Annual Message of

## GOV. JOHN W. GEARY; Delivered January 7, 1868.

[Continued from our issue of last week.] EDUCATION.

The report of the Superintendent of the Common Schools exhibits a full view of our excellent system of public instruction, which is widely diffusing it's blessings by securing a sound and substantial education to all the children of the State. A brief summary will give an idea of the immense proportions it has attrined and the vast amount of usefulness of which it is capable.

At the close of the year the number of school districts in the State 1,889; the number of schools, 13,435; graded schools, 2,-147; school directors, 11.534; county, city and borough superintendents, 68; teachers, 16,523; pupils, 789,389; the cost of tuition, \$3,028,065,70; building, \$1,262,798 68; contingencies, \$790.675, 33; tuition, building and contingencies, \$5,081,539 71; and the amount expended for all purposes relating to schools, \$5,160,750 17.

Your attention is particularly invited to the want of uniformity and constant change of books in the public schools. These are matters of serious inconvenience and needless expense to the poor, and might easily be remedied by judicious legislation.

The chief aim of our system of common schools is to place the advantages of an education within the reach of all the children of the Commonwealth; and when it is considered that intelligence and virtue are the principal safeguards of our free institutions, this system earnestly claims the fostering care and wise guidance of the Legislature.

The graded schools have largely increased during the past year. The system established by the State was designed, not only to furnish interuction to our youth in the elements of knowledge, but wherever practicable, to impart to them an education in the higher branches of learning. The multipli-cation of grammar and high schools should, therefore, receive every encouragement, for they are necessary to perfect the system and enable the State to avail itself of that talent which is born in the cottages of the poor quite as frequently as in the palaces of the rich.

Good schools counct exist without good tained by using the proper means to prepare them. Recognizing these facts, the Legis latue of 1867 passed a general Normal school law, dividing the State into twelve districts, and looking forward to the establishment. in each of them, of a Normal school. According to the provisions of this law four of these schoo s are now organized, the prosperous condition of which is exemplified by the fact that two thousand one hundred and eighty-five students attended them during the past year, of whom forty-six graduated.

feurteen colleges and thirty-two academies have made reports to the School Department during the past year. Such institutions supply a great public want, as the common school system is not competent to perform the whole work of popular education. A State requires men of generous culture in all the walks of life, as well as in the profession of teaching, and the perfection of the system of public school instruction is of that beneficence. In shielding, protecone of the wisest and noblest objects of egislation. All of the different institutions of learning would strengthened and their usefulness increased by bringing them together in a closer union, which possibly can be best accomplished by the creation of a general Department of Education.

Serious complaints have been made concerning the neglect of the education of the children in the alms and poor houses of some of the counties of the State. They are permitted to grow up in idleness and ignorance, and when sent upon the world to earn a living are better prepared to receive lesions of vice than those of usefulness. The directors of these institutions should be compelled, by law, to send such children to the common schools or provide proper schools for them. and it should be made the duty of common school superintendents to supervise and enforce the execution of the

SOLDIERS' ORPHANS' SCHOOLS. tending from January 1, 1866, to January 1, 1867, was insufficient to cover the expences of the whole year, and consequently those of December, 1866, were unpaid. The pext appropriation, under the present law, extends from January 1, 1867, to June 1, 1868. It was, therefore, determined that there was no legal authority to apply any part of it to the payment of expenses prior December, 1866, amounting to \$31,049 77,

Hon. Thomas H. Burrowes, who was appointed Superintendent by my predecessor, continued in office until May 1, 1867, when, under the act of April 9, 1867, I appointed Col. George F. M'Farland, Superintendent, Rev. C. Cornforth, Inspector and Examin-er, and Mrs. E. W. Hutter, Assistant, who a once entered upon the discharge of their duties by visiting and re-organizing the into the local management of some of them,

The present Superintendent reports the November 30, 1867, as follows: Education and maintenance \$341,889 85; Partial rehef,\$210 00; Clothing furnished 1,898 children, in advanced schools, \$37,187 83; Making and repairing clothing, freight, &c., \$8,350 74; General expenses, \$6,781 60; Total amount, from January 1, to December

, 1867. \$394,420 02

ted by the Superintendent, as follows: Education and maintenance of 1,850 children, in advanced schools at \$140 per annum, \$129,-500 00; Education and maintenance for 500 children in primary schools, at \$125, per annum, \$31,250 00; Education and maintenance of 1.050 children in "Homes," at \$105 per annum, \$55,125 00; Clothing 1,-Transferring pupils, salaries, &c., \$3,975 00; Estimate for six months, ending June 1,

Total actual and estimated expenses for eventeen months, from January 1, 1867, to June 1, 1868, \$637,395 02; Or, at the rate of \$449,925 80 per annum. From which deduct total amount appropriated for seventeen months, at \$350,000 per annum, \$495,-\$99.925 80 per annum.

1868, \$242,975 00.

Add the amount due for D cember, 1866, \$31,049 77; And it exhibits the total deficit from December 1, 1866, to June 1, 1868, to he provided for by special appropriation, \$172,611 46.

I do not deem it inapprepriate here to state that if the bill which passed the House at the last session had become a law. making an appropriation of \$450,000 per annum for the orphans' schools, it would have been sufficient to have paid the total ex-

The estimates for the year ending June 1st, 1869, will be found fully set forth in he report of the Superintendent. From that report it will also be seen that there are in operation thirty-nine orphan schools and homes, having in charge an average of two thousand nine hundred and thirty one pupils, for the year ending November 30, forty-eight dollars and forty-three cents per existence.

These schools have doubtless reached being the age at which the orphans cease to be chargeable to the State, and they will henceforward decrease in the following ratio, viz: 374 will reach that age in 1868. 329 in 1869, 348 in 1870, 403 in 1871, 479 in 1875, after which there probably will not pose indicated. be more than 600 remaining in the schools. Should the term be reduced to fifteen years, teachers, and good teachers can only be obenter upon trades or business within the present year.

No calculation can furnish an estimate of the benefits and blessings that are constantly flowing from these institutions. Thousands of orphan children are enjoying their parental care, moral culture, and educational training, who otherwise would have suflered poverty and want, and been left to grow up in idleness and neglect. Many a widow's heart has been gladdened by the protection, comfort and religious solicitude extended to her fatherless offspring, and thousands are the prayers devoutly uttered for those who have not been unmindful of them in the time of their affliction. In making the generous disposition it has dene for these destitute and helpless orphans, the Legislature, deserves and receives the heartiest thanks of every good citizen, all of whom will cordially approve a continuance ting and educating the children of our dead soldiers the Legislature is nobly performing its duty. Those children are not the mere object of our charity, or pensioners upon our bounty; but the wards of the Commonwealth, and have just claims, carned by the blood of their fathers, upon its support and guardianship, which can only be withheld at the sacrifice of philanthrophy, honor, patriotism. State pride, and every principle of

AGRICULTURAL COLLEGE.

The act of Congress of July 2, 1862, granted land scrip to the several States, to be appropriated to the maintenance of colleges, whose leading object it shall be to give instruction in the sciences which minister to agriculture and mechanic arts. By the rule of apportionment, adopted by Congress, 700,000 acres fell to the share of this Commonwealth. The act of Assembly of February 19, 1867, appropriated the benefit The last annual report of the Superinten- of the whole of that grant to the Agricultudent of the Soldiers' Orphens' Schools was ral College of Pennsylvania, which has made up to include the 30th of November, thereby become subject to the supervision 1866. The appropriation for that year, ex- and guardianship of the State. I therefore invite your attention to the organization and condition of that institution, as exhibited by the president of the board of trustees, in his report for the year 1867, which will be laid before you. The commissioners appointed by the Legislature to sell the land scrip have completed the sales, which amount to \$439,186 80. In accordance with the act of Assembly, the one-teath of the to January, 1867; hence those incurred in proceeds has been applied to the purchase of sites for "Model and experimental Farms," and the residue invested as follows: \$126. 000 in the United States 5-20 bends: \$20,-000 in Pennsylvania war loan, and \$235,-000 in the Pennsylvania bonds of 1867. The college has been thoroughly re-or-

ganized in order to make it fully respond to the object and requirements of the set of Congress and to the educational interests of the industrial classes, and to meet these ends it now gives courses of instruction in generschools, correcting abuses which had crept al science, agriculture, mechanical and civil engineering, metallurgy and mining, ancient and in settling arrearages, which was done and modern languages, and military tactics, with zeal, fidelity, and commendable prom- employing a faculty comprising six professors and two instructors in the college department and three instructors in the gramexpenditures for the eleven months ending mar school. This important educational enterprise in the interests of agriculture and the mechanical arts deserves favorable con-

sideration. MILITARY.

An adequate preparation in time of peace is a preservative against the probabilities and contingencies of war. This oft repeat- of domestic afflictions, when Col. Cook was all, in their different spheres, accomplishing ed axiom was not sufficiently realized before promoted to fill the position, and Lieuten- much good for the unfortunate classes for The expenses for the six months, from De- the rebellion, for, when it broke out, it ant Col. J. Copelan, appointed assistant. whose benefit they were established.

cember 1, 1867, to June 1, 1868, are estima- found the nation wholly unprepared. Had | During the year ending December 15, | Detailed accounts of the deeply interested, the responsibility for it been otherwise, the war which continued through a period of fodr years, and cost the country millions of treasure, hundreds of thousands of lives, and an incalculable acrushed in its incipiency. That war, however, has not been without its useful lessons. 850 children, at \$25 per annum, \$23,125 00 It has taught the necessity of adhering to principles in practice which we have heretofore only acknowledged in theory. It has trained many thousands of our young men in the science of arms and infused among them a spirit of military ardor which may safely be relied on in any future emergency, and paved the way for the establishment of military organizations that will prove a safeguard and honor to the State. The Legislature, availing itself of these facts, should 833 33; And a deficit for seventeen months is shown, of \$141.551 69; Or, at the rate of adopt a liberal and effective system for increasing and regulating the volunteer militia. The law of 1864, though excellent in many respects, does not meet the requirements of the times, and alterations and amendments are needed before it can accomplish all the contemplated and desired objects. The minimum of men necessary to form a company is entirely too high, and in many places where smaller companies would be formed, it is impossible to raise them in accordance with the ratio established by the act. From the report of the Adjutant General, it will be seen that there are now but thirty-eight uniformed companies in the State, comprising only about three thousand men, whilst the suggested amendments, which should be made as early as possible. would increase these organizations to any desirable extent, and tend to renew and keep alive in our soldiers the proud memories of the service and to preserve the military ar-1867, at an average cost of one hundred and | dor born of our recent struggles for national

NEW ARSENAL. The necessity for a new arsenal, affording their maximum numbers. Sixteen years a place of safe deposit for ordnance stores and a magazine, is so obvious as to require nothing more on my part than to call your attention to the subject, and to ask that authority be given and an appropriation made for the purchase of a site and for the in 1872, 460 in 1873. 416 in 1874. and 344 erection of suitable buildings for the pur-

> REYNOLDS MONUMENT. Agreeably to the requirements of the act of Assembly, entitled "An Act to authorize the Governor to transfer to the Reynolds condemned ordnance, 'approved March 7 1867, I caused the ordnance in the arsenal to be inspected and turned over to the committee for the purpose indicated five condemned six-pounder brass cannon, weighing in the aggregate three thousand seven hundred and forty-eight pounds. HISTORY.

In 1864 the Legislature made an appropriation for the purpose of having prepared and published a complete history of the military operations of the State in reference consummating the provisions of the act, who proceeded to collect the necessary materials and to prosecute the work.

Although the country has again been restored to peace, the people continue to feel a deep interest in all that relates to the struggle which so recently convulsed the nation. In the prosecution of the war Pennsylvania, always among the first to answer the country's call, gave additional evidences of her devotion to liberty and to the nation's glory. Over three hundred and sixty thousand of her sons stood in the ranks of the Union army. Many have fallen and nearly thirty thousand by wounds and disease received in the field, repose in death. work in progress. In its pages will be

TRANSPORTATION DEPARTMENT. The Department of Transportation, creamination of the Legislature, expressed in plete the undertaking.

The appropriation bill, approved April 11. Your patriotism will doubtless give a factorism. the appropriation bill, approved April 11, The report of the Superintendent shows that for the year ending November | lightened people of the Commonwealth 30, 1867, the whole number of claims settled and paid was eight hundred and eighty-two. These were for the disinterment of the bodies of deeased Pennsylvania soldiers on distant battle-fields and transportation to the ment of her physical resources and in the homes of their relatives, and the total ex- performance of every noble and disinterested dred and twenty-three claims, amounting to about four thousand dollars, for the payment of which and some unsettled transportation, an appropriation of four thousand five hundred dollars will be required.

All the papers and business of the De partment have been transferred to the office of the Adjutant General.

STATE AGENCY. During the war a State Agency, for the examination, adjustment and collection, free of expenses, of military claims, was established at Washington, for the maintenance of which the Legislature, with commendable liberality, has annually made the neces-

ber, Col. Stewart resigned in consequence

cates collected, amounting to \$241,669 43. will probably be settled by the 30th of June next, at which period the appropriation terminates. When this is exhausted, the Department will have doubtless fulfilled its mistransferred to the Adjutant General's office. CEMETERIES.

The reports of the commissioners appointed under the act of March 12, 1867, to investigate the transactions relating to certain cemeteries are herewith presented.

The work at the Gettysburg cemetery is progressing, but with less expedition than was contemplated, in consequence of the difficulty of procuring such blocks of marble as were required for statuary.

The appropriation of three thousand dollars to the cemetery at Antietam has been withheld, as it appears from the act of incorporation by the Legislature of Maryland and the resolutions of the board of trustees, that the rebel dead are to be interred within the enclosure and to be honored with the same memorials as the Union soldiers who are there buried.

The custom has ever prevailed to specially honor those in death who won special honor by meritorious lives. The monuments reared to the memory of departed worth bear ample testimony that our people have not been unmindful of this custom. But where were such memorials ever erected for men whose actions were infamous, and who perished in an ignoble cause? Who would glorify the treason of Benedict Arnold with such monuments as have arisen to the memory of Washington? Who would dare to insult the loyal heart of this nation by proposing to lay, side by side, in the same sepulchre, the body of the assassin Booth and that of Abraham Lincoln? No loval man would take the heartless Wirz and the other demons that presided over the prison dens of cruelty, starvation and death, and the executed conspirators against the nation's illustrious chief, and deposit them in the against the country a warfare which for its diabolical ferocity is without a parallel in the history of civilization, and even to erect monuments to their memory. Carry out this purpose and what inducement can be hereafter offered to the loyal civizen to fight against treason, when he teels assured that should he fall in battle the traitor's grave

will be honored equally with his own? The cause of the Union was a holy one, while that which opposed it must have been its converse. To one side alone the glory to the late war. My predecessor appointed belongs. This was not a war of nations but Samuel P. Bates, Esq., for the purpose of of treason against loyalty. It was a contest of rebels who would have drained the life's blood of the government which had nurtured and protected them, against its patriotic sons who fought to save it from destruction. It was a war carried on by the defenders and promoters of oppression against the friends and lovers of liberty and their country's in-

> While there is no reasonable objection to giving decent sepulture even to the rebel dead, those who consider them deserving of honorable testimonials may bestow them. It is our duty to render honor only to whom we believe honor is due.

MONUMENT TO DECEASED SOLDIERS. The commissioners appointed under an To commemorate their heroism, to preserve | act of the Legislature, approved April 22, their names and perpetuate the record of 1858, "to contract for, and superintend the their deeds are among the objects of the erection of a monument to the memory of citizens of Pennsylvania who were slain or lost found an account of each and every military | their lives in the late war with Mexico," have organization of the State; the officers and contracted for the crection of a monument, in men of whom ther were emposed; the a prominent portion of the Capitol grounds, name of every individual, with his place of and the work is grogressing as rapidly as residence, time of muster, date of discharge, circumstances will permit. The appropriaand the special acts by which he was distin- | tion of \$6,000, to which the commissioners guished, as well of the dead as those who are limited, is inadequate for the object contemplated. The lowest bid for the contract was \$8,200. I join the commissioners, therefore, in requesting an additional appropriated during the war, has accomplished its tion of three thousand, to be used, or so purpose, and ceased to exist by the deter- much thereof as may be necessary, to com-

vorable response to this request, and the enrising above selfish and partisan feeling, will sanction such expenditure for the erection of this honorable memento. A State that has a perfect and desirable embodiment of pubbeen prodigal of her millions in the employpenditures were thirty-two thousand five- act which philanthropy could suggest, canhundred and thirty-nine dollars and forty not forget her gallant sons whose sufferings cents. There remain unsettled one hun- and sacrifices for their country have never been fully appreciated, and whose remains repose among strangers, in a foreign land, without a stone, however rude, to indicate their last resting places, or distinguish their graves from those of their fallen enemies.

BURIAL OF DECEASED SQLDIERS. A communication from the board of managers of the Harrisburg cemetery is herewith transmitted, to which your attention is invited. The subject of which it treats, relative to the burial of deceased soldiers during the late war, is worthy of legislative consideration.

CHARITABLE INSTITUTIONS. The Pennsylvania Institute for the Deaf and Dumb, the Institution for the Instruc-Allegheny county, was appointed Agent, and Lieutenant Colonel Wm. A. Cook, Assistant. After a faithful and Colonel Wm. A. Cook, Assistant. Assistant. After a faithful and efficient other similar charities, which have received performance of its duties until 31st of Octo- aid from the State, are, according to the reports of the principals and superintendents, wise than beneficial.

1867, one thousand seven hundred and Pennsylvania State Lunatic Hospital, at which, after the adjournment, but few memeighteen claims have been settled, and three Harrisburg, and of the Western Pennsylva- bers could be found willing to assume, or hundred and twenty-one Treasury certifi- nia Hospital, at Pittsburg, will be found in even to admit any knowledge of their passthe reports of the trustees and superintend age. It is expected that every legislator mount of suffering and want, would have been of comparatively short duration, if not new cases remain unsettled, the most of which others in the State for the care of the inhospital at Harrisburg, for which approprision, and the documents and papers can be and will be ready for occupation during the dency to jeopardize the public interests. To tion of buildings, on the Ohio river, seven miles below Pittsburg, known as the Dixmont Hospital for the Insane. The great knowledge of which has been generally disestablishment of other institutions of this insane is one to every thousand persons, and tive approval, and in several instances bills on assuming the population of the State to | were passed and sent for approval in dupliand, we have about three thousand five hundred insane. The hospitals in the State afford accommodation for only two thousand. Hence there are fifteen hundred for whom no provision is made, and many of them are tant. The Legislature, coming as it does.

> REVISION OF THE CIVIL CODE. 10th of April last, Hon David Derrickson, men have commenced the work assigned are hoped to be derived :

omissions, repetitions and inconsistencies of able local statutes, which for many years sembly and occupied the attention of the of May, 1855. Legislature to the detriment of general legislation. 3. The conferring upon the courts many powers now exercised by the Legisla-

of which will be laid before you at an early year the appropriation bill was not passed day. The mo t important of these, which the commissioners, in harmony with my own ly and favorable action of the Legislature, are those relating to corporations, the poor, public highways, railroads, evidence and interest. The others, with, perhaps, a few exceptions, might be left unacted upon until the entire work of revision is completed. The enactment of the bill on corporations into a law, at an early period of the session. would, doubtless, serve to prevent much legislation that might be called for on subects which the bill itself contemplates and for which it makes ample provision. The bills relating to the poor and to public highways demand early attention, as the laws now in force on these subjects are so numerous and diversified that scarcely any two position of the debris which annually accacounties in the State are controlled by the | mulates about the Capitol. This seems to that they receive the earliest practicable of certain attaches of the several legislative sanction of the Legislature.

far as possible, to complete the work and ed. It is alleged that valuable property has present it as a symmetrical whole, rather thus been taken possession of and applied to than in detached parts, and express their personal uses, or sold for mere nominal sums, opinion relative to the time requisite for its and the amount obtained privately approprisatisfactory completion. They ask a repeal ated. A remedy for this evil is to allow no of so much of the first section of the joint | perquisites whatever to any employees of the resolution as excepts from their labors "those government. Salaries, sufficient in all cases statutes revised, codified and enacted under for the services rendered, should be approthe resolution approved Narch 23, 1830," and an amendment of the fourth section, so should be allowed. The adoption of this as to extend from "two" to three years, the principle would remove the temptation for time allowed for the completion of the work. | young men in the departments to resort to The proposed amendments will give them improper practices. All the public propercontrol of the whole body of the statute law, I ty, of every description, as well as the buildand such allowance of time as they deem | ings and grounds, should be placed in charge necessary for its satisfactory revision. The of the superintendent appointed for that accumulation of our public statutes, during purpose, chosen for his known integrity and a period of nearly two centuries, can hardly fail to present a confusion which it is eminently desirable should be corrected; and his duties. All property and material not the only practicable mode of accomplishing needed for public use, the superintendent this is the one indicated by the resolution | should be required to sell at public sale, and of the last Legislature, and having confidence in the gentlemen selected for this work, it is due to them, as well as to the public, that they should not be restricted, either as to time or by exceptions, which would prevent

lie statutes. The task is one of more than ordinary surance, and the amount is being rapidly inmagnitude, requiring deliberate consideration, critical acumen, and careful comparison and arrangement, together with high order thorough revision. Laws have been estabof talent, literary attainments, legal research, blished in several of our sister States, and so and energetic industry, to bring it to that perfection which its importance demands and the Legislature intended and will doubtless expect.

The Auditor General, Secretary of the Commonwealth and State Treasurer, appointed by the Legislature at its last session to revise and digest the tax laws of the State. have discharged that duty. Their report will be submitted at an early day, and I bespeak for it that careful examination which the importance of the subject deserves.

PUBLIC NOTICE TO BE GIVEN OF CERTAIN BILLS. Your attention is also invited to the acts of May 13, 1857, and April 2, 1860, (Digest, page 43,) requiring public notice to be given of the application for all private acts relating to real estate and for acts of incorporation. The wisdom and justice of these are manifest, and their enforcement cannot be other-

LEGISLATION. At the last session certain bills were passed in which large numbers of citizens were

sane, are crowded. The infirmaries for the simply chosen to give his support to certain bills which have been called to his individuation was made last year, with a large num- al attention, but to be constantly on the alert ber of additional wards, have been erected, to frustrate every act that may have a tenwinter. A liberal appropriation for the Western Hospital was devoted to the erec- wrong has been done, is to acknowledge a want of attention to the trust reposed by his constituents. One bill, the authorship and increase of population renders necessary the claimed, passed both branches of the Assembly, and was sent in due form, with the kind. It is estimated that the ratio of the signatures of the proper officers, for Execube about three millions five hundred thous- care. All such hasty and careless legislation should be avoided, and the members of the session now about to commence be enabled at its close to give an account of their paranguishing in the county prisons and alms fresh from the ranks of the people, should set an example in economy, retrenchment and reform. It is the custodian of the pub-Pursuant to the first section of a joint res- lie interests, and any unnecessary extravaolution of the Legislature, approved on the gance or prodigality in the expenditure of public money is reprehensible. It was a W. Maelay Hail, Esq., and Wayne M'Veigh, | matter of common notoriety at the last ses-Esq., were appointed to 'revise, collate and sion that a number of subordinate officers, digest all such public acts and statutes of the in both branches of the Assembly, were apeivil code of this State, as are general and pointed, to whom liberal salaries were paid, permanent in their nature." These gentle- and who were never seen at their designated and who were never seen at their designated posts, and rendered no service to the State. them, and from which the following ber efits This practice has been emphatically condemned by the press and the people, and 1. The correction of the redundancies, will not be continued by any Legislature which means to acquire a reputation for a the existing statutes. 2. The framing of faithful performance of duty. Your general laws as substitutes for the innumer- attention is respectfully invited to the law on this subject as contained in sections fifteen have comprised the bulk of the acts of As- to eighteen of the act approved the 7th day

ANNUAL APPROPRIATIONS. Your attention is directed to the practice of withholding the annual appropriation bill ture, and which, it is believed, will greatly until the latest moments of the session. In against the wrong." Yet it is proposed that the loyal States construct cometeries for their heroic dead, and then desecrate them by the burial therein of those who prosecuted have proposed that against the state of the second the second that the second the second that t relieve that body by decreasing the demand | the public estimation great importance is until the last night of the session, when it was hurried through both branches of the views, are of the opinion should receive ear- Legislature, and on the following morning presented for approval, without affording time for the necessary investigation, and subjecting the Executive to the alternative of signing it with all its imperfections, or suspending, for the ensuing year, the indispensable means for the operations of the State Government. It is, therefore, earnestly desired that the appropriation bill be taken up, discussed, and passed at a sufficiently early period during the session to enable it to receive that thorough examination which its importance demands.

> PERQUISITES OF OFFICE. Very many serious complaints have been made for many years past relative to the dissame law, and it is earnestly to be desired have been regarded as legitimate perquisites and other departments and has consequent-The commissioners desire to be allowed, so | ly led to pra tices which should be preventpriated, beyond which no other consideration general capability, and required to give sufficient bonds for the faithful performance of pay over the proceeds to the State Treasury. INSURANCE DEPARTMENT.

My attention has been called to the subect of insurance, and so important does it appear, that I deem it worthy of legislative consideration. Many millions of dollars are now involved, in the United States, in increased. To guard the interests of insurers, our laws are adequate, and therefore need a successful have been their operations that the insurance companies acting under them command a respect and confidence which is not extended to those of Pennsylvania. Whilst a large portion of the insurance bu-siness of New York is done in this State, some of our companies have recently abolished their agencies in NewYork, because as they say, no one there will insure in a Pennsylvania company, in consequence of the laxity of our insurance laws. The policies of many organizations, under our present laws, are alleged to be worthless; and although they are continually failing, others of similas character are starting into existence. Within a few months five fire insurance companies have failed, one of which had issued policies to over one million of dollars, and other serious defections are of frequent occurrence.

In view of these facts and the costly experience of the people, I would recommend the establishment of an Insurance Department, similar to those in New York and

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