

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



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The Provident

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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
Premiums 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.

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The Contradictory Cat

There are contradictory elements in the character of the cat. No animal is more independent, and, if we may "speak freely concerning cats," like Montaigne, no animal is more capricious in its choice of a home than a cat. Yet none is more remarkable for its power of finding its way back from great distances than a cat is if it pleases so to do. As Mr. Romanes says, the psychology of the cat unsubdued by civilization fits it for a Robinson-Crusoe-like existence in the woods.

A dog lost in a wood howls all night and disturbs a whole county. A cat, instead of using her "homing instinct," makes herself at home with rabbits, pheasants, and small birds. Again, the cat in towns sometimes deserts his home in dudgeon at some perhaps imagined insult, and abandons himself to a life conducted entirely on apolaustic principles. Every one knows that a perfectly comfortable, well-fed cat will occasionally come to his house and settle there, deserting a family by whom it is lamented, and to whom, if it chose, it could find its way back with ease.

This conduct is a mystery which may lead us to infer that cats form a great secret society, and that he who was "King of Cats" was really grand master, an Aramis of cats. Doubtless they come and go in pursuance of some secret policy connected with the education of cats, or perhaps with witchcraft. Otherwise, why should a creature which does not know the manacles of space leave one home for a strange residence?

We have known a cat to desert a house for years; once in six months he would return and look about him with an air of some contempt. "Such," he seemed to say, "were my humble beginnings." He went on no offense given, and in about three years he came back for good, his mission elsewhere having probably been accomplished.—*The Saturday Review.*

"Ram's Horn" Wrinkles

It must puzzle angels to understand why some men make so much noise in church with their mouths, and so little with their money.

There is not much use in asking God to bless the whole world as long as we are not willing to stand our share of the expense.

There are too many people who think that the best place for them to serve the Lord is where the pay is best.

But for its own light we should never have found out that the sun has spots on it.

The religion that never goes away from home to do good is not the kind that comes from Christ.

When some people say they are willing to do anything for the Lord they can, they mean anything that is popular.

God has never had much use for the man who was not willing to do little things.

The Best Men Wanted

"Yes, sir: we want some good men, men of first-class character and ability, to represent us. Among our representatives are many of the noblest and best men in America, and parties of that stamp can always find a splendid business opportunity at our establishment." That is the way Mr. B. F. Johnson, of the firm B. F. Johnson & Co., Richmond, Va., stated the case in reference to their advertisement in this paper.

Get Macbeth's "pearl top" and "pearl glass" lamp-chimneys; they are made of tough glass, tough against heat; they do not break in use; they do from accident.

They are clear, transparent, not misty. Look at your chimney. How much of the light is lost in the fog?

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A piece of cut glass is never submitted to the criticism of our customers which does not fully come up to the high standard of excellence which they themselves have set for us. Cologne and toilet bottles in Dorflinger's American Cut Glass are deservedly admired.



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The Humbug of Palmistry

The Rev. J. M. Buckley, D.D., in the February "Century," says:

"After many experiments with those considered most successful, and a study of the subject in the light of anatomy, physiology, and natural coincidences, I regard palmistry as without basis in science or sense.

"That no two hands have ever been absolutely similar is indisputable. When critically examined, no two leaves of flowers, though of the same species, appear exactly alike; much less would such complex organizations as human hands be found without difference.

"General conclusions can therefore be drawn from the shape and size of the hands as to strength, suppleness, circulation of blood, temperament, and the size of the form to which they belong. But even here a large margin must be allowed for departures from general rules. Huge hands are sometimes the mortification of small and otherwise beautiful women, while giants are found with small feet and hands. Sometimes large feet and diminutive hands are possessed by the same persons. Walker and Darwin observed that the hands of the children of laboring men are larger from birth than those of persons whose ancestors have lived idle lives, or have been engaged in vocations not requiring the use of the hands. Though such children might become renowned for intellectuality or proficiency in art, the large hand might be transmitted to several generations.

"What is justly allowed to chiromancy is true of every other part of the body in its proportionate relation to the sum of human activity. With these rational conclusions the votary of palmistry will not be content. It is mystery he seeks, and a power to read the past, present, and future, which nature has denied to man. . . .

"The sole and sufficient cause of different lines in different persons is the difference in the shape and size of the hands, elasticity of skin, strength and use of the muscles, and external pressure. Therefore hands of different persons are not alike, nor both hands of the same person. Mr. Francis Galton's remarks, in his work 'Finger-Prints,' are to the point:

"The palms of the hands and the soles of the feet are covered with two totally distinct classes of marks. The most conspicuous are the creases or folds of the skin, which interest the followers of palmistry, but which are no more significant to others than the creases in old clothes; they show the lines of most frequent flexure, and nothing more. . . .

"For lines to be an indication of anything mental, moral, or emotional, it would be necessary for them to be evolved under the influence of nerves connected with the brain-centers, in which the said intellectual and moral qualities inhere; but superinduced from the periphery, they can mean nothing except more or less of different motions and use."

Certain Analogies

Molting has its analogy throughout the animal kingdom, writes a contributor to "The Gentleman's Magazine." We, indeed, molt invisibly, are continuously shedding our scales, but there are some animals that get through this process even more quickly than do birds, as, for instance, the shedding of the skin as a whole by the newt, eel, and snake.

Sir James Paget has noted that some people have a few extra long hairs growing out from the general mass of the eyebrows. These few long hairs are representatives of a permanent condition in the chimpanzee and some baboons. They grow out separately from the general hairy mass over the superciliary ridges.

Darwin notes as a significant fact that the palms of the hands and the soles of the feet of man are quite naked of hairs, like the inferior surfaces of all four extremities in most of the lower animals.

Something about the ear. The lobule of the ear is peculiar to man. There is, however, a rudiment of it in the gorilla. Happy gorilla—and man!

About the brain of man and apes. The whole comparison is one of degree, and in the case of the Bushman's brain with that of a

well-developed ape, the comparison becomes nearly equal. Richard Owen once claimed that the hippocampus minor, a trifling portion of the interior of the brain, was the only exclusively characteristic human part, but it has since been demonstrated in the orang and chimpanzee. In truth, there are no specific distinctions between the brain of the ape and that of man! I possess in pickle the brain of a monkey. I am sure that my own brain is of much greater proportional weight and complexity. It is a pleasing reflection!

"Not Without Honor"

The people of Yorksire are doing credit to themselves, says the London "Speaker," by founding a Brontë Society in that West Riding which owes so much to the genius of the gifted sisters of Haworth Parsonage. If Charlotte Brontë could have foreseen that in Bradford, which she has described for us in such vivid but unlovely colors, a meeting of grave men of business would be held forty years after her death in order to found a society primarily intended to do honor to herself and her sisters, she would have been filled with amazement. Yet the Brontë cult has now taken firm hold on the sturdy Yorkshire people, and the author of "Jane Eyre" is no longer neglected in her own country. A Brontë Museum is to be founded in connection with the Brontë Society, and there ought to be no difficulty in filling this with many interesting relics of the world-famed parsonage.

Once while touring England Mr. Irving's company stopped at a small city in the interior. The play for that night was "The Merchant of Venice."

Shortly before the performance the head super took aside his five assistants, who were new at the business, and started in to give them their instructions. Among the five was an American, who paid his instructor the closest attention.

"Now," said the head super, endeavoring to impress his words upon his pupils, "when Shylock comes on in the last scene you must throw him a look of 'ate.'"

There was silence for a moment. Then the American spoke up: "How can we do that, sir, when we're only five?"—*Boston Budget.*

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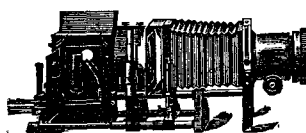
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How this picture reminds us of the little round bottle in the old medicine-chest, and as we have seen it on the shelf in the country store.

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YEARS**

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Such a record among the people and dealers speaks with no uncertain sound for the real worth of this well-known remedy.

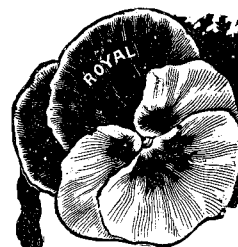
For Croup it has been to the mother what the "life-boat" is to the shipwrecked sailor,—the first means of safety, and therefore always close at hand.

For Coughs and Colds it always brings relief in dispelling the disease and assisting to the normal healthy condition.

Contains no opium—Perfectly safe.
Price 35c. Sold by all Druggists.

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King Rufus, rich red, new and scarce.
Alpine Belle, light lavender, shaded blue.
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Royal Mixed, mammoth flowers, often measuring 3 inches in diameter, all colors.
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CHRYSANTHEMUMS
T. H. SPAULDING, Orange, N. J.

THE Handy Binder

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THE OUTLOOK CO., NEW YORK

The History of a Great French Journal

The shares of the "Revue des Deux Mondes," sixty-five years ago valued at five thousand francs, are now worth ninety thousand, while the annual dividends are seldom less than a thousand per cent. The literary worth of the "Revue" is on a par with this. It has contributed not a little to the name and fame of Cousin, Villemain, Émile de Girardin, Prosper Mérimée, George Sand, and Alfred de Musset. Of Guizot the story goes that he remonstrated with the editor, Buloz *père*, against changing his copy.

"I don't want you to alter a word of what I write," he said. "I know what I want to write much better than you do!"

"Doubtless," replied Buloz; "but then I know what I want to print much better than you do. You write what you please and I'll print what I please. Surely that is fair."

"Well," responded Guizot, "if you don't print my articles just as I write them, I'll not write any more."

"Very good," was Buloz's ultimatum; "and if I can't print them as I please I won't print them at all!"

But the end was that the historian and statesman went on writing and Buloz went on editing. The latter died in 1877 and was succeeded by his son Charles, who last year was constrained to resign the editorship amid discreditable circumstances. The new editor, M. Brunetière, was for a long time chief secretary to Francis and then to Charles Buloz. The French Academy crowned M. Brunetière's recent book, "Le Roman Naturaliste." No one in France is better able to carry on the literary and financial fortunes of the great "Revue."

Light Without Heat

To the speculative mind, writes Lieutenant F. Jarvis Patten in the "Electrical World," none of the possible future applications of electricity is more attractive and none so full of immediate interest as the possibility that seems almost within our grasp of obtaining light without heat, of making the light-waves without the heat-waves that have thus far always been at the same time the companion and the burden of all artificial light. The time is ripe, and the exact science of the day seems all but ready and willing to give the analysis of two great problems, the answer to either of which would stand the crowning achievement of a century of progress in the application of nature's secrets to the requirements of daily life. One of these—the navigation of the air—seems to be a mechanical problem only, while the other—the production of light without heat—we may as confidently say is only a question of properly handling the electric current. Nature presents us with beautiful examples of both solutions, but guards jealously the key to her method of operation, by which well-known forces are made to do the apparently impossible thing; and it is equally beyond our science to-day to explain how the bird soars aloft on motionless wing and how the glow-worm emits a gleam of light without a ray of heat. But they do it, and the many imitators of the bird will soon be equaled in number by those who are chasing the firefly's secret. What nature does with nature's forces man should and doubtless will be able to do with a full knowledge of those forces and a better comprehension of the methods by which nature applies them. Who shall say which is the more difficult accomplishment, the production of an artificial ruby, or the production of an artificial light without heat? There is no certainty, indeed, that the latter will not come from the hand of the chemist first. We are only too prone to hastily write that down as the impossible which is simply not yet done, and our last achievement as the most difficult of all accomplishments. Let us not, however, forget that the chemist has striven for more than a century to make the artificial stone with commendable success, and the mechanic has striven a century to navigate the air, while the electrical engineer has wrestled but a comparatively short time with the problem of light without heat, and has already shown

that the solution, far from being impossible on the lines of his attack, is, indeed, a reasonable expectation of another decade of electrical advance.

Only Chalk

The most useful inventions are frequently the simplest. The father of the famous Sir Robert Peel was a cotton-spinner, in a comparatively small way, until he suddenly went straight ahead of all his competitors. The earliest cotton-spinning machinery gave serious trouble through filaments of cotton adhering to the bobbins, thus involving frequent stoppages to clear the machinery. The wages of the operatives were affected by these delays, but it was noticed that one man in the works always drew full pay. His loom never stopped.

"The onlooker tells me your bobbins are always clean," said Mr. Peel to him one day.

"Ay, they be," said the man, whose name was Dick Ferguson.

"How do you manage it, Dick?"

"Why, you see, Mester Peel, it's sort o' secret! If I tow'd yo', yo'd be as wise as I am."

"That's so," said Peel, smiling in response to Dick's knowing chuckle. "I'd give you something to know. Could you make all the looms work as smoothly as yours?"

"Ivery one of 'em, mester!"

"Well, what shall I give you for your secret, Dick?"

The man smiled and rubbed his chin.

"Well, Dick, what is it to be?"

"Come, I'll tell thee," was the reply. "Gi' me a quart of ale ivery day as I'm in the mills, and I'll tell thee all about it."

"Agreed," said the master.

"Well, then," returned Dick, beckoning Mr. Peel to come closer and let him whisper in his ear, "chalk your bobbins!"

That was the entire secret. Machinery was soon invented for chalking the bobbins, and Dick Ferguson was given a pension equal to many daily quarts of beer.

For Weak Nerves

Use Horsford's Acid Phosphate

It is particularly useful in making weak nerves strong, as it contains necessary elements of nutrition for the nervous system, obtained from natural sources.



Dollars or Kicks

for women, according to whether they

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