THE DAILY RYENING TELEGUARD -PHILADELPHIA, MONDAY, NOVEMBER, 8, 1868.

His Great Benefaction to the London Poor-How it Has Been Applied and the Success Which Has Attended It.

The recent death of Mr. George Peabody awakens renewed interest in his great benefactions, and we therefore give place to the following article descriptive of his munificent benefaction to the poor of London:-

The early history of the gift is best described by Mr. Peabody himself in the following letter addressed to the United States minister, Lord Stanley, Sir J. Emerson Tennent (who died a few months ago), Mr. C. M. Lampson, and Mr. J. S. Morgan-the gentlemen who had kindly consented to act as trustees to the fund: -

LONDON, 12th March, 1862.

GENTLEMEN:—In reference to the intention which it is the object of this letter to communicate, I am desirous to explain that, from a comparatively early period of my commercial life, I had resolved in my own mind that, should my labors be blessed with success, I would devote a portion of the property thus acquired to promote the intellectual, moral, and physical welfare and comfort of my fellow-men, wherever, from circumstances or location, their claims upon

me would be the strongest.

A kind Providence has continued me in prosperity, and consequently, in furtherance of my resolution, I, in the year 1852, founded an institute and library for the benefit of the people of the place of my birth in the town of Danvers, in the State of Massachusetts, the result of which has proved in every respect most beneficial to the locality and gratifying tomvself.

After an absence of twenty years, I visited my native land in 1857, and founded in the city of Baltimore, in the State of Maryland (where more than twenty years of my business life had been passed), an institute upon a much more ex-tended scale, devoted to science and the arts, with a free library, coinciding with the character of the institution. The corner-stone was laid in 1858, and the building is now completed; but its dedication has been postponed in consequence of the unhappy sectional differences at present prevailing in the United States.

It is now twenty-five years since I commenced my residence and business in London as a stranger; but I did not long feel myself a "stranger," or in a "strange land," for, in all my commercial and social intercourse with my British friends during that long period, I have constantly received courtesy, kindness, and confidence. Under a sense of gratitude for these blessings of a kind Providence, encouraged by early associations, and stimulated by my views as well of duty as of inclination, to follow the path which I had heretofore marked out for my guidance, I have been prompted for several years past repeatedly to state to some of my con-fidential friends my intention at no distant period, if my life was spared, to make a dona-tion for the benefit of the poor of London. Among those friends are three of the number to whom I have now the honor to address this letter. To my particular friend, C. M. Lampson, Esq., I first mentioned the subject five years ago. My next conversations in relation to it were held about three years since with my esteemed friend Sir James Emerson Tennent, and with my partner, J. S. Morgan, Esq. I also availed myself of opportunities to consult the Right Rev. Bishop McIlvaine, of Ohio, and with all these gentlemen I have since freely conversed upon the subject in a way to confirm that original in-

My object being to ametiorate the condition of the poor and needy of this great metropolis, and to promote their comfort and happiness, I take pleasure in apprising you that I have determined to transfer to you the sum of one hundred and fifty thousand pounds, which now stands available for this purpose on the books of Messrs. George Peabody & Co., as you will

see by the accompanying correspondence.

In committing to you, in full confidence in your judgment, the administration of this fund. cannot but feel grateful to you for the onerous duties you have so cheerfully undertaken to perform, and I sincerely hope and trust that the benevolent feelings that have prompted a devotion of so much of your valuable time will be appreciated, not only by the present, but future

generations of the people of London. Thave few instructions to give or conditions to impose, but there are some fundamental principles from which it is my solemn injunction that those intrusted with its application shall never, under any circumstances, depart:-

First and foremost among these is the limitation of its uses absolutely and exclusively to such purposes as may be calculated directly to ite the condition and augment the comforts of the poor, who, either by birth or esta-blished residence, form a recognized portion of the population of London.

Secondly. It is my intention that now and for all time there shall be a rigid exclusion from the management of this fund of any influences calculated to impart to it a character either sectarian as regards religion, or exclusive in relation

to local or party politics.

Third. In conformity with the foregoing conditions, it is my wish and intention that the sole qualifications for a participation in the benefits of this fund, shall be an ascertained and continued condition of life such as brings the individual within the description (in-the ordinary sense of the word) of "the poor" of London, combined with moral character and good conduct as a member of society. It must, there-fore, be held to be a violation of my intentions if any duly qualified and deserving claimant were to be excluded either on the grounds of religious belief or political bias.

Without, in the remotest degree, desiring to limit your discretion in the selection of the most sultable means of giving effect to these objects, I may be permitted to throw out for your con sideration, amongst the other projects which will necessarily occupy your attention, whether it may not be found conducive to the conditions specified above for their ultimate realization, and least likely to present difficulties on the grounds I have pointed out for avoldance, to apply the fund, or a portion of it. in the construction of such improved dwellings for the poor as may combine in the ulmost possible degree the essentials of healthfulness, comfort, social enjoyment, and economy,

Preparatory to due provision being made for the formal declaration of the trust and for its future arrangement and appropriation, the sum of one hundred and fifty thousand pounds will be at once transferred into your names and placed at your disposal; for which purpose I reserve to myself full power and authority. as a portion of the money may probably not be required for some time to come, to meet the legitimate purposes contemplated I would sug-gest that, as early as possible after the organization of the trust, one hundred thousand pounds (£100,000) should be invested, for the time being, in your names in Consols or East India stock, thus adding to the capital by means of the accruing interest; and the stock so purchased can be gradually sold out as the money is wanted for the objects designated. Meantime, pending the preparation of a formal trust deed, you shall be under no responsibility what-ever in respect to the fand, or its investment or

With these preliminary stipulations, I commit the fund to your management and to that of such other persons as by a majority of your voices you may elect, giving you the power either to add to your number (which I think should not at any time exceed nine), or to supply casual vacancies occurring in your body. It is my further desire that the United States Minister in London, for the time being, should always in virtue of his office be a member of the Trust, unless in the event of his alguifying his inability to act in discharge of the duties.

I have the honor to be, gentlemen, Yours very faithfully, To His Excellency, Charles Francis Adams,
United States Minister in London. GEORGE PEABODY.

The Right Honorable Lord Stanley, M. P. Sir James Emerson Tennent, K. C. S.: Li. D.,

etc., London. Cartis M. Lampson, Esq., London. Junius B. Morgan, Esq.,

To this letter Mr. Peabody received in a few

days the following reply:—

LONDON, March 15, 1862.

Sir:—We have to acknowledge the receipt of your letter of the 19th inst., apprising us of your munificent appropriation of £150,000 towards ameliorating the condition of the poor of London, and intimating your wish that we should act in the capacity of trustees for the application of this fund, on principles which you have indi-cated for our guidance.

Whether we consider the purity of the motive, the magnitude of the gift, or the discrimination displayed in selecting the purposes to which it is to be applied, we cannot but feel that it is for the nation to appreciate, rather than for a few individuals to express their gratifude for, an act of headens are taken here for a particular for a par of bereficence which has few parallels (if any) in modern times.

For ourselves, we are deeply conscious of the honor implied by the confidence you have re-posed in us, as the administrators and guardians of your bounty; and it only remains for us to assure you of the satisfaction with which we shall accept this trust, and the zeal with which we shall address ourselves to the discharge of its duties, so soon as its precise nature is de fined, and the arrangements for its administration sufficiently organized.

Ever faithfully yours, CHARLES FRANCIS ADAMS. STANLEY. J. EMERSON TENNENT.

C. M. LAMPSON. J. S. MORGAN. To George Peabody, Esq., London

"Thus generously endowed," says the report for 1865, "alike with funds and with discretion to choose the mode of their employment, the first care of the trustees was to obtain a deed so framed as to confer legal powers on those who were to be intrusted with their administration, and to insure their undeviating application to the generous objects contemplated by the giver. But at this stage considerable difficulty was encountered, arising mainly from the fact that the large amount to be expended was not a bequest by will, in which case precedents are sufficiently numerous, but a gift during the lifetime of the giver, which therefore involved the neces sity of inserting provisions to satisfy the requirements of the mortmain law.

"After some delay, a trust-deed was prepared, executed, and enrolled; and at the first meeting under it, which took place on the 23d of July, 1862, Lord Stanley was elected chairman, and another of the trustees undertook to act as honorary secretary pro tem. thus facilitating a resolution to postpone as long as possible the appointment of any salaried officers.

"Pursuant to the terms of the deed of trust, the main portion of the fund was invested at interest in Government stock and other negotiable securities, the balance being held in readiness for early expenditure, so soon as a decision could be come to as to the most advantageous method of employing the fund in conformity with the intentions and subject to the conditions laid down by Mr.

But the legal difficulty arising from the fact that the donation was a gift made during the lifetime of the giver, was not the only one which met the trustees at the outset. the express terms of the gift, it was directed to be so applied as to ameliorate the condition and augment the comforts of the well-conducted poor of London;" and "it became essential to determine who are the poor of London in the eye of the law.

Many people will at first be surprised that any difficulty should be experienced in ascertaining what class of people is denoted by the expression "the poor." But class-distinctions among men, like class-distinctions throughout the organic and inorganic world, instead of being separated by clearly-defined lines of demarcation, run into one another; and even legal authorities are sometimes sorely puzzled in deciding whether a certain individual belongs to one or the other of two contiguous ocial grades. The unsettled nature of p opinion on this point has been well exemplified by the complaints and criticisms that have from time to time appeared in the London daily press, to the effect that the benefits of the Peabody Fund were reaped by a more well-to-do class of people than those characterized by the donor as the "poor of

"It has hitherto been held," says the report already referred to, "under the authority of judicial decisions, that, in the absence of any governing or qualifying expressions, a gift or bequest to 'the poor' of any place is applicable exclusively to persons not receiving parochial support; and this, on the principle that to relieve those already chargeable on the parish or the union, inasmuch as it would contribute to the reduction of the rates, would virtually be conferring a benefit on the property rather than on the poverty of the

"Later decisions have somewhat modified this law; the rigidity of the law would now be more or less tempered to adapt it to the ascertained wishes of the donor; and the mere fact of the receipt of alms would not perhaps of itself suffice to disqualify an inligent family for receiving additional comforts from the donations or bequests of Lenevolent men like Mr. Peabody,

Be this as it may, the trustees decided "to confine their attention, in the first instance. to that section of the laboring poor who occupy a position above the pauper." The wisdom of this decision few will call in question, except that still too numerous class of people who think the bestowment of alms on those who will rather beg than work, and whose indolence, imprudence, or intemperance prevents them from ever rising above their present position, or deriving any permanent advantage from the profuse charities of a well-meaning but short-sighted public, is more commendable than to assist the honest, hard-working laborer who, notwithstand ing all that industry and strict economy can accomplish, is often sorely pressed to provide

for those dependent on him. Public attention throughout the United Kingdom having been attracted by the largeness of Mr. Peabody's bounty, communications were received from numerous quarters suggesting benevolent plans for adoption. Many of these were in themselves highly desirable, but the majority involved arrangements more or less at variance with Mr. Peabody's injunctions and the provisions of the deed of trust. For example, institutions connected with religious-bodies were expressly excluded, and educational establishments, as ordinarily organized, were open to the same objection, inasmuch as they are more or less dependent for their success upon denominational favor.

"Hospitals, both for acute and chronic disease, presented strong claims; but on one, amongst other grounds, their consideration was deferred. Mr. Peabody, in his communication to the trustees, had not specially directed that the fund should be so employed as to render it reproductive; but that passage in his letter in which he expressed his hope 'that not the present only, but future generations of the people of London,' would appreciate its advantages, was felt to be entitled to the widest construction of which it was ansceptible; and it appears to point to a mode of investment such as, while administering to the immediate enjoyments of the laboring poor of London, would also bear within itself the germ of future extension and perpetuity. This

result did not seem to be attainable in the case of hospitals, which would absorb without returning any portion of the fund. The same remark applies to almshouses and dwellings for the reception and support of the abso-lutely destitute, whose subsistence would necessarily be a perpetual charge, without pre-senting the slightest element of self-support; and attention was thus forcibly directed to the object dictated by Mr. Peabody himself, of erecting dwellings for the laboring poor on such improved principles as to conduce at once to economy, salubrity, and social enjoy-ment. This mode of employing the fund has also the recommendation that the low rents at which this healthful accommodation could be given would annually supplement the original fund, and thus create a source whence similar advantages might continue to be derived for an almost indefinite period.

"In postpening other projects, such as those above already alluded to, it is not to be supposed that the trustees ignore their value or question their importance; but a concurrence of circumstances, at the moment, combined to give pre-eminence to the one" just referred to. "In the poorer districts of London, the dwellings of the poorer classes had been suddenly disturbed by the long-pent-up invasion of metropolitan railroads, whose incursions were overthrowing whole streets inhabited by humble and industrious laborers and artisans. The disposessed nonulation, unand artisans. The dispossessed population, un-provided with adequate accommodation else-where, were thus driven away into alleys and courts, already inconveniently crowded by their previous inmates; and discomfort and disease were in many instances added to loss of employment and expense. 'Even in our crowded and deplorable districts,' says a gentleman, writing in 186%, "such as the streets and alleys running out of Drury Lane, and in the region of the Seven Dials, apartments are not to be had: and the rents in some neighborhoods have been raised fifty per cent." Small tenements were not regarded as an eligible property, and the construction of them did not invite the enterprise of ordinary capitalists. The consequence was that, poverty apart, a workman had great difficulty in obtaining decent lodgings, even with the means of paying for them in his pocket. How extreme was the distress may be inferred from the fact that, besides Mr. Peabody's scheme, some seven or eight large organizations (differing from the former, however, in being purely commercial transactions) have been devised, and are now in operation for building improved dwellings for the working classes.

Taking those peculiar circumstances into account, few will hesitate to admit that Mr. Peabody's trustees reasoned wisely when they came to the resolution, "without precluding the consideration of other subjects hereafter, to confine their operations for the present to the object specially recommended to their notice by Mr. Peabody, viz., the improvement of dwellings for the poor of the me-

tropolis."
"Enabled by this decision to proceed promptly with the business of the trust, the next inquiries of the trustees were directed to the system and style of buildings most conducive to the objects in view, and to the acquisition of sites in districts of the city most suitable for their erection; these sites to be distributed throughout the various quarters of London in order to diffuse the benefits of Mr. Peabody's gift over the largest possible area.

"The first site chosen was in Commercial street, Spitalfields, near the terminus of the Eastern Counties Railway, where a space equal to 13,682 square feet was obtained from the Commissioners of Public Works for £3300. For a further expenditure, something under £24,000 for buildings, accommodation was obtained for upward of 200 persons in tenements of one, two, or three apartments each, according to the requirements of the several occupants. The latter sum included also the cost of erecting nine shops on the ground floor, the rents of which, amounting to nearly £500 per annum, go to increase the general fund, and thus contribute to the reproductive character which it is the desire of the trustees to impart to it.

"Before the dwellings at Spitalfields were completed, the trusters were enabled to possess themselves of other sites in districts similarly claiming attention. At Chelsea a plot, containing 13,616 square feet, was obtained for £4616 18s. 6d.; for another, at Bermondsey, with an area of 27,880 square feet, they gave £4870 7s. 3d.; a fourth at Islington, measuring 47,863 square feet, cost £8646 5s. 6d.; and for £4300 a fifth was acquired at Shadwell, the extent of which is over 73,890 square feet.

While the houses at Commercial street were still in progress, the trustees commenced, on their premises at Islington, the erection of four blocks of buildings, to comprise in all 155 tenements, containing, as at Spitalfields, one, two, or three rooms each, and furnishing ample accommodation for upwards of 650 persons. The whole cost of these buildings, inclusive of the sum paid for the land, amounted to £40,397 2s. 1d.

Before the square at Islington was finished, the trustees entered into a contract for the sum of £37,953 to build on a similar scale on their property at Shadwell.

On the 29th of February, 1861, the first pile of buildings erected in Commercial street, Spitalfields, was thrown open to receive its inmates, and the number of applicants was, and continues to be, considerably in excess of the accommodation available. The number of persons who took possession of their new homes was upward of two hundred.

We give an illustration of the buildings at Islington, which were opened in September, 1865. They have been erected on the site of a pile of buildings known as Ward's place, Essex road, formerly inhabited by a dense population of the worst character in the metropolis, who herded together with little or no attention to morality or decency. What a contrast to the healthy, tidy, respectable, and industrious people who now, through Mr. Peabody's bounty, inhabit the same spot. The entire community, at the close of the year 1865, consisted of 674 individuals, of whom 19 were widows, the rest married per-

sons and children. At Shadwell, the four ranges of buildings forming Peabody Square, and containing 195 tenements, were completed and ready for occapation at the close of the year 1866; but owing to the depression of business, and the consequent suspension of employment in that part of London, they were somewhat slow in illing. At the commencement of the year 1867, the number of families resident was

During last year a fourth range of buildings, forming what is now known as Peabody Square, was erected in Victoria street, Westcluster. They were completed at the end of December, and contain 235 rooms, fully occupied by 389 individuals. There is at present a large list of applications for future

All the buildings are substantially constructed of brick. They consist of four detached blocks of houses, five stories in height, which are let out in tenements of one, two, and three rooms. In the buildings at Westmin-

ster, the square consists of only three blocks, with one open side, while in those at Shadwell each block is six instead of five stories in height. The buildings at Spitalfields also pre-sent a somewhat different arrangement. Each block is surmounted by a handsome ornamental turret. The upper story or attic is appropriated to the laundry, wash-houses, and bath—a bath-room, and a cistern capable of containing nearly 2000 gallons of water, being placed at each end of this spacious and well-ventilated drying-loft. The principle and organization in each of ciple and organization in each of these extensive structures are essentially the same: the only differences consist in such improvements in matters of detail as experience enabled the trustees to introduce into the more recently-erected buildings. To each block there is but one entrance, which is placed in the centre of its length, and on the side looking into the interior of the square. The living rooms on each story are approached from a corridor, which runs along the middle from one end of the building to the other, and is lighted at each end, as well as thoroughly ventilated, by the wide, cen-trally-situated staircase, which is unenclosed on the outer side except by an iron railing. The lavatories, sinks, and other such offices are placed at each end of the corridor, apart from the main building. Drainage and ventilation have been insured with the utmost possible care; the instant removal of dust and refuse is effected by means of shafts which descend from every corridor to cellars in the basement, which cellars are accessible, for the purpose of carting away their con-tents, only from the outside of the square. The passages are all kept clean and lighted with gas, without any cost to the tenants; water from cisterns in the roof is distributed by pipes into every tenement: and the baths are free for all who desire to use them. Laundries, with wringing-machines and dryinglofts, are at the service of every inmate, who is thus relieved from the inconvenience of damp vapors in the apartments, and the consequent damage of furniture and bedding.

The rooms are each of them about nine feet wide and twelve feet long, and of a suitable height. Every living-room or kitchen is abundantly provided with cupboards, shelving, and other cenveniences, and each fireplace in cludes a boiler and an oven. But, continues the secretary in his report, what gratifies the tenants, perhaps more than any other of the arrangements, are the ample and airy spaces which serve as play-grounds for their dren, where they are always under their mothers' eyes, and safe from the risk of passing carriages and laden carts.

The cost of the general management of the fund is kept as low as possible. From the commencement, in 1862, to the close of the year 1865, it had amounted in all to only £517 10s. When they had advanced so far as to have a number of dwellings ready for occupation, etc., the trustees found it necessary to employ a secretary to supervise the general affairs of the scheme, and conduct the preliminary inquiries as to the eligibility of those applying for accommodation. A superintendent also resides upon each group of buildings for the purpose of collecting the rents, etc. Still, the working expenses, including salaries, printing, stationery, etc., are far from great, amounting in 1866 to £317 11s.; in 1867 to £268 15s. 4d.; and in 1868 to £271 10s. 6d. So that the general management of this vast scheme, from its commencement in 1862 to the close of last year, has not

cost more than £1375 6s. 10d.

The accounts show that, at the close of the year 1865, £85,277 15s. 7d. had been expended on land, buildings, etc.—considerably more than one-half the original fund. At the end of the following year the total expenditure had amounted to £118,118 13s. 2d.; on 31st December, 1867, this had reached £125,356 2s. 10d.; and when the accounts were ma up at the close of last year, the total expenditure from the beginning was shown to be £152,631 8s. 4d—£2631 8s. 4d. more than the original fund; while £20,682 0s. 11d. still remained at the disposal of the trustees. So that, up to 31st December, 1868, the original fund had increased by £23,313 9s. 3d.; £15,756 7s. 9d. of this sum being due to interest earned, and £7557 1s. 6d. accruing from rents; thus fulfilling, to some measure, the generous donor's wish that the fund should be reproductive and perpetual.

In the early part of the year 1864, when the buildings at Spitalfields were opened, upwards of 200 persons were provided with house accommodation. By the end of 1865 the buildings at Islington were occupied by a population of 674; making altogether nearly 900 persons furnished with comfortable dwellings in about three and a half-years after Mr. Peabody had announced his gift. At the close of 1866 the total number provided for was 1583, which was increased to 1971 by the completion of the buildings at Westminster last December

With reference to the question specially disputed in England-the class of persons by whom the advantages are enjoyed—something has already been said. As is well known, the buildings were claimed as almshouses for the destitute, and the trustees were accused of letting them, in opposition to the intentions of the donor, to people who were neither helpless nor necessitous. One is curious to learn how such accusers came to know, better than his trustees, the intentions of Mr, Peabody; and what ground they have for supposing that Mr. Peabody meant to pauperize the population of London, by supplying them with gratuitous lodgings. The earlier statements of the trustees sufficiently show that the benefits of the donation are not reaped by a more well-to-do class than was intended. But, if any doubt on this point still lingers in the minds of some, it will surely be dispelled by the recently published Report for last year.

"The total population," says the Report "of all the buildings now completed by the trustees, is 1971. These compose the families of workingmen, the nature of whose employments is as follows:

Belt-maker....

doller-makers. Messengers Brewer .. ewers' Drayme Millwright .... minters .... Brush-makers... Park-keepers ... Cali-drivers oltcemen.... Porters. Carpenters .... Recraiting-sergeants. 2 Rope-makers.... 6 Sail-makers.... Compositors. . . . Ship-keepers Coopers ..... Cork-cutters.... Ship-scraper. Shipwrights. essmakers and Nee Staymaker .. Engine-drivers . Stevedores .... Tailors.... Tide-waiters... gine-turners. French polisher . . . Gas-meter-maker . . Timekeepers.... Tinplate-worker.... Umbrella-maker... Glass-cutters.. iners..... Upholsterer . aborers .. 132 Watchmakers .....

2 Watchmen... 3 Window-blind-maker. Lightermen.... The average wages earned by these working men are rather under twenty-one shillings a week. A few earn something more, and many less, according to the nature and permanence of their employment. And it is worthy of note that 132 heads of families are

set down as actual laborers. Respecting the salubrity of the dwellings the successive reports speak very encouragingly. Coming to the report for 1866, when the number of tenants, and the duration of their occupancy, had reached a stage at which conclusions of some value could be drawn, we read:—"The sanitary condition of the buildings continues highly satisfactory. During the recent unhealthy season, when cholera and other prevalent diseases infested the vicinity of the buildings, both at Spitalfields and Jalington, one case of cholera in the and Islington, one case of cholera in the former only occurred, and its contraction and fatal determination were mainly ascribable to imprudence and neglect on the part of the patient. Including this case, the whole number of adult deaths has been but seven in a population of nearly nine hundred. Of these, three died of consumption, and two from old age and general infirmity. The mortality among children has unfortunately been greater, amounting to twenty-three; but nearly all these deaths occurred among families newly admitted, and most of which had previously resided in crowded and unhealthy localities." Subsequent annual statements are equally gratifying. There is "an entire exemption from endemic diseases, and from those complaints incident to low and crowded localities. No less pleasing is the account given of the

contentment, moral conduct, and orderly

habits of the tenants. Speaking in December, 1865-nearly two years after the first of the buildings had been opened-the secretary says:- "Habitual drunkenness is unknown, and intoxication unfrequent, and where the latter does occur to the annoyance of others it is judicionaly dealt with, by giving notice to the offender that, in the event of its recurrence, he must prepare to leave. There has been one person removed for quarrelling and disturbing the peace; and one expelled for non-payment of rent. These exceptions, out of a community consisting of 880 persons, speakly strongly for the self-respect and moral principles by which they are influenced." Again, in the report published two years later, we read that, "independently of the direct economic advanderivable from the application of tages Mr. Peabody's bounty, satisfactory evidence of its social effects becomes every day more apparent-in the peaceful deportment of the tenants, the improved order within their apartments, and the disappearance of excess of all kinds. The healthy aspect of the children; the neatness and tidiness of their dress, and their inoffensive happiness of play in the ample and secluded grounds, secure from evil street-intercourse, abundantly justify the belief that a beneficial influence is being exerted over the future of the working-classes by the signal improvement thus introduced into their dwellings and domestic habits." "The great privileges they now enjoy," says the Secretary, in his latest state-ment, "have already produced a salutary effect, not only amongst the young, but perceptibly in the increased tidiness and cleanliness of the old."

We have now traced the progress of Mr. Peabody's munificent gift of £150,000, from its announcement in 1862 down to the present time; and, in doing so, we have avoided any reference to his subsequent donations for the same benevolent purposes. Our reason for this reticence is, that we wish it to be clearly understood that all the results up to this time achieved by the trustees, and which it has been the aim of the foregoing pages to communicate, have been effected solely by means of the first donation of £150,000.

As is well known, Mr. Peabody has given the world fresh cause for admiration and surprise by two additional benefactions of £100,000 each; the one announced in January, 1866; the other in December, 1868; and both together forming what is called the "Second Trust." In the letter in which the donor made known to his trustees his intentions regarding the first instalment of this Second Trust, he says:-

"With regard to this my second gift, it is my desire that in the appointment of future trustees the same rules may be continued as adopted for the first; and that the United States Minister at the Court of St. James for the time being shall always be one of them.

"As your course with regard to the former gift of £150,000 is already defined in your trustdeed, I can only express my own views and wishes regarding the appropriation of the prin-cipal and income of this second donation, and leave to yourselves and your successors to manage it accordingly.

"You are fully authorized to use any portion of the fund in building lodging houses for labor-lng poor, as expressed in my former letter; but, as before many years it is to be apprehended that desirable sites for such buildings may be difficult to obtain at moderate prices within the limits of the metropolis, in that event, it is my desire that my trustees for the time being may seek out and secure, at such rates as the state of the fund may warrant, such freehold sites, within ten miles of the present Royal Exchange, as may appear eligible, both on account of salubrity of position and proximity to the great centres of labor and railroad accommodation, due regard being had to the probable burden of taxation. It may also be desirable to obtain from railroad companies the most economical arrangements procurable for the conveyance of working-people at stated hours to and from Lon don at such moderate fares as will come within

their means. "Comfortable and convenient houses are to be creeted upon those sites for the exclusive accommodation of the honest and industrious poor of London, under such regulations and on such terms and conditions as my trustees may direct, subject only to the guiding principles laid down in respect to my former donation.

"As dwellings in such sites may in some instances be remote from schools and other facili-ties for instruction, the trustees shall be at liberty in such cases, should they consider needful, to set apart space, adjacent to the building and suitable for school-houses, for the children of the families holding tenements. But such schools must be so organized as carefully to exclude sectarian influences, and so conducted as to avoid denominational jealousy. With this view it is my desire that the course of education shall be exclusively of an elementary and lite-

rary character.
'I would also suggest to my trustees that, for the mental improvement of the inmates, the school-rooms might, if they think desirable, be open some hours during the evening; and that books, periodicals, and newspapers be provided for those who choose to attend, and that at certain seasons popular and scientific lectures might be introduced at a charge, if any, merely suffici-

cient to defray necessary expenses.
"As some of these dwellings will probably be at inconvenient distances from good markets, I would also suggest to my trustees to consider the propriety, in localities where it may seem to be required, of providing within the buildings, or near to them, apartments in which the ten-ants may organize co-operative stores for supplying themselves with coal and other necessary articles for their own consumption, subject to such regulations as, in the judgment of my trus-

tees may be needful.
'In conclusion, looking to the object of this donation and to the large development in coming years of an arrangement designed to promote the physical, moral, and social welfare of the deserving poor of the metropolis, I entertain a strong and earnest hope that the project will so commend itself to the sympathies and judgment of the inhabitants of London as to insure on their part that interest and co-operation which

vidence, it is my object to bestow upon the Toward the close of last year Mr. Peabody intimated to his trustees his intention of inoreasing this second trust by an addition £100,000.

As already stated, up to the end of last year nothing had yet been done with the £200,000 constituting the second trust.

SHIPPING. FOR LIVERPOOL AND QUEENSTOWN-Inman Line of Mas Steamers are appointed to sail as fol-City of Brooklyn, Saturday, Nov. 13, at 1 P. M.
City of Boston, via Halifax, Tuesday, Nov. 16, at 1 P. M.
City of Boston, Naturday, Nov. 20, at 1 P. M.
City of London, Saturday, Nov. 27 at 12 noon.
And each succeeding Saturday and altornate Toesday
from Pier 46, North River.

RATES OF PASSAGE.
BY THE MAIL STEAMER BAILING EVERY SATURDAY.
Payable in Cold.
Payable in Currency.
To London.
105 To London.
105 To London.
105 To London.
106 To Paris.
107 To London.
108 To Paris.
109 To London.
109 To London.
100 To Paris.
100 To London.
100 To Paris.
100 To London.
100 To Londo Payable in Currency Payable in Geld.

Liverpool.

Liverpool.

Halifax.

St. John's, N. F.,

by Branch Steamer.

Fassengers forwarded to Have, Hamburg, Bremen, etc. at reduced rates.

Tickets can be bought here at moderate rates by per sons wishing to send for their friends.

For further information apply at the Company's Office John G. DALE, Agent, No. 15 BROADWAY, N. Y or to

O'DONNELL & FAULK, Agents,

4 5 No. 411 CHESNUT Street, Philadelphia. ONLY-DIRECT LINE TO FRANCE

THE GENERAL TRANSATLANTIO COMPANY'S MAIL STEAMSHIPS W YORK AND HAVRE, CALLING AT REST.

The splendid new ressels on this favorite route for the continent will sail from Pier No. 50, North river, ever. PRICE OF PASSAGE

in gold (including wine),
TO BREST OR HAVRE.
10 Second Cabin. 

CHARLESTON, S. C.

THE SOUTH AND SOUTHWEST.

FAST FREIGHT LINE EVERY THURSDAY.

The Steamships PROMETHEUS, Captain Gray, and
J. W. EVERMAN, Captain Hinckley,
WILL FORM A REGULAR WEEKLY LINE
The steamship PROMETHEUS will sail on
THURSDAY, November 4, at 4 P. M. THURSDAY, November 4, at 4 P. M.
Through bills of lading given in connection with
S. C. R. R. to points in the South and Southwest.
Insurance at lowest rates. Rates of freight as low
as by any other route. For freight, apply to
E. A. SOUDER & CO.,
DOCK STREET WHARP.

ALC:

LORILLARD'S STEAMSHIP LINE FOR NEW YORK.

Sailing on Tuesdays, Thursdays, and Saturdays, REDUCTION OF RATES. Freight by this line taken at 12 cents per 100 pounds, cents per foot, or 1 cent per gallon, ship's option. Advance charges cashed at office on Pier. Freight received at all times on covered wharf.

B. N. Extra rates on small packages iron, metal. etc. PHILADELPHIA, RICHMOND, AND NORFOLK STEAMSHIP LINE THOUGH FREIGHT AIR LINE TO THE SOUTH AND WEST. At noon, from FIRST WHARF above MARKET

At Boon, from First Street all points in North and South THROUGH RATES to all points in North and South Carolina, via Seaboard Air Line Railroad, connecting at Portsmouth and to Lynchburg, Va., Tennessee, and the West, via Virginia and Tennessee Air Line and Richmond and Danville Railroad.

Freight HANDLED BUT ONCE, and taken at LOWER RATES THAN ANY OTHER LINE.

The regularity, safety, and cheapness of this route com-

The regularity, safety, and cheapness of this route commend it to the public as the most desirable medium carrying every description of freight.

No charge for commission, drayage, or any expense transfer.

Steamships insured at the lowest rates.

Freight received daily.

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T. P. CROWELL & CO., Agents at Norfolk.

6 15

NOTICE.—FOR NEW YORK, VIA
DELAWARE AND RARITAN CANAL
EXPRESS STRAMBOAT COMPANY.
The CHEAPEST AND QUICKEST water communication between Philadelphia and New York.
Steamers leave daily from first wharf below Market street, Philadelphia, and foot of Wall street, New York.
Goods forwarded by all the lines running out of New York, North, East, and West, free of commission.
Freight received and forwarded on accommedating terms.
WILLIAM P. CLYDE & CO., Agents,
No. 12 S. DELAWARE Avenue, Philadelphia,
JAMES HAND, Agent,
No. 119 WALL Street, New York.

NEW EXPRESS LINE TO
Alexandria, Georgetown, and Washington, D.
C., via Chesapeake and Delaware Canal, with
connections at Alexandria from the most direct route for
L4 neaburg, Bristol, Knoxville, Nashville, Dalton, and the NEW EXPRESS LINE TO

Stemers leave regularly every Saturday at noon from the first wharf above Market street.

Freight received daily.

WILLIAM P. CLYDE & CO.,

No. 14 North and South wharves.

HYDE & TYLER, Agents, at Georgetown; M.

ELDRIDGE & CO., Agents at Alexandria. NOTICE.—FOR NEW YORK, VIA
Dolaware and Raritan Canal, SWIFTSURE
TRANSPORTATION COMPANY.—DESThe Eusiness of these lines will be resumed on and after
the eth of March. For freights, which will be taken on
accommodating terms, apply to
W. M. BAIRD & CO.,
No. 122 South Wharvest.

CHOTWELL SWEET CIDER. Our usual supply of this CELEBRATED CIDER

GROCERIES AND PROVISIONS.

ALBERT C. ROBERTS.

Dealer in Fine Groceries. 11 73 Corner ELEVENTH and VINE Streets.

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OYSTERS, AND SAND CLAMS, FOR PAMILY USI TERRAPINS 216 PER DOZEN. 235

PERSONAL. CAUTION!

DONNELLY'S OLD ESTABLISHED

PHCENIX MONEY LOAN OFFICE.

THE NIX MONEY LOAN OFFICE.

TOWNER HAVE A COLUMN THE STREET OF THE SOUTH STREET, SOUTH STREET, SOUTH STREET, SOUTH STREET, SOUTH STREET, SOUTH STREET, BOLD AND SOUTH STREET,

MOTICE-INTERNAL REVENUE The updersigned will sell at public sale, on THURS-DAY, November 11, 186.9 at 11 o'clock A, M, at No. 237 GFRMAN Street, the following distillers apparatus and appurtenances, viz.:

One Steam engine and Boilers, Mash Tubs, Copyer Pumpe, Flatform Scales, etc.,
The said articles are seized and distrained upon for non-payment of taxes, etc., due U. S. Internal Revenue.

JAMES N. KERNS,
112.8t

Deputy Collector Wirst District.

A LEXANDER G. CATTELL& CO. PRODUCE COMMISSION MERCHANTS, No. 22 NORTH WATER STREET, PHILADELPHIA. S 205
ALEXANDER G CATTELL RIDGE GATTELL