The Somerset Herald.

ESTABLISHED, 1827.

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The Somerset Herald

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W. H. POSTLETHWAITE, ATTORNEY at Law, Somerset, Pa. Professional business respectfully solicited and promptly attended to. 6 10

F. J. KOOSER, ATTORNEY AT LAW, Somerset, Penna.

VALENTINE HAY, ATTORNEY AT LAW and dealer in real estate, Somerset, Pa., will attend to all business entrusted to his care with promptness and fidelity. aug. 12-75

JOHN H. UHL, ATTORNEY AT LAW, Somerset, Pa., will promptly attend to all business entrusted to him. Money advanced on collections, &c. Office in Mammoth Building. jan. 1, '70.

KIMMEL & COLBORN, ATTORNEYS AT LAW, Somerset, Pa. Office in Baer's Block. aug. 12-75

JOHN G. KIMMEL, ATTORNEY AT LAW, Somerset, Pa., will attend to all business entrusted to his care in Somerset and adjoining counties with promptness and fidelity. Office in Mammoth Block. feb.19-75-y

HENRY F. SCHELL, ATTORNEY AT LAW, and Real Estate Agent, Somerset, Pa. Office in Mammoth Block. jan. 13-71.

SAMUEL GAITHER, PAUL G. GAITHER. GAITHER & GAITHER, Attorneys at Law, Somerset, Penn's. All professional business promptly attended to. Office in Baer's Block, opposite Court House. feb4-72.

W. J. & H. L. BAER, ATTORNEYS AT LAW, Somerset, Pa. will practice in Somerset and adjoining counties. All business entrusted to them will be promptly attended to.

A. H. COFFROTH. W. M. RUPPEL. COFFROTH & RUPPEL, ATTORNEYS AT LAW, Somerset, Pa. Will attend to their clients with fidelity and promptly attended to. Office—On Main Cross street, opposite the Mammoth Block. jan 1.

DR. E. M. KIMMEL will continue to practice Medicine, and tender his professional services to the citizens of Somerset and surrounding county. Office at the old place, a few doors east of the Glade House.

DR. H. BRUBAKER tenders his professional services to the citizens of Somerset and vicinity. Office in residence, one door west of the Baer House.

DR. WM. COLLINS, DENTIST, Somerset, Pa., Office in Compter's Block, up stairs, where he can at all times be found prepared to do all kinds of work, such as Filling, Extracting, Inserting Sets of Teeth of all kinds, and of the best material inserted. Operations warranted.

WILLIAM H. KOONTZ, ATTORNEY AT LAW, Somerset, Pa., will give prompt attention to business entrusted to his care in Somerset and the adjoining counties. Office in Pringling House Row.

JAMES I. PUGH, ATTORNEY AT LAW, Somerset, Pa. Office Mammoth Block, Main Cross St. Collections made, estates settled, titles examined, and all legal business attended to with promptness and fidelity. jan 13

J. C. OGLE, ATTORNEY AT LAW, Somerset, Pa. Professional business entrusted to my care will be duly attended to. Office opposite the Court House. may 15, 74.

DR. G. MILLER, after twelve years active practice in Shanksville, has now permanently located at Somerset for the practice of Medicine and tenders his professional services to the citizens of Somerset and vicinity. Office in his Drug Store, opposite the Herald House, where he can be consulted at all times when not professionally engaged.

Ether or chloroform administered when desired. All calls promptly answered. dec. 16, '74-tf.

PROFESSIONAL.

Dr. George R. Fundenburg, of Cumberland, Md., informs his friends that he has this day associated with himself in the practice of medicine and surgery, his son, Dr. Walter F. Fundenburg, late the resident surgeon of the New York Eye and Ear Infirm. 1872.

Special attention will be paid to the diseases of the Eye and Ear. may4

LAW NOTICE.—Alexander H. Coffroth has resumed the practice of law in Somerset and adjoining counties. Office in Mammoth Building. feb. 20, '70.

DR. J. K. MILLER has permanently located in Berlin for the practice of his profession.—Office opposite Charles Kreisinger's store. apr. 22, '74-tf.

S. S. GOOD, PHYSICIAN & SURGEON, SOMERSET, PA. Office in Mammoth Block. may 22

JOHN BILLS, DENTIST. Office in Coffroth & Net's new building, Main Cross Street, Somerset, Pa. may11

ARTIFICIAL TEETH!! J. C. YUTZY, DENTIST, DALE CITY, Somerset Co., Pa.

Artificial Teeth, warranted to be of the very best quality. Extracting done painlessly, insertion in the evening. Particular attention paid to the preservation of the natural teeth. Those wishing teeth can by letter, can be set by enclosing money. Address as above. may22-72.

Mansion House, LATE "BENFORD HOUSE," Corner of Franklin and Broad Streets, JOHNSTOWN, PENNA. Jos. Shoemaker, Prop'r. Having lately taken charge of, refitted and refurnished this large and commodious House, I now invite the Somerset County friends to call on me, and hope by prompt attention to their wants, moderate charges, by merit, their patronage. The bar is supplied with the best the market affords. Table stocked with the choicest wines, liquors, &c. JOSEPH SHOEMAKER. N. B.—Best stabling in town. apr22

THE SOMERSET HOUSE. Having leased this magnificent and well known Hotel property from Mr. E. A. Fitch, the undersigned takes pleasure in informing his friends and the public generally that he will spare neither pains nor expense to make this house all that could be desired. Accommodating clerks and obliging waiters will attend to the wants of the guests, and the table will at all times be laden with the best the market affords. Mr. G. H. Tay will be very at all times to meet his friends at the office. D. LAVAN. aug19

DIAMOND HOTEL, STOYSTOWN PA. SAMUEL CUSTER, Proprietor. This popular and well known house is at all times a reliable stopping place for the travelling public. Table and Bedds first-class. Good stabling. Hacks leave daily for Johnstown and Somerset. march

JOHN WILSON & SON, WHOLESALE GROCERS, 207 Liberty Street, PITTSBURGH. may 29, '73

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Thankful to our friends and customers for their past patronage, we solicit a continuance of the same, and invite others who have business in our line to give us a trial, assuring all, that we shall at all times do all we can to give entire satisfaction. Feb 21 '70 JOHN DIBERT & CO.

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Drafts and Gold and silver bought and sold.—Collections made in all parts of the United States and Canada. Interest allowed on the rate of six per cent. per annum, if left six months or longer. Special arrangements made with Guardians and others who hold moneys in trust. april 16-'73.

FOURTH ANNUAL REPORT OF THE JOHNSTOWN SAVINGS BANK.

Johnstown, Pa., Dec. 1, 1874.

RESOURCES.

Loans on Real Estate		$139,321 92
Loans on Borough Bonds		6,610 00
Conemaugh Borough Bonds		5,794 86
Franklin Boro. School Bonds		725 00
Loans on Collateral		3,150 00
Cash on hand	$7,784 33	400 00
Cash in National Banks	10,838 20	
Cash with Jordan & Co.	1,596 01	
Pennsylvania State Bonds	2,000 00	
Pittsburgh City 7 per ct. Bonds	25,000 00	37,021 54
Total		$211,429 32

LIABILITIES.

Amount due Depositors		$199,237 80
Dividends unclaimed		3,160 78
Contingent		8,032 74
Total		$211,429 32

State of Pennsylvania, County of Cambria, } ss

I, Frank Dibert, Treasurer of the Johnstown Savings Bank, do solemnly affirm that the above statement is true, to the best of my knowledge and belief.

FRANK DIBERT, Treasurer.

Sworn and subscribed before me,
A. MONTGOMERY, Notary Public.

The undersigned, Auditing Committee, respectfully report that they have carefully inspected the Treasurer's report for the year ending November 30th, 1874, and have examined the assets of the Bank, consisting of Bonds, Mortgages, Judgments, Loans upon Real Estate, Cash in Bank and on hand, and find the same to correspond with the above report.

D. McLAUGHLIN,
JAMES COOPER,
H. A. BOOSE,
Auditors.

STATISTICAL.

Number of Depositors		1,638
Number of open accounts		1,648
Average to each Depositor	$194 03	
Adults		1,151
Minors		537
Male		1,202
Females		436
Rate of Dividends for 1871	5 per cent.	
Rate of Dividends from 1871 to 1874	6 per cent.	

Loans upon Real Estate are based upon the value of the land alone, buildings upon it being regarded merely as an additional security. Dec. 23

CARPETING.

Henry McCallum, 51 Fifth Avenue, PITTSBURGH, PA.

Imports direct from Manufacturers.

Superior English Oil Cloths, BRUSSELS CARPETS, &c., RAG, HEMP and INGRAIN CARPETS In every variety. 51 FIFTH AVENUE, Above Wood street. march

Ursina Lime Kilns.

The undersigned are prepared to furnish Prime Building Lime By the Car Load. Orders Respectfully Solicited. B. J. BATZER & CO. Ursina, June 18.

NATIONAL STAIR BUILDING AND Turning Shop

J. WELSH & CO., Manufacturers of Stairs, Hand-rails, Balusters, NEWEL POSTS, &c. Nos. 66 and 68 Lacock Street, ALLEGHENY CITY, PA

WEBER PIANOS. VOGEL & HUGHES ORGANS, SHEET MUSIC, MUSIC BOOKS, MUSICAL GOODS, WHOLESALE AND RETAIL. WILLIAM H. SHEIB, 70 Fifth Avenue, PITTSBURGH. *AGENTS WANTED.* Nov. 22.

Miscellaneous.

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Entirely rewritten by the ablest writers on every subject. Printed from new type, and illustrated with several thousand engravings and maps.

The work originally published under the title of THE NEW AMERICAN CYCLOPÆDIA was completed in 1863, since which time the wide circulation which it has attained in all parts of the United States, and the signal developments which have taken place in every branch of science, literature, and art, have induced the editors and publishers to submit to an exact and thorough revision, and to issue a new edition, entitled THE AMERICAN CYCLOPÆDIA.

Within the last ten years the progress of discovery in every department of knowledge has made a new work of reference an imperative want.

The movement of political affairs has kept pace with the discoveries of science, and their fruitful application to the industrial and useful arts, and the convenience and refinement of social life.—Great wars and consequent revolutions have occurred, involving national changes of peculiar moment. The civil war of our own country, which was at its height when the last volume of the old work appeared, has happily been ended, and a new course of commercial and industrial activity has been commenced.

Large accessions to our geographical knowledge have been made by the indefatigable explorers of Africa.

The great political revolutions of the last decade, with the natural result of the lapse of time, have brought into view a multitude of new men, whose names are in every one's mouth, and of whose lives every one is curious to know the particulars. Great battles have been fought and important sieges maintained, of which the details are as yet preserved only in the newspapers or in the transient publications of the day, but which ought now to take their place in permanent and authentic history.

In preparing the present edition for the press, it has accordingly been the aim of the editors to bring down the information to the latest possible dates, and to furnish an accurate account of the most recent discoveries in science, of every fresh production in literature, and of the newest inventions in the practical arts, as well as to give a succinct and original record of the progress of political and historical events.

The work has been begun after long and careful preliminary labor, and with the most ample resources for carrying it on to a successful termination.

None of the original stereotype plates have been used, but every page has been printed on new type, forming in fact a new Cyclopædia, with the same plan and compass as its predecessor, but with a far greater pecuniary expenditure, and with such improvements in its component parts as have been suggested by longer experience and enlarged knowledge.

The illustrations which are introduced for the first time in the present edition have been selected not for the sake of pictorial effect, but to give fidelity and force to the explanations in the text. They embrace all branches of science and of natural history, and depict the most famous and remarkable features of scenery, architecture and art, as well as the various processes of useful arts and manufacturers. Although intended for instruction rather than embellishment, no pains have been spared to insure their artistic excellence; the cost of their execution is enormous, and it is believed they will find a welcome reception as an admirable feature of the Cyclopædia, and worthy of its high character.

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D. G. LINT. C. G. LINT.

GLADE STEAM MILLS, C. G. Lint & Brother, Having recently leased what is known as the Old Dennison Mill, situated one mile south of Somerset, and having put it in first class order, we are prepared to do all kinds of grinding. Having purchased an engine we are enabled to use either steam or water power. All work WARRANTED SATISFACTORY. If the grain is in good condition. Flour for sale always kept on hand. sep16

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The Simplest, Most Powerful, Effective, Durable, Reliable and Cheapest Pump in use.

It is made all of Iron, and of a few simple parts.

It will not Freeze, as no water remains in the pipe when not in action.

It has no leather or gum packing, as the sucker and valves are all of iron.

It seldom, if ever, gets out of order.

It will force water from 40 to 60 feet in the air, by attaching a few feet of hose.

It is good for washing Buggies, Windows, watering Gardens, &c.

It furnishes the purest and coldest water, because it is placed in the bottom of the well.

Terms:—No. 1 Inch Pump, $15; pipe, 50c. ⅌ foot. " 1¼ " " 18; " 60c. "

Larger sizes in proportion.

IWEYAND A'PLATT, Sole Agents for Somerset County. Somerset, Pa., May 1st, 1872.

ANDREW PEEBLES, ARCHITECT, Cor. Sixth Ave. and Liberty Street, PITTSBURGH, PA. Entrance No. 4 Sixth Avenue. sep23

MESSAGE OF Governor Hartranft.

Gentlemen of the Senate and House of Representatives:

The wonderful powers of recuperation hitherto exhibited by the American people in recovering from panic and misfortune inspired the hope, twelve months ago, that the dawn of the present year would discover the country released from the distrust and effects of the panic of 1873, and inaugurate a period of confidence and prosperity. That this hope has not been realized is painfully manifested, when throughout the length and breadth of our own great State are found furnaces chilled, factories still, mining shafts in process of decay, and myriads of unemployed men, with no resources provided for themselves and families against the rigors of the winter that now holds all nature in its cold embrace. We must not be unmindful that distressing conjunctures, like the present, often brood a spirit of restlessness and discontent that ascribes to the existing government the ills that afflict society. It is therefore expected, in the presence of our depressed trade and languishing industries, that the efforts of those who are serving the public shall be directed to the practice of the most rigid economy. Let us confirm these expectations by unusual diligence in the dispatch of the public business, a constant study of the general welfare, and the application of every means in our power to reduce the burdens of the people, and with this view I recommend the closest scrutiny of every item of the appropriation bill. In this season of distress no outlay of money should be made except what is absolutely required for the ordinary expenses of the government, and to make provision for the maintenance of those reformatory and charitable institutions with whose management the State is charged. Where misery would be entailed upon any human being or the interests of science suffer by withholding aid to other educational or charitable objects, humanity and a sense of public duty will approve of some assistance, but unless for these or equally imperative reasons it is my solemn conviction that no appropriation should be made for any institution other than those for which the people of the whole State are responsible.

FINANCE.

The brief statement of the finances herewith submitted is made to embrace the details of most interest, and I invite your attention thereto with a view to a more intelligent apprehension of the discussion that follows:

DEBT REDEEMED.

During fiscal year ending November 30, 1874:		
Six per cent. loan	$1,219,50 00	
Five per cent. loan	9,000 00	
Chambersburg certificates	2,652 90	
Relief notes	53 00	
Domestic creditors' certificates	19 67	
Total		1,230,196 57

RECEIPTS.

During fiscal year ending November 30, 1874:		
Balance in Treasury November 30, 1874	$1,825,151 24	
Receipts	5,871,968 27	
Total		7,697,119 91

DISBURSEMENTS.

During fiscal year ending November 30, 1874:		
Ordinary expenses	$3,946,126 62	
Loans redeemed	1,230,196 90	
Interest paid on loans	1,466,274 04	
		6,642,567 86
Balance in Treasury November 30, 1874		1,054,551 65

PUBLIC DEBT.

Six per cent. loans	$19,321,536 00	
Five per cent. loans	4,053,354 01	
Four and a half per ct. loans	87,000 00	
		24,371,891 01

UNFUNDED DEBT.

Relief notes in circulation	$66,196 00	
Interest certificates outstanding	13,749 02	
Interest certificates unclaimed	4,448 28	
Domestic creditors' certificates	25 00	
Chambersburg certificates outstanding	82,769 28	
Chambersburg certificates unclaimed	283 68	
		166,731 26
Public debt, November 30, 1874		24,538,622 27

BONDS IN SINKING FUND.

Bonds of Pennsylvania railroad Co.	$5,500,000 00	
Bonds of Allegheny Val. R. R. Co.	3,500,000 00	
		9,000,000 00

During the fiscal year ending November 30, 1873, the receipts of the Treasury amounted to $7,076,724 20. It will be observed that in the past year the revenues have sensibly diminished, and the receipts were only $5,871,968 27. This diminution of $1,204,754 93 was occasioned by the repeal, in 1873, of the taxes on gross receipts of railroads, net earnings of industrial and other corporations, and the tax on cattle and farming implements. It is worthy of remark that the relief afforded by the repeal of these taxes was mainly in the interest of corporations employing the greatest number of working men. With this reduction of the revenue, and with an increased expenditure of perhaps $500,000, made necessary by the new Constitution in the additional outlay for schools, Legislature and judiciary, it is manifest that the severest economy must be observed in all the departments of the government, and the appropriations considerately and wisely made, or the State will be unable to meet its obligations under the existing tax laws.

By the Constitution the proceeds of the sale of public works, and by act of last session, approved May 9, 1874, the tax on the capital stock of all corporations were assigned to the Sinking Fund, which can only be applied to the payment of loans redeemed and interest on the public debt. The receipts from other sources belong to the general revenue fund, and as all the expenditures of the Government are payable therefrom, it will be clearly the duty of the Legislature to limit the appropriation to the amount of this fund.

INDUSTRIAL EDUCATION.

The report of the Superintendent of Common Schools, wherein the statistics of our educational system are presented with unusual care, will enlist the profound study of those interested in the mental and moral training of our youths. Convincing as these details are, of the close relationship existing between education and the true welfare of the State, our people are still slow to adopt methods used in other countries and States, whereby the boundaries of instruction are extended, and knowledge imparted of a more useful and practical kind. Our common school system is now fixed upon a firm basis, and a free education assured to all who wish to avail themselves of its benefits, and inquiry should, therefore be directed to the discovery of the best plan to fit our children for the numerous vocations that are the outgrowth of the peculiar resources and varied industries of the State. Upon a survey of the agencies used in unfolding these resources of Pennsylvania, it must be confessed, the mechanical work necessary for their proper development, requires labor of the highest skill; and if this survey extends over the vast and complex system of her industries, how manifold are the places where practical knowledge and handicraft are needed.

It is to our mineral wealth and manufactures we mainly owe our riches, power, and the advantages we possess as a State, and in our mines, furnaces, forges, rolling mills, locomotive works, and the myriads of factories, wherein her products are formed for use, trained hands and minds are always wanted. Can they be found among our own people? Reasonable and just complaint is made of the want of skilled labor in our midst, and the constant recourse had to foreign countries to supply this pressing need. In our great iron and other industries, and wherever skilled labor is required, the greatest number of those employed have acquired their experience in Europe, or the Eastern States. Is it not time for Pennsylvania to absolve herself from this dependence, that imposes upon many of her sons the condition of common laborers, at the bidding of overseers from without the State?

In the future that awaits our great State, with her exhaustless wealth, wherein are all the elements of empire, shall her children be the hewers of wood and the drawers of water, or shall they assume the position to which their birthright entitles them and direct and control her destiny? A very small number of our boys become artisans, and yet it is a maxim of political economy that the measure of a State's productiveness is in proportion to the skill of its labor. We disburse in this Commonwealth ten millions of dollars annually to educate our children, and no one doubts the wisdom, policy, or necessity of this expenditure; and of the children who complete their terms at her schools not one has any special fitness for a trade or any acquirements that will enable them to compete successfully with the skilled labor engaged, in many instances at high prices, in extracting our mineral stores, or in the conduct of the great industries that are the pride and chief support of the State.

I am persuaded the members of the present Legislature are interested in any design that concerns the honor and welfare of the State, and I appeal to your judgment whether the dictates of common sense and a proper appreciation of the true sources of our prosperity do not demand that some provision should be made for training a portion of our children in a knowledge of the mechanic arts, and I beg leave to offer a few suggestions as the outlines of a plan to impart this knowledge which, upon examination, I believe to be feasible and applicable to our system of education. Let young men in our common schools who desire to become mechanical engineers or master mechanics, or acquire a knowledge of some particular branch of mechanical industry, be transferred to schools where they can be taught the science that bear up n and especially mathematics in their relations to the trade they wish to learn. Lecture and draughting rooms should be provided and a workshop furnished with all the improved machinery, the former to be presided over by a professor of mechanical engineering and the latter carefully supervised by a master mechanic. The time of the students could be divided between the schoolroom and the workshop, and the lessons taught in the one be reduced to practice in the other, and a knowledge obtained of the mechanical processes made use of from the simplest to the most complicated work. Is there any practical obstacle to educating boys in this manner so that they can calculate the size and parts of a machine, then draught and finally make it with their own hands, if required in Philadelphia, Pittsburg, and other large manufacturing cities, where the means of acquiring information of this kind are so ample, schools, such as I have described, might be established without great cost, and where provision is made therefor by the local school boards, the State should be pledged to give them proper assistance.

COMPULSORY EDUCATION.

If a parent neglects the education of a child or selfishness demands its earnings when the State affords the facilities for its instruction, can it be argued that it is despotic or destructive of the principles of free institutions to compel the attendance of that child at school, and is it not a duty which the State owes, not to the child alone, but to her own safety, to rescue it from the condition of life this difference or greed may impose upon it, and prepare it, not only to be self sustaining, but a good citizen as well? All ignorant men are not paupers or criminals, but from this class are recruited the the greatest portion of those who fill our almshouses and jails. When, in certain sections of the United States, you find only seven per cent. of the people, above the age of ten years who cannot read and write, and discover 80 per cent. of all the crime chargeable to these sections is committed by this ignorant seven per cent, it will not do to deny that ignorance has a most intimate relation to crime. The statistics of pauperism likewise show that the illiterate and ignorant crowd our poorhouses, and a very small proportion of the inmates of these institutions have had any of the advantages of education. Will it be said the State has no interest in the suppression of an evil that is the prolific source of so much misery and vice? Crime and pauperism are burdens which the State has to bear, and to make use of every preventive of these evils is the dictate of good policy and humanitp.

There is, however, a more urgent reason why the State should compel the education of all the children within her jurisdiction. It is patent to every observer that where there is an aggregation of the ignorant and criminal classes, the laws regulating suffrage are frequently violated. The most effective remedy for this pernicious evil is the school. It is the nursery of the good citizen; regulates his will and action by certain fixed principles, informs and disciplines his mind, and excites and fortifies his self-respect. Receiving his education at the hands of the State, the child learns to look upon her as his benefactor, and with the increase of his intelligence there is a corresponding growth in his respect and veneration for the Commonwealth from whose beneficence he has so rich an offering. That man must be an ingrate, who, taught by the State and having his mind enriched by the stores from her bounty, will use the gifts thus bestowed in corrupting her counsels or undermining the faith of her people in the sanctity or efficiency of her laws. The lesson of the common school is love of country and obedience to authority. Can the time and attention of those employed with government be employed upon a subject more vital to the interests of society than to secure the education of every child within the operation of its laws, and I sincerely trust that from the wisdom of the Legislature will be evolved some plan that will at least gather the neglected children of the Commonwealth into institutions—where, jointly with the contributions of charitable people, she can provide for their maintenance and instruction.

NAVAL SCHOOL.

I invite your attention to an act of Congress, approved the 20th day of June, 1874, under whose provisions a school should be established at Philadelphia, for the instruction of youths in navigation. The importance of a school of this kind cannot be over-estimated, especially to a commercial city like Philadelphia, and the liberal offer of the National government will enable the instruction to be given in a practical way under a competent superintendent.

SOLDIERS' ORPHANS.

The education and maintenance of the soldiers' orphans will continue to elicit your sympathy and aid. No object should make a more successful appeal to our consideration, than the condition of these unfortunate children, whose future will be shaped and usefulness largely determined by the instruction they receive from the State. A number of these orphans, distinguished by good conduct and mental qualities that adapted them to the calling of teachers, have been transferred upon the expiration of their terms, from the Orphan to the Normal schools of the State, where they are being fitted for that useful occupation. What the State should do to obtain employment or a means of livelihood for the residue of these children who are in need of assistance, is a matter, I feel assured, you will not think unworthy of attention.

CENTENNIAL.

As the time approaches for the Centennial Celebration of the Nation's Independence, a broader and more generous sympathy with its objects is apparent, while a more general disposition is shown to make the exhibition on that occasion, not only a faithful representation of our various natural and industrial resources, but to manifest as well, that when the Nation's pride, dignity or honor are concerned, the American people move with a common impulse and have a common interest. It has been conceded from its inception, that the exhibition must have the sanction and authority of all the States, if it would be clothed with the character of a national enterprise, and the number of the States that have already enlisted in the cause, disclose the prevalence of this opinion and the desire for harmony and unity of action. The Centennial must be constructed out of materials furnished from the whole Union, or its beauty will be marred and its symmetry destroyed. We owe it to ourselves, humanity and liberty to demonstrate that the full development of a country and its resources, the education of the masses, the grandest achievements of science, the most abundant fruits of industry, the blessings of religion, and the amplest protection of life and property can all be secured by, and are consistent with the largest share of freedom to man. We are to show that what the combined wisdom of ages and all nations endeavored and failed to obtain, a system of government uniting under its authority forty millions of free people with no other restraints than those imposed by their own will, has had a trial of one hundred years, a century crowded with triumphs in peace and war, and unexampled for the progress and development of those arts that are useful and help adorn human nature. Is not, therefore, the interest, pride and patriotism of every American engaged to make the Centennial in its proportions and grandeur, a true reflex of the intelligence, genius and habits of our people, the magnitude of our resources and the benefits of our institutions? This is the scope and intention of the celebration, and if we mistake not, the sentiments of the people of the country, every State and Territory will be represented in the exhibition in the manner that will best display its wealth, industries and characteristics, and with the more comprehensive view of making the Centennial truly national and American. That the products of foreign countries will be largely represented, is assured by the number and character of the nations that have signified their intention to contribute, and the liberal appropriations they have made to provide for suitable display. There has been no abatement of zeal in the efforts of the gentlemen in charge of this National undertaking, nor any cessation in their labors to diffuse a proper understanding of its purposes and uses. No apprehension of failure has ever seized them, neither have they been disarmed by unfriendly, and at times unjust criticism, and at times deluded by plausible suggestions that might have turned them aside from the supreme object for which they have striven. To their talents, dignity of character and untiring energy, the country will be indebted for a large measure of the success of the Centennial, and in what remains for them to do, these qualities should banish distrust and command for them confidence and support. The work upon the buildings intended for the exhibition, is progressing rapidly, and the structure in its architecture and proportions will be a credit to the nation. The space to be allowed has been carefully allotted to each country, and ample provision made that the articles to be exhibited will be properly and fully displayed, while every facility will be afforded for the examination of our products. Philadelphia is enlarging her accommodations for the entertainment of guests, the neighboring cities afford innumerable opportunities of a like kind, the extensive park where the Centennial buildings are located, is every day adding to its natural beauty, with the contributions of art which public and private liberality is adorning its avenues, and the welcome accorded those who attend the exhibition, will be in keeping with the traditional hospitality of the people of Pennsylvania, and we trust will reflect honor upon the whole nation.

INSURANCE.

The necessity of an Insurance Department, and its utility, have been clearly shown, since its creation, by the discovery of a number of unsafe and insolvent companies that were doing business in this State, one of which resorted not only to fraud but to the crime of forgery to deceive the public. The published assets of these companies, in some instances, amounting to hundreds of thousands of dollars, upon examination melted away to worthless securities, the very possession of which was a convincing proof of intention to practice fraud. The protection of sound companies, the retention at home of the capital invested in insurance, the interests of the insured, and the honor of the State, alike demand the exposure of these fraudulent companies and the enactment of a general law so stringent in its regulations that it will be impossible for adventurers, under the cloak of an insurance company, to rob the public. Every facility for the detection of imposture should be afforded those charged with the examination of these companies. The immense interests involved in this business of insurance are entitled to the utmost protection the State can extend to them, and its inquiries should be so thorough that no form of deception can elude its scrutiny. A more comprehensive law, also, for the incorporation of insurance companies should be passed and made to embrace all forms of insurance, and no company should be allowed to organize, or exist, that did not give the amplest guarantees of solvency and good faith.

THE NEW CONSTITUTION.

One of the encouraging signs of the times is the growing disposition on the part of citizens to give more serious attention to the science of government and measures for the purification of the channels of administration and law. The most pregnant mischief, however, of our political system, and for which no remedy has yet been found, is the disinclination of men of character and influence to devote a small portion of their time to educating a correct public sentiment, and to the selection of men for office who will fitly represent that sentiment. It is considered one of the first advantages we possess under our form of government to be permitted to vote for those who are to make and administer our laws. If compelled by any arbitrary power to surrender this privilege we would do so only with our lives, yet how many citizens discharge this most important duty with as much indifference and as little investigation as to the merits of the candidates as they meet the ordinary requirements of their daily life. This unconcern began a brood of distempers whose malign influence years ago reached the dearest franchises of the people of this State. It became evident that reform must be had in many of the functions of government; in some places authority was strained and in others needed support; abuses in legislation had grown intolerant; the will of individuals and localities was enacted into law; corporations that were the creatures of the State became more powerful than their creator, and cities, through special legislative grants were ruled by the few to the detriment of the many. To correct these evils the people demanded a change that would be radical and the New Constitution was made to embody the reforms. Special legislation bequeathed to the State a legacy of wrongs that have been fruitful of injustice, and some of whose injurious effects upon the peace and prosperity of the Commonwealth will be perpetuated to posterity, and if the New Constitution had no other merit than to confine this kind of legislation to its proper limits, it would secure the allegiance and duty of our citizens. The ready acquiescence of our people in accepting the provisions of the New Constitution, and the absence of all contest on the part of corporations, many of whom were jealous of its restrictions, are a gratifying illustration of loyalty to the best interests of the State. The public sentiment that demanded and obtained the reforms must now take care that new or worse disorders do not creep into our political system.

A few suggestions will be pardoned concerning another habit of our citizens which, I fear, will banish integrity from office, unless corrected.

Every well organized government very properly provides against betrayal of trusts, or abuse of power by its Representatives. The public has a right to expect honesty, diligence and a conscientious discharge of duty from those whom it distinguishes by election or appointment, but on the contrary, are not its servants when they fulfill the essentials, entitled to confidence and protection from detraction and abuse. Men of character shrink from contact with public employment, because it involves suspicion, mistrust and slander. To purify office, we must dignify not degrade it. Respect for law will not be increased by holding up those who administer it to public contempt. The propriety and justice of official acts should be examined with more candor, and honest people ought not to take their opinions on trust, but fairly and dispassionately investigate for themselves. Good citizenship requires that we should scrutinize closely the antecedents, character and fitness of candidates for office, and if they possess the necessary qualifications, and are elected, it alike exacts of us that we should give them a constant and trustful support while in the public service.

BANKS, SAVING FUNDS AND TRUST COMPANIES.

We have in the State one hundred and ninety-nine National banks, whose capital is about $52,000,000; and one hundred and seventeen State banks and savings institutions, whose capital actually paid in, as per Auditor General's report of 1874, was $8,370,168 85, in all three hundred and sixteen banks and savings institutions, with an aggregate capital of $60,000,000. For the proper regulation of National banks we are dependent on the National government. For the regulation of State banks, savings funds and trust companies the State government is responsible to its people, and as it is probable a bill for the enactment of a general law, in compliance with the provisions of the New Constitution, for the organization of banks, may come before you at this session, I invite your special consideration thereto. In my annual message I called attention to the vicious practice that had grown up in the State, of incorporating banks, savings and trust companies without fixing proper and definite limitation to their powers and privileges and providing for their enforcement. In the enactment of a general law, whereby they can be organized without limit, it is of the highest importance to the business interests of the people, and the material development of the State, that their powers and privileges be clearly defined, and any violation thereof should subject them to proper penalties or the forfeiture of the charters.

The charters of these banks and institutions were mostly granted within the past few years, and many of them possess powers and privileges which should never have been conferred. The Auditor General's report of 1874, shows they had over $23,000,000 of deposits. Some of them are averaging $10, $20, $30 and $40 of deposits for each dollar of capital stock paid in; depending, in some instances, almost entirely upon their deposits for banking facilities. These are obtained by offering usually six per cent. interest, and loaned back to the community in which they are borrowed at higher rates of interest.

These banks and savings institutions act as "middlemen" between the lender and the borrower, resulting in the rates of interest advancing wherever they are established. That these banks and institutions, with rare exceptions, charge interest greatly in excess of legal rates is notorious; that excessive rates of interest enrich a few and impoverish the many, is equally undeniable, and the public welfare demands that a policy so injurious should be avoided. The large majority of the State institutions are styled savings banks; with a few exceptions, their resemblance to properly regulated savings banks exist only in name. Savings banks properly organized, are managed for the benefit of their depositors; the