Financial

The week past opened with rates for money still ruling high, and there were indications that the uneasy state of the money market might continue. These indications grew out of a strained condition over on the other side in the London markets. Settling day there promised to develop trouble, especially among brokers in American securities. This promise was fulfilled to a certain extent, and some nine failures took place, most of them unimportant, but one or two of considerable magnitude; this but one or two of considerable magnitude; this caused a renewal of liquidation of Americans in the London market, which at once reflected itself in our markets, especially with those shares here that are listed on the foreign boards. A decline of from four to eight per cent. occurred, based largely on this foreign condition, assisted by the bear party here. With this decline the uneasiness of holders became serious; but, fortunately, money eased, rates returned to legal figures for call loans, and the decline in prices was checked. The extreme fluctuations were heavy, but towards the close of the week an improvement commenced which advanced quotations four or five per cent. in the more active shares. These aggravating and demoralizing periods of depression cent. in the more active shares. These aggravating and demoralizing periods of depression are easily traceable to the distrust and doubt which prevail as to the outcome of our anticipated currency legislation; fear occasionally overcomes hope in the peculiarly sensitive state of the public mind, and then returns a lapse in values and further losses to holders who are obliged to liquidate. During the past few days, however, the feeling has seemed to strengthen that public sentiment in favor of the repeal of the silver-purchasing clause of the Sherman Law is rapidly growing, and is taking in sections of the silver-purchasing clause of the Sherman Law is rapidly growing, and is taking in sections of the country heretofore strongly silver. The disastrous effect of the law is becoming so apparent that ignorant prejudice is dissipating. Disaster carries its own wisdom born of hard experience, and this is changing sentiment all over the Nation, until it is believed that prompt action will come with the meeting of Congress and the law will be soon a thing of the past the law will be soon a thing of the past.

The chief drawback to an improvement in security markets still hinges on the difficulty of making time loans; if money should ease up for the next month or two, and time loans become practical, the prospects otherwise would almost insure a rapid recovery wise would almost insure a rapid recovery of values. In the meantime, merchants, institutions, and manufacturers are suffering for need of regular facilities for financiering; perfectly solvent concerns are obliged to assign for lack of legitimate accommodations, discounts are still difficult to procure because of the prevailing distrust, and credits are yet undergoing curtailment. It cure because of the prevailing distrust, and credits are yet undergoing curtailment. It matters little how much currency we have: double it, and yet, with the distrust present, contraction of credits will prevent its circulation and produce suffering; divide it, and give us back confidence, and the currency will be ample. The mistaken idea that the more currency the more prosperity is being exploded in the face of our present crisis; and so men are learning by experience. The banks of New York City are becoming stronger in money resources, and are disposed to relieve the situation as far as possible; indeed, our banks here resources, and are disposed to relieve the situation as far as possible; indeed, our banks here have been handled with great tact and wisdom during this period of trial, and they should be credited, more than any other financial power in the country, with having done much in preventing greater disaster. Gold begins to come from the other side in driblets, but the Bank of England resists its withdrawal with all of of England resists its withdrawal with all of its power; it has got to yield some, however, for our exports of merchandise are increasing, and our gold necessities will surely command the metal before long. In the meantime the United States Treasury is building up its gold reserve, and is nearly back to the legal reserve of \$100,000,000, mostly increased from the panks receipt of gold certificates from the banks, which have exchanged them for much-needed small currency. The earnings of some of the silver State railways have decreased of late, together with those roads dependent on traffic from these States; while the Western roads generally keep up a good showing. The crop reports, official and otherwise, indicate an aggregate wheat crop of 400,000,000 bushels, and a corn crop larger than any yet produced probably 2,200,000,000 bushels or more. The wheat crop is small, but the surplus over is large. We may hope for better prices for wheat abroad with the indications of short crop in some sections of Europe and India.

The bank statement is as follows:

banks still short of the legal requirements about \$4,000,000.

Money closes at 3 per cent. to 4 per cent.
WALL STREET.

FINANCIAL

AMERICAN FIRE INSURANCE COMPANY



Office, Company's Building, 308 & 310 Walnut St., Philadelphia

CASH CAPITAL \$500,000 00
Reserve for Reinsurance and all
other claims \$2,541,873 61
Surplus over all Liabilities \$141,428 86

TOTAL ASSETS, JAN. 1, 1893,

TOTAL ASSETS, JAN. 1, 1000, \$3,183,302.47

THOS. H. MONTGOMERY, President.
CHAS. P. PEROT, Vice-President.
RICHARD MARIS, Secretary and Treas.
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OF MINNEAPOLIS
Paid-in Capital, \$1,000,000

Paid-in Capital, \$1,000,000

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"Questions which have always been debated with an immense amount of controversy, most of which has served only to convert dusk into darkness. This little volume really flashes a clear light upon the subject. Rarely do we find so much freshness of thought combined with so much felicity of diction."—The Christian World, London, Eng.

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Some Elemental Doctrines in Modern Form. [The Living God; The Holy Trinity; What is Left of the Bible; The Immortal Life.] 16mo, White Leatherette, 35 cents.

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A GRADUATE OF YALE and Mathematical Fellow of Cornell University, experienced teacher of Higher Mathematics and Classics, desires engagement. Very best references. Prof. L., Blue Ridge Springs, Va. WANTED—A Protestant woman of refinement as companion and to do the housework for a family of three. References given and required. Address Box 55, Middletown, New York.

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Dr. Holmes in the Country

I was curious to know about Dr. Holmes's experience of country life (says the Rev. Dr. Hale in "McClure's Magazine"), he knows all nature's processes so well. So he told me how it happened that he went to Pittsfield. It seems that, a century and a half ago, his ancestor, Jacob Wendell, had a royal grant for the whole township there, with some small exception, perhaps. The place was at first called Pontoosuc, then Wendelltown, and only afterward got the name of Pittsfield from William Pitt. One part of the Wendell property descended to Dr. Holmes's mother. When he had once seen it he was struck with its beauty and fitness for a country home, and asked her that he might have it for his own. It was there that he built a house in which he lived for eight or nine years. He said that the Housatonic winds backwards and forwards through it, so that to go from one end of his estate to the other in a straight line required the crossing it seven times. Here his children grew up, and he and they were enlivened anew every year by long summer days there. He every year by long summer days there. He was most interesting and animated as he spoke of the vigor of life and work and poetical composition which come from being in the open air and living in the country. He wrote, at the request of the neighborhood, his poem of "The Ploughman," to be read at a cattle-show in Pittsfield. "And when I came to read it afterwards, I said, 'Here it is! Here is open-air life, here is what breathing the mountain air and living in the midst of nature does for a man!" And I want to read you now a piece of that poem, because it contained a prophecy." And while he was looking for the verses, he said, in the vein of the Autocrat, "Nobody knows but a man's self how many good things he has

A Rothschild on Mount Carmel

The Jewish colonists in Palestine had a pleasant surprise a few weeks ago, in the sud-den appearance among them of their munifi-cent benefactor, Baron Edmond de Rothschild. The children of the Zichrou Jacob colony greeted him with songs and escorted him to the synagogue, where he spoke briefly, exhortthe synagogue, where he spoke briefly, exhorting the colonists to show themselves good and
loyal subjects of the Sultan who has been so
kind to them, and to walk faithfully in the
ways of Judaism. "How my heart rejoices,"
he exclaimed, "when I see Carmel covered
with vineyards, planted and cultivated by
Jews!" Then there was an informal reception, in the course of which he expressed his tron, in the course of which he expressed his regret at hearing the colonists talk Yiddish, which he told them was no language at all, and urged them to learn Hebrew. "I hope," he said, "that at my next visit you will be able to welcome me in the holy tongue." Next he visited the bazar, where he advised the traders visited the bazar, where he advised the traders to deal in useful things, not in luxuries. In the evening there was a general illumination in his honor. The next day he inspected the vineyards, wine-presses, and mills, attended a representation of a Hebrew play, "Zerubabel," by the school-children, and made a speech to their mothers. "Offer up your prayers daily," he said, "as my saintly mother did, who prayed three times a day; perform with your own hands the domestic duties, and lend help to your husband in the fields. Know that the eyes of the whole world are turned to the coloeyes of the whole world are turned to the colonies in Palestine. Show, then, to the world that the Jews can be at the same time hard workers and pious Jews."

The "Hebrew Standard" learns that the

Sultan has revoked the harsh law which forbade the Jewish colonists in Palestine to acquire immovable property or to transfer any such property already acquired.

The German Soldier's Feet

There are two things which the German officer does not and cannot condone—one is officer does not and cannot condone—one is non-efficiency of the soldier's rifle, the other a chafed foot (writes Poultney Bigelow in "Harper's Monthly"). If either of these two takes place on the march or during the maneuvers, the soldier is immediately punished with arrest, and is not allowed to offer any excuse. During the different maneuvers of German army corns that I have attended I cannot recall a corps that I have attended, I cannot recall a handful of foot-sore men in the course of a

day's work, and yet at all these field operations forced marches are a feature, in order to test the endurance of officers and men. The secret of this uniform excellence as regards marching powers lies in the training which the men re-ceive. When they enter their company as recruits in October, the first thing that is impressed upon their minds is the importance of the shoe and the musket. No pains are spared in giving the men at the start comfortable footgear, and they are expected to look after this with as much interest as if it were a chronometer. In the spring following, when the snow is off the ground, marches are undertaken, and these are regulated as carefully as are the strokes and the courses of the college crew under the hands of the trainer. Each day the men march half a mile or so farther than the day before; each day they carry on their backs an ounce or two more; each day the speed they are able to maintain is carefully noted; in fact, the record of a company's marching from day to day, until late into the summer, when they move into the open country, is kept as minutely as if it were a single picked company training for a match or a competitive drill The German soldier is educated and trained for the purpose of fighting and to petitive drill The German soldier is educated and trained for the purpose of fighting, and to have a man fall out before he reaches the fireline is looked upon as quite as much a disaster as if he had been shot and wounded by the enemy. The art of war, as practiced in Germany, is very much the art of "getting there," and it is the general who posts himself most advantageously at the critical moment that may be assumed to have won the battle. may be assumed to have won the battle.

Advance in Price of Coal

Advance in Price of Coal need not increase the cost of other necessaries. Housekeepers and mothers can still obtain the Gail Borden Eagle Brand Condensed Milk at a reasonable price. Its quality has been maintained for over thirty years without an equal. Grocers and Druggists.

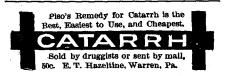
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The wise man is never persuaded to buy paint that is said to be "just as good" or "better" than

Strictly Pure White I

The market is flooded with spurious white leads. The following analyses, made by eminent chemists, of two of these misleading brands show the exact proportion of genuine white lead they contain: "Standard Lead Co. Strictly Pure White Lead. St. Louis."

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Barytes 59.36 per cent. Regis Chauvenet
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Less than 7 per cent. white lead.

Sulphate of Lead 4.18 per cent. Oxide of Zinc 45.04 per cent. Barytes 50.68 per cent.

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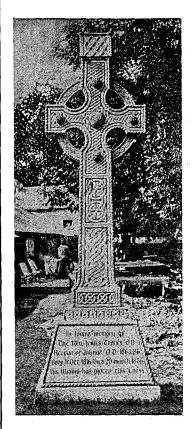
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Correspondence solicited regarding such memorials.

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TO ARCHITECTS, BUILDERS, OWNERS, AND OCCUPANTS OF HOUSES

Since the completion of five of the six sides of every room, hall, and closet consists of plaster, there is nothing in the economy of building upon which somuch depends for neatness, elegance, and durability as perfect walls and ceilings. Yet, until the production of King's Windsor Asbestos Cement Dry Mortar (and that, too, at a price not exceeding the cost of fair common wall plaster), this feature in the art of building had not kept pace with other building improvements.

EXPLANATION RELATING TO OUR DRY MORTAR

Within the past three or four years we have made and sold about a million and a half barrels of our wall material known as KING'S WINDSOR ASBESTOS CEMENT, with which masons have mixed their own sand; but, finding that in some instances they have disregarded our directions as to the amount and quality of sand to be used with it, and not being thus able to guarantee results without having control of the quantity and quality of this essential ingredient, we have, therefore, recently established in connection with our Mills an extensive SAND PLANT, and now incorporate with our famous cement not only a switable quality but correct quantity of the best selected, silicious, sharp bank sand, being itself first systematically treated—that is, thoroughly screend, quasked, and kim dried—thus providing a reliable and berject wall material, ready for use, except the addition of water by the plasterer—and this is our WINDSOR ASBESTOS CEMENT DRY MORTAR.

ASSURANCE OF PERFECT WALLS AND CEILINGS

By this method, together with accurately proportioning all the ingredients (by automatic weighing of the same), we are now fully enabled to control the proportion and indicated and homogeneous incorporation of all the materials, and thereby to guarantee perfect Walls and Ceilings.

HOW COMMON PLASTER IS MADE

The Indispensable Requisites in the Production of Wall Plaster, of whatever nature, are: 1st, suitable quality and preparation of the materials, especially the sand; ad, proper propertions of the ingredients; and 3d, thorough and homogeneous mixing of the same. Neither of these requisites are or can be strictly or approximately complied with in making wall plaster by the usual means. The sand is seldom well selected, is never treated (that is, property screened, washed, and dried); the materials are proportioned by guess, without pretension to the least accuracy, and never but partially incorporated or mixed—to do either of which by kand labor would be too expensive, and absolutely impossible on or at the premises where the plaster is to be used. Nothing short of an extensive plant and steam power renders it possible to produce properly made Wall Plaster, and this is why we can produce a superbly superior material for even less than a poorer article.

RELATIVE COST OF OUR CEMENT AND COMMON PLASTER

Though our material is infinitely superior to any wall plaster made of lime, hair, and sand, or other ingredients, our method of production compete with the cost of a fair quality of common (or any other) wall plaster, as will appear. The materials and labor for lathing, cornices, ing coat, and the labor for applying the plaster that constitutes the scratch and brown coats of given thickness, will cost the same whatever for the scratch and brown coats; therefore, the relative cost of our Windsor Cement Dry Mortar and Common Plaster is, parrowed down to common plaster (for scratch and brown coats) stacked, wet up, and tempered, ready for the had; and the cost of our Windsor Cement Dry Leady to wet up. For comparison we will take Col. Gilmore's Formula for common plaster, which is employed for Government work as standard: Lime, 4 casks, at \$1.10; Hair, 4 bushels, at 25 cents; Sand, 7 loads, at 75 cents; labor for mixing, stacking, and tempering, \$10 to 50 square yards, or 14 15/100 cents per square yard. Our material delivered at the building, at our price, \$6.70 per ton (after deducting) to 62/\$ 84, yds. is 10 72/100 cts. per sq. yd.—showing a difference in favor of our material of 3 43/100 cts. per sq. yd. This compariso work on wood lath, and holds good on all other lathing, brick walls, etc.

ADVANTAGES IN FAVOR OF WINDSOR CEMENT DRY MORTAR OVER COMMON HAND-MADE PLASTER

Though so far superior to all other wall plasters, it costs no more than common plaster, and, therefore, can be universally afforded and for all classes of buildings, is three times stronger—three times harder—free from acid or any other corrosive or otherwise injurious chemicals. The water with which it is wet up is largely take up by the set, and does not, therefore, evaporate, and so saturate the wood-work of the structure. It adheres stronger to brick, all kinds of lath and other buildings materials—is more easily applied—saves time, as the carpenters can almost immediately follow the plasterers—is not injured by frost after it has once set. As it is wet within the structure, the plasterers are not delayed by storms or freezing temperature. It can be used and finished in any way that ordinary plaster can—registe thimbles, etc., can be cut in without extended injury—nails can be driven into it without blemish. It relieves Architects and Owners of apprehension and anxi attendant upon the uncertainty of securing good walls and ceilings by the use of hand-made and half-made lime-and-hair plaster. It is particularly adapted for sett tiles, slabs, floor brick, topping off chimneys, and the like—can be applied without special skill and by any plasterer. Walls and Ceilings made of our Cement stronger, harder, tougher, more tenacious and elastic—will not pit, chip, crack, or fall off—are less porous and therefore less absorptive of water, moisture, and germ disease, hence more wholesome and sanatory and less expensive to paint—are free from filthy tropical cattle hair, asbestos being used for fiber. They are fire, water, very and germ proof—being harder, are not easily defaced—being smoother, are more agreeable to touch and vision—being water-proof, can be cleaned by washing—and the observe the desired proof of the surface.

obvitate heavy cost of repairs.

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