COMMERCIAL AGENCIES.

As Insight Into the System Hew Credit is Manufactured and Destroyed.

From a lengthy article on commercial agencles in the New York Herald, we make the following extracts:-

DETAILS OF THE SYSTEM.

The information dispensed by these retail dealers in commercial reputations is collected by various means. One leading firm prefers to employ lawyers, and in every village has as its agent the village practioner, who, being au fait in the affairs of hes clients, is supposed to be most competent anthority as to their fluancial standing. Having no interest in the affairs of the central sgency beyond what he can make out of it by hook or by crook, the agent takes no trouble to collect information, merely jot-ting down impressions hastily formed and transmitting them as accurate data. Of his friends he takes care, of course; but let the store at which he trades, as the country phrase is, once refuse him a long oredit, and the proprietor is doomed to the loss of reputation in the New York market. Or worse, the agent visits the head of the firm and presents his credentials, insinuating that it would give him pleasure to make himself of advantage to it for a consideration, and thus turns the institution he represents into a vehicle for levying blackmail. That one of these results generally follows is obvious from the nature of the case. The agent has no interest in taking the trouble to secure ac-curate information; he has an interest in making all he can out of the advantages afforded him. It is not long since the writer had opportunity of proving the truth of these allegations from inspection of the books of a leading firm. In a single manufacturing town in New England one firm which had failed four weeks before was rated safe, while another firm of heavy capital and managed by able business men was rated below half a dozen other firms which could hardly be accounted solvent. In the town tested there were thirteen manufactories in all, and a more absurd jumble of error than was represented by their rating was never exhibited under the pretense of accurate information. The agent, who was, or ought to have been, responsible for the information, was also personally known to the writer, and took no further trouble in the matter than to return by mail his impressions in the mat-ter, without even the ceremony of inquiring to assure himself to their correctness. The above is only one case in a hundred thousand, probably, and is mentioned only as a case which came under the writer's personal notice. In fact, the agent is generally unacquainted with the hears of the agency he represents, and cares not a straw for their in-

when the agent employed is a lawyer. One of the three or four firms mentioned employs business men in preference. The system is to have several agents in every city and town. For reports in the dry goods bu-siness a person engaged in that trade is em-ployed; for reports of other lines of business an expert in the line to be reported is written to and becomes the correspondent of the central agency. In smaller towns, where no ex-tensive trade is carried on, it is customary to receive reports from bankers who are supposed to be au fait as to bank accounts, and therefore competent authority. This system, it is evident, is even more dangerous than the other, since it affords men in any line of business the very best opportunities to destroy the credit of a rival in the New York market, and that, too, without the slightest liability to action for libel. The information to be imparted is confidential-strictly so-and no way of redress is open except that of horse-whipping the agent in quescion, which, however, in no degree mends the broken vessel of credit; and hence, unless the rival is pos-sessed of sufficient capital to pay cash, his business languishes through depletion of stock, and final failure results.

terests, so long as his personal ends can be

subserved. The legal agent is liberally remunerated with promises by the firm, of which he is the accredited correspondent. His name

is placed upon the books, and the firm

promises to recommend him as a collector in

case any city customer of theirs should need the services of a collector in his vicinity. This

is the substance of the terms of the compact

Either system evidently carries with it every predisposing cause for inaccuracy of information. If the agent has no personal ends to subserve he contents himself with transmitting his impressions in the rough, without inquiry, reproducing the gossip of the hour, which may or may not be well founded, and no more. If he has any petiy spite to gratify he gratifies it; if any firm is willing to pay liberally for a first-class rating he rates it first class, regardless of the facts; if he has a rival in business who is to be destroyed he begins the work by impugning the credit of his rival in the New York market, and trusts to Provi-dence or the bridge at Stirling to carry him safe overin completing what he has thus begun. Yet information, or something so called, gather ed by these means, is gravely retailed in the New York market as authentic by firms the heads of which are aware, if they have any commonsense knowledge of human nature in their craniums, of its utter unreliability and of its absolute libelousness in a majority of cases. Of loftier pretense, fulfilled in manner more beggarly the annals of business Barnumism rd no example. Even the quackery of the quack doctor is innocent, compared with the workings of this mighty engine of misrepresentation and inuendo, which assassinates commercial relations in secret, leaving no avenue of redress to the injured party. body—neither agency or agent—is responsible for inaccuracy of information.

INTERNAL ORGANIZATION. A visit to the spacious and many-desked rooms of Jemmy Yardstick & Son, or of Duno, Brown & Co., or of McKillen & Plague, or of

Hurt, Gallows & Co., results in about the same budget of memoranda. All issue a regular semi-yearly almanac of commercial ratings. Ponderous tomes line the walls at intervals; multitudinous pigeon-holes are stuffed with donnments purporting to represent commer-cial reputations; busy bees of clerks on small salaries flit to and fro, and now and then drops a seedy city agent with a valuable item for the books. A fee of \$150 a year entitles the city customer to the benefit of all these penderous volumes of libels misnamed information, though for certain special privileges large firms pay from \$500 to the mentioned maximum of \$3000 as an annual stipend. One of these firms has a European agency

One of these firms has a European agency (in Strasbourg, France), besides confidential agents in leading European cities; and latterly numerous independent erganizations have sprung up in European centres, Jemmy Yardstick's discovery having thus laid the foundation of a long enduring fame to that gentleman as the originator of the system of commercial espicease. Thus near Jemmy Wardstick's discovery having thus pear Jemmy Wardstick's discovery having fame to that gentleman as the originator of the system of commercial espicease. mercial espionage. Thus poor Jemmy, like Oliver Cromwell in Pope's verses, finds himself damned to everlasting fame—the everlasting fame of having been the first to make a business of commercial eavesdropping.

A NEW CARALA has been invented for the use of these firms, or, rather, a new method of cipher writing. Figures are used to represent capital and let-ters to indicate moral standing—the figures only appearing in the confidential sheet of

RESTRICT MAYER WANTED WARRANT BOOK IN

weekly corrections and both in the semi-yearly publications. Every subscriber receives a key to the system, his name having been booked, and is consequently able to decipher that which would be worse than hieroglyphics to his next door neighbor. The sheet of corrections is also mailed weekly to his address, and serves, with the aid of the key, to keep him posted as to the standing of customers, if not in themselves, at least with the agent of the firm issuing the sheet. With the key, however, agents are not necessarily entrusted, nor are they in receipt of the weekly sheet unless actual subscribers. In a word, the interpretation of the riddle is kept a profound secret between the agency and the customer who avails himself of its rather fancifully valuable services.

The general substance of the descriptions upon the books may be summed up in a few phrases. Safe to a certain amount; doing business on small capital; not of good record; addicted to failure; inclined to evade payment; living beyond income; not of good habits; wanting in business tact; good for this amount or that. These are some of the notes and comments which appear against the names of firms, heads of which have not, perhaps, treated the sgent with sufficient pecuniary politeness, and are, therefore, to be damned with faint praise, too, which is more destructive of business reputation than downright blame could be. These are they who must be rated above the dreaded 46, but who, nevertheless, are unwilling to pay liberally for first-class reputations—for a firm nowadays need not make a reputation. That is old and passe, and belonged to an age when affairs were not driven at 2.21, ere Jemmy Yardstick was delivered of his idea and set up business in the dozy old kennel in Nassau street, in full sight of that dromedary of a building, the New York Post Office; for if ever revolutionist existed, that lean, lank, lathlike Jemmy Yard-stick has been one, and so will continue to be, probably, until, at the last, he shall post his books and balance his accounts, only to find himself vitally insolvent. Poor Jemmy! It cannot but be very hard for the originator of a new idea to die and leave all his glory behind him, though there are those who aver that Jemmy has lived the life of a vampyrethat is, by sucking the blood of his fellows, or their pockets, which is about the same; and to die unappreciated is certainly worse than not to be permitted to die at all. Poor Jemmy ! -the thermometer of his credit with life at his own forty-six—he may hereafter have occasion to remember how that cabalistic forty-six was death to the credit of many a struggling toiler after fortune more honest by far in act and intention than Mr. Yardstick ever dreamed of being.

Meantime, that gentleman will probably continue to label reputations and libels, and tuck them away in pigeon-holes for ase, until the grim old freebooter of the skull and crossbones labels him and tucks him away in a pigeon-hole, never to be taken out again. Only a word remains; it is to be hoped that the institution he founded may be pigeon-holed with

FIRE AND BURGLAR PROOF SAFE

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Are most desirable for quality, finish and price.

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PERSONAL PURPOSE PROPERTY AND PROPERTY AND

point with the little con strong in the strong and the latter with the

#### FIRE AND BURGLAR PROOF SAFE CHAMPION SAFES!

PHILADELPHIA, January 18, 1869. Mesers, FARREL, HERRING & CO.,

No. 629 Chesnut street. Gentlemen :- On the night of the 13th inst., as is well known to the citizens of Philadelphia, our large and extensive storefand valuable stock of merchandise, No. 902 Chesnut street, was burned.

The fire was one of the most extensive and destructive that has visited our city for many years, the heat being so intense that even the marble cornice was almost obliterated. We had, as you are aware, two of your valuable

and well-known CHAMPION FIRE-PROOF SAFES: and nobly have they vindicated your well-known reputation as a manufacturers of FIRE-PROOF SAFES, if any further proof had been required. They were subjected to the most intense heat, and

t affords us much pleasure to inform you that after recovering them from the ruins, we found upon examination that our books, papers, and other valuables were all in perfect condition.

Yours, very respectfully, JAS. E. CALDWELL & CO.

THE ONLY SAFES EXPOSED TO THE FIRE IN CALDWELL'S STORE WERE FARREL, HERRING & CO.

PHILADELPHIA, Jan. 18, 1869. Messrs, FARREL, HERRING & CO.,

No. 629 Chesnut street. Gentlemen :- On the night of the 13th instant our large store, S. W. corner of Ninth and Chesnut streets, was, together with our heavy stock of wall papers, entirely destroyed by fire.

We had one of your PATENT CHAMPION FIRE-PROOF SAFES, which contained our principal books and papers, and although it was exposed to the most intense heat for over 60 hours, we are happy to say it proved itself worthy of our recommendation. Our books and papers were all preserved. We cheerfully tender our testimonial to the many already published, in giving the HERRING SAFE the credit and confidence it justly merits.

Yours, very respectfully, HOWELL & BROTHERS.

STILL ANOTHER.

PHILADELPHIA, Jan. 19, 1869. Messrs, FARREL, DERRING & CO., No. 629 Chesnut street.

Gentlemen :- I had one of your make of safes in the basement of J. E. Caldwell & Co.'s store at the time of the great fire on the night of the 13th instant, It was removed from the ruins to-day, and on opening it I found all my books, papers, greenbacks, watches, and watch materials, etc., all preserved. I feel glad that I had one of your truly valuable safes, and shall want another of your make when I get located. Yours, very respectfully, F. L. KIRKPATRICK,

with J. E. CALDWELL & Co., No. 819 Chesnut street.

FARREL, HERRING & CO.,

CHAMPION SAFES,

NO. 629 CHESNUT STREET,

PHILADELPHIA.

### CREAT BARCAINS IN SAFES.

In consequence of ill health I. will sell my stock of SAFES, ETC.,

With Two Years' Unexpired Lease of Store,

No. 639 ARCH Street.

And Two Very Superior Draught Horses, Wagon, Etc., for cash or in exchange for desirable

Property. Parties wishing to make such purchase will please

call at my store between 10 and 3 o'clock. SAFES SELLING AT GREATLY REDUCED PRICES.

M. C. SADLER, Agent. C. L. MAISER

C. L. M A I S E R,
MANUFACTURER OF
FIRE AND BURGLAR-PROOF SAFES. LOCKSMITH, BELL-HANGER, AND DEALER IN BUILDING HARDWARE, No. 484 RACE Street.

ROOFING.

STEEP OR FLAT ROOFS

at one half the expense of tin. It is readily put on old Shingle Roofs without removing the shingles, thus avoid-ing the damaging of ceilings and furniture while under-going repairs. (No gravel used.) PRESERVE YOUR TIN ROOFS WITH WELTON'S ELASTIC PAINT.

I am always prepared to Repair and Paint Roofs at short notice. Also, PAINT FOR SALE by the barrel or gallon, the best and cheapest in the market.

2.175 No. 711 N. NINTH Street, above Coates.

ROOFING.—LITTLE & CO., "THE LIVE ROOFERS." No. 1238 MARKET Street. Every description of Old and Leaky Roofs made tight and warranted to keep in repair for five years. Old Tin Roofs made equal to new. A trial only required to insure satisfaction. Orders promptly attended to. 383m

OLD GRAVEL ROOFS COVERED OVER with Mastic Slate, and warranted for ten years.

15 6m HAMILTON 4 COORFER,
No. 45 S. TENTH Street.

TRUNKS.

#### IMPROVEMENT IN TRUNKS

All Trunks now made at THE "GREAT CENTRAL" TRUNK DEPOT, Have Simons' Patent Safety Hasp and Boits, which securely fasten the trunk on both ends with heavy Boits, and in the centre with the ordinary lock. Positively no extra charge.

GREAT CENTRAL TRUNK DEPOT. N.W. Cor. Seventh & Chesnut Sts.

TRAVELLERS' NOTICE—Purchase your trunks with Simons' Triple Fastening, heavy bolts; no fear lock breaking, at the Central. No. 701 CHESNUT Street. 2 19 3m

RAILROAD LINES. READING RAILROAD, GREAT TRUNK INTERIOR OF PENNSYLVANIA, THE SCHUYLKILL, SUSQUEHANNA, CUMBERLAND, AND WYOMING VALLEYS,

NORTH, NORTHWEST, AND THE CANADAS. WINTER ARRANGEMENT OF PASSENGER TRAINS, Dec. 14, 1868. Leaving the Company's Depot at Thirteenth and Callowhill streets, Philadelphia, at the following

MORNING ACCOMMODATION.

At 7-30 A. M. for Reading and all intermediate Stations and Allentown. Returning, leaves Reading at 6-35 P. M.; arrives in Philadelphia at 9-25 P. M.

MORNING EXPRESS.

At 8-15 A. M. for Reading, Lebanon, Harrisburg, Pottsville, Pinegrove, Tamaqua, Sunbury, Williamsport, Elmira, Rochester, Niagara Falls, Buffalo, Wilkesbarre, Pittston, York, Carlisle, Chambersburg, Hagerstown, etc.

The 7-30 A. M. train connects at READING with East Fennsylyania Ralirond trains for Allentown, etc., and the 8:15 A. M. train connects with the Lebanon Valley train for Harrisburg, etc.; at PORT CLINTON with Catawissa Ralirond trains for Williamsport, Lock Haven, Elmira, etc.; at HARRISBURG with Northern Central, Cumberland Valley, and Schwylkill and Swanghamian.

land Valley, and Schuylkill and Susquehanna trains for Northumberland, Williamsport, York, Chambersburg, Pinegrove, etc. AFTERNOON EXPRESS.

Leaves Philadelphia at 3:30 P. M. for Reading, Pettsville, Harrisburg, etc., connecting with Reading and Columbia Railroad trains for Columbia Co

POTTSTOWN ACCOMMODATION. Leaves Pottstown at 6.45 A. M., stopping at in-tarmediate stations; arrives in Philadelphia at 9.10 A. M. Returning, leaves Philadelphia at 4 P. M.; arrives in Pottstown at 8.15 P. M.

READING ACCOMMODATION.

Leaves Reading at 7:30 A. M., stopping at all way stations; arrives in Philadelphia at 10:20 A. M. Returning, leaves Philadelphia at 4.45 P. M.: Returning, leaves Philadelphia at 4-45 P. M.; arrives in heading at 7-46 P. M.

Trains for Philadelphia leave Harrisburg at 8-10 A. M., and Pottsville at 8-45 A. M., arriving in Philadelphia at 1 P. M. Afternoon trains leave Harrisburg at 8-05 P. M., and Pottsville at 2-45 P. M., arriving at Philadelphia at 6-45 P. M.

Harrisburg Accommodation leaves Reading at 7-15 A. M. and Harrisburg at 4-10 P. M., Connecting at Reading with Afternoon Accommodation south at 6-35 P. M., arriving in Philadelphia at 9-25 P. M.

Market train, with a passenger car attached, leaves Philadelphia at 12:30 noon, for Pottsville and all way stations; leaves Pottsville at 7:30 A. M. for Philadelphia and all way stations. All the above trains run daily, Sundays ex-

Sunday trains leave Pottsville at 8 A. M., and Philadelphia at 8 15 P. M. Leaves Philadelphia for Reading at 8 A. M.; returning from Reading at

CHESTER VALLEY RATLROAD. Fassengers for Downingtown and intermediate points take the 7:30 A. M., 12:30, and 4 P. M. trains from Philadelphia. Returning from Downingtown at 0:30 A. M., 12:45 and 5:15 P. M. PERKIOMEN RAILROAD.

Passengers for Skippack take 7:30 A. M. and 4 P. M. trains from Philadelphia, returning from Skippack at 8:10 A. M. and 12:45 P. M. Stage lines for the various points in Perklomen Valley connect with trains at Collegeville and Skippack.

NEW YORK EXPRESS FOR PITTSBURG AND NEW YORK EXPRESS FOR PITTSBURG AND THE WEST.

Leaves New York at 9 A. M. and 5 and 8 P. M., passing Reading at 1.05 A. M., and 1.50 and 10.19 P. M., and connecting at Harrisburg with Pennsylvania and Northern Central Railroad Express trains for Pittsburg, Chicago, Williamsport, El-

mira, Baltimore, etc. Returning Express train leaves Harrisburg en arrival of Fennsylvania Express from Pittsburg at 3:50 and 5:50 A. M., and 10:50 P. M., passing Reading at 5:44 and 7:31 A. M., and 12:50 P. M., and arriving at New York at 11 A. M. and 12:20 and 5 P. M. Sleeping cars accompany these trains through between Jersey City and Pittsburg without change.

A Mail Train for New York leaves Harrisburg at 8:10 A. M. and 2:05 P. M. Mail Train for Harrisburg leaves New York at 12 M.

SCHUYLKILL VALLEY RAILROAD. Trains leave Pottsville at 645 and 11:30 A. M., and 6:40 P. M., returning from Tamaqua at 8:35 A, M., and 2:15 and 4:35 P. M.,

SCHUYLKILL AND SUSQUEHANNA RAIL-ROAD.

Trains leave Auburn at 7.55 A. M. for Pinegrove and Harrisburg, and at 12:15 noon for Pinegrove and Tremont. Returning from Harrisburg at 3:80 P. M., and from Trement at 7:40 A. M. and 5:35 P. M.

TICKETS. TICKETS.

Through first-class tickets and emigrant tickets to all the principal points in the North and West and Canadas.

Excursion Tickets from Philadelphia to Reading, and intermediate stations, good for one day only, are sold by Morning Accommodation Market Train, Reading and Pottstown Accommodation Trains, at reduced rates.

Excursion Tickets to Philadelphia, good for one day only, are sold at heading and intermediate sta-tions by Reading and Pottstown Accommodation

Trains, at reduced rates.

The iollowing tickets are obtainable only at the office of S. Bradford, Treasurer, No. 227 S. Fourth street, Philadelphia, or of G. A. Nichols, General Superintendent, Reading.

COMMUTATION TICKETS. At 25 per cent. discount, between any points desired, for families and firms.

MILEAGE TICKETS. Good for 2000 miles, between all points, at \$52.50 each for lamilles and firms. SEASON TICKETS.

For three, six, nine, or twelve months, for holders only, to all points at reduced rates.

CLERGYMEN Residing on the line of the road will be furnished with cards entitling themselves and wives to

tickets at half fare. EXCURSION TICKETS From Philadelphia to principal stations, good for Saturday, Sunday, and Monday, at reduced fares, to be had only at the Ticket Office, at Thirteenth

and Callowhill streets. FREIGHT.
Goods of all descriptions forwarded to all the above points from the Company's new freight depot, Broad and Willow streets.

FREIGHT TRAINS

Leave Philadelphia daily at 4:35 A. M., 12:30 noon, 3 and 6 F. M., for Reading, Lebanon, Har-risburg, 1 ottsville, Port Clinton, and all points be-

Close at the Philadelphia Post Office for all places on the road and its branches at 5 A. M., and for the principal stations only at 2-15 P. M.

BAGGAGE. Dungan's Express will collect baggage for all trains leaving Philadelphia Depot. Orders can be left at No. 225 S. Fourth street, or at the Depot, Thirteenth and Callowhill streets.

WEST CHESTER AND PHILADELPHIA RAILROAD,-WINTER ARRANGEMENT,-On and after MONDAY, Oct. 5, 1808, Trains will leave as follows:— Leave Philadelphia from the Depot, THIRTY-FIRST and CHESNUT Streets, 745 A. M., 11 A. M., 2-30 P. M., 4-15 P. M., 4-50 P. M., 6-15 and 11-30

Leave West Chester for Philadelphia, from Depot, on East Market street, at 6:25 A. M., 7:45 A. M., 8:00 A. M., 10:45 A. M., 1:55 P. M., 4:50 P. M., and 6:55 P. M. and 6:55 P. M.

Trains leave West Chester at 8 A. M., and leaving Philadelphia at 4:50 P. M., will stop at B. C. Junction and Media only. Passengers to or from station between West Chester and B. C. Junction. going East, will take train leaving West Chester at 7:45 A. M., and going West will take the train leaving Philadelphia at 4:50 P. M., and transfer at B. C. Junction.

The Depot in Philadelphia is reached directly by the Chesnut and Wainut Street cars. Those of the Market street line run within one square. The cars of both lines connect with each train upon its

cars of both lines connect with each train upon its ON SUNDAYS.

Leave Philadelphia at 8:30 A. M. and 2:00 P. M.

Leave West Chester at 7:35 A. M. and 4:00 P. M.

Trains leaving Philadelphia at 7:45 A. M. and 4:50
P. M., and leaving West Chester at 8:00 A. M. and
4:50 P. M., connect at B. C. Junction with Trains
on P. and B. C. R. R., for Oxford and intermediate

HENRY WOOD, General Sup't;

RAILROAD LINES.

1868 -FOR NEW YORK.—THE CAMDEN AND TRENTON RAILROAD COMPANIES LINES FROM PHILADELPHIA TO NEW YORK, AND WAY PLACES.

PROM WALNUT STREET WHARP.

At 630 A. M., via Camden and Amboy Accom., \$2.25
At 8 A. M., via Cam, and Jersey City Ex. Mail 3.00
At 2 P. M., via Camden and Amboy Express... 3.00
At 6 P. M., for Amboy and intermediate stations.
At 6.30 and 8 A. M. and 2.00 P. M. for Freehold.

At 8 and 10 A. M., 2, 3.30, and 4.30 P. M. for Trenton.
At 6.30, 8, and 10 A. M., 1, 2, 3.30, 4.30, 6, and 11.30
P. M. for Bordentown, Burlington, Beverly, and Delanco.

P. M. for Bordentown, Burlington, Beverly, and Delaneo.
At 6:30 and 10 A. M., 1, 3:30, 4:30, 6, and 11:30 P. M. for Florence, Edgewater, Riverside, Riverton, Palmyra, and Fish House, and 2 P. M. for Florence and Riverton.
The 1 and 11:30 P. M. Lines leave from Market Street Ferry (upper side).

PROM KENSINGTON DECOT.

At 11 A. M., via Kensington and Jersey City,
New York Express Line. Fare, \$3.

At 7:30 and 11 A. M., 2:30, 3:30 and 5 P. M. for
Trenton and Bristol. And at 10:15 A. M. for Bristol.

At 7:30 and 11 A. M., 2:30, and 5 P. M. for Morrisville and Tollytown. At 7:30 and 11 A. M., 2:30, and 5 P. M. for Morrisville and Tullytown,
At 7:30 and 10:15 A. M., and 2:30 and 5 P. M. for
Schenck's and Eddington,
At 7:30 and 10:15 A. M., 2:30, 4, 5, and 6 P. M. for
Cornwell's, Torresdate, Holmesburg, Tacony, Wissinoming, Bridesburg, and Frankford, and 8 P. M.
for Holmesburg and intermediate stations.

FROM WEST PHILADELPHIA DEPOT,

Via Connecting Railway.
At 9-45 A. M., 1-20, 4, 6-30, and 12 P. M. New York
Express Lines, via Jersey City. Fare, \$3-25.
At 11-30 P. M., Emigrant Line. Fare, \$2.
At 9-45 A. M., 1-20, 4, 6-30, and 12 P. M., for Trenton.
At 946 A. M., 3, 630, and 12 P. M., for Bristol.

At 9-46 A. M., 3, 6-30, and 12 P. M., for Bristol.
At 12 P. M. (Night), for Morrisville, Tullytown,
Schenck's, Eddington, Cornwell's, Torresdale,
Holmesburg, Tacony, Wissinoming, Bridesburg,
and Frankford.
The 9-45 A. M., 6-30 and 12 P. M. Lines will run
daily. All others, Sundays excepted.
For Lines leaving Kensington depot, take the
cars on Third or Fith street, at Chesnut, 30
minutes before departure. The cars of Market
Street Railway run direct to West Philadelphia
Depot, Chesnut and Walnut within one square.
On Sundays the Market street cars will run to
connect with the 9-45 A. M. 6-30 and 12 P. M. Lines.

BELVIDERE DELAWARE RAILROAD LINES,

LINES,

PROM KENSINGTON DEPOT.

At 7:30 A. M. for Niagara Falls, Buffalo, Dunkirk, Elmira, Ithaca, Owego, Rochester, Binghamton, Oswego, Syracuse, Great Bend, Montrose, Wilkesbarre, Scranton, Stroudsburg, Water Gap, Schooley's Mountain, etc.

At 7:30 A. M. and 3:30 P. M. for Belvidere, Easton, Lambertville, Flemington, etc. The 3:30 P. M. Line connects direct with the train leaving Easton for Mauch Chunk, Allentown, Bethlehem, etc.

hem, etc. At 5 P. M. for Lambertville and intermediate

CAMDEN AND BURLINGTON COUNTY AND PEMBERTON AND HIGHTSTOWN RAIL-ROADS.

ROADS.

FROM MARKET STREET FERRY (UPPER SIDE).

At 7 and 10 A. M., 1·30, 3·30, and 5·30 P. M., for Merchantville, Moorestown, Hartford, Masonville, Hainesport, Mount Holly, Smithville, Ewansville, Vincentown, Birmingham, and Pemberton.

At 7 A. M., 1·30 and 3·30 P. M., for Lewistown, Wrightstown, Cookstown, New Egypt, Hornerstown, Cream Ridge, Imlaystown, Sharon, and Hightstown.

11 10 WILLIAM H. GATZMER, Agent.

DENNSYLVANIA CENTRAL RAILROAD.

FALL TIME, TAKING EFFECT NOV. 22, 1868. FALL TIME, TAKING EFFECT NOV. 22, 1868. The trains of the Pennsylvania Central Railroad leave the Depot, at THIRTY-FIRST and MARKET Streets, which is reached directly by the Market Street cars, the last car connecting with each train leaving Front and Market streets thirty minutes before its departure. The Chesnut and Walnut streets cars run within one square of the Devot.

Wainst streets cars fan within one square of the Depot.

Sleeping-car Tickets can be had on applicatson at the Ticket Office, N. W. corner Ninth and Chesnut streets, and at the depot.

Agents of the Union Transfer Company will call for and deliver baggage at the depot. Orders left at No. 901 Chesnut street, or No. 116 Market street, will receive attention. will receive attention.

TRAINS LEAVE DEPOT, VIZ.:- 8.00 A. M. Cincinnati Express
Erie Mail and Buffalo Express
Philadelphia Express, 12 Night.
Erie Mail leaves daily, except Sunday, running on Saturday night to Williamsport only. On Sunday night passengers will leave Philadelphia at 12 o'clock.

Philadelphia Express leaves daily. All other trains daily, except Sunday,

The Western Accommodation Train runs daily,
except Sunday. For this train tickets must be procured and baggage delivered by 5 P. M., at No. 116 Market street.

TRAINS ARRIVE AT DEPOT, VIZ .:-| TRAINS ARRIVE AT DEPOT, VIZ.:—
| Cincinnati Express | 3:10 A. M. |
| Philadelphia Express | 8:10 A. M. |
| Paoli Accommodat'n, 8:30 A. M., 3:40 and 7:10 P. M. |
Erie Mail and Buffalo Express	10:00 A. M.
Parkesburg Train	9:10 A. M.
Fast Line	10:00 A. M.
Lancaster Train	12:30 P. M.
Erie Express	4:20 P. M.
Cincinnati Expr Lancaster Train	

Eric Express
Day Express
Harrisburg Accommodation
For further information apply to
JOHN VANLEER, Jr. Ticket Agent,

JOHN VANLEER, Jr., Ticket Agent,
No. 901 CHESNUT Street.
FRANCIS FUNK, Ticket Agent,
No. 116 MARKET Street.
SAMUEL H. WALLACE,
Ticket Agent at the Depot.
The Pennsylvania Railroad Company will not assume any risk for Baggage, except for Wearing Apparet, and limit their responsibility to One Hundred Dollars in value. All Baggage exceeding that amount in value will be at the risk of the owner, unless taken by special contract. owner, unless taken by special contract.
EDWARD H. WILLIAMS,
429 General Superintendent, Altoona, Pa.

PHILADELPHIA, WILMINGTON, AND BAL-TIMORE RAILROAD.—TIME TABLE.—Com-mencing MONDAY, Nov. 23, 1868.—Trains will leave Depot corner Broad street and Washington avenue, as follows:—

leave Depot corner Broad street and Washington avenue, as follows:—

Way Mail Train at 8:30 A. M. (Sundays excepted), for Baltimore, stopping at all regular stations. Connecting with Delaware Railroad at Wilmington for Crisfield and intermediate stations.

Express Train at 12 M. (Sundays excepted) for Baltimore and Washington, stopping at Wilmington, Ferryville, and Havre-de-Grace. Connects at Wilmington with train for New Castle.

Express Train at 4:00 P. M. (Sundays excepted), for Baltimore and Washington, stopping at Chester, Thurlow, Linwood, Claymont, Wilmington, Newport, Stanton, Newark, Elkton, North-Kast, Charlestown, Perryville, Havre-de-Grace, Aberdeen, Perryman's, Edgewood, Magaolia, Chase's, and Stemmer's Run.

Aberdeen, Perryman's, Edgewood, Magnolia, Chase's, and Stemmer's Run. Night Express at 11:30 P. M. (daily), for Balti-more and Washington, stopping at Chester, Thur-low, Linwood, Claymont, Wlimington, Newark, Ekton, North-East, Perryville, and Havre-de-Grace Grace. Passengers for Fortress Monroe and Norfolk will take the 12.00 M. traip.

WILMINGTON TRAINS.
Stopping at all Stations between Philadelphia Stopping at all Stations between Panadelphia and Wilmington. Leave Philadelphia at 11:00 A. M., 2:30, 5:00, and 7:00 F. M. The 5:00 P. M. Train connects with Dela-ware kailroad for Harrington and intermediate ware Kailroad for Harrington and intermediate Stations.

Leave Wilmington 7:00 and 8:10 A. M., 1:30, 4:15, and 7:00 P. M. The 8:10 A. M. Train will not stop detween Chester and Philadelphia. The 7 P. M. Train from Wilmington runs daily; all other Accommodation Trains Sundays excepted.

From Haltimore to Philadelphia.—Leave Baltimore 7:25 A. M., Way Mail; 9:35 A. M., Express; 2:25 P. M., Express; 7:25 P. M., Express.

SUNDAY TRAIN FROM BALTIMORE.

Leaves Baltimore at 7:25 P. M., stopping at Magnolia, Perryman's, Aberdeen, Havre-de-Grace, Ferryville, Charlestown, North-East, Elkton, Newark, Stanton, Newport, Wilmington, Claymont, Linwood, and Chester.

Through tickets to all points West, South, and Southwest may be procured at Ticket Office, No. 828 Chesnut street, under Continental Hotel, where also State Rooms and Berths in Sleeping Cars can be secured during the day. Persons purchasing tickets at this office can have haggage ohecked at their residence by the Union Transfer Company.

H. F. KENNEY, Superintendent.

RAILROAD LINES.

PHILADELPHIA, GERMANTOWN, AND NORRISTOWN RAILROAD.

TIME TABLE.

FOR GERMANTOWN.

Leave Philadelphia at 6, 7, 8, 9\*06, 10, 11, 12 A. M.,

1, 2, 3½, 3½, 4, 5, 5½, 6, 6½, 7, 8, 9, 10, 11, 12 P. M.

Leave Germantown at 6, 7, 7½, 8, 8\*20, 9, 10, 11, 12

A. M., 1, 2, 3, 4, 4½, 6, 6, 6½, 7, 8, 3, 10, 11 P. M. ON SUNDAYS.
Leave Philadelphia at 9-15 A. M., 2, 7, and 1032

P. M. Leave Germantown at 8-15 A. M., 1, 6, and 934 P. M.

CHESNUT HILL RAILROAD.

Leave Philadelphia at 0, 8, 10, 12 A. M., 2, 3%, 5%, 7., 9, and 11 P. M.

Leave Chesnut Hill at 7:10, 8, 9:40, 11:40 A. M., 1:40, 3:40, 5:40, 6:40, 8:40, and 10:40 P. M. ON SUNDAYS.

Leave Philadelphia at 9-15 A. M., 2, and 7 P. M.

Leave Chesnut Hill at 7-50 A. M., 12-40, 5-40, and
9-25 P. M.

FOR CONSHOHOCKEN AND NORRISTOWN. Leave Philadelphia at 6, 714, 9, and 11 05 A. M., 13, 3, 41, 55, 64, 805, and 11 9 P. M. Leave Norristown at 5 40, 7, 7 50, 9, and 11 A. M., 134, 3, 41, 52, and 814 P. M.

ON SUNDAYS.
Leave Philadelphia at 9 A. M., 2)4 and 7,4 P. M.
Leave Norristown at 7 A. M., 5,4 and 9 P. M.

FOR MANAYUNK.

Leave Philadelphia at 6, 714, 9, and 11-05 A. M., 114, 3, 414, 514, 614, 8-05, and 1114 P. M.

Leave Manayunk at 6-10, 714, 8-20, 914, and 1114 A. M., 2, 514, 5, 614, and 9 P. M. ON SUNDAYS.

Leave Philadelphia at 9 A. M., 234 and 734 P. M.

Leave Manayunk at 734 A. M., 6 and 934 P. M.

W. S. WILSON, General Superintendent,

Depot, NINTH and GREEN Streets.

NORTH PENNSYLVANIA RAILEOAD.—
FOR BETHLEHEM, DOYLESTOWN,
MAUCH CHUNK, EASTON, WILLIAMSPORT,
WILKESBARRE, MAHANOY CITY, MOUNT
CARMEL, PITTSTON, TUNKHANNOCK, AND
SCRANTON.

WINTER ARRANGEMENTS. Passenger Trains leave the Depot, corner of BERKS and AMERICAN Streets, daily (Sundays excepted), as follows:—
At 7-45 A. M. (Express) for Bethlehem, Allentown, Mauch Chunk, Hazleton, Williamsport, Wilkesbarre, Mahanoy City, Pittston, and Tunkhannock. Wikesbarre, Mahanoy City, Pittston, and Tunk-hannock.
945 A. M. (Express) for Bethlehem, Easton, Allentown, Mauch Chunk, Wilkesbarre, Pittston, and Scranton.
At 145 P. M. (Express) for Bethlehem, Mauch Chunk, Wilkesbarre, Pittston, and Scranton.
At 500 P. M. for Bethlehem, Easton, Allentown, and Mauch Chunk.
For Doylestown at 845 A. M., 245 and 415 P. M.

For Fort Washington at 10 45 A. M. and 11 P. M. F. M.
For Lansdale at 6-20 P. M.
Fifth and Sixth Streets, Second and Third Streets, and Union City Passenger Railways run to the new Depot.

TRAINS ARRIVE IN PHILADELPHIA. From Bethlehem at 9:10 A. M., 2:10, 5:25, and 8:30 From Doylestown at 8:35 A. M., 4:55 and 7 P. M. From Lansdale at 7:30 A. M. From Fort Washington at 10:45 A. M. and 3:10 P. M. ON SUNDAYS.

ON SUNDAYS.

Philadelphia for Bethlehem at 0-30 A. M.
Philadelphia for Doylestown at 2 P. M.
Doylestown for Philadelphia at 7 A. M.
Bethlehem for Philadelphia at 4 P. M.
Tickets sold and Baggage checked through at
Mann's North Pennsylvania Baggage Express
Office, No. 106 S. FIFTH Street.
ELLIS CLARK, Agent.

PHILADELPHIA AND ERIE RAILROAD.—
WINTER TIME TABLE.—THROUGH AND
DIRECT ROUTE BETWEEN PHILADELPHIA,
BALTIMORE, HARRISBURG, WILLIAMSPORT,
AND THE GREAT OIL REGION OF PENNSYL. VANIA.

Elegant Sleeping Cars on all Night Trains.
On and after MONDAY, Nov. 23, 1868, the trains on the Fhiladelphia and Eric Railroad will run as follows:—

MAIL TRAIN leaves Philadelphia. 10-45 P. M.

"Williamsport 8-15 A. M.

ERIE EXPRESS leaves Philadelphia 11-50 A. M.

"Williamsport 8-50 P. M.

"Williamsport 8-50 P. M.

ELMIRA MAIL leaves Philadelphia 10-00 A. M.

"Williamsport 8-50 P. M.

ELMIRA MAIL leaves Philadelphia 8-00 A. M.

"Williamsport 6-30 P. M.

arrives at Lockhaven 6-30 P. M.

EASTWARD. 

Baggage checked through, ALFRED L. TYLER, General Superintendent. WEST JERSEY RAILROADS.—FAIL AND WINTER ARRANGEMENT.
From foot of MARKET Street (Upper Ferry).
Commencing WEDNESDAY, Sept. 16, 1868.
TRAINS LEAVE AS FOILOWS:—

For Cape May and stations below Millville, 3-15 P. M.
For Millville, Vineland, and intermediate stations, 8: 15 A. M., 3:15 P. M.
For Bridgeton, Salem, and way stations, 8:15 A.
M. and 3:30 P. M. For Woodbury at 8.15 A. M., 3.15, 3.30, and 6.00 Freight train leaves Camden daily at 12 o'clock, Freight received at second covered wharf below Walnut street, daily.
Freight delivered No. 228 South Delaware avenue.
WILLIAM J. SEWELL, Superintendent.

LUMBER. SPRUCE JOIST, SPRUCE JOIST, HEMLOCK, HEMLOCK. 1869 9 SEASONED CLEAR PINE. 1869 SEASONED CLEAR PINE. CHOICE PATTERN PINE SPANISH CEDAR, FOR PATTERNS. RED CEDAR.

1869

FLORIDA FLOORING,
FLORIDA FLOORING,
CAROLINA FLOORING,
VIRGINIA FLOORING,
DELAWARE FLOORING,
ASH FLOORING,
WALNUT FLOORING,
FLORIDA STEP BOARDS,
RAIL PLANK.

1869 WALNUT BDS. AND PLANK. 1869 WALNUT BDS. AND PLANK. WALNUT BOARDS. WALNUT PLANK. 1869 UNDERTAKERS' LUMBER. 1869 WALNUT AND PINE.

SEASONED POPLAR.

1869 SEASONED CHERRY. 10
ASH.
WHITE OAK PLANK AND BOARDS.
HICKORY. 1869 CIGAR BOX MAKERS' CIGAR BOX MAKERS' SPANISH CEDAK BOX BOARDS, FOR SALE LOW,

CAROLINA SCANTLING. CAROLINA H. T. SILIS. NORWAY SUANTLING. CEDAR SHINGLES. 1869 CYPRESS SHINGLES. 1003
MAULE, BROTHER & CO.,
No. 2500 SOUTH Street.

LUMBER UNDER COVER.

ALWAYS DRY. WATSON & CILLINGHAM,

No. 924 RICHMOND Street. PANEL PLANK ALL THICKNESSES.

1 COMMON PLANK ALL THICKNESSES.

1 COMMON BOARDS.

1 AND SRIDE FENCE BOARDS.

WHITE PINE FLOORING BOARDS.

YELLOW AND SAP PINE FLOORINGS, 14 and 44. SPRUCE JOIST, ALL SIZES.

PLASTERING LATH A SPRUIALTY.

Together with a general assortment of Building Lumber for sale low for cash.

T. W. SMALTZ.

325 cm

FIFTEENTH and STILES Street.