From Blackwood's (Edinburgh) Magazine My father was an Irishman and a writer of articles for magazines. I have never written in a magazine or anything else myself. My mother I don't remember. She died shortly after my birth. One of my earliest arithmetical efforts consisted in the discovery that I had nine brothers and sisters, concerning whom, as they are nil alive and are some of

them Fenians, I desire to speak only in complimentary terms.

I believe publishers did not pay so liberally in those days as I have reason to hope they do now, or possibly my father may have acquired dissolute habits through his contact with literary men; but from some cause or other I was so slenderly provided with food, clothing, and education, and my home was so inconveniently crowded and uncomfortable, that I left it at the age of fifteen with an outfit consisting of one extra shirt, one ditto pair of socks, a comb, and thirteen-and-sixpence that I borrowed, without alluding to it at the time, from my eldest sister, who was keeping house and acted as treasurer generally, and whose balance in hand consisted of that amount. I have since paid it her back, with interest at seven you per cent. As, however, my present purpose in writing is not to dwell upon the varied and striking incidents in my own fortunes through life, so much as to portray certain scenes into which its destiny has led me, I will skip over the first twenty years after leaving home, and land myself in a nest white clapboarded house, with green venetians, and a verandah half round it, situated on a wooded hillside, and commanding a lovely view of a sealnded lake about ten miles long and three wide, on the shores of which a few scattered clearings indicate that we are across the Atlantic, and in a part of the country not yet very thickly settled. Nevertheless we are in one of the Eastern States of America, at no very great distance from a city of fifty thousand inhabitants, and can hear the shrick of the engine as the cars stop at the little village at the head of the lake. As to whether that lovely creature with fair hair and blue eyes, and hands so small and white that it is a marvel how she can do so much housework and preserve them as she does, and a pleasure to look forward to eating the bread they are now kneading-I say, as to whether this young lady is my wife, or the "chattel," to take the legal English view of her, of that handsome broad-shouldered man unyoking a team at the door of the barn, is a matter in which we three alone are concerned. It does not signify, either, who the farm or the two little chubby children belong to; the point to which I wish to call my readers attention is this. Here am I, an Irishman by descent, an Englishman by birth, a citizen of the United States by naturalization, and of the world by an extended knowledge of it. I confess to only one inveterate prejudice, acquired doubtless from a long residence among pure and simple Asiatics, and this is an intense abomination of, and contempt for, all society calling itself civilized, and especially for that mongrel race of money-grubbers, whether they are located on one side of the Atlantic or the other, which calls itself Anglo-Saxon, and which, to an inordinate conceit, adds an almost inspired faculty for 'peddling." If, therefore, the extremely sensitive feelings of my American readers are hurt by the record of my experiences of village life in their country, I only request them to wait until I publish a few observations upon which I am engaged in regard to the commercial morality of London as compared with that of New York, when they will have an opportunity of judging for themselves of my extreme impartiality, and of venting their spleen against England, by republishing my very original and uncomplimentary criticisms on that country, and pocketing the entire proceeds of the labor of my brains. I give them fair notice that for every dollar of which I am thus robbed I shall stick a pin into them somewhere; and people with such thin skins had better make friends with me in time. I am to be bought. I have not purchased and paid for so many of my fellow-citizens without knowing to a cent what my own price is. My stock-in-trade consists of a certain faculty I have for washing the dirty ("soiled" we call it on this side -"dirty" is considered coarse) linen of the Anglo-Saxon race in public. So much as regards myself. The name of my broad-shouldered compan-

ion and fellow-laborer is Orange Z. Smith. As there are two other Orange Smiths in the neighborhood, we have to be very particular about the Z, pronounced zee, not zed, in America, and so taught throughout the schools and colleges of the country. In the case of Orange, it does not stand for the first letter of any name, but is simply a distinctive middle ini-tial; hence it follows that he is popularly known as Orange Zee. When our first little cherub was born, we called him Zuyder Zee, out of compliment to a Dutch ancestor on his mother's side. I may here remark that my name is also Smith. I dropped my Celtic patronymic and appropriated the English one upon the occasion of my taking thirteen-andsixpence from my sister above mentioned. The name of Zuyder Zee's mother is Mary, but she is called. "Dollie." All the pet diminutives of female names in the States end in ie, and not in y as in England, perhaps because there is a more refined flavor about ie than about y; and all Dollie's correspondents address their letters to her, not by the Christian name of her husband, or even by her own Christian name, but tenderly and affectionately as "Mrs. Dollie Van Snook Smith," thus as it were inviting the affectionate sympathy and interest of the clerks in the post office. So when I was so unfortunate the other day as to upset her out of the buggy and she broke ber leg, the editor of the Van Snookville Democrat touchingly alluded to "the limb of Mrs. Dollie Smith, one of the most beautiful and highly respected residents of this township." Dollie's grandfather, Van Snook, had been the first settler here, and the town was called after him. When Zuyder Zee was born I asked Orange Zee whether the event ought not to be announced in the Van Snookville Democrat, but he said it would not be considered proper to make any public allusion to the incident; and I remembered afterwards that I never saw a column for births in any American newspaper. Long may it be before our Dollie figures in any other column! but whenever she does her affectionate relations will stick to the pet diminutive, and will announce the departure, not of "Mary, wife of Smith," but of "Mrs. Dollie Van Snook

It is not necessary to say how Orange Zee and I first became acquaintances and then friends, and then decided "to go to farming" together, and were attracted to this pretty nillside, and to the immediate neighborhood of the farm where Dollie was living with her parents. I had to trust to Orange Zee's farm-

Smith.

was so great that he never ceased wondering where I had been "raised." I should like to know how many of my readers know how to drive a nail so as not to split the wood. I think the profound contempt with which Orange Zee regards all Englishmen, to whom he owes his origin, is principally to the contempt. clpally based upon the information which I gave him that there were actually many people in England who did not know how to drive a nail. Nor does he yet understand as of course everybody must be constantly wanting to drive nails in England as in America-"what on earth they do, if they don't

After Orange Zee and I had seen Dollie, and ound that the adjoining farm was for sale, we determined to buy it; and we accordingly went to Dollie's uncle, to whom it belonged, and told him that the fences were all ont of repair, and the house was falling to pieces, and the meadows were all "run out," and that it was a miserable old place "any way, 'and not worth taking at a gift. Dollie's uncle saw at once from this that we were dying to get hold of the place, and, as he was equally anxious to sell, he said that he had now given up all idea of selling, and intended to "hang on" to it. Orange Zee told me afterwards that the great art of buying selling was to appear as if did not want to buy sell, and always to seem to hang back. So we hung back.

As we were boarding with Dollie's parents, I found "hanging back" quite a pleasant occupation. At last one day Dollie's uncle came and said that he had been offered \$75 an acre for his farm, and that if we wanted it we had better speak, as he was going to let it go at that. To my surprise Orange Zee said he had just offered \$50 an acre for a better farm on the other side of the lake, and expected to get a decided answer from the proprietor to-morrow. I felt quite angry with Orange Zee when I heard this, as I hated the looks of the other side of the lake; and when Dollie's uncle went away, I told him he might go there if he liked by himself, but that I should continue to "hang back."
He laughed at my innocence, and assured me that what he had told Dollie's uncle was only as big a lie as what Dollie's uncle had told him, and "how else could we expect ever to get hold of the farm?" So then, of course, I said that it was all right, and we went on "hanging back." Finally, we had a talk with Dollie's father on the subject; and he said that if we would give him a hundred dollars down, and a note of hand at six months for a hundred more in case he succeeded, he would get the farm from his brother at fifty dollars the acre; but in that case we must leave the place for the present and seem to have given up all idea of settling here. Orange Zee told me afterwards that the old man (we always called Dollie's father "the old man") had held a mortgage over his brother, and by threats of foreclosure forced him to sell. The old man was highly respected and looked up to for many miles round as being the best horse doctor and the "smartest" man at a trade generally to be found in that part of the country. He was also an elder of the Baptist Church, and exercised a most powerful gift on the occasion of "revivals" and "protracted meetings." When he found out how matters stood between Dollie, Orange Zee, and myself, he get nearly all our money out of us by secret promises of Dollie—first to one, and then to the other; and nothing but the accident of Dollie herself taking a decided stand of her own, prevented our being turned out of the house Dollieless and penniless. The whole details of this financially romantic transaction were afterwards reported in the 'Van Snookville Democrat; and the old man received a sort of ovation for some time afterwards whenever he entered a store in the village, in compliment to his skill in having thus turned the charms of his Dollie to such good pecuniary account. This did not prevent our having a wedding, which was the occasion of great rejoicing amongst all the members of the church to which Dollie belonged, and which bore grateful testimony to her popularity among the farmers' daughters in the neighborhood, who flocked to her marriage, in very elaborate Parisian toilets, in buggies and spring-wagons, and accompanied by "beaux" the honesty of whose intentions it was refreshing, to one accustomed to less primitive conditions, to contemplate. If I decline for reasons which may hereafter appear, to say whether Dollie was married to Orange Zee or myself on this auspicion occasion, it is not because either Dollie or her busband have ever since done anything to be ashamed of. Of the purity and simple innocence of our menage there has been a question. Nor did the fact that one of us had failed to realize his aspirations in respect of this estimable young lady embitter our home relations. The sceptics in virtue on the other side of the Atlantic may sneer, but I am proud to say that no cloud of jealousy ever disturbed the serenity of our domestic horizon. Nor was the disappointed Smith ever for one instant false to the pure and innocent sentiment of fraternal affection which bound him to the other two. Indeed I may say that we were (and I trust still are) all three very justly considered models of propriety by the highly moral community

of the village. The said village consists of a single street, with three churches and a school-house, all facing each other, in a little square in the middle, with pugnacious-looking steeples and a hostile cock to the gables, as though they were all longing to fly at each other. There are three dry-goods stores, and a hardware store, and a drug store, and a blacksmith's shop, and a billiard saloon, and two taverns, besides grist mills, saw-mills, carpenters' shops, etc. The population is a genial, good-patured race enough. Everybody is fami-liarly known by his or her abbreviated Christian name; and the most minute details of the daily life of every fomily, and every obscure member of it, are accurately known and carefully discussed at post-time in the store that keeps the post office, and which serves as a club and resort for idlers gen-erally throughout the day. For although the inhabitants of Van Snookville are a tolerably industrious and prosperous community, they manage to spend a large share of their time in gossip, and find in the ever-varying excitements of politics and religion abundant occasion for quarrel and intrigue. To one not familiar with their habits their severe language and the harsh judgments they entertain of each other might be supposed to lead to irreconcilable feuds. But this is rarely the case, for the simple reason that an irreconcilable feud is a very unprofitable investment of time and temper; and men seldom hate each other so much as to interfere with their prospects of being able to cheat one another. Of course the more rich and influential a man is the more he can afford himself the luxury of a temper. In America, as in England, civility is a marketable commodity; and I had frequent occasion to remark with admiration that my

with their prospective pecuniary interests, Orange Zee said that, until we could inor use our capital, our best chance of be-

j in the Methodist Church, and get the better the old man "on a trade." He has therefore already become a "class leader;" and in consequence of certain secret information regarding her father, conveyed to us by Dollie, we see a way by which we shall be enabled to obtain possession of a good deal of the old man's property without rendering our-selves liable to imprisenment. We are indebted for the idea to Swomp, the pettifogging lawyer, who is the old man's rival in politics and in piety, and who is to obtain a percentage on the whole amount resulting from the transaction. After we had obtained possession of the farm and of Dollie, we found that it would be necessary to improve our living accommodations; and instead of building we determined to buy a ready-made house which was for sale half a mile distant, and move it to our own land-a proceeding which involved a great deal of the process known as "dickering." To dicker successfully, one must have a great aptitude for chewing straws and whittling. The great art is to force your opponent to be the first to put a value on the article to be bought or sold. You choose a morning when you are not busy, for it is rainous to let any indication of anxiety or haste appear. You walk slowly with your opponent to a fence-rail, and both sit leisurely across it, and chew straws thoughtfully. I say opponent, because, in one sense, every man is your natural enemy-all the members of the community, whether they are engaged in agriculture, commerce, or politics, being trained from their earliest infancy to prey upon each other's pockets. You find yourself engaged in a gigantic game of grab (which means getting all you can, and giving as little as possible in return), and the weakest goes to the wall. Some win the game as bullies, others as sneaks; but you have very little chance unless you are either the one or the other. Moreover, it is important to remember that if you do not treat every man with whom you have any dealings upon the assumption that he is both a liar and a rogue, he considers you a fool; nor is there the least danger of his feelings being wounded by your openly doubting and requiring proof of his most sole nn assevera-tions. This entire absence on your part of any gentlemanlike feeling excites his respect for your "smartness," and leads him to doubt equally every statement made by you in return as the highest compliment he can pay you. I remember my first attempt at a trade was made in Dollie's presence, and what I imagined were feelings of delicacy she called weakness, and my sense of honor she said was nonsense—a fossil sentiment which had its origin in ages fitly called "dark," when idiots in armor devoted themselves to the protection of weak-minded women when they might have been making money, and sacrificed their material progress to an abstraction called chivalry. I explained to Dollie that among the Anglo-Saxons on the other side of the Atlantic it was only considered honorable to tell lies when they were necessary to screen the woman you had betrayed; and that, according to modern ideas of chivalry, it was not considered important that you should respect the virtue of your friend's wife, if you religiously paid him your gambling debts. Nor could I get this obtuse Dollie to admit that the unscrupulous pursuit of dollars by men of business in the New World was a more degrading occupation than

pleasure in the Old. Orange Zee, who has an immense physique, trusts a good deal to his overbearing voice and manner in a trade, and it was amusing to hear him endeavor, by sheer force of will, to extort from little Descon Brown a price for his house, and to see the little Deacon wriggle, and writhe, and protest that he had not the faintest idea of how much it might be worth, that he had never sold a house in his life before, and that unless Orange Zee would make him an offer, he felt quite powerless and paralyzed. At least two hours elapsed before either of them would name a figure. I think it was Orange Zee who, in spite of his browbeating, was forced to name a sum, which so wounded the Descon's feelings, that he quietly rose and walked off without vouchsating a word in reply, leaving our big Orange Zee ignominiously chewing his straw. In this game the little Deacon made the first score. It was protracted over many days with varying fortunes, and might finally be considered drawn, as I do not think we paid either too much or too little for the house.

the unlicensed pursuit of women by men of

The next thing was to dicker with the 'house-mover" to transfer our new residence bodily on to our farm, which he did for a hundred dollars, with the assistance of an old broken-winded horse, a man, and a boy. The modus operandi is simple enough. You go into the woods and cut down two trees long enough to pass under the whole length of the building, which is of course of wood. By means of screws the house is raised from its under-pinning and placed upon these timbers, which are in their turn placed upon wheels; the old horse walks round and works a sort of capstan fixed in the middle of the road, and attached by a rope to the house, which moves upon the wheels along planks placed under them as it slowly progresses. Most farmers in America are carpenters as well, and build their own houses without any assistance; but we were in a hurry, and Orange Zee had too great a contempt for my powers as an assistant for us to under-

The most expensive operation was the purchase of stock. Twenty-five cows at from sixty to eighty dollars apiece made a con-siderable inroad into what the old man had

left of our capital. Orange Zee and I work our whole farm of 100 acres without any help. We have a team for which we paid three hundred dollars and a lumber wagon and a mowing-machine, with ploughs, harrows, and other farm implements. Dollie has a German "help" called "Lizer," who is not considered worth more than her board until she can speak English. We are consoled for her stupidity by her cheapness. She and Dollie milk all the cows, make all the butter, wash all the clothes, bake all the bread, cook all the food, and mend and make a great part of our clothing, to say nothing of looking after the children and the house

generally. We have a parlor with some ornaments made with dried "fall" leaves, and some cheap china shepherds and shepherdesses, and a picture worked by Dollie's mamma in worsted work. This room is kept carefully closed, and its finery covered up, excepting on the monthly occasions when Orange Zee, in his capacity of class leader, has a preyer-meeting in it. We live in the kitchen, out of which open two bedrooms, a buttery, a wood-shed, an attic staircase, and a cellar staircase, so that the walls may be said to be almost composed of doors. Lizer shares the attie with dried apples and empty trunks. my experience in everything. my ignorance ; van Spockvine triends rarely permitted their | The cooking is all done at a stove, not an

warnib or indignation of feeling to interfere | epen fireplace, a thing never to be seen in an | American farmbouse. The staple articles of diet are pork and beans, and apple-sauce; besides which Dollie is an excellent hand at corn-bread and griddle-cakes. We get up at 5, and Orange Zee and I go out and do "the chores"—in other words, attend to the stock, draw water, and make Dollie's fire, chop wood, etc. At 6 we breakfast, and at mid-day we dine, and at six we have supper and do our "chores" again. The quantity of things Dollie does by machinery is surprising. She washes with a machine, and she dries with a machine, and she sews with a machine, and can knit a pair of stockings in half an hour with a machine, and makes butter with a machine, and pares apples with a machine: and she "cans" tomatoes and sweet corn, and preserves blackberries, and saves wood-ashes, and makes soap with "lye" (which is water that has soaked through them), and is a perfect repository of domestic receipts; and turns out on Sunday to go to meeting with a big "chignon" which she calls a "waterfall," and a long train, as neatly chausee and gantee as if she lived on the Boulevards instead of on Beaver Lake. How she manages to effect these sudden and entire transformations is only one of the mysteries which attach to Dollie, and are a source of perpetual wonder and admiration to Orange Zee and myself. Then she takes in The Revolution, and seems to me to have more advanced opinions on "Woman's Rights," than Susan B. Anthony berself; and she reads The Radical regularly, and watches the new development of the religious idea of Boston with such keen relish that I sometimes suspect she is a secret contributor. I verily believe she is corresponding with those two strong-minded opponents of stringent ceremonial observances, Olive Logan and Eleanor Kirke, on the marriage question; but she does not at present admit either Orange Zee or myself into her reasons for always going to the post office herself for her letters. We have perfect confidence in her, and are waiting without alarm for the results. So long as she is the most efficient house-wife in the county we have no right to complain; and I believe that it is when she is on her knees scrubbing the floor that her most brilliant inspirations come to her, and suggest those abstruse problems of theology with which she occasionally plies Elder Fisher, much to that poor orthodox minister's embarrassment. Notwithstanding all which there is not a Sunday-school teacher in the district (pronounced deestrict) more universally respected and beloved; and no "sewing bees" are so popular as those which our pretty little Mrs. Dollie gives alternately with Orange Zee's prayer meetings in the front parlor, Upon these occasions the neighboring farmers' wives flock to the manufacture of our "pants" and petticoats, and discuss the latest inventions in sewing-machines and theology over an abundant supply of tea. Dollie is a specimen of a new type developed since the race was transplanted to America, and is as peculiar to the seil as are the beavers which used formerly to inhabit our lake; and I believe, notwithstanding her regular attendance at Elder Fishers', she is surely but silently sapping the foundations of his theology in the minds of a large section of his congregation. Like the beavers aforesaid, I sometimes think that Dollie acts entirely by instinct, and without any exercise of the reasoning faculty. She always speaks under some strong, quick impulse, which is irresistible to the listener. A beaver is taught by intuition how to make use of his tail: why should not the same intuition teach a woman how to use her tongue? The fact that it has never done so yet does not cause me to despair. Since I have known Dollie I have become sanguine. Orange Zee and I both feel that she is rapidly developing

> into what. Time will show. Meantime, like Dollie, we do as much farmwork as we can by machinery too. We have a mowing machine and a reaping-machine. In the hot baying-time we mow before breakfast, and rake and cure our hay with horserakes and tedders, and load it by a patent process on to our wagon, and get our bright "Timothy" into our barn with another patent thing like a harpoon, the same afternoon. Think of that, you poor befogged farmers of the old country! The amount of hay that we two can cut, cure, and mow away in one day, is so great that I shall not mention it, lest you should imagine that I had been born as well as naturalized in America. We never stack it outside, and have a hay-press of our own, which we work, as we do most things, by horse-power, and press for our neighbors as well. We have a horsepower threshing-machine also, with which we thresh our neighbors' grain at from four to eight cents a bushel, and make a good thing of it; and by killing all our calves two days after they are born, and sending all our milk to the cheese factory, we are able to contribute to the large cargoes of cheeses which annually cross the Atlantic for consumption in the British Isles. What old fogies you British farmers are not to kill your calves, and so save the milk!

us into something, but we don't yet know

Then Orange Zee can do almost anything he wants with a plough and team; he has surface-drained all our farm with open ditches three feet deep with the plough alone. As for me, all my most brilliant inspirations in regard to agriculture have been suggested by the remarkable farming experiences published by Mr. Horace Greeley in the columns of the Tribune. I believe, in spite of Orange Zee's knowledge, we should have been repeatedly ruined had it not been for the original ideas we derived from the lucubrations of that truly great man. Indeed, as I can't be of much assistance to Orange Zee by my practical knowledge, I endeavor to make up for it theoretically by studying the rural New Yorker, the Country Gentleman, and other agricultural journals. Had I been allowed to have my own way, I should have invested in a variety of advantageous patents, and entered upon a large scale upon experiments with all the numerous varieties of oats, potatoes, tomatoes, and other produce which are warranted to make the fortunes of farmers courageous enough thus judiciously to risk their capital. Among the varied occupations of Orange Zee, however, he had passed a year of his life peddling patent rights, and the in-formation he had thus acquired in regard to their value induced him invariably to prohibit my ever buying one. This was a great trial to me, for scarcely a week passed without some eloquent traveller calling, and offering for a few dollars the exclusive right to make and sell in the county stoves warranted to season as well as cook meat; or fences which were cheaper and more durable than either wood or iron; or clothes-pegs which possessed the remarkable property of drying the clothes as well as of attaching them to the lines; or lightning-rods, which not only protected the house from lightning, but bottled up the electricity for private consumption—besides many other ingenious contrivances which marked the fertility of the American brain. In fact, I feel sure that, had it not

been for Orange Zee, we might have become

proprietors of many exclusive privileges which would have secured us a comfortable

independence for our lives. I was confirmed in my opinion of my own good judgment and ability in these matters, by overhearing my-self spoken of one day as a "good, clever sort of fellow." As Dollie made the same remark in regard to the stupidest man in the neighborhood, I afterwards discovered that a "clever fellow" signified here a "good-natured fool." After this personal application it was natural that the violent transformation which English words undergo after crossing the Atlautic should rouse my indignation. I once seemed to plunge a whole supper table into a douche-bath, because I remarked that a species of porridge called Graham much was I do not yet know the exact meaning of this awful word, but it is evidently something more than the opposite of nice; and certain it is, that this cock-and-bull account of farm-life in America will be called there a "Rooster and Ox" story. [Concluded to-morrow.]

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Exchange on Paris and the Unio Bank of London.

IN SUMS TO SUIT. [178m] CITY OF BALTIMORE

\$1,200,000 six per cent. Bonds of the Western Maryland Railroad Company, endorsed by the City of Baltimore. The undersigned Finance Committee of the Western Maryland Railroad Company, offer through the American Exchange National Bank \$1,200,000 of the Bonds of the Western Maryland Railroad Company, having 80 years to run, principal and interest guaranteed by the city of Baltimore. This endorsement having been authorized by an act of the Legislature, and by ordinance of the City Council, was submitted to and ratified by an almost unanimous vote of the people. As an additional security the city has provided a sinking fund of \$200,000 for the liquidation of this debt at maturity An exhibit of the financial condition of city

shows that she has available and convertible assets

more than sufficient to pay her entire indebtedness.

To investors looking for absolute security no loan

offered in this market presents greater inducements. These bonds are offered at 87% and accrued interest, coupons payable January and July. WILLIAM KRYSER JOHN K. LONGWELL.

MOSES WIESENFELD. Finance Committee,

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