PUBLISHED EVERY AFTERNOOR (SUNDAYS EXCEPTED),

AT THE EVENING TELEGRAPH BUILDING, HO. 108 & THIRD STREET. PHILA ELPHIA.

The Price is three cents per copy (doub's sheet); or eighteen cents per week, payable to the carrier by whom served. The nuberription pries by mail is Nine Dollars per annum, or One Dollar and Fifty cents for two months, invariably in advance or the time ordered.

THURSDAY, MARCH 11, 1869.

London Five-twenty Quotations-Ster-

Tue reader who compares the daily percentage quotations of five-twenties in Great Bri. tain and in the United States, reducing the latter from ourrency to a gold equivalent, finds a permanent difference of about 9 per cent. between the rates, the London price being that much less. If he should ask for an explanation, he will probably be told that it is due to a difference of exchange. But we all know that if there were any such real difference the five-twenties would be speedily returned upon us; yet so far is that from being the case, that they form a steady object of export. The true explanation of the phenomenon so curiously illustrates the tenacity of established errors, that a brief article on the subject may not be without interest.

In the year 1704 Queen Anne issued a them that the assays at the London Mint showed the Spanish dollar to contain not more than four shillings sixpence sterling, and giving certain instructions based upon this fact. From that day to this all transactions in exchange or in securities between this country and Great Britain have assumed that the par value of the dollar is four shillings sixpense, or, which is the same thing, that the pound sterling is worth \$4 44 4 9. During the 165 years since this proclamation was issued an entire revolution has occurred in the money systems of the two countries. The Spanish silver dollar, then ourrent in the colonies, is replaced by a gold dollar issued by a republic then undreamed of. The sterling money of silver, with which it was compared, has likewise disappeared, and a gold standard of a different value substitated. And yet, though the objects of comparison no longer exist, the ratios then established are continued under entirely changed conditions. As a matter of fact; comparing the present gold standards of the two countries one with another, the gold dollar is worth 4s. 1id., or the pound equals \$4 86 6 10. In other words, the fictitious par of 4s. 6d. or 541. to the dollar of gold evervalues the dollar 91

According to this fiction, when a security importing to be for dollars is sold in London. or a bill of exchange on London is sold in the United States, the dollar is assumed to be 54 oe, and as it is in fact 9} per cent. the true par is reached by assuming 91 per cent. discount on the security sold for sterling, and 75 per cent. premium on the sterling exchange sold for dollars.

For example, suppose 5 20s quoted at 83 in London: this means that the purchaser pays 83 per cent. of 54 pence for each dollar of principal; that is to say, he settles at the rate of 44 13 16 pence per dollar. The true par of the dollar in gold being 491 pence, the actual percentage is 91 per cent.; in other words, 94 per cent. more than the nominal quotation of 83 per cent. So that the dealer in London corrects the fictitious overvaluation of the dollar by a corresponding reduction in the percentage bid for his securities.

The dollar at Frankfort is assumed to be worth two and a half florins, and in Paris five france, an overvaluation in the former case, and an undervaluation in the latter case, which appear in the quotations of five-twenties. But we shall not further enlarge upon these irregularities, which are of far less importance than those growing out of the false London quo ations.

In quoting exchange, however, there is no anomaly in our transactions with any country except Great Britain. In all other cases, with this single exception, the moneys of one country are compared directly with the moneys of the other, without any assumed par or percentage based on it. We give so many cents for the florin or thaler, or get so many france for the dollar, and so on. With England only we assume a par, and a false one at that, established five generations since. Under this flotion the public at large, and some wise legislators, are deluded with the idea that exchange with England is permanently against this country, when it is often (as at this very day) against her, and that our 5-20s sell in London at 83, when they in fact fetch 91, or within a small fraction of

Perhaps we shall have to await, for the correction of this absurdity, the time when international moneys of account and coins shall be established; but as the evil is really a serious one, and the remedy perfectly simple, there seems no reason why its application should be delayed. Let the dollar, whether in securities or in the purchase of exchange, be rated in pence, not at a fixed but at a varying rate, depending upon the ordinary fluctuations of price. This would not be a novelty, for, except in dealings with the United States. it is the only mode by which the dollar of other countries is rated. Exchange on China, Spain, and South American is always quoted in pence to the dollar. According as exchange is in favor of or against Great Britain, a less or greater amount of pence is given. The same mode of quotation should apply in our own case. In place of purchasing five-twenties at 83 per cent. of a

| lent, 447 pence to the dollar. Cease to quote exchange, as we flud it at this writing, as 108) per cent. (an apparent premium), but at the equivalent of 497 pence, showing the exchange to be in fact in favor of this country by one per cent.; and if five-twenties in London should rise to a true par, quote them at 494 pence to the dollar, and not (as must now be the case) at 90% per cent., an apparent dis-

By a reverse process in selling sterling exchange, if this is really at par, that is, if 491 perce are furnished for one dollar (of gold), it is quoted at 94 per cent. premium; since if 491 pence are worth \$1, then 54 pence (the assumed par) are worth \$1.094.

If then we add 94 per cent. to any London quotation of five-twenties, and deduct 91 per cent. on any home gold quotation of sterling exchange, we shall have the true quotation in our gold dollars.

Mr. Seward in Retirement. THE New York Commercial Advertiser, which is the property of and edited by the venerable Thurlow Weed, is engaged just now in eulogizing ex-Secretary Seward on his retirement to private life. Mr. Seward's retirement is regarded by it as among the most remarkable events of the day, but the country cannot be persuaded to contemplate the circumstance the same exceptional light. If Mr. Seward could, by any possibility, avoid retirement from public life just present, the voluntary departure of at that life-long officeholder from the places which have known him so long and now know proclamation to her colonies instructing him no more would indeed be something out of the ordinary run of affairs. The Commercial appears to recognize the fact that the whole country is insensible to its view of the case, and therefore, after complacently styling him "the peer of Hamilton and the superior of Jefferson," propounds these queries to itself:-"What are we to think of the apparent in-sensibility of the people to these facts? Are republics truly ungrateful? Or has the moral sense of the nation become dim? It is not strange, as Mr. Seward himself has said, that his political opponents should hate him; but how are we to account for the lack of devotion and applause he should receive from the party he founded and built up, and to whose princi-ples he has never for a moment been un-faithful?"

The answer to the last question is to be found in the fact that the party which Mr. Seward founded and built up is still laboring under the impression that he has not been as faithful to its principles as he might have been, even after making all due allowance for the weakness and perversity of human nature. In the absence of any unusual demonstration on the part of the universe at large, it is stated that Mr. Seward contemplates a visit to "T. W.," who is now sojourning at Aiken, South Carolina. He will there find at least one man whose political conscience is as seared as his

Our Navy Yard Officials.

THE order of Secretary Borie, relieving Theodore Zeller, Chief Engineer; George R. Johnson, Inspecting Engineer; and John Roop, Assistant Engineer, at the Navy Yard in this city; also, Chief Engineers Wool, Henderson, and Inch, who constituted the board that endorsed Mr. Zeller's purchase of old tools, is a complete endorsement of the action and conclusions arrived at by the sub-committee, of which Judge Kelley was chairman.

In our yesterday's edition we published the report of this sub-committee, which became by the action of the Naval Committee the minority report. This action of the Secretary of the Navy in sustaining the views of the minority must be very gratifying to Judge Kelley, who has taken a deep interest in the investigation which has thus resulted in relieving from duty the officers implicated in the purchase to which allusion has been made.

THE RUSSIAN GOVERNMENT has a summary way of disposing of dishonest officials. It has recently exiled to the wilds of Siberia about forty revenue officers who were detected in the act of cheating the Government. Why can we not take a lesson from this? If every revenue officer in the United States lived in the wholesome fear of an involuntary emigration to Alaska, he would make a desparate effort to cultivate honesty in his dealings with the Government.

JUDGE HOAR has qualified and formally entered upon the discharge of his duties as Attorney-General. This upsets all the arrangements for completing President Grant's Cabinet which his friends have kindly made, and obliges them to do the whole thing over again. Judge Hoar should have more consideration for the feelings of the politicians.

CHINESE CITIES AND COMMERCE.-The following are the names and estimated population of the chief ports of China: -Canton......1,000,000 Wau-Cau....... 300,000

Macoa 60,000 Ningpo 400,000 Hong Kong 250 (00 Hang Chean 1,200,000 Swatow....... 200 000 Snanghal.......1,000,000 5 910,000 These ports have a foreign commerce of \$900,000,000, and an enormous domestic trade, besides which there is a large internal trade, radiating from the above points, through the

canals and navigable rivers. Our trade with China may be expected to increase largely during the next few years, owing to the favorable treaty made with that country. Already large shipments of boots and shoes are being made from Boston; and, in return, we may look for better and cheaper teas, as a consequence of our friendly relations with

the Flowery Land.

WHAT PEOPLE GET DEUNK ON .- The "fungus" of Siberia and Northern Asia supplies the means of intoxication to 40,000,000 people Opium in Southern Asia enables 400,000 000 people to get drunk. Persia, India, Turkey, and Africa, with 300,000,000 people, use hasheesh Cocos is popular in South America; betel pepper among the Pacific and Indian Oseans. The Circassians of Europe and America make beasts of themselves by the use of whisky, brandy, and other liquors.

THE FRENCH MINISTRY.-It is stated by the Messager Franco Americain that there is a pro-Sotitious par, rate the provent the true equiva- pourier sunt at Berthemy, the present atmost a

of France at Washington, will be transferred to Constantinopie, and that his piace will be taken by M. Gauldree Boilleau, formarly French Consul-General in New York and now Minister at Lima. Madame Gauldree Boillean is a daughter of the late Colonel Benton and aister of Mrs. General Fremont.

THE GOVERNMENT LOANS issued during the year 1868 are thus summed up by the Semaine Financiere of Paris:-France, 430,000,000 france, Spain, 250,090,000 oscudas; Prussia, 32,000,000 thalers; Egypt, 277,000,000 francs; Italy (tobacco bean). 237 000 000 francs; Hungary. 212,000 000 francs; Brunswick, 10,000,000 francs; Swiss Cantons, 8500 000 francs; British Colonies-New Zealand, New South Wales, South Australia, Tasmania, £2 672,000-66,800,000 francs. Total, 1.523,300,000 fraucs.

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61. YCERIN. Its daily use makes the skin delicately soft and beautiful. It is delightfully fragrant,
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ACADEMY OF MUSIC. MONDAY EVENING March 21, at 8 o'clock.

Ticket will be for sale at Ashmead's Book Store No. 7324 Chesnut street. Wednesday morning, 17th Instant, at 5% o'clock. Reserved seats in Parquet. Parquet Circie and Balcony on first day of sale, 75 Except the usual Press Tickets, no tickets will be

sold or engaged before that day. 3 lithstutt UNIVERSITY OF PENNSYLVANIA. MEDICAL DEPARTMENT.

The Annual Commescement for conferring Degrees in Medicine will be beld in the AMERICAN ACL-DEMY OF MUSIC on SATURDAY, March 13, at

12 o'clock M.
The Valedictory Address will be delivered by Professor ALFRED STILLE, M. D.
R. E. ROGERS, R. E. ROGERS, Dean of Medical Faculty. WEST SPRUCE STREET CHURCH.

SEVENTEENTH and SPRUCE Streets.— There will be special Services in the Lecture-room this evening Sermon by Rev. ALEX. REED, D. D. Allare invited. AT A MEETING OT THE STOCK
holders of the FOURTH NATIONAL
BANK, held this day at their Banking House, under
the new organization, with a new capital of \$20,000,
a paid in the following named gentlemen were
elected Directors—J. Henry Askin. Robert Clark,
samuel Misler. James C. Kelen, John Fareira Samuel
J. Cresswell. Jr., John Bardsley, E. A. Snailross, A.
C. R. berts
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ROBERTS was elected President, J. HENRY—SKIN
Vice President, and
J. B. FASER
3103t
Assistant Casuter.

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