

Arnold Constable & Co.

LYONS

Silk and Wool Fabrics

Armure Pointillé,

Veloutine Façonné,

Veloutine Barré,

Plain Colored Veloutine,

Bengaline.

White and Colored

Veloutine and Cords

for Evening Wear.

Spring Dress Fabrics

Silk and Wool Crepons,

All-Wool Crepons,

Armures, Diagonals,

English and Scotch Suitings,

Homespuns,

Hopsackings,

Fancy Weaves,

Printed Challies,

White, Cream, and Colored

Crepons, Serges, Diagonals,

for Evening Wear.

Embroidered Robes

Broadway & 19th St.

New York

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And SHAPES
UNEQUALED.**

**Ferris'
Good
Sense**

Corset Waist.

**MODERN Ideas of
HEALTHFUL Dress are
PERFECTED in this Waist.**

Worn by over a million Mothers, Misses and Children.
Buttons at front instead of clasps. Clamp Buckle at hip
for hose supporters. Tape fastened buttons—won't pull
off. Cord edge button holes—won't wear out. All sizes:
all shapes. Full or slim bust; long or short waist.

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Why it Falls Off, Turns Grey, and the Remedy.
By Prof. HARLEY PARKER, F.R.S.
W. E. LONG & Co., 103 Arch St., Philada., Pa.
"Every one should read this little book."—*Athenaeum*

Bits of Fun

This would be a much better world if more people would take their own advice.—*Dallas News.*

The widower about to remarry is the most unselfish of mortals. He seldom thinks of number one.—*Life.*

It was a Manitoba high-school boy who said there were four zones—frigid, horrid, temperate, and intemperate.—*Lynn Item.*

Old Lady—My friend, are you a Christian? Beggar—Well, mum, no one has ever accused me of workin' on Sunday.—*New York Weekly.*

Anxious Inquirer—What do the Unitarians believe? Philadelphian—Well, Dr. Furniss is the only one in Philadelphia who knows, and he won't tell.—*Judge.*

It appears that the axiom, live within your income, does not apply to the United States with the same rigidity that it does to citizens thereof.—*Minneapolis Times.*

Overheard at the Table of a Spruce Street Boarding-house.—Old Boarder—This soup has many sins to answer for. New Boarder—Yes, but I should say they were principally sins of omission.—*Philadelphia Record.*

Judge—I shall sentence you to twenty years for wrecking that train. Prisoner—I presume, Judge, if I had wrecked the whole road you would have been glad to have dined with me at my palatial residence.—*Detroit Free Press.*

There is this difference, and it is a very important one, between men and women. When a man tells a woman a nice lot of nonsense, she believes it; but when a woman tells a man how smart he is and how brave and how good, he knows better.—*Atchison Globe.*

"I wish these missionaries didn't vary so much," said King Kannable, as he swallowed his portion of the roast. "I wish so too," said Queen Kannable, "but there are so many brands of Presbyterians these days it's hard to tell what to order."—*Harlem Life.*

Young Horse—A woman is driving me now, and I can never understand what she wants me to do. Old Horse—That's easy. A lot of quick jerks backward on the reins means that she wants you to go ahead, stop, or back, according to circumstances.—*Good News.*

An Oriental exhibitor wished to announce to customers that purchases would have to remain with him until after the juries of award had made their announcement, and placarded this: "Goods sold will not be delivered until judgment day."—*Harper's Drawer.*

"I have called," said the captious critic, "to find out what reason you can give for representing the new year as a nude small boy?" "That is done," responded the art editor, "because the year does not get its close till the 31st of December."—*Indianapolis Journal.*

Notice

One of the first opportunities to hear public discussion of the Hawaiian question, by one thoroughly acquainted with the incidents and parties, will be given under the auspices of the Young People's Prayer-Meeting Association of the Fourth Avenue Presbyterian Church, on Tuesday evening, February 20. The Rev. Thomas L. Gulick, of Honolulu, will lecture on "The Revolution: Its Causes and Results." Admission 50 cents, and tickets may be had at Randolph's, Schirmer's, and at the door; by mail of C. F. Cutter, 19 East Sixteenth Street. This is an exceptional opportunity to hear one or both sides of this burning question. The proceeds of the lecture, which will be accompanied with views, will be given to the poor. C. F. C.

Keep Up with the Times

Don't cling to the imperfect things. Do you use cereal foods on your breakfast-table? Then you need cream. Borden's Peerless Brand Evaporated Cream is decidedly superior in richness and flavor to ordinary milk or cream.

Fine Muslin Underwear

It is now the best time to examine our Spring assortment of Fine Muslin Underwear, for Ladies, Misses and Children, selected this year, with even more than usual care in style, design, and price.

Arrangement of Wedding Trousseaux a peculiar feature in this department.

Complete outfits for Infants made up for a set price or on special order. New styles in long and short dresses.

Information about styles and prices sent on request.

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New York

You often hear of other extracts which claim to be "just as good" as

Liebig COMPANY'S Extract of Beef

but these claims only call attention to the fact that the Company's Extract is

THE STANDARD
for quality.

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OF '92 AND '93 WERE WON,

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289 WABASH AVE., CHICAGO.

Pastor and People

alike have sudden inspirations that they want to jot on paper—lapses of memory as to dates and facts—in short—need of

**OUR DAILY
MEMORANDUM CALENDAR
FOR 1894.**

It's a handsome little volume, full of interesting things and space for jottings. Sent on receipt of 10c for postage and packing.
FARRAND & VOTEY ORGAN CO., Detroit, Mich.

Our New Easter Service
By the Rev. R. LOWRY

Will be mailed on receipt of 5 cents.

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Will be mailed on receipt of 5 cents.

THE BIGLOW & MAIN CO.

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

48th
Annual Statement
of the
Connecticut Mutual
Life Insurance Co.
Of Hartford, Conn.

NET ASSETS, January 1, 1893..... \$59,037,395.74

RECEIVED IN 1893

For Premiums.....	\$4,623,200.08
For Interest and Rents,	3,144,574.64
Profit and Loss.....	8,358.82
	<hr/>
	\$7,776,133.54
	<hr/>
	\$66,813,529.28

DISBURSED IN 1893

For claims by death and matured endowments.....	\$3,970,458.56
Surplus returned to policy-holders....	1,256,201.69
Lapsed and Surrendered Policies.....	597,355.08

TOTAL TO POLICY-HOLDERS

ERS.....	\$5,824,015.33
Commissions to Agents, Salaries, Medical Examiners' fees, Printing, Advertising, Legal, Real Estate, and all other Expenses.....	770,158.09
TAXES.....	293,156.27
	<hr/>
	6,887,329.69

BALANCE NET ASSETS, Dec. 31, 1893, \$59,926,199.59

SCHEDULE OF ASSETS

Loans upon Real Estate, first lien....	\$37,669,494.86
Loans upon Stocks and Bonds.....	12,849.50
Premium Notes on Policies in force....	1,351,625.21
Cost of Real Estate owned by the Co'y	7,105,311.33
Cost of United States and other Bonds	12,423,628.55
Cost of Bank and Railroad Stocks....	380,960.25
Cash in Banks.....	973,999.00
Cash in Office.....	3,833.39
Bills Receivable.....	990.67
Agents' Ledger Balances.....	3,526.83
	<hr/>
	\$59,926,199.59

ADD

Interest due and accrued... \$1,010,541.36	
Rents accrued.....	8,271.27
Market value of stocks and bonds over cost....	224,102.70
Net deferred premiums ..	194,289.69
	<hr/>
	\$1,437,205.02

GROSS ASSETS, December 31, 1893 \$61,363,404.61

LIABILITIES:

Amount required to re-insure all outstanding Policies, net, Company's standard.....	\$53,817,154.00
All other liabilities	1,098,222.74
	<hr/>
	\$54,915,376.74

SURPLUS by Company's Standard.... \$6,448,027.87
SURPLUS by State Reports will exceed 7,250,000.00

Ratio of expenses of management to receipts in 1893 9.90 per cent.
Policies in force Dec. 31, 1893, 65,701,
Insuring \$156,994,498.00

JACOB L. GREENE, President.
JOHN M. TAYLOR, Vice-Pres't.
EDWARD M. BUNCE, Sec.
DANIEL H. WELLS, Actuary.

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NEW YORK CITY.

Financial

The proceeds of the new 5 per cent. Government loan have been added to the gold reserve of the United States Treasury, and for the first time in months the \$100,000,000 redemption fund is restored. This fact adds to the feeling of security which prevails concerning the currency, and gives assurance that every dollar in circulation is to be kept on a parity with gold in value. The withdrawal of gold from the New York city banks during the past week has not changed the rates for money in the market, although the decrease will show very heavily, as most of the National loan was negotiated here. Yet call loans remain at 1 per cent., and the reduction in the surplus reserve of the banks is not such as to affect the supply of funds, while the commercial conditions do not call for distribution of the abnormal deposits reflected in the statement. This great plethora of money centered here will, of course, find no healthy distribution until a change shall come about in the business situation, and a new era of activity shall take the place of the stagnation now so widespread.

On the whole, there seems to be no improvement, or very slight, if any, in the signs which indicate conditions. Domestic exchanges are rather on the decrease from week to week; railway earnings and tonnage both continue to shrink. The exports of merchandise for the past week at the port of New York were in value nearly \$2,000,000 less than in the same week of 1893. The utter dullness on the Exchanges is an indication that investments are very much curtailed, and that speculation is at a complete standstill. The Tariff Bill which has just passed the House of Representatives has gone to the Senate, whose committee is now modifying it, with a view of its early introduction and discussion in the latter body. There are indications that some important changes will take place in the bill before it becomes law.

The schemes of reorganization in the cases of two or three railway systems are being more energetically forwarded than heretofore. It is now pretty definitely settled that all opposition to the plan recently proposed for the removal of the New York and Lake Erie Railway system from the hands of receivers has been reconciled, so that an early adjustment will be effected in this case. The plan contemplated by the Directors of the Reading Railway Company is being assented to and is finding increased favor; it is believed that it will soon be authoritatively announced. In both of these important cases of reorganization no assessment on the stock is contemplated, and in the case of the Reading a collateral loan is the means proposed whereby the floating debt is to be cared for. The great Southern system, the Richmond Terminal Company, through the banking house of Messrs. Drexel, Morgan & Co., is passing through all the legal processes necessary to a final completion of its rehabilitation, and in furtherance of this result the formal sale to the Reorganization Committee of all the assets in its treasury has just taken place. These movements are having a beneficial effect on the market, so far as these special properties (their stocks and bonds) are concerned, but the activity in railway shares is mostly confined to these. The "Industrials" are higher, especially for sugar and lead shares.

The bank statement is as follows:

Loans, increase.....	\$13,054,500
Specie, decrease.....	21,759,200
Legal tenders, decrease.....	8,638,100
Deposits, decrease.....	17,632,000
Reserve, decrease.....	25,989,300

This leaves the banks with a surplus reserve of \$85,633,700 after the withdrawal of the gold which has gone into the United States Treasury.

The merchandise imports for the week are \$7,337,778, against \$14,222,821 the corresponding week of 1893.

WALL STREET.

For Sleeplessness

Use Horsford's Acid Phosphate

If you are a poor sleeper, not only do not forget to put on your nightcap, but on retiring also take a nightcap of Horsford's Acid Phosphate, to make assurance doubly sure.

FINANCIAL

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Walnut St.,
Philadelphia

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are they getting proper care? Our pamphlet on investments may help you make principal safer and interest larger. It is sent free.

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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.

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.**

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LONG LABOR,**

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