S. 6-20s 1862, 1134@1131; do. 1864, 1093@1091; do., 1865, 1103@21103; do. July, 1885, 1083@1093; do. July, 1867, 1084@1083; do. 1868, 1033@109; 16-408, 1083 @1084. Compound Interest Notes, past due, 119*25. Gold, 1353@1304.

Philadelphia Trade Report.

Philadelphia Trade Report. WaDNESDAY, Feb. 3.—The Flour market re-mains in the same dull and unsatisfactory cou-dition noted yesterday, and in the absence of any demand for shipment only a few hundred barrels were taken in lots by the home con-sumers, including 400 barrels superfine at \$53 525; exiras at \$57566;27; spring Wheat extra family at \$76756; Pennsylvanis and Obio do. do, at \$85001025; and fancy brands \$11013 ac-cording to quality. Rye Ficur sells at \$76750 per barrel. Nothing doing in Corn Meal. The demand for Wheat is chiefly from the local millers, whe purchased only of good and prime lots. Sales of red at \$1556175; 500 busnels Westmoreland§ couniy do, at \$190, and small lots of white at \$2100220, Rye is quiet \$1556157, per bushel for Western Corn is at limited request, and prices are weak. Sales of 2000 bushels new yellow at \$2687c. Oats are unchanged 3000 bushels Western sold at 20075c., and Penneylvanis and Southern at 60648b. Barley and Mait are dull. — Barley and Mait are dull. Barley and Mait are duil. Bark is firm at \$45 per ton for No.1 Querci. tron. Whisky sells in a small way at 95c.@\$1 per gallen, tax paid.

-Chicago eats \$1,500,000 worth of candy annually, a third of which is manufactured by one house.

-Not a month ago, a well-known citizen of Boston took out a policy for \$100,000. He died week before last.

LATEST SHIPPING INTELLIGENCE. For additional Marine News see Inside Pages.

OLEARED THIS MORNING. Schr Chester, Rennedy, Halifar J. H. Atword, Schr American Eagle, Shaw, New York, Biakiston, Graeff & Co.

SPECIAL NOTICES.		INSURANCE COMPANIES.	INSURANCE COMPANIES.	
ONE COVERNMANT FOR THE			FAME	
NORTH AMERICAN CONTINENT. A LECTURE ON THE ABOVE SUBJECT		GIRARD	INSURANCE COMPANY	
will be delivered by the HON GEORG			and the statement of the particulation of the	
AT CONCE On FRIDAY Evenin	RT HALL, . g. Feb 5, at 8 o'clock.	FIRE INSURANCE COMPANY	No. 406 CHESNUT STREET.	
Altention is respect	fully eatfed to the fol-	the second	Contraction of Contra	
LOWING CORRESPONDENCE,		OF PHILADELPHIA.	PHILADELPHIA, UARY 18, 1869, This Company, incorporated n 1856, and	
	S'ate SeantorDear Sit: ard that you have recently r Western cities a lecture	the second s	doing a FIRE INSURANCE BUSINESS EX CLUBIVELY, in order to enable it to accept a	
as pleasure of intening to	r Western cilles a lecture ST FOR THE NORTH I." and we desire to have it in Philadelphia.	OFFICE,	large amount of business constantly declined for want of adequate capital, will, in accord-	
the officens of this city. Very respect	, p.e.ss name the time it to repeat this lecture to	No. 639 CHESNUT Street.	ance with a supplement to its charter, in-	
Danial M. 17 w	William Welsh. William B. Thomss. Richard Vaux,	President and a second s	CAPITAL STOCK FROM \$100,000, its	
ley Cooke, William W. Harding, Henry M. Phillips, N. B Browne, A. J. Drexet	James S. Claggorn,	Capital, \$200,000	present amount, to	
Charles E Warburton.	Theo. Cayler. John P. Wetherill, J hn Fallon, D. E. Cammins,	All Paid Up in Cash.	\$200,000,	
aleb Cope, lebert M. Fonst, 5. Harper Jettrie", 7. B. Mingle,	Lewis Wain Smith, Alfred R Potter, Henry Bumm, Vilcent L Bradford,	Surplus, over - \$200,000	In Shares of Fifty Dollars Each,	
SENATE CRAMUES, HAI	anishuno. Feb. 2, 1849	Both of which have been safely invested in	And for which subscription books are now open at this office.	
elt his to a sufject which nestion of the day. I shall our request on FRIDAY I	anishuno. Feb. 2. 1859 u for the opp rightly of relieve of prime of Phile lee happy in consity with EVENING NEX T. F.b. 5.	Real Estate, Bonds, Mortgages, Government and other good Securities.	By order of the Board of Directors,	
To Messra, C. H. Clark, Jay Cooke, Mayor Fox.		OVER \$100,000,000	CHARLES RICHARDSON,	
Tickets for the Lecture ca t the Hall,	2341	Of Property has been successfully insured by	WILLIAM H. RHAWN,	
MISS JONES' WEI	DING-No Carda	this Company in 15 years, and	VICE-PRESIDENT.	
ON THURSDAY EVENING, Feo. 4. MR, DE CORDOVA, the Popular and Humorous Lectures in this city at UJN- this most attractive Lectures in this city at UJN- LERT HALL as follows:- ON THURSDAY EVENING, Feb. 4. MISS JONES' WEDDING-No cards. ON THURSDAY EVENING, Feb. 11. ON THURSDAY EVENING, Feb. 12. ON THURSDAY EVENING, Feb. 13. THE SPRATTS AT SARATOGA. Admission (with reserved seat)		900 LOSSES BY FIRE	WILLIAMS I. BLANCHARD, 1 20 4ptr BEORETARY.	
		Promptly and Honorably Paid.		
		riompily and Robertavity Land.	WATCHES, JEWELRY, ETC.	
			J. E. CALDWELL & CO.	
		OUR RECEIPTS		
AMERICAN A	CADEMY OF MUSIC.	For the year ending December 31, 1868, have been:-	WILL RESUME BUSINESS	
JAMES E. WILL 1		From Fire Fremiums	On Mandan T	
UNDER THE A	AUSPICES OF JBRARY COMPANY,	Total	On Monday, January 18,	
MONDAY EVENING	3, February 8, 1869,			
At 8 o'c Tickets for sale at Trun 6 Cnesnut street.	pler's Music Store, No.	Disbursements.	AT THE STORE	
Parquet(reserve Parquet circle "	** *******70 **	On account of Fire Losses	No. 819 CHESNUT Street,	
Family circle "		" Reinsurance 1,194-81	and the second sec	
oheapeat and beat	DIGO BLUE IS THE article in the market for	" General Expenses and	1 16 ws tr PHILADELPHIA.	
T DODS NOT CON	TAIN ANY ACID. THE FINEST FABRIC.	Repairs to Real Estate, including State Taxes 33,696:25	WATCHES.	
It is 1 of up at WILTESI No. 233 N. SECOND	ROER'S DRUG STORE	" Internal Revenue 5,509-19 5125,678-68		
nd for sale by most of the The genuine has both	BARLOW'S and WILT.		C. & A. PEQUIGNOT,	
ERGER'S Esmes on the OUNTERFEIT.	he label: all others are	WE HAVE NO LOSSES DUE AND UNPAID	Manufacturers and Importers,	
a es the same weight of	ladigo 1 27wf3m		No. 13 South SIXTH Street.	
BATCHELOR'S HAIR DYETHIS spiendid Hair Dye is the best in the world; the only true and perfect Eye harmless, reliable, instantaneous; ne disappointment; no ridiculous ints; remodies the ill effects of had dyes; invigorates and leaves the Harsoft and beautiful, black or brouen, bold by all Druggiess and Perfamers; and properly applied at Baichelor's Wig Factory, No. 16 BO 5D breet, New York. 427 awn?		PHILADELPHIA, Jan. 1, 1869. To Our Agents and the Public:-	21 mws/rp Manufactory, No. 22 8. FIFTH St.	
		It is so well understood that the Girard Fire	the second secon	
pplied at Batchelor's Wig areet. New York.	Factory, No. 16 BOSD 27mwn	Insurance Company belongs to no combination of underwriters, that a repetition of the fact is bardly necessary. But our experience in action	CARPETINGS.	
	ATION BALL.	hardly necessary. But our experience in some localities, during the year 1863, justifies us in briefly alluding to the subject. Again our suc-	GREAT REDUCTION	

THE INAUGURATION BALL. The public expected

be remembered that in 1867 we lost a smaller

GREAT REDUCTION.

\$50,000

WORTH OF OUR STOCK OF

I. Penitentiaries for such convicts as it is deemed best to send to them, 2. Houses of refuge or reformatories for juve-

n le offenders. 3 Asylums for the lusane. 4. Asylums for the blind.

- Asylums for the deaf and dumb.
- Work houses, hospitals, or infirmaries for

by ork houses, hospitals, or infinite to:
furnishing employment, sneitering and treating such persons as the State as a whole is under obligation to care for.
8. Homes for the friendless, where children belonging to no particular locality can be care i or and instructed.
9. Soldiers' orphan schools or homes.

The provisions now made for these objects may be thus summarized: --

1. In the penitentiaries the system of sep 1 rate confinement nominally prevails, but it is rapidly becoming impracticable on account of the overcrowded condition of these institu tions. The number of cells in the Eastery Penitentiary is 540. The number of prisoners it contained when the committee visited it in 1868 was 625, and the average population in 1867 was 594. In the Western Penitentiary the number of cells is 318, and the number of convicts confined there at the close of 1837 was 486.

2. The Eastern and Western Houses of Refuge were established and are now maintained in part by State appropriations, and in part by private contributions; but although the State very properly continues to appropriate large sums for their maintenance, it has no representation in their boards of managers, and they remain under private control. The committee recommend that this defect be corrected, and that the "contract system of labor in use should be abandoned." because "no care exercised in the management can prevent it from producing bad effects;" and they also suggest that the system which has proved so successful in Ohio, of establishing juvenile reformatories on large tracts of land in the country, instead of in pent-up prison like city quarters, is worthy of imitation in Pennsylvania. The Ohio Reform School is located on a farm of 1170 acres, in the Interior of the State, and it contained at the date of the last report about 240 boys. The walls of the Rastern and Western Refuges of this State enclose about ten acres of ground, and their involuntary inmates numbered at the date of the last reports, 847.

3. Much has been admirably done to prowide asylums for the insane, but the committee make the startling statement that, while the State contains at least four thousand insans persons, "there are accommodations at City Passenger Railway shares were firmly all the hospitals, public and private, for only held. Hestopville sold at 12, no change, and

parties. The thing was only discovered by that inevitable fate which attends all species of fraud; they who had the matter in charge, like the devil in the fable, were unable to hide its tail. Now we do not wish to declaim against any movement looking towards the accommodation of our citizen3-a plea which may be urged for the construction of a railroad on Twelfth and Sixteenth streets; but then it has not been demonstrated that such an accommodation will be insured by the building of said road. Do the people living along the lines of the two old roads running nearest to the contemplated new one either need or desire a new one? Have not the interests in corporated in those old roads a right to be weighed in the balance against the proposition for the construction of a new road running parallel and contiguous to them? Of course, competition, the life of trade, always insures the best accommodations on the cheapest terms to the mass by the people; but, then, may it not prove that by the disruption of old interests in the oreation of new, and the weakening of old railways, which have satisfactorily answered the demands of public travel, by the building of new ones, which may or may not do as much for the public, nothing will be gained and a great deal lost ? As to the bill to incorporate a new road on Twelfth and Sixteenth streets, now insidiously, like a reptile, afraid of the light, working its way up to a passage, to be openly broached and placed before the people, were the facts associated with it to be proven, then that almost sure suspicion of fraud and corruption new connected with it could be in a great measure removed. Our Legislature has been doing many high-handed things during the present session; but if this bill is carried through as it is now reported to be framed, they will have

excelled all their previous "dirty work."

FINANCE AND COMMERCE.

OFFICE OF THE EVENING TELEGRAPH. Wednesday, Feb 3 1869.

The Money market continues casy. Call loans rule at 6@7 per cent., the former rate on Gov-ennment bonds. First-class mercantile paper ranges from 7629 per cent. per appum.

There was more disposition to operate in stocks this morning, and prices generally were firmer. Government securities were a fraction higher. 108; was bid for 10-40s; 1124 for 6s of 1881; 1134 for '62 5-20s; 1094 for '64 5-20s; 1104 for '65 5-20s; 1084 for July '65 5-20s; and 1084 for '67 5-20s. City loans were without change. The

Raliroad shares were the most active on the list. Reading sold largely at 484@484, an advance of ; Camden and Amboy at 1243, no change; Pennsylvania Radiroad at 572, an udvance of 4; and Lehigh Valley at 564, no change; 434 was bid for Little Schuylkill; 55 for Minchill: 34 for North Pennsylvania; 30 for Elmira common: 401 for Elmira preferred; 34 for Catawissa preferred; and 26 for Philadelphia

and Eric.

ARRIVED THIS MORNING. Barque Gertrude. Alberton. 65 days from Buenos Schr Ocean Wave. Walter, 19 days from Newbern. N. C., with shingles to Patterson & Lippincatt.

N. C., with singles of raterion & Lippincot. Correspondence of the Philadelphia Exchange, Lzwes, Del., Feb. 1-6 P. M.-Sobr Curtis Tilton, from Navassa for Philadelphia, is at the Breakwater. Barque Sarah A. Staples, for Sagua; brigs Samuel Lindsay, for Cardenas; Anna, for Barbados; and sobr J. T. Alburger, for Guantanamo, all from Philadel-phia, went to sea yesterday. Barque Aberdeen, for Bremen, was towed to sea this evoling by tug Ame-rica. JOSEPH LAFETRA.

MEMORANDA. Barque Ids, from Liverpool for Philade phia re-turned to that port yesterday. leaky. Bohr Selagawa, Bryant, honce, at New York yes-terday. Bohr M. E. Coyne, Facemire, for Philadelphia, cleared at New York yesterday.

SPECIAL NOTICES.

COLD WEATHER DOES NOT CHAP or roughen the skin after using WRIGHT'S ALCONA : EDGLYARIN TABLETO'S SOLIDI FIED OLYCERIN. Its daily use makes the skin deil-cately soft and beautiful. It is delightfully fragrant, transparent, and incomparable as a Tollet Song. For nale by all Druggista. A. & G. A WRIGHT. 2.49 No. 624 CHESNUT Street.

NOTICE. -I AM NO LONGER BX Dental Association. Persons wishing teach ex-tracting Teeth without pain for the Colton bental Association. Persons wishing teach ex-tracted absolutely without pain by fresh Nitrons Oxide Gas, will find me at No. 1027 WALNUT Street. Charges uit all. 126 3m DR. F. B. THOMAS

OFFICE OF THE NORTH PENNSYL VANIA RAILROAD COMPANY.

PHILADELPHIA, No. 407 Wainut street, Jan. 6, 1869, DIVIDEND NOTICE.

The Transfer Books of this Company will be closed on SATURDAY, the 9th inst., at 3 s'clock P. M., and be reopened on SATURDAY, the 16th inst.

A dividend has this day been declared of FIVE PER CENT., clear of taxes. payable in scrip, bearing no interest, and convertible into Seven Per Cent, Morigage Bonds of the Company, in sums of not less than five hundred dollars, on and after May 1st next. The said dividend will be credited to the stock-holders as they shall stand registered on the books of the Company on SATURDAY, the 9th inst.

1 simwim WILLIAM WISTER, Treasurer. OFFICE PENNSYLVANIA RAIL

OFFICE PENNSYLVANIA RAIL-ROAD COMPANY. PHILADELPHIA, JADUARY 27, 1869. NOTICE TO STUCK HOLDERS. The Annual Meeting of the Stockholders of this Company will be held on TUFSBAY, the 16,h day of February, 1868, at 10 o'clock A. M., at Concer: Ball, Nr. 1219 Chi sput street, Philadelphia. The Annual Election for Directors will be held on MONDAY, the first day of March. 1869, at the office of the Company, No 223 South THIRD B'reet, 1 137 174 EDM UND SMITTH, Secretary.

PHILADELPHIA AND ERIE RAIL-HOAD COMPANY, Office No. 230 WALNUT Street.

Street. PHILADELPHIA, JANUARY 15, 1569. The Annual Meeting of the Mockho'ders of the PHILADELPHIA AND EMIE RAIL OAD COM-PANY will be held at the office on MONDAY, the sth of February next at 10 o'clock A. M. At this meeting an election will be held for ten managers of the company, to serve for one year. The polls to close at 12 o'clock noon 1 23 smwth 25] GEORGE P. LITTLE, Secretary.

NOTICE. - WEST JERSEY RAILROAD

NOTICE. - WEST JERSET BRAUBER, COMPANY. DEFICE OF THE TREASUBER, CAMDEN, N. J. JALUARY 16, 1869. The Board of Directors have this day declared a Semi-annual Dividend of FIVE PER CENT., clear of national tax, payable to the Stockholders of this date on and alter WEDNEEDAY the 3d day of Feo-ruary, 1869, at the Treasurer's Office in Camden. The Stock Transfer Books will be closed from the date hereof, until the 4th jay of February, 1869. HE BORE J. ROABINS 119 146 TREASURE COMFORT. AND

BEDS OF EASE, COMFORT, AND clear lines, of superior and permanent elas-tiolty, and at less cost than any other good beds are made from the patent Einstie Sponge. This article possesses no feiting properiles, and retains its elastic postness, being more durable than the best curled hair. 83 m w f

MR. HUGH B. HOUSTON HAS BEEN DT. inis date. JAMES E. CALDWELL & CO. February 1, 1829. An Insuguration Ball; But General Grant says He don't care for it at all The public expected

To have a jolly dance; But General Grant says He won't give them a chance.

The public expected To iread on each other's loss; But General Grant says They'd better buy new Clotney.

The public expected To spend lots of money, But General Grant says

It's wonderful funny That folks are so foolish As to want such a Ball, And they'd better buy Clothing At the GREAT BROWN HALL.

Sensible General! The amount of cash that each citizen would spend in going to the Bali would buy him a spiendid suit of Clothes at

The Winter Goods go. They go cheap, cheap, cheap for cash. Come, fellow-cliizens, and help off what is left of them, for soon the Spring Clothes will be upon us.

ROCKHILL & WILSON,

GRRAT BROWN HALL.

Nos. 603 and 605 CHESNUT STREET. PHILADELPHIA.

DIE FEINSTEN MEUBEL

ARANGIERT IN DER GANZEN ETAGE FERTIG ZUR ANSICHT, TEPPICH UND GARTIENEN ENBEGRIFFEN.

GEORGE J. HENKELS.

MEUBEL FABRICKANT. THIRTEENTH AND CHESNUT.

1 23mrp PHILADELPHIA.

MICHAEL MEAGHER & CO., No. 223 South SIXTEENTH Street,

WHOLESALE AND RETAIL DEALERS IN PROVISIONS,

OVATE: S. AND SAND CLAMS

DUFFIF	P U B L I S H E D antuary Number of L D A S H M E A D'S RARY BULLETIN, d of Current Literature. CONTENTS.
Principal Publ	, What the Press says. leations of 1868. ks, Publisher's announcement. l Periodicals, nitovsly of DUFFIELD ASHMEAD,
LARZEL	ERE & BUCHEY,
Custom House t	Brokers and Notaries Public,
	Brokers and Notaries Public, LIBRARY Street.
No. 405	Brokers and Notaries Public, LIBRARY Street. Iouse Business transacted.
No. 405	LIBRARY Street.

per cent, of our premium than any other company doing a Fire Insurance Business, through agencies, in the United States. This happy result, we believe, has again been achieved, in our experience, for the year 1868, notwithstand. ing the multitude of fires.

briefly alluding to the subject. Again, our suc-

cess seems to demand an explanation. It will

If so, the statistics of the worthy Insurance Commissioners of New York, Massachusetts, and Connecticut will doubtless certify, when published. By reference to the reports of the Commissioners of Massachusetts and New York for the year ending December 31, 1867, it will be found that our losses were twenty-seven per cent, and a fraction upon the amount of premiums received. In 1868 they will not exceed thirty three per cent. This is the test by which the general character of our business should be measured. Compared with the experience of other companies in this country, it either proves that our agents and patrons are honest and fair towards the "Girard Fire Insurance Company," else they we are remarkably fortunate.

A million of premiums might have been re celved, instead of some two hundred thousand. But our profits might have been less, and the indemnity offered the insured no better than now. It is the latter we desire to afford our friends.

We are sorry to notice, however, that in some instances "Special Hazards" have been offered our agents at less than the "National Board" rates. This is no favor nor compliment to us, and a poor reward for our independence Neither is it the kind of patronage we seek. It costs us as much to pay losses as other institutions, and we must have fair rates, fair risks, honest agents, and honest insurers. Then our welfare will be identical. A few agents have been removed and others appointed, but not without a sufficient cause, for we believe that of all things done through the agency of others, the Insurance business of this country should be confided to the most honorable, responsible, and intelligent men to be found in it. Otherwise the profession of the underwriter will be likely to suffer. We invite no conflict with other companies. We seek no business by unfair or covert means. Honest losses will be promptly met, as heretofore. Agents should be cautious as ito whom they insure, as well as to what they insure, and ablde by our rules, now so well and successfully established.

DIRECTORS.

THOMAN CRAVEN, FURMAN SHEPPARD. THOMAS MACHELLAR JOSEPH KLAPP, M. D., ALBERT S. GILLETT. CHARLES I. DUPONT. BENKY F. KENNEY, N.S. LAWRENCE. JOHN W. CLAGHOEN, JOHN SUPPLEE. SILAS YERKES, JR.

THOMAS CRAVEN, President.

A. S. GILLETT,

23 w(m)314p

Vice-President and Treasurer.

JAMES B. ALVORD, Secretary.

JOHN C. HINDS, Assistant Secretary.

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