The Bradford Reporter.

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JOB PRINTING of every kind, in Plain and Fancy colors, done with neatness and dispatch. Handbills, Blanks, Cards, Pamphlets, Billheads, Statements, &c. of every variety and style, printed at the shortest notice. The REPORTER Office is well supplied with Power Presses, a good assortment of new type, and everything in the Printing line can be executed in the most artistic manner and at the lowest rates. TERMS INVARIABLY CASH.

BUSINESS CARDS.

R. FOWLER, REAL ESTATE DEALER, No. 378 South Water Street, Chicago, Illinois, Real Estate purchased and sold. Investments made and Money Loaned. May 10, '70.

JOHN DUNFEE, *BLACKSMITH*, MONROETON, PA., pays particular attention to ironing Buggies, Wagons, Sleighs, &c. Tire set and repairing done on short notice. Work and charges guaranteed satisfactory. 12,15,69.

AMOS PENNYPACKER, HAS again established himself in the TAILORING BUSINESS. Shop over Rockwell's Store. Work of every description done in the latest styles. Towanda, April 21, 1870.—tf

C. S. RUSSELL'S GENERAL *INSURANCE AGENCY*, may23'70—tf TOWANDA, PA.

WM. H. MORGAN & CO., DEALERS IN REAL ESTATE.—Lots from $100 upwards. Also Real Estate Agents. Land bought and sold and money loaned. Parties desiring to sell Wild Lands, Farms or Lots, can have a map of lands or subdivision made at this Agency, and property sold on a reasonable commission. Office over Postoffice, Mercur's Block, Towanda, Pa. L. L. MOODY. [Dec.4'72] WM. H. MORGAN.

BARTLETT & TRACY, GENERAL *INSURANCE AGENTS* AND *REAL ESTATE BROKERS*. Oct. 20, 1873. TOWANDA, PA.

THE UNDERSIGNED ARCHITECT AND BUILDER, wishes to inform the citizens of Towanda and vicinity, that he will give particular attention to drawing plans, designs and specifications for all manner of buildings, private and public. Superintendence given for reasonable compensation. Office at residence N. E. corner of Second and Elizabeth streets.

J. E. FLEMMING, oct5'71 Box 511, Towanda, Pa.

W. W. KINGSBURY, REAL ESTATE, LIFE, FIRE, & ACCIDENT INSURANCE AGENCY. Office, corner of Main and State Streets, March 13, 1872. TOWANDA, PA.

SASH, DOORS, AND BLINDS.—I am prepared to furnish Kiln-dried Doors, Sash and Blinds of any style, size, or thickness, on short notice. Hand in your orders ten days before you want to use the articles, and be sure that you will get doors that will not shrink or swell. Terms cash on delivery. Towanda, July 19, 1871. GEO. F. ASH.

DAYTON & BROTHER, Dealers in WOOL, HIDES, PELTS, CALF SKINS, FURS, &c., For which the highest cash price is paid at all times. Office in M. E. Rosenfield's Store, Main-st., G. A. DAYTON, J. E. DAYTON. Nov.14.'70. TOWANDA, PA.

NEW FIRM! *NEW GOODS, LOW PRICES!* AT MONROETON, PA. TRACY & HOLLON, Retail Dealers in Groceries and Provisions, Drugs and Medicines, Kerosene Oil, Lamps, Chimneys, Shades, Dye Stuffs, Paints, Oils, Varnish, Yankee Notions, Tobacco, Cigars and Snuff. Pure Wines and Liquors, of the best quality, for medicinal purposes only. All Goods sold at the very lowest prices. Prescriptions carefully compounded at all hours of the day and night. Give us a call. TRACY & HOLLON. Monroeton, Pa., June 24, 1869—ly.

BAKERY! CONFECTIONERY!! GROCERIES!

The undersigned begs leave to return thanks to the people of Towanda and vicinity for the very generous patronage extended to him during the past season, and at the same time to give notice that he has added to his business a stock of BEST FAMILY GROCERIES Which he is prepared to offer AT THE LOWEST PRICES. He will still continue the Baking business in all its branches, and can furnish anything in this line on the shortest notice and GUARANTEE SATISFACTION. He has also fitted up a DINING ROOM, Where he will at all times be ready to furnish Meals or Lunchons at much lower rates than usual. Farmers and others visiting town are invited to call. ☞ Parties supplied with Ice Cream, Cakes, Fruit, and Confectionery at short notice. Remember the place, nearly opposite the Means House. Sept.11,'72. HORACE A. COWLES.

TO THE CITIZENS OF PENNSYLVANIA.—Your attention is specially invited to the fact that the National Banks are now prepared to receive subscriptions to the Capital Stock of the Centennial Board of Finance. The funds realized from this source are to be employed in the erection of the buildings for the International Exhibition, and the expenses connected with the same. It is confidently believed that the Keystone State will be represented by the name of every citizen alive to patriotic commemoration of the one hundredth birth-day of the nation. The shares of stock are offered for $10 each, and subscribers will receive a handsomely steel engraved Certificate of Stock, suitable for framing and preservation as a national memorial. Interest at the rate of six per cent per annum will be paid on all payments of Centennial Stock from date of payment to January 1, 1876. Subscribers who are not near a National Bank can remit a check or post-office order to the undersigned. FREDK. FRALEY, Treasurer. Sept 4, '73. 904 Walnut St., Phil'a.

MISS GRIFFIN Respectfully announces to her old customers and the public generally, that she continues the MILLINERY BUSINESS, At her old stand on PINE STREET, and that she has a COMPLETE ASSORTMENT OF GOODS, which she is selling at her usual moderate prices. Every article WARRANTED. S. M. GRIFFIN. 29, 1873.

NEW FIRM, NEW GOODS. HARDWARE! The new firm of HOWARD & RIDGWAY HAVE TONS OF HARDWARE, IRON AND NAILS, AT WYALUSING. Stoves of all kinds, at lower prices for cash, than any establishment in Bradford County. Blacksmith's and Wagon Makers we want to see you. Sept 30, '73.

GOVERNOR'S MESSAGE.

Gentlemen of the Senate and House of Representatives:

Since your last meeting a grivous public calamity, in the guise of a financial panic, has visited the country, having in its train a series of disasters. The industrial pursuits and monetary interests of the State have become greatly depressed, the wealth of many of her leading capitalists and most public spirited citizens has been wholly swept away, the business of her corporations paralyzed, the machinery of her manufactories arrested, her mineral, iron, oil, and other productions greatly depreciated in value, and poverty and want brought to the firesides of the humble homes of thousands of her honest and industrious citizens, who toil for their daily bread. To remedy these evils, under which all our industries are languishing, so far as relief can be administered by legislation, it is barely necessary to suggest, should be the first duty of your honorable bodies—a duty which I feel assured will be undertaken with care and deliberation, invoking to its aid a fair share of humanity and the highest practical wisdom, In any measures looking to this object it will be my pleasure heartily to co-operate.

FINANCES.

It is gratifying to observe that while many of the most substantial securities in the market were more or less depressed during the recent panic, the finances of the State were unshaken, exhibiting unmistakable evidence of the stability of the State credit. The following statement, showing their satisfactory condition, will challenge attention:

Debt Redeemed.

During fiscal year ending November 30, 1873:

Six per cent. loan	$1,308,800 00
Five per cent. loan	153,112 46
Chambersburg certificates	42,760 24
Total	1,504,672 70

Receipts

During fiscal year ending Nov. 30, 1873:

Balance in Trea'ry, Nov. 30, 1872,	$1,482,455 61
Receipts	7,076,723 20
Total	8,559,178 81

Disbursements

During fiscal year ending Nov. 30, 1873:

Ordinary expenses	$3,666,325 67
Loans redeemed	1,504,672 70
Interest paid on loans	1,563,029 20
	$6,734,027 57
Balance in Treasury Nov. 30, 1873.	1,825,151 24

PUBLIC DEBT.

Funded Debt.

Six per cent. loans	$20,540,580 00
Five per cent. loans	4,972,354 01
Four and a half per cent. loans	87,000 00
	$25,599,934 01

Unfunded Debt.

Relief notes in circulation	$ 96,249 00
Interest certificates outstanding	13,049 02
Interest certificates unclaimed	4,448 38
Domestic creditors' certificates	44 67
Chambersburg certificates outstanding	84,829 64
The same unclaimed	267 22
	198,887 93
Total public debt, Nov. 30, 1873.	25,798,821 94

Bonds in Sinking Fund.

Amount brought forward	$25,798,821 94
Bonds of the Pennsylvania Railroad Company	$5,700,000 00
Bonds of the Allegheny Valley Railroad Company	3,500,000 00
	9,200,000 00
Cash in Treasury, Nov. 30, 1873.	1,825,151 24
	11,025,151 24
Indebtedness unprovided for	14,773,670 70

In 1874 the receipts from all sources will be $1,500,000 less than the receipts of 1873, while the expenditures will not be diminished. This loss of revenue is largely due to the repeal of taxes bearing heavily upon the industrial interests of the Commonwealth, and partly to the prostration of business. The receipts of 1875 may be about the same as those of 1874, but the expenditures will be greater, owing to the additional outlay necessary for schools, Legislature and Judiciary, under the new Constitution, which will then be in full force. Notwithstanding this enormous decrease in the receipts, and increase in expenditure, it is hoped and believed, that by the most rigid economy in every branch of the government and moderate appropriations, the revenues in the future will be sufficient to meet all the demands on the Treasury, and leave a balance to reduce the indebtedness of the State, as required by the Constitution. I am in accord with those who believe as the debt decreases there should be a corresponding relief afforded to those interests that bear the burden of taxation; but at this juncture I would regard any further reduction of the revenues as unwise. In our list of taxes, however, may be found some that are not strictly uniform "upon the same class of subjects," and very unfair in their operation, and I think, therefore, a revision of our tax laws is now desirable if not necessary.

SINKING FUND.

In compliance with the constitutional amendment of 1857, the Legislature in 1858 created a sinking fund for the payment of the interest on the State debt, and for an annual reduction of the principal in a sum not less than $250,000 per annum. In addition to the securities designated by the amendment, the revenues arising from certain taxes were assigned to this fund. From that time, each succeeding year, the interest on the debt has been punctually paid, and the portion of principal redeemed instead of amounting to $250,000, has grown to the immense sum of one to two millions per year. The reason is a simple one. The revenues set apart for the sinking fund, by the natural growth of these special taxes, have become annually much larger, while the amount required to be paid on account of interest, by reason of the rapid decrease of the public debt, has every year become smaller, and in this way the annual credits to the sinking fund have swollen to proportions never contemplated by the original friends of the measure. As an illustration, it is simply necessary to say, that the revenues flowing to this fund were last year over half the entire income of the State, or $3,500,000, while only $1,500,000 were needed to pay the interest on the debt. In the meantime, the annual revenues allotted for general purposes have been less than the amount of the annual appropriations of the Legislature, and the Legislature never having made provision for the difference by a reconstruction of the revenues, it became necessary for the Treasurer to pay the deficiencies of appropriations out of the funds properly due to the sinking fund or suspend payment. This condition of affairs places the Sinking Fund Commissioners in an anomalous position, from which it is manifestly the duty of the Legislature to relieve them.

THE CENTENNIAL.

The progress of the work of preparation for the Centennial is realizing fully the expectations of our people. The distinguished gentlemen charged with the details of this vast undertaking are striving zealously, with great intelligence and industry, to perfect all the arrangements in a manner commensurate with the important and conspicuous position our Republic occupies among the nations of the earth. A becoming regard for the dignity and honor of the country, we can hope, will now induce the General Government, and all the States, to extend to the Commission such material aid as will secure this enterprise from every possibility of failure. The city of Philadelphia, whose generosity, in different ways, in behalf of the centennial, has elicited commendation from all quarters, ceded to the Commission an eligible site in the midst of her beautiful park, whereon the proposed buildings for the exhibition, the plans of which have been adopted, are to be erected. This site was formally transferred and dedicated to its special uses on the Fourth of July last, in the presence of a large concourse of citizens. Upon that occasion proclamation of the President was made, wherein the celebration and exhibition were commended to the people of the United States, and a cordial invitation given to all nations who may be pleased to take part therein.

With this act the project became a national one, and co-operation was invited and expected from the whole nation; and it is a pleasure to observe that the different States and Territories are earnestly moving with a view to such contributions as will place the celebration not only upon a sound financial basis, but make it a successful exhibition of their various resources and industries. To stamp the Centennial, however, with the character of a national enterprise, it must receive assistance direct and substantial from the National Government. Congress must set the seal of its approbation upon the work of the Commission, and manifest not only an interest in this great undertaking, but a determination that in its proportions and grandeur the American Exposition shall eclipse all those which have preceded it in Europe, as the development of our resources, the expansion of our grand railway system, and the diversified employment of the arts and sciences in all the avenues of our industry surpass those of the old world.

Pennsylvania must not neglect this opportunity for the display of her rich, varied and inexhaustable products, nor relax her efforts to rescue the exhibition from every mischance to which indifference or distrust may expose it. It is true her contributions have been large, but she must not forget that the nation has signally honored her people by designating her metropolis as the place for the proposed celebration, and she must show by renewed exertions that she appreciates the distinction.

THE NEW CONSTITUTION.

Pursuant to an act of the General Assembly, approved June 2, A. D. 1871, the people, by a large majority, voted in favor of calling a Convention to amend the Constitution of this Commonwealth, and the General Assembly, by an act approved April 11, 1872, provided for the calling of the same, and in compliance with its provisions the delegates elected thereto essembled at the State Capital, at Harrisburg, on the second Tuesday of November, 1872, and adjourned *sine die*, on Saturday, December, 27, 1873. The Constitution adopted by the Convention was submitted to the qualified electors of the Commonwealth, on the third Tuesday of December, 1873, and by a certificate of the said Convention, on file in the office of the Secretary of this Commonwealth, it appears 253,560 votes were given for, and 109,198 votes against the New Constitution.

In the schedule of the New Constitution it is provided that it shall take effect on the first day of January 1874. In the act calling the Convention, it is provided that the returns of the votes cast for and against the New Constitution, "shall be opened, counted and published as the returns for Governor are now by law counted and published," and when so ascertained and certified, "the Governor shall declare by proclamation the result of the election." The Constitution of 1838, as well as the New Constitution, provides "that the returns of every election for Governor, shall be sealed up and transmitted to the seat of government, directed to the President of the Senate, who shall open and publish them in presence of the members of both Houses of the General Assembly."

The Constitutional Convention the last day of its session, passed the following preamble and resolution:

"WHEREAS, It appears by the returns of election in the several counties of the State, held on Tuesday, the 16th day of December, A. D., 1873, that the New Constitution has been adopted by a majority of one hundred and forty-four thousand three hundred and sixty-two; therefore,

Resolved, That His Excellency, the Governor, be informed by the President of the Convention, of the result, and that he be respectfully requested to issue his proclamation thereof without delay."

I respectfully call your attention thereto, that there may be no unnecessary delay in the counting of the vote cast for and against the New Constitution; that I may in conformity with the provisions of the act calling the Convention, and in compliance with the resolution of the Convention, promptly issue the proper proclamation.

The New Constitution having been approved by a very decided majority of the people, it is expected that all citizens will yield cheerful obedience to its behests, and unite to strictly and faithfully enforce its provisions.

As each day's experience reveals the methods of administration, the conviction grows stronger in my mind that good government depends not so much upon written laws as upon the disposition of the people to comply with the demands of the laws, and the determination of those delegated to enforce them, to see that their mandates are enforced. Reform, it will be conceded, cannot be obtained by mere constitutional enactment, nor by surrounding offices and trusts with additional restraints.

The world's history from the earliest ages has shown that no code of laws, however comprehensive or restrictive, will evade man's ingenuity, if bent upon overstepping their bounds, and wise and necessary as the provisions of the new Constitution may be they will never secure the ends designed unless sustained by a strong, active, healthful and intelligent sentiment that will interest itself in public affairs. It will not suffice to enact that integrity and fitness are essential qualifications for office, unless the people see to it that none without these qualifications are selected. It is the indifference and inattention of electors to their primary political duties, connected with nominations and elections, that despoil the law of its sanctity, and afford security to those who wilfully disobey its requirements. Men do not fulfill the obligations of citizenship by merely enjoying the protection our institutions afford. To perform his whole duty to the State, every citizen should actively engage in political concerns when the recurring elections invoke his attention and interference. In our system of government every man entitled to vote is invested with a grave public trust, and if, through indifference or neglect, he fails to discharge the sacred duties it imposes, he is almost as culpable as the other who deliberately violates the law. With this new departure in our organic law, let there also be an accompanying resolution on the part of all good citizens that they will attend diligently and conscientiously to the selection of men for office whose dignity of character and intellect will be an adequate guaranty that the new Constitution will be safe in their keeping.

Upon the present Legislature devolves a duty involving great care and labor, and which if discharged, as I believe it will be, with a proper regard for the public interest, will redound to its credit and honor. To you is committed the important trust of moulding existing regulations into conformity with the change about to be inaugurated in the fundamental law of the State. Bring to the performance of this high and responsible duty all the wisdom you possess, divest yourselves of all selfish considerations, devote time and thought to the work, and with the New Constitution as your constant guide, build up a good and symmetrical system of laws, and let us far as it lies in our ability start the State forward upon her future career, clothed with ample powers to extend her enterprise and fulfill her great destiny.

To another consideration I invite public attention. All special enactments are not necessarily bad laws, while it may be equally accepted as true that all general enactments are not good laws. I enjoin upon the people of the whole State increased vigilance in their watch over all legislation. Attempts will doubtless be made to obtain special objects thro' the instrumentality of general laws, which, while they may benefit one interest or locality, might prove very oppressive to others. Let every citizen who has the interest of the State at heart lend his assistance to the Legislature and Executive, to detect and frustrate such schemes.

SCHOOLS.

The interesting report of the Superintendent of Common Schools will command your thoughtful attention, because of the important subject of which it treats and the many valuable suggestions it contains. Pennsylvania, it will be observed, is making decided progress in the cause of education, increasing the number of schools, enlarging earch year the sphere of instruction, extending the time within which schooling may be obtained, and supplying more of the conveniences necessary for the comfort and health of scholars and teachers. For years in this State, doubts of the practicability of a system of public schools beset and crippled the cause of education, but judicious and careful management has happily dissipated all this mistrust, and our people are now united in the conviction of the utility and wisdom of free and universal education. Those concerned in the administration of public affairs are expected to devote to the vital problems of education the time and consideration they deserve, and I have no doubt the present Legislature will look into and provide remedies for many of the deficiencies that still exist in our present school system. Prominent among the defects is the lack of proper training and other qualificatiods of the teachers of the schools. "Of the 15,003 teachers receiving certificates to teach during the year, only 374 were found to have a *thorough* knowledge of rerding, writing, arithmetic, geography and grammar, and that practical preparation for their profession which insures success," is the startling declaration made by the Superintendent of Common Schools. There must certainly be a radical change in in this regard, if we would have our children attain even the rudiments of an ordinary education. The necessity of establishing Normal schools wherein students are specially qualified and trained for teaching, is conspicuously shown in these statistics, and it is a gratification to know that twelve of these useful institutions have been erected or are in process of erection in various parts of the State, and when all are furnished with an able corps of instructors, we can confidently hope the graduates therefrom will largely contribute to supply this pressing need of good and competent teachers. To afford some inducement, however, to teachers to prepare themselves for the duties of their profession, and some assurance of the public appreciation of the difficult, responsible and delicate work they perform, I am satisfied they should receive increased compensation.

Dissatisfaction exists also and complaint is made about the frequent changes of school books, entailing expense upon parents, and subjecting pupils to novel and perplexing methods of acquiring lessons that mystify more than they instruct.

There seems to be an urgent demand for more training of a technical kind, that will fit children for mechanical pursuits and the practical duties of life. I suggest, therefore, that school boards be authorized to make provision for giving instruction in industrial and mechanical drawing, both in day and evening schools; also that schools be established wherein trades may be taught, or arrangements made for such instruction in connection with schools already established, so that skilled mechanics can be graduated, and the principle inculcated that there is nothing ungraceful or undignified in honest or hard labor, and that the handiwork of the skillful artisan will confer in the future as noble a title as any to be achieved in professional callings.

More thorough examination of the subject strengthens me in the conviction that the State must adopt some mode to compel the attendance of those children whose parents are unwilling or unable to allow their offspring to avail themselves of the benefits our school system affords. The solution of this important question presents grave difficulties, but I hope to see them all surmounted. Some plan must be devised to snatch these children from the career of idleness and crime to which ignorance will consign them. By far the greater portion of the inmates of our penitentiaries never attended schools or had the advantages of education. Is modern civilization unequal to the task of rescuing the children of the indigent and the criminal from such a fate?

The views expressed in the report of the Superintendent of Common Schools upon this very point, embrace, in my opinion, a feasible plan to secure the attendance at school of every child in the State, and I earnestly solicit your consideration of that part of his report, with the additional suggestion, that when these poor or vagrant children are gathered into schools or homes, that the industrial plan be engrafted upon the conduct of these institutions, so that those taught may also acquire useful trades. Observation shows that a man thoroughly acquainted with a trade is secured against many of the temptations that open the doors of the prison to great numbers whose hands are unskilled and who are unused to any steady or exacting lobor. In the able and comprehensive report of the Inspectors of of the Eastern Penitentiary for 1872, among other details of value is found this significant statement: that of the 240 convicts admitted to the prison during the year 1871, 90 per cent. had never been apprenticed and 56 per cent. had never attended school. These figures are eloquently and painfully suggestive of the relations indolence and ignorance bear to crime.

SOLDIER'S ORPHANS.

No act of the State ever secured her more honor than that which pledged her people to the care and education of the orphans of the soldiers who fell in her service, and no part of her policy has reflected so much credit upon her people as the fidelity with which they have been redeeming that promise. The generosity which former Legislatures have displayed in providing for the maintenance and instruction of these orphans will now, I am persuaded, bespeak for them like consideration and favor. I feel constrained also to renew my proposition that some measures should be taken to furnish these children with trades.

BOARD OF PUBLIC CHARITIES.

During the past year the gentlemen composing the Board of Public Charities have fulfilled the important trust committed to their care with their wonted fidelity and zeal. The results of their labors clearly demonstrate that true philanthrophy, well guarded and directed, can be of great practical service to the State.

The numbers of the criminal, pauper, insane and other defective classes that are in some degree dependent on public support, must always be large, and the problem of caring for these mulitudes in a way to decrease their number, and so add to the productive force of the community, is one which addresses itself with great force to the attention of the Legislature.

PRISONS.

In the light of the reports of the Board of Public Charities and Prison Inspectors, and of my own investigation, I am firmly of the belief that the system of commutation whereby the term of a prisoner is shortened by reason of his good conduct, has been productive of reformatory results. By examination, also, I am possessed of this other convicrion, that for the purpose of awakening the self-respect of a prisoner, and to provide him with some incitement to good behavior and industrious habits, every inmate of a prison should be instructed in a trade. When competent to do the work belonging to his particular trade the convict should then receive while in prison as compensation for his labor, a portion of his earnings, to be given to his family if neccessitous, or if he has no family, to be reserved for his own uses when released. Accustomed in this way to toil for those dependent upon his support, the prisoner, when liberated, will be apt to carry into life the skill and habits of industry thus acquired, and make of himself a useful citizen. Society is as much interested in the reformation as in the punishment of the criminal, and experience shows that teaching him a trade contributes to that end.

INSANE HOSPITALS.

The hospitals for the insane, under the control of the State, are steadily accomplishing the beneficent work for which they are intended. The hospital at Harrisburg has been full during the whole year, and at the time of the last report the inmates were considerably in excess of the number that can be properly cared for in this institution. The building will have to undergo a series of repairs and improvements to make it a safe and comfortable home for those placed there for treatment.

The hospital at Danville has been in operation about a year, and at the latest report had 100 patients, and at the rate at which patients have been admitted, will have more than its complement before another year has elapsed. It is desirable that the additional wings for this hospital should be pushed forward to completion at the earliest possible day to provide for those greatly in need of accommodation.

To insure the delicate and peculiar treatment required for the insane, too much care cannot be exercised to prevent these hospitals from becoming crowded.

The commissioners appointed under the act approved Aug. 18, 1873, to select a site and build a hospital for the insane of the ten north-western counties of the State, fixed upon a property at Warren as the most eligible for the purpose, and their selection has been approved. This property contains 330 acres of land, 300 acres of which are arable land and cost $33,000. The numbers of the insane in the north-western section of the State, who imperatively require the accommodations to be furnished at this hospital, admonish us of the necessity for the immediate construction of the buildings.

THE CRIMINAL INSANE

The suggestion of the committee of the Medical Society of Pennsylvania, appointed to prepare a memorial to the Legislature in reference to the proper care and treatment of insane criminals, which will be submitted to you, merit your respectful consideration. The hardship and impolicy of associating this class of the insane with those sent to hospitals for medical and moral treatment must occur to every rational mind. The restraints necessary to secure the few criminal insane in every hospital bear with like rigor upon all the occupants, to many of whom the unusual confinement is extremely hurtful, while it is obvious that if the ordinary discipline is observed this criminal class are liable to escape and renew their depredations upon society. Nor do the intimate relations that must exist between the innocent and the criminal insane when confined together improve the morals of the former, while some sensitive minds among these poor unfortunates feel degraded by enforced contact with those who have been expelled from society for their crimes. It seems to be the duty of the State therefore to provide for the separhte confinement of the criminal insane.

STATE BANKS, SAVINGS FUNDS, TRUST COMPANIES.

I still adhere to the principles laid down in the Mifflinburg and Wood's Run vetoes of last session. Recent events have demonstrated the necessity of fixing proper limitations to the powers conferred on these moneyed corporations, and have afforded a practical illustration of the wisdom of rigidly confining them to objects that are recognized by the people as distinctively belonging to such institutions. When a bank of discount is permitted to become also a savings fund, a trust company, an insurance company, to buy and sell real estate, and to have the rights and privileges of a building association, it is difficult to determine what are its legitimate functions, or what security a community has for the safety of its deposits. I have always entertained serious doubts as to the propriety of banks of discount paying interest on deposits, and am now convinced that this pernicious practice should be prohibited. Money will always flow to banks paying interest on deposits, and the large surplus thus aggregated seduced by attractive offers is sent to the great money centres where it gives more impulse to speculation, while the sections from which it is drawn suffer in all their enterprises from the higher rates they are compelled to pay for the money remaining at home. This system of purchasing deposits was confessedly one of the principal causes of the financial crisis of 1857, and of this year. When banks have large deposits on call, and have their loans on time, in the event of any great stringency in the money market, disaster is almost inevitable.

Within a few years many State banks have been chartered, with the captivating names of savings banks, designed to attract deposits. These banks and savings funds are entirely distinct in organization and purpose, and should never be associated in their management. The one is a bank of discount, intended to supply the wants of business; the other is simply a repository for people's money, limited to small amounts to each individual, the aggregate of the amounts thus received to be invested in mortgages on unincumbered property worth double the amount of the mortgage, and in secure public stocks, in safe proportions. A bank is conducted with the avowed object of benefit to its stockholders; a savings fund is presumed to be managed entirely in the interest of depositors among the laboring classes, or those of limited means and business qualifications, and the essential requisites of which are such prudence and safety in the disposition of the funds as will best enhance their value for the benefit of these classes of depositors. Men in charge of savings funds should have no personal ends to serve; should be above temptation, and receive their highest reward in the good accomplished by inducing a saving habit which, once fixed, leads to prosperity.

The objects of trust companies should be equally specific and well defined. Some of these companies are invested with very extensive powers, are the depositories of immense sums of money and charged with the keeping and management of vast and important trusts. It should be the duty of the State to see that their affairs are administered with fidelity, not only to the individuals who confide in their management, but to the public who are interested in the security and stability of these companies as barriers to wild speculation and its consequent financial panics.

Allow me to suggest, therefore, that all State banks, savings funds and trust companies be made subject to the examination of a committee appointed by proper authority; that these institutions be required to publish quarterly statements, under oath, of the amount of their assets and liabilities and the names of their officers; that by a general law their stockholders be made personally liable for double the amount of stock held by them; and that they be compelled to have constantly in their vaults a cash reserve of ten per cent. of their net liabilities. These examinations, reports and restrictions cannot be hurtful to institutions of established credit and high character, while they will disclose the unsoundness or mismanagement of those that ought not to exist.

INSURANCE.

The Department, established by an act approved April 4, 1873, for the supervision of the insurance interests of the State, went into operation on the first Monday of May last. By the terms of this act the Department is self-sustaining, and in no way a burden upon the public treasury.

While Pennsylvania can boast of some strong and substantial insurance companies it must be acknowledged that the want of system in the organization and management of these corporations, and the reckless manner in which the Legislature has granted special charters, together with the entire absence of restraining supervision, have introduced defects that cannot be too soon remedied. The capital with which fire insurance companies have been permitted to begin, and continue business, is in most cases entirely inadequate, and immediate steps should be taken to place insurance in this State upon a firm and enduring foundation. To this end, I recommend the enactment of a law providing for the organization and regulation of insurance companies, both fire and life, which shall require a certain amount of capital as a prerequisite to commence business, and designate the kind of investments to be made. It may also be advisible to compel companies already organized to have, within a reasonable time, the entire amount of their nominal capital actually paid in and invested in good securities. Fire insurance, excepting that conducted within a limited sphere upon the purely mutual plan, requires capital, and this capital should be actual and not in the illusory form of stock notes Taking into consideration the enormous sums paid annually by the citizens of this State in the shape of premiums to insurance companies they have a right to demand the largest measure of protection against recklessness and fraud.

FISH COMMISSION.

The operations of the Fish Commissioners have excited a lively interest among our people, on account of the novelty of the enterprise and the benefits to arise from the successful prosecution of their labors.

Fish culture, it is now conceded, has passed beyond the realms of experiment, and its success in the future is only to be measured by the wants of our people and the capacity of the streams, rivers and lakes of the country.

Pennsylvania is singularly blessed in the superior advantages she possesses for the cultivation of fish. Abounding in waters admirably adapted to their needs, in the insect and other food they supply, there is no reasonable obstacle in stocking our rivers and streams with innumerable and delicious fish of various and even rare kinds.

The work assigned to the commission has been diligently pursued and promises substantial results. Availing themselves of the use of Mr. Seth Green's patent, the Commisers succeeded in hatching, at Newport, Perry county, where the water is peculiarly fitted for the purpose, about 2,700,000 shad, which were turned into the Juniata river at that point. 2,600 black bass were also distributed in the Susquehanna, Lehigh and Juniata rivers during the months of July and August last, and through the kinkness of Prof. Spenser F. Baird, United States Fish Commissioner, 27,000 California salmon have been planted in the Susquehanna and its tributaries. The bass are not migratory fish and are very prolific. Two or three hundred were placed in the Susquehanna, near Harrisburg, in 1870, and the rapidity with which they multiply is manifest in the great numbers of this beautiful and choice fish that now are found in the river in that vicinity.

The law of 1873 authorizing the Fish Commission, directed that four fish-ways should be constructed at different dams on the Susquehanna and Juniata rivers, so as to enable shad, on their spring incursions from the sea, to make the ascent of these streams. The question whether shad will ascend an artificial way is still, however, a mooted one, and encountering this doubt, the commission, in the exercise of what will be deemed a sound discretion, concluded to erect but one fish-way, and that at the Columbia dam. This way is 120 feet long by 60 feet wide, is very gradual on the incline, and made as nearly conformable as possible to natural ways over which shad do undoubtedly pass, and will afford a practical test of this experiment. If in the spring it is found shad do pass up this fish-way, the others required by law will be constructed without delay.

The hatching-house erected by the Commissioners, near Marietta, and supplied with water from an inexhaustible spring, is said by those familiar with the subject to be complete in its arrangements and furnished with all the necessary appliances for the propogation of fish. The capacity of the house is equal to the proper care of 700,000 young fish, and is susceptible of enlargement if required. The Fish Commissioners of New Jersey recently had a conference with those of Pennsylvania, with a view to obtain from their respective States such concurrent legislation as will best promote the shad and other fisheries in the Delaware river, and to so harmonize the laws of the two States so as to prevent a conflict of authority. Any suggestions resulting from this conference, and submitted to your action, will, I trust, be respectfully considered.

BUREAU OF STATISTICS.

The report of the Commissioner of Labor and Statistics for the current year, embracing many instructive details, will be read with interest. The organization of this Bureau within a very limited period has, of course, precluded it from making any extensive investigations, but enough has been done to demonstrate the necessity for such a department and the service it can render the people by enlarging continuously the knowledge of our resources, trade, internal improvements, and the various processes of education and enlightenment in our midst.

This bureau was created with the special object of investigating the relations of labor and capital, to discover the cause of the frequent contests between employers and employed; to determine what share labor has in the progress and prosperity of the State; to examine with a view to its proper adjustment the question of wages, and to compare and collect facts that will afford a better understanding of the duty of the State to the laboring classes having in view their protection, amelioration and happiness.

No more worthy object invites research or should command public support, when we consider how numerous are these classes in this Commonwealth, how various are the fields for their labor, and how much they have contributed to develope and build up our present grand industries.

In this connection, the propriety of a State census, taken in 1875, presents itself with great force. It is of the utmost importance that in 1876, the Centennial year, we should have the most reliable and recent information possible of the extent of our population and products, and of the condition of our labor, agricultural and industrial interests, that we may acquaint the world with all our capabilities and needs, and thus prepare the way for the expansion of our trade and commerce.

NATIONAL GUARD.

The wisdom of the new militia law is already apparent in the increased efficiency of the several commands, and the enthusiastic spirit aroused among the troops. Rigid inspections have been conducted by the Adjutant General, and the companies not meeting the requirements of the law have been promptly disbanded. Still more encouraging and satisfactory results may be expected from the operation of the new system during the ensuing year, and I invoke the National Guard to renewed efforts to increase its efficiency and perfect its discipline, that it may deserve the confidence and support the public are now willing to extend, and be worthy of the great State whose safety and honor in some future crisis may depend upon the character and valor of her citizen soldiery.

STATE ARSENAL.

The State having purchased the properties adjoining the Capitol grounds, with a view to their extension, I recommend the removal of the arsenal, situate thereon, and that an appropriation be made to purchase a site and erect an arsenal in some other locality. The service requires a building of this kind, and the cost of the repair of the present arsenal would probably be equal to the expense of erecting a new one, while the beauty and symmetry of the public park will be greatly enhanced by the removal of all buildings from that portion of the grounds.

POWDER MAGAZINE.

Your attention is particularly directed to that part of the report of the Adjutant General which refers to the sale of the old and purchase of a new site for a powder magazine in the city of Philadelphia, with a suggestion that the new site be sold, on account of its unfitness for the special uses designed, and the additional reason that to build a new magazine would subject the State to an expense of at least $25,000. The parties storing powder, under any proper restrictions imposed by the city authorities of Philadelphia, will doubtless gladly avail themselves of the privilege to erect store-houses or magazines of their own, and the State will thus be relieved of a charge which may hereafter be the cause of the destruction of property and a consequent claim for damages.

LAND DEPARTMENT.

The report of the Surveyor General gives a detailed and very satisfactory exhibit of the business and condition of his Department. Attention is called to the valuable suggestions made in reference to granting warrants to survey lands and the enlargement of the right of pre-emption, both being shown by experience to be necessary to the better protection of those holding titles from the Commonwealth, and as the subject is of importance to a large class of our people, I earnestly commend the same to your careful consideration.

GEOLOGICAL SURVEY.

In my inaugural address mention was made of the rich deposits of minerals found in every part of the Commonwealth, and a suggestion offered that it should be our earnest aim to determine the extent of these deposits and make them available and productive. To provide the highest possible knowledge of the character and location of our valuable minerals we should first institute a thorough geological survey under the supervision of gentlemen whose scientific attainments will be a sufficient warrant that the work will be properly performed. To attain this desirable end, therefore, I earnestly recommend that a geological survey of the State be made under the superintendence of a commission to be composed of ten scientific or practical gentlemen representing different interests and localities, who understand the necessities for this survey and under whose direction it shall be conducted, the commission to serve gratuitously and to have the selection of a geologist who shall rece