

Bits of Fun

"The trolley cars are just killing," remarked a Chestnut Street girl.—*Philadelphia Call*.

Jack—What did that horse cost you? Tom—It cost me all the respect I ever entertained for the man I bought it from.—*Tit-Bits*.

"Now," said the storekeeper, as he gazed proudly at the lettering on his new brass sign, "that's what I call polished English."—*Washington Star*.

A Chicago man who had just surrendered his watch to a footpad was moved to remark that he didn't know when he had been so pressed for time.—*Washington Star*.

Tommy—Papa, when people sell things by the pound, do they ever weigh the scales? Papa—Certainly not, my boy. Tommy—Then how do they weigh fish?—*Harper's Young People*.

Jeremisquan, Duck Trap, and Pequawket are some Maine names which have been swept away by the besom of reform. But the beautiful Chesunabungamanglaronticook remains.—*Lewiston Journal*.

Charlie Sniffers (out with Dollie Dimple)—Pardon me for bowing to that shabby old codger, but I feel obliged to do it. Dollie—Who is he, Charlie? Charlie—He is the head of our firm.—*Spare Moments*.

The Emperor Francis I. of Austria was once present while two of his sons were quarreling violently. At last one of them said, "You are the greatest ass in Vienna." "Hush!" said the Emperor, "you forget that I am here."—*To-Day*.

"I always suspected that cashier," said a member of the board of directors. "Maybe he'll turn up," said another; "you can't always judge a man by his appearance." "No. But in a case like this it is pretty safe to judge him by his disappearance."—*Washington Star*.

Competent.—Penn Inkley—I think I shall try my hand at magazine poetry. Faber—Do you think you are capable? You know magazines require something more than rhyme. Penn Inkley (enthusiastically)—Capable! Why it's just in my line! I've been running the Puzzle Department of our paper for years.—*Puck*.

Irish Viceroy is stripped of their sovereign attributes as soon as they reach English waters. The following story is told of Lord Houghton and a lady with whom he was acquainted. They both found themselves on board the Holyhead packet. During the voyage from Ireland the lady treated the Viceroy with ceremonious respect. So soon, however, as the packet entered Holyhead harbor she said to him: "Now, Bobby, you are no longer a Viceroy, so take my bag and make yourself useful."—*London Truth*.

The Earl of Derby, while walking on his own land, once met a collier. His lordship inquired if the collier knew he was walking on his land. "Thy land? Well, I've got no land myself," was the reply, "and I'm like to walk on somebody's. Wheer did tha' get it fro?" "Oh," explained his lordship, "I got it from my ancestors." "An' wheer did they get it fro?" queried the collier. "They got it from their ancestors," was the reply. "And wheer did their ancestors get it fro?" "They fought for it." "Well, begad," said the collier, squaring up to the noble earl, "I'll feight thee for it!"—*English Exchange*.

Rubinstein, when traveling, was very much annoyed by requests for complimentary tickets; but most of the time he maintained his composure, even though justly irritated. It is told of him that, just before one of his recitals in London, he was accosted by an old lady in the entrance-hall, and thus addressed: "Oh, Mr. Rubinstein, I am so glad to see you! I have tried in vain to purchase a ticket. Have you a seat you could let me have?" "Madam," said the great pianist, "there is but one seat at my disposal; and that you are welcome to, if you think fit to take it." "Oh, yes, and

a thousand thanks! Where is it?" was the excited reply. "At the piano," smilingly replied Rubinstein.—*Harper's Young People*.

Brevity in Excess

We find in the "Pratt Institute Monthly" the following open letter "To an Intelligent Youth who Abbreviates too Much:"

In your last letter to me I thought I had a cipher dispatch. You said: "Yours 16th ult. at hand; was surprised and delighted to know that N. Y. was so attractive to you there are not elsewhere in the U. S. so many and various attractions as there." You remind me of what a friend told me about a colored man named Aaron Evans, at the Isle of Hope, in Georgia. He had a small sailing sloop with the peculiar name "Extenuate." Maritime law requires that the name of vessels be painted on the stern. When the inspector whose duty it was to report the vessel came to examine her he was dumfounded to find upon her stern "X10US."

This tendency to abbreviate everything springs from an inherent laziness of the race; the progress of language in the last thousand years has shown it in hundreds of ways. We say *don't* and *can't*, and have cut *God be with you down to good by*.

In speaking to a lady the Romans used to say *mea domina*; the Italians shortened it to *madonna*, the French to *madame*, the English to *madam*, *ma'am*, and *m* (as in *yes'm*). Our tendency seems to be to give the meaning with the very smallest effort. You perhaps will say that is your principle in writing; but let me call your attention to the fact that abbreviations, like spelling, to which art they belong, are subject to the stamp of authority, and that your inventive powers are forbidden by the laws of good usage to work in this field. "Gents" of enterprise and hurry may clip the ends of words, but gentlemen with leisure enough to show good breeding are careful to err on the side of avoiding abbreviations.

Very truly, YOUR UNCLE.

A Royal Beggar

One of the most remarkable finds made by the Historical Manuscripts Commission among the family papers of the Duke of Portland at Welbeck Abbey, says the London "Daily News," is a series of letters from King Charles II., mostly written from St. Germain in 1649, to various persons whose names are written in cipher, the key to which has not been discovered. They were found folded and packed together in a little leather box, and by their appearance it would seem that they had been sent over for delivery, but had never been used. As the commissioners observe, they "are mostly of a kind to which the adherents of the Stuarts must have been accustomed, and the promises contained in which were not always completely performed." In brief, they present the young prince in the character of a begging-letter writer on a rather extensive scale. Some thirty correspondents seem to have been addressed by him in the month of August of that year alone. The following will serve as a sample: "1649, August 31, St. Germain.—I have had so good testimony of your affection to the King, my dear father of blessed memory, that I desire you on this occasion to lend me 500 pounds, whereof I promise you on my royal word very faithful repayment. I have troubled few of my friends in this kind." Of this missive five copies have been found, all bearing the royal signature and seal, and therefore presumptively intended for different persons.

A Doctor-Prince

Prince Louis Ferdinand of Bavaria, a nephew of the Prince Regent, follows the profession of medicine with assiduity; so also does his cousin, Duke Charles Theodore, the celebrated oculist. The Prince never charges poor people for his services to them, but the rich may pay him what they wish; the proceeds he devotes to the maintenance of the huge hospital he erected some years since.

Teachers of Cookery

always have a critical audience. They must make no failures and they must have the best. They use

Cleveland's

Baking Powder

It never fails. Cleveland's is pure, wholesome and sure.

Cleveland Baking Powder Co., New York,
Successor to Cleveland Brothers.

The last article from the Prince's pen has appeared in the "German Archives for Clinical Medicine," and is entitled "A Contribution to the Aetiology and Pathology of Pleuritis."

Books Received

AMERICAN BOOK CO., NEW YORK
White, Emerson E. School Management. \$1.
D. APPLETON & CO., NEW YORK
Wright, General Marcus J. General Scott. \$1.50.
THE CENTURY CO., NEW YORK
Famous Adventures and Prison Escapes of the Civil War. \$2.
GINN & CO., BOSTON
Daudet, Alphonse. Morceaux Choisis. Edited by F. W. Freeborn. 85 cts.
HENRY HOLT & CO., NEW YORK
Cameron, A. Guyot. Contes de Daudet. 80 cts.
Hugo, Victor. Selections. Edited by F. M. Warren. 70 cts.
Fortier, Alcée. Histoire de la Littérature Française. \$1.
Freytag, Gustav. Karl der Grosse. Edited by A. B. Nichols. 75 cts.
MACMILLAN & CO., NEW YORK
Scott, Sir Walter, Bart. Quentin Durward. \$1.25.
JAMES A. O'CONNOR, NEW YORK
O'Connor, Father. The Converted Catholic. Vol. X.
THE OPEN COURT PUBLISHING CO., CHICAGO
Müller, F. Max. Three Lectures on the Science of Language. 25 cts.
Ribot, Th. The Diseases of Personality. 25 cts.
THE PARLIAMENT PUBLISHING CO., CHICAGO
Barrows, Rev. John H., D.D. The World's Parliament of Religions. Vol. II.
THE FLEMING H. REVELL CO., NEW YORK
Smith, Hannah W. Every-Day Religion. \$1.
Pentecost, George F., D.D. The Invincible Gospel. 25 cts.
Meyer, F. B. Key-Words of the Inner Life. 50 cts.
Parker, Joseph. None Like It: A Plea for the Old Sword. \$1.25.
Blackie, John Stuart. The Ideal of Humanity in Old Times and New. \$1.
CHARLES SCRIBNER'S SONS, NEW YORK
McCosh, James, D.D. Philosophy of Reality. 75 cts.
Prothero, Rowland E. The Life and Correspondence of Arthur P. Stanley, late Dean of Westminster. 2 Vols. \$8.
J. SELWIN TAIT & SONS, NEW YORK
Hobbes, John O. A Bundle of Life. 50 cts.
Coffin, Charles E. The Gist of Whist. 75 cts.

A "Grip Cold"

Tendency to Consumption Checked—
Health Restored by Hood's

"Hood's Sarsaparilla is a wonderful medicine; it excels all others for curing 'the Grip.' I was troubled with a bad Grip cold, very different from the other colds. I took medicine, but it didn't do any good. My folks thought I was leading to consumption. At last I read of people who were

Hood's Sarsaparilla Cures

cured by Hood's Sarsaparilla, and so I thought I would try it. After using two bottles I began to gain and the third bottle cured me entirely." Miss MELVILLER C. ROUND, Shrewsbury, Mass.

Hood's Pills are purely vegetable and perfectly harmless. Sold by all druggists. 25c.

THE BOOK-BUYERS' UNION

A DEPARTMENT OF
THE OUTLOOK CO.

Membership, securing special discounts, Two Dollars per year. Send postal for special offer to Outlook subscribers.

BOOK-BUYERS' UNION, The Outlook Co., 13 Astor Place, New York.

is a completely equipped bureau of information for book-buyers, and a trustworthy and convenient purchasing agency, by which time, trouble, and money are saved to its members.

Book-Buyers' Guide Weekly List of Choice Books

BIBLICAL STUDY—GENESIS

New Commentary on Genesis

By FRANZ DELITZSCH. 2 vols., 8vo. \$6.00.
Scribners.
Critical and exhaustive.

Expositor's Bible. Genesis

By Rev. MARCUS DODS, D.D. \$1.50. *Armstrong.*
Adapted to general use, while scholarly.

People's Bible. Genesis

By Rev. JOSEPH PARKER, D.D. 8vo, \$1.50.
Funk & Wagnalls.
Remarkably suggestive.

Genesis of Genesis

By BENJ. W. BACON. \$2.50. *Student Publ. Co.*
Indicates by different type the several documents combined in the Book of Genesis.

The Early Narratives in Genesis

By Rev. H. E. RYLE. \$1.00. *Macmillan.*
States the results of recent textual criticism.

Origin of the World According to Revelation and Science

By Sir J. W. LAWSON. \$2.00. *Harpers.*
A careful review of scientific theories.

The World Before the Flood

By EDERSHEIM. \$1.00. *Revell.*
A portrayal from the point of view of Biblical records and modern science.

The above, or any book mentioned in *The Outlook*, sent to any address, postpaid, on receipt of price. Special discounts to members. Yearly fee, Two Dollars.

BOOK-BUYERS' UNION THE OUTLOOK CO.

13 Astor Place, - New York

HOUGHTON, MIFFLIN & CO.'S

NEW BOOKS

A Protégée of Jack Hamlin's, and Other Tales

By BRET HARTE. 16mo, \$1.25.

A new volume of Mr. Harte's inimitable stories, nearly all relating to California and the West.

The Rousing of Mrs. Potter, and Other Stories

By GERTRUDE SMITH. 16mo, \$1.25.

A pretty book of fresh, vigorous, readable stories, some of which have appeared in *The Century* and other periodicals. Several of them are Western in scene and characters, some are located in New England, and one in Italy.

A Symphony of the Spirit

Compiled by GEORGE S. MERRIAM, author of "The Story of William and Lucy Smith," etc. 16mo, gilt top, \$1.00.

Mr. Merriam has gathered here, for the consolation of those who have lost dear friends, some threescore poems of faith and uplifting thought from Wordsworth, Tennyson, Browning, Emerson, Longfellow, Lowell, Whittier, Matthew and Edwin Arnold, and others.

Familiar Letters of Sir Walter Scott

With a fine Steel Portrait of Scott and an Autographic Plan of Abbotsford. 2 vols., 8vo, gilt top, \$6.00.

"In perusing these fascinating pages we seem to live Sir Walter's life over again along with him."—*London Telegraph.*

Sold by all booksellers. Sent, postpaid, by

HOUGHTON, MIFFLIN & CO., Boston
11 East 17th Street, New York

D. APPLETON & CO.'S NEW BOOKS

Germany and the Germans

By WILLIAM HARBUIT DAWSON, author of "German Socialism and Ferdinand Lassalle," "Prince Bismarck and State Socialism," etc. 2 vols., 8vo. Cloth, \$6.00.

"This excellent work—a literary monument of intelligent and conscientious labor—deals with every phase and aspect of state and political activity, public and private, in the Fatherland. . . . Teems with entertaining anecdotes and introspective aperçus of character."—*London Telegraph.*

"With Mr. Dawson's two volumes before him, the ordinary reader may well dispense with the perusal of previous authorities. . . . His work, on the whole, is comprehensive, conscientious, and eminently fair."—*London Chronicle.*

The Story of the Sun

By Sir ROBERT S. BALL, F.R.S., author of "An Atlas of Astronomy," "The Cause of an Ice Age," etc. 8vo. Cloth, \$5.00.

Prof. Ball's entertaining style is known to so large a number of readers of his popular astronomical works that this volume, which brings together the results of all the latest investigations concerning the sun, will find a ready welcome.

The Greater Glory

A Story of High Life. By MAARTEN MAARTENS, author of "God's Fool," "Joost Avelingh," etc. 12mo. Cloth, \$1.50.

Press comments on "God's Fool."

"Maarten Maartens is a great novelist and a remarkable man. . . . Few books since the best days of Dickens and Thackeray contain such quiet humor and depict human nature with such an unerring touch."—*Cleveland World.*

"Maarten Maartens has secured a firm footing in the eddies of current literature. . . . Pathos deepens into tragedy in the thrilling story of 'God's Fool.'"—*Philadelphia Ledger.*

"One of the greatest successes of the year."—*New York Tribune.*

General Scott

By General MARCUS J. WRIGHT. A new volume in the Great Commanders Series, edited by Gen. JAMES GRANT WILSON. With Portrait and Maps. 12mo. Cloth, gilt top, \$1.50.

General Wright's book is a work of popular interest. The subject is one of the most picturesque and impressive to be found in our military history, and the author, in availing himself of the latest authorities, has produced a book which seems likely to be accepted as a standard work in its class.

Earlscourt

A Novel of Provincial Life. By ALEXANDER ALLARDYCE, author of "Balmoral: A Romance of the Queen's Country," "The City of Sunshine," etc. No. 132, Town and Country Library. 12mo. Paper, 50 cents; cloth, \$1.00.

The adroitness with which the author works out his motive, and the sustained interest due to plot and to the graphic reproduction of certain phases of English social life, seem certain to gain for this book a success which will greatly enhance Mr. Allardyce's reputation as a new light in the English fiction of the day.

For sale by all booksellers; or will be sent by mail on receipt of price by the publishers.

D. APPLETON & CO.

1, 3 & 5 BOND STREET, NEW YORK



✦ CONTAINS ✦

Two notable papers on

LINCOLN:

"Lincoln's Place in History," by Prof. John Coleman Adams, with a portrait of Lincoln from an original unretouched negative made in 1864; and "Lincoln's Gettysburg Address," by John G. Nicolay, Lincoln's private secretary; when and how the famous address was written,—the delivery,—a facsimile of the original draft of the address,—comparison with the other versions, etc.

MARK TWAIN'S

PUDD'NHEAD WILSON,

now appearing in *THE CENTURY*, should be read by everyone.

The scene is laid in Missouri, and starts out very bravely with the mixing up of two babies by a rebellious slave girl who is nearly white—her child and that of her master. Now, if anyone wants any more prospect of excitement than that—he is, indeed, hard to please. One quite trembles at the toils with which he sees the volatile Twain will envelop the children.—*News, Chicago.*

First Chapters of a Serial Story

By Mary Hallock Foote;

"A Romance of the Faith," a powerful narrative by Herbert D. Ward, with six spirited illustrations by Castaigne; humorous stories by Richard Malcolm Johnston and Sarah Orne Jewett, and other sketches, are also published in this number.

Other Features of the MIDWINTER CENTURY

include: "The Tramp at Home," an interesting illustrated article on vagabond life by one who has lived among the tramps; an article on Alma-Tadema, the famous painter, with frontispiece portrait, reproductions of sketches, and views of his home and studio; an essay by James Russell Lowell on "Criticism and Culture"; an interesting article on "Nikola Tesla," the well-known electrician whose experiments with high potential currents at the World's Fair attracted wide attention; "A Study of Indian Music," with the scores of numerous ceremonial songs; "The Real Stonewall Jackson," an appreciative estimate of the great Southern General; other entertaining articles, departments, etc.

Ready Thursday, February 1st. For sale at all book-stores and on news-stands. Price 35 cents.

THE CENTURY CO.

Publishers: 33 E. 17th St., N. Y.

GERMANIA

A monthly magazine for the study of the German Language and Literature, is highly recommended by college professors and the press as "the best effort yet made to assist the student of German, and to interest him in his pursuit." Its BEGINNER'S CORNER furnishes every year a complete and interesting course in German Grammar. \$2 a year. Single copies 10 cents. P. O. Box 151, Manchester, N. H.

About People

—Mr. William Lane Booker, the British Consul-General in New York, who has held office since 1883, has just been knighted by Queen Victoria.

—Lord North said of Boston that it was the center of rebellious commotion in America. "As hot as Faneuil Hall" was a favorite phrase of those days. The last survivors of the "Boston Tea Party" were G. R. T. Hewes, who died at Richfield, N. Y., in 1840, aged ninety-eight years, and David Kinniston, who died at Chicago in 1852, aged one hundred and fifteen years.

—Alexander Greig, emigrating in the last century from Scotland to Norway, changed his name to Grieg. The Norwegian composer Edward Grieg is his grandson, but gives evidence of his Scotch ancestry, not only in fluent use of the English language, but also in his fondness for Scotch melodies, between which and the Norwegian, he says, there is a strong affinity.

—The monarchs who have reigned longest are Queen Victoria, who ascended the throne in 1837, and the Emperor Francis Joseph, whose reign began in that year of revolutions, 1848. The oldest monarchs are the Pope, the King of Denmark, the Grand Dukes of Luxembourg and of Weimar. Queen Victoria, with her seventy-four years, comes next.

—It is said that the appointment of Lieutenant Alexander, a talented colored officer, to be Professor of Military Science and Tactics at Wilberforce University, Wilberforce, Ohio, is the first of its nature ever made in this country. The University has over two hundred students, who come from twenty-five States, and is the only school under control of colored men which was represented at the Chicago Exposition.

—Mr. George Rea, one of the most successful agriculturists in Great Britain, has just died at Middleton, Northumberland. For many years he was one of the largest tenant-farmers in the Kingdom, and his rent has amounted to as high a sum as \$125,000 annually. Mr. Rea, who farmed nearly seventeen thousand acres in Northumberland, also held an immense sheep-farm in Fassiefern, and about seventy thousand acres of the Loch Eil estate in Argyllshire.

—Dr. Albert Leffingwell, of Summit, N. J., tells us that among the sturdy Puritans who, somewhat over two centuries ago, laid the foundations of the old Connecticut town of Norwich, was one William Hyde, the father of two children, Samuel and Hester. From this daughter Hester was descended the Rev. Hiram Bingham, who, sailing from Boston in October, 1819, landed, after a voyage of six months, at Honolulu, one of that little band of Christian missionaries who first came to the Sandwich Islands. From Samuel, the brother of Hester, is directly descended the present President of the United States. Perhaps even Mr. Cleveland may not be aware that a distant cousin has linked his name with the destiny and history of the Hawaiian Islands.

—"Not all the story of Elizabeth Peabody was told at the time of her death," says the Boston "Transcript." "It is known to many of her friends that she was engaged to be married to Nathaniel Hawthorne in her youth. Hawthorne had not yet met Sophia Peabody, her younger sister, who afterwards became his wife. He was instantly attracted to her upon meeting her, however, and although the two young people strove against their mutual affection, it came to the knowledge of the elder sister, who told them at once that her heart had room for them together as well as separately, and she proved it in her life and by her devotion to them. Sophia Peabody made the famous bust of Laura Bridgman, and the sum of money she received for it from Dr. Howe paid for her wedding trousseau. Elizabeth Peabody was the heroine of Mrs. Brown-ing's well-known poem, 'Bertha in the Lane.' She outlived by many years the sister for whom she 'sewed the wedding-gown,' and was a living heroine, instead of dying like the elder sister in the poem."

THE PLYMOUTH HYMNAL

EDITED BY LYMAN ABBOTT

This book is the practical result of long experience with congregational singing, and may properly be called a selection rather than a collection of hymns and tunes; as the 638 hymns and 471 tunes in the book were selected from over 5,000 hymns and poems, and a many tunes. Thirty-two new tunes were written especially for the book. All editions contain a Psalter. The department of "Spiritual Songs" included in the book does away with the necessity for an abridged edition for use in the prayer-meeting; while its Indexes are unequalled for completeness and convenience.

Specimen pages sent on application.

Specimen (returnable) copies sent to pastors for examination with a view to introduction.

THE OUTLOOK CO., 13 Astor Place, New York

TAMMANY HALL

is the subject of a very striking and timely paper in the

February Atlantic

which contains, besides,

Recollections of Stanton under Lincoln by EX-SENATOR DAWES.

Francis Parkman

a noteworthy poem by DR. HOLMES.

Hamilton Fish

by HON. J. C. BANCROFT DAVIS.

Philip and His Wife, IV., V.

by MRS. DELAND.

The Educational Law of Reading and Writing

by HORACE E. SCUDDER.

With other excellent Stories, Essays, Poems, Reviews, and Contributors' Club.

\$4.00 a year; 35 cents a number.

HOUGHTON, MIFFLIN & CO., Boston
11 East 17th St., New York

MUSIC BOOKS for 1894

OUTING SONGS contains a splendid collection of selected and original Camp Songs, Road Songs, Boating Songs, and songs for every phase of outdoor life. Wheelmen especially will be delighted with it. Pocket size. PRICE 50 CENTS.

BROCKHOVEN'S HARMONY A celebrated system of Harmony based on the Richter principle, so familiar to all musicians. PRICE, \$1.00.

KING REBE'S DAUGHTER by Julian Edwards. A new and beautiful one act lyric drama, recently produced in New York with flattering success. PRICE, \$1.00.

DAY SCHOOL MUSIC The Cincinnati Music Readers make the best series of Graded Readers for Public Schools in this country. Revised and enlarged to five parts. Descriptive pamphlet free. Prices. Part 1, 20 cts., Part 2, 20 cts., Part 3, 20 cts., Part 4, 30 cts., Part 5, 35 cts.

THE JOLLY PICNIC A new and pleasing cantata for juveniles, by C. H. Gabriel. Full of good music and bright dialogue. PRICE, 30 CENTS.

FAMOUS VIOLINISTS A little pamphlet containing short sketches of the famous violinists of the world. PRICE, 25 CENTS.

SINGING CLASS BOOKS The best of all. Send for specimen pages.

Send 2 cts for sample of The Musical Visitor, containing music for Choirs, and general musical news.

THE JOHN CHURCH CO., CINCINNATI - NEW YORK - CHICAGO.

Our New Easter Service

By the Rev. R. LOWRY

Will be mailed on receipt of 5 cents.

Our New Easter Carols

By Six Popular Composers

Will be mailed on receipt of 5 cents.

THE BIGLOW & MAIN CO.

215 Wabash Ave., Chicago. 76 East 9th St., New York.

20th Edition, postpaid for 25c. (or stamps).

THE HUMAN HAIR

Why it Falls Off, Turns Grey, and the Remedy.

By Prof. HARLEY PARKER, F.R.S.

W. E. Long & Co., 1013 Arch St., Philada., Pa.

"Every one should read this little book."—Athenaeum.

The Round Robin Reading Club

DESIGNED FOR THE PROMOTION OF SYSTEMATIC STUDY OF LITERATURE

The object of this organization is to direct the reading of individuals and small classes through correspondence conducted by competent specialists, who will furnish lists of books, criticize papers, and personally assist each member. Having no limits imposed by a given system, the Club is free to meet the needs of those who desire to read for special purposes, for general improvement, or pleasure, and to supplement University Extension Work. For particulars address

Miss LOUISE STOCKTON,
1213 Chester Avenue, Philadelphia.

DRESS GOODS FOR SPRING 1894

Beginning this week we shall place on exhibition our Spring importations of Novelty Dress Goods.

The collection for this Season's trade surpasses any former one in style and in daintiness of colorings.

Prismatic Tints of Yellow, Tapestry, and Porcelain Blues, Green, Mauve, Venetian Brown of a ruddy tinge, and Pink as delicate as the fading rainbow; some exquisite hues of shell pink.

Grenadines are in large and floriated designs.

Twenty new effects in Black and White Suitings.

For Young Ladies, Crinkled Crepons. Special facilities afforded for examining these goods.

James McCreery & Co.

Broadway & 11th Street

New York

PAINT YOUR ROOFS WITH DIXON'S SILICA GRAPHITE PAINT

Water will run from it pure and clean. It covers double the surface of any other paint, and will last four or five times longer. Equally useful for any iron work. Send for circulars. Jos. DIXON CRUCIBLE Co., Jersey City, N. J.

Financial

An increase of over \$6,000,000 in the surplus reserve of the city banks in the past week raises the sum total of such surplus to \$109,000,000. It will be noticed, below, that the item of loans actually decreases, while deposits continue to pile up in the banks, until now the holdings of the latter exceed the aggregate of loans about \$130,000,000. The banks of the city now have \$245,966,600 total reserve. These figures are unprecedented, and are fairly startling as indicative of the measure of contraction which has taken place both in the commercial demand for money and in the speculative demand. The rates for call and time funds, it is needless to say, are very low, representing an almost entire absence of demand in both cases. Some of the mercantile agencies report a moderate improvement in the condition of business in the country, but the "Chronicle," which is the most accurate financial journal, or at least as accurate as any, says that "the movement of industrial affairs has not been marked by any distinct change this week." There is a little improvement from the closing week in the year in the gross earnings of railways; in that closing week, as an instance, 71 roads reported a decrease over the corresponding week of 1892 of 16.87 per cent. The first week of January, on 70 roads, showed 14.28 per cent. decrease; the second week 10.42 per cent., which is a material improvement, and there is no question but that the economies instituted with the roads everywhere are enabling them to make a much better net showing than the gross exhibits.

The negotiation of bonds by the Government will be known in its results on the 1st of February.

A flurry in the London market over silver carried the price to 30½ pence per ounce—the lowest quotation since the extremely depressed market of last June. This flurry was due to some disturbance in the India markets for bills, under the apprehension that an import duty would be imposed on silver; on Thursday there was a recovery, however.

The December official statement of the operations of the Pennsylvania Railway Company, just published, demonstrates the magnitude of the economies that have been put in force by that, in common with other great trunk lines all through the country. The lines of this company east of Pittsburg show, for the month named, a gross decrease of \$632,078, but the reduction of expenses is so radical that there proves to be an actual increase in net of \$184,479 notwithstanding, making the saving in expense account for the month \$816,557. These figures are, however, extreme, representing savings, and are not paralleled on any other roads or systems.

The annual report of the Delaware, Lackawanna, and Western Railway Company for the fiscal year ending December 31 shows a net profit for the year, after paying all fixed charges, of \$2,892,911; deducting from this amount the 7 per cent. dividend paid, and the surplus is \$1,058,911. The report shows that 11.04 per cent. has been earned on the stock for the year, against 9.98 per cent. for 1892, and 9.21 per cent. for 1891.

The course of the stock and bond market for the week furnishes additional illustration of the utter stagnation that prevails in all the securities dealt in on Wall Street. The variations are scarcely noticeable; a few stocks are slightly better than a week ago, and a few are lower, but the average is not changed to any appreciable extent. Perhaps an exception could be made of the American Sugar Refining Company's shares, which are affected by the threatened abolition by Congress of all duties on both crude and refined sugar. There is a steady demand for the purely investment bonds. The weekly report of exports and imports of merchandise from the port of New York indicates in the former an increase in value of nearly \$2,000,000, and in the latter a decrease of about \$4,500,000.

The bank statement is as follows:

Loans, decrease.....	\$914,300
Specie, increase.....	3,205,700
Legal tenders, increase.....	4,369,900
Deposits, increase.....	5,388,200
Reserve, increase.....	6,288,550

Giving the banks, as noted above, the surplus

reserve of \$109,043,000. The amount of specie (gold) held by the banks at the close of the week is \$126,895,800, and the amount of legal tender, \$119,070,800. The line of loans of all descriptions now made by the banks equals \$418,771,600, while the net deposit line has reached the unparalleled sum of \$547,694,400.
WALL STREET.

—The death of Privy Councilor Hermann Duncker, formerly Bürgermeister of Berlin, occasions profound regret. Herr Duncker had been in the municipal service of the German capital over half a century, a period which has seen the evolution of a small provincial town into the third city of Europe.

FINANCIAL

AMERICAN FIRE INSURANCE COMPANY



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

HOME Savings and Loan ASSOCIATION of MINNEAPOLIS

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

I offer a variety of safe investments guaranteed by this Association. City Mortgages, Coupon Certificates, and Collateral Trust Gold Bonds. The latter secured by a special deposit with a trust company of **First Mortgages on City Real Estate**, at the rate of **160 per cent. of Mortgages** for every bond issued. Interest from six to eight per cent.

For pamphlet address **H.F. NEWHALL** Manager Eastern Office

535 Drexel Building, PHILADELPHIA, PA.

Persons who have made unsatisfactory investments in Minneapolis or St. Paul are invited to correspond with me. Perhaps I can be of service.

Our "Extension Full" Policy Gives Indemnity

In case of fatal injury resulting from poison, gas, lifting, freezing, sunstroke, somnambulism, or choking in swallowing, as well as for accidents ordinarily covered.

No Other Does

And the company issuing it is large enough, strong enough, liberal enough to make a sure thing of the payment of every just claim.

The United States Mutual Accident Association

320, 322 & 324 BROADWAY, NEW YORK

CHARLES B. PEET,
President.

JAMES R. FITCHER,
Secretary.

COLLECTIONS. Western Mortgages.

Holders of western mortgages obtained through defunct companies are finding

The Atlas Land and Investment Co., of Lawrence, Kansas,

the best and cheapest agency for collecting interest and principal, foreclosing defaulted mortgages, looking up back taxes, renting and selling land. The Atlas Co. has rendered valuable service to many hundred investors at a minimum expense. We have a few choice, safe loans where we personally know both security and borrowers. Correspondence solicited. **L. H. PERKINS, President**

10% Annual cash dividends past 5 years, pure Building Association no speculative features. Small and large deposits received. Particulars free.
PROVIDENT SAVING ASS'N, Indianapolis, Ind.

"How Shall I Invest My Money?"



Our little book is sent free. It will help you, whether you have little or much.

The Provident

Trust Co. 45 Milk St., Boston, Mass.
Please mention The Outlook

30th ANNUAL STATEMENT

OF THE

TRAVELERS

INSURANCE COMPANY

Hartford, Conn., Jan. 1, 1894

PAID-UP CAPITAL, \$1,000,000.00

ASSETS:

Real Estate.....	\$1,376,073.35
Cash on hand and in Bank.....	784,688.33
Loans on bond and mortgage, real estate.....	3,990,485.05
Interest on loans accrued but not due.....	70,517.49
Loans on collateral security.....	1,510,381.30
Deferred Life Premiums.....	235,830.31
Prem. due and unreported on Life Policies.....	235,790.50
State, county, and municipal bonds.....	2,620,592.41
Railroad stocks and bonds.....	3,090,691.50
Bank stocks.....	1,034,398.00
Miscellaneous stocks and bonds.....	1,058,675.00

Total Assets..... **\$16,014,129.24**

LIABILITIES:

Reserve, four per cent., Life department, \$12,383,678.00	
Reserve for re-insurance, Accident dept., 1,013,512.63	
Claims unadjusted and not due, and all other liabilities.....	410,321.95

Total Liabilities..... **\$13,807,512.58**

Surplus to Policy-holders..... **\$2,206,616.66**

STATISTICS TO DATE

LIFE DEPARTMENT

Number Life Policies written to date,	76,919
New Life Insurance written in 1893,	\$19,047,206
Paid Life Policy -holders to date,	8,677,459.63
" " " in 1893,	992,349.30

ACCIDENT DEPARTMENT

(Excluding Liability Business)

Number Accident Policies written to date,	2,007,703
" " " in 1893,	93,396
" " Claims paid in 1893,	12,698
Whole number Accident Claims paid,	253,943
Amount Accident Claims paid in 1893,	\$908,095.46
Whole Amt. Accident Claims paid,	\$15,871,400.40

Total Losses paid, both Depts., **\$24,548,860.03**

JAS. G. BATTERSON, President.

RODNEY DENNIS, Secretary.

JOHN E. MORRIS, Assistant Secretary.

GEORGE ELLIS, Actuary.

EDWARD V. PRESTON, Sup't of Agencies.

J. B. LEWIS, M.D., Surgeon and Adjuster.

A LOT FOR \$1

a week for sixty weeks buys a beautiful lot 25x125 feet, east of **CHICAGO HEIGHTS**, the great manufacturing suburb of CHICAGO. 16 factories, streets paved, schools and churches. No doubt but these lots will treble in value in one year. No such value ever offered in **Chicago Realty**. For descriptive circular send two-cent stamp.

DeForrest Land & Improvement Co.
Unity Building, Chicago