To the Recipient or Reader.

The following varied industries and institutions are represented in this book, and the Trades League of Philadelphia asks for them the patronage of the public in other communities for whom this costly work is especially intended, as it is through their hearty support only that the Book of Philadelphia has been made possible.
Shows Application of Sagendorph’s Patent Sectional Panel Ceilings and Side Wall Steel Art Plates.

MANUFACTURED ONLY BY

The Penn Iron Roofing and Corrugating Co.,

Catalogue of Art on receipt of 15 cts. in stamps.

The City of Philadelphia

A Compilation of Facts Supplied by Distinguished Citizens for the Information of Business Men, Travelers, and the World at Large.

Prepared Under the Auspices of the Trades League of Philadelphia

Frank H. Taylor, Editor and Artist.
The closing year of the century finds Philadelphia in the front rank of American cities in all the attributes of civic greatness, and in many respects without a peer among her sister communities.

Having progressed without a pause since her far-sighted founder decreed her existence, her ratio of substantial improvement along all lines of industry, enterprise, education, good-order and "brotherly love" has kept pace with the increase of wealth and population.

In the past hundred years the dwellers of the city have multiplied twenty-fold. In no other large city of the world is the great proportion of workers so well-housed, surrounded by as many opportunities for general or special education, or better assured of a continuous means for sustaining themselves and those dependent upon them.

Visitors to this "city of homes" emerge from either of two great railroad terminals in the heart of the business centre, convenient to all of the principal hotels and many of the historical and other attractions usually visited by the leisurely stranger. Great institutions and establishments more distant may be speedily reached by electric cars which interknit all sections of the city, or by carriage over perfect pavements.

The local parks and pleasure resorts of the suburbs are reinforced as attractions in summer by Atlantic City, America's greatest sea-side retreat, which is but one hour distant by rail.

The stranger, coming upon a first visit to Philadelphia, and especially the foreign visitor, if observant, will discover certain strongly developed characteristics among them, the distinctly American character of the people; the great numbers of well-dressed persons thronging the principal retail streets where the beautiful show-windows, displaying a wealth of goods of every sort, proclaim the general prosperity; the politeness of attendants in the shops, and of the police upon the streets; the excellence rather than the glitter of the hotels, and finally the wide-spread civic pride which prompts everyone to desire that the casual sojourner should see the city to advantage and depart with a favorable impression of its many-sided character.
Hon. Edwin S. Stuart
Mayor of Philadelphia

Term of Office, Four Years from April, 1891

Photograph and Plate by the
GUTEKUNST COMPANY
Philadelphia
Penn's Treaty with the Indians

From the Painting by Benjamin West
# LIST OF CHAPTERS.

<table>
<thead>
<tr>
<th>Officials of Philadelphia,</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Departments and Bureaus of the City and County of Philadelphia</td>
<td>1</td>
</tr>
<tr>
<td>Judges of Philadelphia,</td>
<td>1</td>
</tr>
<tr>
<td>City Councils,</td>
<td>2</td>
</tr>
<tr>
<td>A Page from the Office of City Controller. Thomas M. Thompson, City Controller; Louis R. Fortescue, Chief Clerk</td>
<td>2</td>
</tr>
<tr>
<td>Philadelphia Two Hundred Years Ago. (Illustration)</td>
<td>3</td>
</tr>
<tr>
<td>Philadelphia: Its Charters and Government. Edward P. Allinson and Boies Penrose</td>
<td>5-7</td>
</tr>
<tr>
<td>City Hall, Philadelphia. (Illustration)</td>
<td>8</td>
</tr>
<tr>
<td>The City Hall,</td>
<td>9, 10</td>
</tr>
<tr>
<td>North Entrance of the City Hall. (Illustration)</td>
<td>11</td>
</tr>
<tr>
<td>The Bureau of Police. Robert J. Linden, Superintendent</td>
<td>12</td>
</tr>
<tr>
<td>The Bureau of Fire. James C. Baxter, Jr., Chief Engineer</td>
<td>13</td>
</tr>
<tr>
<td>Streets of Philadelphia. (Illustration)</td>
<td>14</td>
</tr>
<tr>
<td>Our Streets. George A. Ballock, Chief of Highway Department</td>
<td>15, 16</td>
</tr>
<tr>
<td>The Parks and Squares of the City. Charles S. Keyser</td>
<td>17-20</td>
</tr>
<tr>
<td>The Zoological Garden. C. L. Jefferson</td>
<td>21, 22</td>
</tr>
<tr>
<td>The Local Census</td>
<td>22</td>
</tr>
<tr>
<td>Public Schools,</td>
<td>23</td>
</tr>
<tr>
<td>The University of Pennsylvania. Edward W. Mumford</td>
<td>24-25</td>
</tr>
<tr>
<td>Medical Colleges and Kindred Institutions. Seneca Egbert, A. M., M. D.</td>
<td>29-33</td>
</tr>
<tr>
<td>Hospitals. Seneca Egbert, A. M., M. D.</td>
<td>33-38</td>
</tr>
<tr>
<td>The Children of Silence. Prof. John P. Walker</td>
<td>39</td>
</tr>
<tr>
<td>Our Sightless Ones</td>
<td>40</td>
</tr>
<tr>
<td>The Citizens' Permanent Relief Committee of Philadelphia. Robert M. McWade, City Editor</td>
<td></td>
</tr>
<tr>
<td>Steamship Indiana. (Illustration)</td>
<td>40</td>
</tr>
<tr>
<td>German Hospital. (Illustration)</td>
<td>41</td>
</tr>
<tr>
<td>Mary J. Drexel Home and Motherhouse of Deaconesses. (Illustration)</td>
<td>42</td>
</tr>
<tr>
<td>Benevolent, Charitable and Humane Institutions of Philadelphia Not Otherwise Mentioned</td>
<td>43</td>
</tr>
<tr>
<td>The Mary J. Drexel Home and Motherhouse of Deaconesses</td>
<td>44</td>
</tr>
<tr>
<td>Pennsylvania College of Dental Surgery</td>
<td>45</td>
</tr>
<tr>
<td>The Churches and Sunday Schools of Philadelphia. J. E. De La Motta, Public Ledger</td>
<td>46, 47</td>
</tr>
<tr>
<td>The Temple College. Rev. Russell H. Conwell, President</td>
<td>48</td>
</tr>
<tr>
<td>The Academy of Fine Arts. Milton Bancroft</td>
<td>49, 50</td>
</tr>
<tr>
<td>The Drexel Institute. James MacAlister, LL. D.</td>
<td>51, 52</td>
</tr>
<tr>
<td>The Drexel Institute. (Illustration)</td>
<td>53</td>
</tr>
<tr>
<td>The Pennsylvania Museum and School of Industrial Art. L. W. Miller, Principal</td>
<td>54</td>
</tr>
<tr>
<td>Philadelphia School of Design for Women. Emily Sartain, Principal</td>
<td>55</td>
</tr>
<tr>
<td>The Spring Garden Institute. Prof. W. A. Porter, Principal</td>
<td>56, 57</td>
</tr>
<tr>
<td>Williamson Free School of Mechanical Trades</td>
<td>57</td>
</tr>
<tr>
<td>Girard and his College. A. H. Fetterolf, LL. D., President</td>
<td>59, 60</td>
</tr>
<tr>
<td>Wagner Free Institute of Science. T. L. Montgomery, Secretary</td>
<td>60</td>
</tr>
<tr>
<td>The Franklin Institute. Dr. William H. Wahl, Secretary</td>
<td>61, 62</td>
</tr>
<tr>
<td>The American Philosophical Society. Julius F. Sachs</td>
<td>63</td>
</tr>
<tr>
<td>The Y. M. C. A. Thomas DeWitt Cuyler, President</td>
<td>64, 65</td>
</tr>
<tr>
<td>Women's Christian Association</td>
<td>65</td>
</tr>
<tr>
<td>Public Libraries of Philadelphia. T. Morris Perot, President Mercantile Library Co.</td>
<td>65-67</td>
</tr>
<tr>
<td>Academy of Natural Sciences. Edward J. Nolan, Secretary</td>
<td>67</td>
</tr>
<tr>
<td>The Historical Society of Pennsylvania. John W. Jordan</td>
<td>68</td>
</tr>
<tr>
<td>Trades League of Philadelphia</td>
<td>69</td>
</tr>
<tr>
<td>The Work of the Trades League of Philadelphia. Thomas Martindale</td>
<td>70, 71</td>
</tr>
<tr>
<td>Bourse Building. (Illustration)</td>
<td>72</td>
</tr>
<tr>
<td>The Philadelphia Bourse</td>
<td>73</td>
</tr>
<tr>
<td>The Municipal League of Philadelphia. George Burnham, Jr., President</td>
<td>74, 75</td>
</tr>
<tr>
<td>The Philadelphia Board of Trade. Frederick Fraley, Esq., President</td>
<td>75, 76</td>
</tr>
<tr>
<td>The Commercial Exchange. Lincoln K. Passmore, President</td>
<td>76, 77</td>
</tr>
<tr>
<td>The Philadelphia Maritime Exchange. George E. Earnshaw, President</td>
<td>78, 79</td>
</tr>
<tr>
<td>Company/Industry Name</td>
<td>Page</td>
</tr>
<tr>
<td>--------------------------------------------------------------------------------------</td>
<td>------</td>
</tr>
<tr>
<td>The Growth of a Great Idea, iSS 189, Powers &amp; Weightman, George V. Cresson Co.,</td>
<td>188,</td>
</tr>
<tr>
<td>Abram Cox Stove Co., McNeely &amp; Co., The Ladies' Home Journal, Philadelphia as a</td>
<td>189,</td>
</tr>
<tr>
<td>Manufacturing Centre for Instruments of Precision, The Grocers' and Importers'</td>
<td>190,</td>
</tr>
<tr>
<td>Exchange of Philadelphia, The Philadelphia Oil Trade Association, A. J. Loos,</td>
<td>191,</td>
</tr>
<tr>
<td>Secretary, Thos. Martindale &amp; Co., The W. J. McCahan Co.'s Sugar Refinery,</td>
<td>192,</td>
</tr>
<tr>
<td>Reeves, Parvin &amp; Co., Philip J. Ritter Conserve Company, Philadelphia, Joseph</td>
<td>193,</td>
</tr>
<tr>
<td>Campbell, Preserve Company, Camden, N. J., Whitman's Chocolates and Confectionery,</td>
<td>194,</td>
</tr>
<tr>
<td>Knickerbocker Ice Co., The Bergner &amp; Engel Brewing Co., The Eddystone Manufacturing</td>
<td>195,</td>
</tr>
<tr>
<td>A Model Industrial Building, N. Stetson &amp; Co., Bowen Dungan &amp; Co., The Hale &amp;</td>
<td>197,</td>
</tr>
<tr>
<td>Kilburn Manufacturing Co., Henry A. Dreer, Hoopes &amp; Townsend. (Illustration),</td>
<td>198,</td>
</tr>
<tr>
<td>The Manufacture of Dentists' Supplies, Geo. C. Newman, The Gutekunst Co., The</td>
<td>199,</td>
</tr>
<tr>
<td>Philadelphia Produce Exchange, Howard Austin, Secretary, A. F. Merrell &amp; Co.,</td>
<td>200,</td>
</tr>
<tr>
<td>The Wholesale Shoe Trade of Philadelphia, John T. Monroe, Weimer, Wright &amp; Watkin,</td>
<td>201,</td>
</tr>
<tr>
<td>The Shoe Manufacturing Industry of Philadelphia, Howard L. Townsend, Secretary,</td>
<td>202,</td>
</tr>
<tr>
<td>Paul Brothers, Lippincott, Son &amp; Co., The Else Shoe Co., Audible Electric Block</td>
<td>203,</td>
</tr>
<tr>
<td>Signal, Wanamaker &amp; Brown, The E. R. Artman-Treichler Co., Scott &amp; Williams, Stokes</td>
<td>204,</td>
</tr>
<tr>
<td>&amp; Parrish Elevator Co., The Morse Elevator Works, John B. Morley &amp; Co.,</td>
<td>205,</td>
</tr>
<tr>
<td>Catering and Restauranting, Hires, Turner Glass Co., Cyrus Borgner, The Otto Gas</td>
<td>206,</td>
</tr>
<tr>
<td>Engine Works, Columbian Metallic Railway Ties, F. B. Vandegrift &amp; Co., The Reading</td>
<td>207,</td>
</tr>
<tr>
<td>Railroad, Philadelphia Photo-Electrotype Co., The Novelty Electric Co., Philadelphia,</td>
<td>208,</td>
</tr>
<tr>
<td>The Philadelphia Drug Exchange, I. Hassell Lapp,</td>
<td>211,</td>
</tr>
<tr>
<td>ADVERTISEMENTS IN BOOK OF PHILADELPHIA.</td>
<td></td>
</tr>
<tr>
<td>----------------------------------------</td>
<td></td>
</tr>
<tr>
<td>Bailey, Joel J., &amp; Co., ........................</td>
<td>753</td>
</tr>
<tr>
<td>Berkshire Life Insurance Co., The, ........</td>
<td>259</td>
</tr>
<tr>
<td>Blabon, Geo. W., Co., .........................</td>
<td>277</td>
</tr>
<tr>
<td>Burpee, W. Atlee, &amp; Co., ......................</td>
<td>253</td>
</tr>
<tr>
<td>Carver, C. R., ................................</td>
<td>271</td>
</tr>
<tr>
<td>Clark, G. S., ..................................</td>
<td>260, 261</td>
</tr>
<tr>
<td>Clinton, E., &amp; Co., ............................</td>
<td>267</td>
</tr>
<tr>
<td>Collins, A. M., Manufacturing Co., ..........</td>
<td>266</td>
</tr>
<tr>
<td>Coll, Santiago J., &amp; Co., .....................</td>
<td>269</td>
</tr>
<tr>
<td>Conover D. F., &amp; Co., ..........................</td>
<td>274</td>
</tr>
<tr>
<td>Continental, The, ..............................</td>
<td>258</td>
</tr>
<tr>
<td>Damon Safe and Iron Works Co., .......... ...</td>
<td>279</td>
</tr>
<tr>
<td>Delaware Insurance Co., .......................</td>
<td>274</td>
</tr>
<tr>
<td>Diver, Walter L., ...............................</td>
<td>270</td>
</tr>
<tr>
<td>Electro-Phototype Co., .........................</td>
<td>265</td>
</tr>
<tr>
<td>Estebrook's Pens, ..............................</td>
<td>251</td>
</tr>
<tr>
<td>Ferguson Brothers, ............................</td>
<td>263</td>
</tr>
<tr>
<td>Fidelity Insurance, Trust &amp; Safe Deposit Co., The,</td>
<td>262</td>
</tr>
<tr>
<td>Fidelity Mutual Life Association, The, ......</td>
<td>259</td>
</tr>
<tr>
<td>French, Samuel H., Co., .......................</td>
<td>277</td>
</tr>
<tr>
<td>Gilson, F. S., ................................</td>
<td>275</td>
</tr>
<tr>
<td>Godley, Philip, ................................</td>
<td>269</td>
</tr>
<tr>
<td>Guarantors Liability Indemnity Co., The, ...</td>
<td>257</td>
</tr>
<tr>
<td>Harrington, Edwin, Son &amp; Co., ...............</td>
<td>271</td>
</tr>
<tr>
<td>Haupt &amp; Franklin, .............................</td>
<td>265</td>
</tr>
<tr>
<td>Holman, A. J., &amp; Co., Limited, ...............</td>
<td>270</td>
</tr>
<tr>
<td>Hoskins, Wm. H., ..............................</td>
<td>254</td>
</tr>
<tr>
<td>Hotel Hanover, ................................</td>
<td>256</td>
</tr>
<tr>
<td>Hotel Métropole, ..............................</td>
<td>256</td>
</tr>
<tr>
<td>Hotel Stenton, ................................</td>
<td>255</td>
</tr>
<tr>
<td>Independence National Bank, ................</td>
<td>253</td>
</tr>
<tr>
<td>Landreth, D., &amp; Sons, .........................</td>
<td>266</td>
</tr>
<tr>
<td>Lapp Drug Co., ................................</td>
<td>250</td>
</tr>
<tr>
<td>Leonhardt, Theo., &amp; Son, ......................</td>
<td>269</td>
</tr>
<tr>
<td>Levytype Co., The, ............................</td>
<td>265</td>
</tr>
<tr>
<td>Locke, E. G., ................................</td>
<td>279</td>
</tr>
<tr>
<td>Loos &amp; Dilworth, ..............................</td>
<td>258</td>
</tr>
<tr>
<td>Mack Paving Co., ..............................</td>
<td>276</td>
</tr>
<tr>
<td>Manufacturers' National Bank, The, ..........</td>
<td>250</td>
</tr>
<tr>
<td>McCallum &amp; McCallum, .........................</td>
<td>252</td>
</tr>
<tr>
<td>McCandless, Eric &amp; Co., ......................</td>
<td>280</td>
</tr>
<tr>
<td>McCook, J. C., Co., ............................</td>
<td>272</td>
</tr>
<tr>
<td>Merchants' House, .............................</td>
<td>275</td>
</tr>
<tr>
<td>Morris, Tasker &amp; Co., .........................</td>
<td>264</td>
</tr>
<tr>
<td>Morris, Wheeler &amp; Co., .......................</td>
<td>264</td>
</tr>
<tr>
<td>Newell, R., &amp; Sons, ...........................</td>
<td>278</td>
</tr>
<tr>
<td>Nixon, Martin &amp; Wm. H., Paper Co., ..........</td>
<td>268</td>
</tr>
<tr>
<td>Nye &amp; Tredick, ...............................</td>
<td>273</td>
</tr>
<tr>
<td>Ocean Steamship Co., ..........................</td>
<td>274</td>
</tr>
<tr>
<td>Partrick &amp; Carter Co., .......................</td>
<td>271</td>
</tr>
<tr>
<td>Penn Iron Roofing &amp; Corrugating Co., The, opposite Title</td>
<td>263</td>
</tr>
<tr>
<td>Philadelphia Cooperage Co., ....... ...........</td>
<td>278</td>
</tr>
<tr>
<td>Philadelphia Scoop Co., ......................</td>
<td>278</td>
</tr>
<tr>
<td>Philadelphia Truss Co., The, ..................</td>
<td>251</td>
</tr>
<tr>
<td>Reading Paper Mills, ..........................</td>
<td>270</td>
</tr>
<tr>
<td>Read, Wm. F., ................................</td>
<td>263</td>
</tr>
<tr>
<td>Rittenhouse, The, ..............................</td>
<td>256</td>
</tr>
<tr>
<td>Roelofs, Henry H., &amp; Co., ........................</td>
<td>267</td>
</tr>
<tr>
<td>Schrack &amp; Sherwood, ...........................</td>
<td>273</td>
</tr>
<tr>
<td>Steamer Republic, .............................</td>
<td>279</td>
</tr>
<tr>
<td>Stewart, Ralph &amp; Co., ........................</td>
<td>268</td>
</tr>
<tr>
<td>Stoevern, Chas. M., Co., .....................</td>
<td>276</td>
</tr>
<tr>
<td>Stuart Bros. Co., .............................</td>
<td>267</td>
</tr>
<tr>
<td>Thorn Co., J. S., .............................</td>
<td>250</td>
</tr>
<tr>
<td>Tierney, Leo J., ..............................</td>
<td>272</td>
</tr>
<tr>
<td>Wetherill Company, S. P., The, ................</td>
<td>265</td>
</tr>
<tr>
<td>Wilson, William M., &amp; Sons, .................</td>
<td>269</td>
</tr>
<tr>
<td>Wood, Alan, Co., .............................</td>
<td>275</td>
</tr>
<tr>
<td>Woolman, Edward W., ..........................</td>
<td>267</td>
</tr>
<tr>
<td>Young, Smyth, Field &amp; Co., ..................</td>
<td>272</td>
</tr>
</tbody>
</table>
Officials of Philadelphia.

City Officers.

Mayor, 
EDWIN S. STUART. 
City Solicitor, 
CHARLES F. WARWICK.

Receiver of Taxes, 
JOHN TAYLOR.

Director of Public Safety, 
ABRAHAM M. BEITLER. 
Director of Public Works, 
JAMES H. WINDRIM.

Directors of Charities and Corrections, 
WILLIAM H. LAMBERT, President.

WILLIAM D. GARDNER, 
J. HUGGARD.

Abraham M. Beitler, 
James H. Windrim.

Directors of Charities and Corrections, 
WILLIAM H. LAMBERT, President.

J. HUGGARD.

County Officers.

Controller, 
THOMAS M. THOMPSON.

Commissioners, 
JACOB WILDEMORE, 
JOHN P. J. SENSENDERFER,

Sheriff, 
SAMUEL M. CLEMENT.

Recorder of Deeds, 
THOMAS GREEN.

Clerk of Quarter Sessions, 
JAMES W. LATTA.

Register of Wills, 
WM. G. SHIELDS.

Departments and Bureaus of the City and County of Philadelphia.

1. Department of Public Works, Director's Office.
2. Department of Public Safety. 
3. Department of City Controller.
4. Department of City Treasurer.
5. Department of Receiver of Taxes.
6. Department of Revision of Taxes.
8. Department of Register of Wills.
9. Department of Sheriff.
10. Department Clerk of Quarter Sessions.
11. Department of County Prison.
12. Department of Law.
13. Department of Prothonotary.
14. Department of Coroner.
15. Department of District Attorney.
17. Department Clerks of Councils.
18. Department of Mayor.
19. Department of City Commissioners.
20. Department of Nautical School Ship.
21. Department of Port Wardens.
22. Department of Park Commissioners.
Judges of Philadelphia.

First Judicial District of Pennsylvania.

Common Pleas, No. 1,
Hon. Joseph Allison, P. J.,
Hon. Craig Biddle,
Hon. F. Amedée Brégy.

Common Pleas, No. 2,
Hon. J. I. Clarke Hare, P. J.,
Hon. Theodore F. Jenkins,
Hon. Samuel W. Pennypacker.

Common Pleas, No. 3,
Hon. Thomas K. Finletter, P. J.,
Hon. James Gay Gordon,
Hon. Henry Reed.

Common Pleas, No. 4,
Hon. M. Russell Thayer, P. J.,
Hon. Michael Arnold,
Hon. Robert N. Willson.

Orphans’ Court.

Hon. William B. Hanna, P. J.,
Hon. William N. Ashman,
Hon. Clement B. Penrose,
Hon. Joseph C. Ferguson.

City Councils.

The Select branch of City Councils is composed of one representative from each of the thirty-five wards of the city. The Common branch is made up of a number of representatives of each ward, aggregating at present about one hundred and twenty members. The fiscal year in councilmanic organization begins April 1st.
A Page from the Office of City Controller.

THOMAS M. THOMPSON, CITY CONTROLLER.  LOUIS R. FORTESCUE, CHIEF CLERK.

By the terms of the several Acts of Assembly subsequent to and including the Act of Consolidation, February 2, 1854, the Controller of the City and County of Philadelphia, is elected for three years from the first Monday in January next succeeding his election and is designated as the head of this department. He has the supervision and the control of the fiscal concerns of all departments, bureaus and officers of the city who collect, receive or disburse the public moneys. He prescribes the form of reports and accounts to be tendered, and inspects, revises and audits all other accounts in which the city is concerned. To him is delegated the power of administering oaths or affidavits to the municipal officers, or heads of departments receiving moneys, to statements or returns made by them to the City Treasurer, and to all pay-rolls presented to him for his approval accompanied by warrants for the payment of same. He is required to charge, in separate books for the purpose, all appropriations against the head of a department, and under the item of appropriation on which it is founded. He shall not suffer any appropriation to be overdrawn or an item to be used for another purpose, and is only authorized to countersign a warrant for the payment of expenses when authenticated or certified to by the proper officers.

In the annual report of the Controller made to City Councils to January 1, 1894, which report also embraces the operations of the Sinking Fund Commission of which the Controller by virtue of his office, is a member, the estimated summary of the resources and disbursements of the City and County of Philadelphia for the year 1894 are given as follows:—

The tax rate of $1.85 per $100 which is levied upon the assessed valuation of real estate aggregating $769,930,542.00, after deducting the average delinquency and adding the estimated receipts from all other sources yields an available amount of $24,916,908.10. From this is deducted the legal obligations of interest on loans, State tax, sinking fund appropriations and mandamus executions (estimated) for 1894, amounting to $4,499,507.00, and from the difference is then deducted the estimated deficit of $610,737.23, making the net amount subject to appropriation for 1894 of $19,806,563.87. The total appropriations for all departments and bureaus for 1894 were $18,221,941.94.

The funded debt of the city January 1, 1894, was $52,758,845.22, and the assets were $33,026,562.25, leaving a total debt over the above assets of $21,248,882.22. Of the above assets the sinking fund held $23,705,363.41 ; $23,130,100.00 of this being purchases by them of the city's own bonded debt. An important matter to be considered in connection with the debt of this city and its ability to meet its outstanding liabilities, is the fact that the real estate owned by the city amounting to $45,705,699.00, as appraised by the Board of Revision of Taxes, is not included in the above assets.

The loans issued by the city are of two kinds, to wit, for thirty years with a Sinking Fund clause providing for the redemption of the Sinking Fund at the end of that period, and towards the redemption of which there is annually appropriated by City Councils, one and one-fifth per cent. on account of the principal until their maturity, or serial loans without the above clause for which the city makes a direct appropriation for the full amount of each series of the loans as they become due. In the first annual report of the Sinking Fund to December 31, 1855, there was but $89,410.05 to its credit, since that time it has met all maturing loans and has to its credit the large accumulation above shown.
Philadelphia Two Hundred Years Ago.

From the Original Painting in the possession of the Philadelphia Library Company. Plate Loaned Artist by F. F. Goist.
Philadelphia—Its Charters and Government.
1681-1893.

Edward P. Allinson and Boies Penrose.

Philadelphia's municipal life may be divided into five sharply defined periods:

I. 1681 to 1701, covering the era of its minority prior to Penn's charter of 1701. In this period we have government by the Provincial Council, the County Court and the Grand Jury, and the short interlude under the proprietary charter of 1691, which created Humfrey Morrey the first mayor. It is a curious fact that this charter, which is now deposited with the Historical Society of Pennsylvania, seems for nearly two hundred years to have been lost sight of.

II. 1701-1789 covers the life of Penn's proprietary charter, which fell with the Revolution, and the thirteen years of suspended municipal life which ensued. After the Revolution, 1776 to 1789, such government as the city had was to be found in the courts of the justices of the peace and the legislative commissions already inaugurated during this period.

III. From 1789 to 1854 what is now known as the Old City, i.e., from Vine to South Streets, and from the Delaware to the Schuylkill Rivers, grew and prospered under the legislative charter of 1789 and its supplements up to the consolidation act of 1854. The records of this period are of the first importance. In it we note the advent of Philadelphia as a modern American municipality. The entire personality of the city is changed; it becomes the creature of the legislature. Every vestige of a close corporation, which was the distinguishing feature of Penn's charters, is swept away. The city is now the place and its inhabitants, all freemen have a voice in the election of the municipal government. Throughout the period are manifested the eb and flow of two distinct lines of policy. Starting out with a remembrance of the evils of divided authority, and a well expressed effort toward concentration of executive power and responsibility, we find in the latter half of the period a steady reversal of this policy, indicated by the absorption of all branches of executive supervision and control by the various committees of councils. The mayor is, step by step, shorn of his various powers and duties as executive until he is relegated to the position of being simply chief of police and the figure head of the corporation. The responsibility is scattered through a dozen committees, whose personnel changes from year to year, and the executive wheels are found running by a complex system which could not fail of disastrous results even then. These defects become intensified when carried over into the operations of the immensely extended consolidated city and county.

IV. 1854 to 1887. In this period Philadelphia, in common with other great cities, staggered under a burden of laws, ordinances, customs and practices often resulting in legislative and executive maladministration. The consolidation act of 1854 was a necessary act of great political wisdom at the time. The city and the contiguous

territory, which had become densely populated, had practically become one city. There was a common future and common wants. Adequate development was crippled by the multiplicity and jealousy of the many existing governing bodies acting independently of each other. The evils of the situation were recognized. The question of consolidation was agitated for ten years before it was effected. It was opposed by the local leaders. In 1853 the friends of the act met and elected Hon. Eli K. Price for the Senate, and also candidates in the house pledged to support it and it was finally passed January 30, 1854.\(^1\) The act of 1854, while a great advance, did not meet the evils; nor was its intent confirmed to nor its spirit observed by councils. They neglected the exposure and correction of the abuses of the departments and usurped in fuller measure than ever before almost every form of executive duty. If the water department wanted a pump, it was the water committee which decided on the kind, style and horse power. If the highway department paved a street, it was the highway committee which supervised the letting, execution and approval of the contract. There was no general supervision of public work. A condition of affairs, which was bad enough in the Old City, became intolerable when carried into the immensely extended business of consolidated Philadelphia, which had assumed proportions which demanded the most intelligent system and responsible supervision to obtain efficient service and adequate returns for money expended. The financial management became more reckless every year, until the city was threatened with bankruptcy. The most noticeable features of the act of consolidation that are new are the offices of city controller and receiver of taxes, created by the act of 1854. The greatest improvements which took place during the period also had reference to finance. The constitution of 1874 placed a limit to the creation of funded debt, and the act of June 11, 1879, compelled the city "to pay as you go." Very shortly after the consolidation act, one whose position gave him every opportunity to measure the defects of our system, and whose abilities entitled his opinion to the greatest weight, summed up in forcible English the radical defects in the organic law and pointed out the necessity for intelligent legislation to cure those defects. The essence of our present charter, given by the act of 1885, known as the Bullitt Bill, is to be found in the second annual message of Hon. Richard Vaux, Mayor of Philadelphia, 1858.

V. The fifth period is that of the present charter, the act of 1885.

Limited space has made it impossible to give even in briefest outline a sketch of the development of the city government during the two centuries of its existence. From the date of the landing of Penn at the Blue Anchor Landing—from 1681 to 1885—we see the city grow from a collection of caves whose inhabitants were counted by scores, to a crowded mart containing the homes of over a million of people. From two square miles to one hundred and twenty-nine. From the government of the county court and grand jury closely followed by the close corporation and medieval charters granted by Penn, up through a maze of legislative confusion to the advent of the latest and best thought on municipal government as expressed in the Bullitt Bill. Although Mayor Vaux, in 1858, had pointed out the evils of the organic law, it took a score of years to arouse public opinion. The movement which resulted in the passage of the act dates back to the indignation caused by the passage of the act creating the Public Building Commission. Governor Hartranft, in a specially able message in 1876, called the attention of the legislature to the evils of municipal government. A commission was appointed to devise a scheme for government of cities. On this commission, which resulted ultimately in the passage of the act of 1885, the services of Mr. John C. Bullitt were so conspicuous as to give his name to the bill. In 1882 councils took up the matter, which was referred to a special committee, of which S. Davis Page was chairman, and on which we find also such names as Effingham B. Morris, George R. Snowden, J. W. Patton, S. S. Hollingsworth, A. Haller Gross and Charles H. Barnes. The history of the heated controversy over the bill finally introduced into the legislature by Mr. William C. Bullitt is still fresh in every one's mind.\(^2\)

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Resolutions drafted by Hon. Richard Vaux, and introduced into common council by S. Davis Page, Esq. See Journal of Common Councils, 1882.
Under the present charter, known as the Bullitt Bill, the attempt has been made and in theory approximately attained to concentrate all executive power in one head, the mayor, responsible directly for the whole administration to the people who elect him. A few subordinate heads of departments are appointed by and responsible to this head, the mayor. A complete separation is made between the executive and legislative branches of government. And a stringent limitation has been placed on the power to accumulate indebtedness. Careful regulations are framed for the financial system and methods. Provisions are made for the impeachment of corrupt officials. After one complete administration under this act, and the part of another, the only objection to it is that possibly it does not go far enough. Its framers went as far as they dared to go and not encounter the opposition of certain offices or commissions, the vices of which were not so instantly pressing. The executive power is vested in the mayor and certain departments. I. Public Safety, director appointed by the mayor; this includes the police, fire, health and building inspection. II. Public Works, director appointed by mayor; this includes the old departments of water, gas, highway and survey. III. Receiver of Taxes. IV. City Solicitor. Both city officers elected by the people at the spring municipal election. V. City Treasurer. VI. City Controller. Both county officers elected at the autumn State election. VII. Board of Education, appointed by the judges. VIII. Charities and Corrections; president and four directors appointed by the mayor. IX. Sinking Fund Commission: made up of the mayor, city controller and one member elected by councils.

The Public Building Commission, an irresponsible body created by the legislative act, 1870, still exists in charge of the city hall, not yet finished. The commissioners were originally named in the act; any vacancies are filled by the members. The Park Commission consists of the mayor, presidents of councils, commissioner of city property, chief engineer of water department and ten citizens appointed for five years by the courts. The election of the city controller, city treasurer and receiver of taxes by the people is fixed by the constitution and no change is specially needed. The duties of the treasurer and receiver are ministerial; their action does not affect the policy of an administration. The controller has high judicial functions: his power is a check on the entire financial system, and the people have frequently decided that it was wise to have him of a different political faith from the administration. His appointment directly by popular vote is certainly wise. The appointment of all other officers, including the sinking fund and park commission and board of education should be vested in the mayor. The Public Building Commission should be abolished and its duties vested in the department of public works. The appointment of any officers by the judges is onerous to them, foreign to their duties and vicious in conception. As all departments have to be advised by the city solicitor, the mayor is as much entitled for the success of his administration to appoint his solicitor as is the president or the governor. While some things remain to be done to complete the scientific development of the city's government, much has been done and vast advantage obtained in our present charter. It is the duty of citizens, however, to acquaint themselves with the functions and theory of our municipal government, and to watch with jealous eye the constant trend of councils to the usurpation of executive functions. Their legislative duties must of necessity always be large and imposing. The record of the past teaches that the greatest danger of corruption and maladministration is found where they encroach on the executive. The legislation of the country, municipal, state and federal, is fast becoming vested in committees of the several bodies. This government by committees is subversive of our system of government.1

For editorials illustrating the various arguments brought at the time for and against the bill, see note on page 268, Philadelphia, 1881–1887, by Allinson and Penrose.

1 See Congressional Government, by Woodrow Wilson, Ph.D.
The City Hall.

The largest building in Philadelphia, and the most imposing public structure upon this continent is the City Hall, which is also commonly known as the Public Buildings, and accommodates the departments of both the city and county authorities. This noble civic edifice occupies the site of a quadrangle, originally surveyed by the Quaker founder, William Penn, as a public park, and so maintained until the beginning of the present work, about twenty years ago. The location of this building was decreed by popular vote. The principal offices, courts and chambers of the several fronts have been occupied by the public departments for a number of years. The vast work, upon which upwards of $15,000,000 have been expended, now approaches completion.

Although unfortunately environed by a number of lofty buildings, at least two of which will, when done, dominate the Mansard roof of the city buildings, a wide street surrounds the edifice, and from four directions fine views of its facade may be enjoyed.

The length of the north and south fronts is 470 feet, and that of the east and west fronts is 486 1/2 feet. The material principally used for both the building and enormous tower is white marble from quarries at Lee, Berkshire County, Mass. The interior windows of its six floors of busy public offices look out upon a courtyard 200 feet square, the favorite "short-cut" of many busy thousands every day. A full division of infantry troops might be comfortably massed within this enclosure.

Four grand archways, 18 feet wide and 36 feet high, richly embossed with polished columns and beautiful sculpture, are the sluiceways for the ceaseless human tide that surges through this splendid plaza. Who shall foretell what noble, impressive, perchance tragic, scenes this Place de la Hotel de l'ile of the Quaker City shall witness in the centuries yet to come; when those masters, who designed and built the surrounding walls, are remembered only by the occasional antiquarian who gropes in the corridors below and chances upon the tablet of the corncrue-stone; when the conditions of life in these latter days of the great century of progress, as they are outlined upon these pages, will be to the citizen and stranger but a tradition, and those things of which we boast but the feeble efforts of a young and inexperienced people.

Philadelphia of to-day is quite willing that this majestic building, and especially its tower, shall stand before the people of generations yet to come as the symbol of civilization and taste obtaining among us in the year of our Lord 1893. The tower is the great peculiar feature of the entire structure, and no person who has once enjoyed the far-reaching and impressive bird's-eye view of this busy aggregation of humanity will regret the millions it has cost to rear this purely ornamental shaft. The tower is 90 feet square at the base, and its walls are 23 feet thick. The entire height of the work to the broad-rimmed hat upon the head of William Penn will be 547 feet and a fraction, an elevation greater, it is said than any steeple or structure in the world built in connection with an edifice. It exceeds that of the Great Pyramid 67 feet; St. Peter's Church, Rome, 99 feet; the Cologne Cathedral, 37 feet. It is nearly twice the height of the dome of the National Capitol. The Washington Monument exceeds its altitude by 8 feet only. A great clock, the dial plates of which have a diameter of 23 feet, will adorn the tower at an elevation which will be visible from all parts of the city, the centre dial being 361 feet above the sidewalk. The metallic columns and dome, of which the upper section will consist, are to be plated with aluminum.

The observant stranger and citizen alike will find a wealth of allegorical suggestion in the symbolic statuary, much of it of heroic size, which embellishes the exterior, corridors and inner court.
of the building. The four quarters of the globe are typified by the Asiatic elephant, the African tiger, European bullock and the American bear, and also by beautifully chiselled figures of the Caucasian, Mongolian, African, and other racial types. Upon the northern front are the figures of William Penn, an Indian, a Norseman, a Puritan, and the Progress of Civilization. Other figures represent Victory, Fame, Education, Science, Poetry, Music, Art, Botany, Navigation, Architecture and Mechanics. The east front and Mayor's entrance bears figures of Asiatic, Chinese and Japanese types, and those expressive of Art, Science, Peace, Industry, Mining, Engineering, Morning, Light, etc. The south front and entrance to Courts of Justice contain figures of Africans, South Sea Islanders, Tigers and Lions, the City and State Coat of Arms, and also Moses typifying the Law of Justice, Execution, Youth, Water, etc. The western facade and the corridor, which is identified with the Criminal Department, contains figures of Charity, Sympathy, Repentance, Meditation, Sorrow and Pain, Tigers, Thorns and Thistles. The figures of Indians, squaws and western pioneers in picturesque groups indicate the direction of outlook from its windows. This comprehensive scheme of emblematic treatment is continued in the principal apartments, notably in the Supreme Court Chambers, which are further embellished with portraits of famous jurists of the State. The furnishing throughout is of a substantial and sumptuous character.

The magnificent bronze figure of William Penn, the work of Philadelphia mechanics, is placed, for temporary inspection, in the City Hall Plaza. It is 37 feet high and weighs 52,400 pounds. It was cast in forty-seven pieces, and so skilfully joined that the most careful inspection fails to detect the junctures. The following are the dimensions of the different elements of the statue:

Hat, 3 feet in diameter; rim, 23 feet in circumference; nose, 13 inches long; eyes, 12 inches long and 4 inches wide; mouth, from corner to corner, 1 foot; face, from hat to chin, 3 feet 3 inches; hair, 4 feet long; shoulders, 28 feet in circumference and 15 feet in diameter; waist, 24 feet in circumference and 8 feet 9 inches in diameter; buttons on coat, 6 inches in diameter; hands, 6 feet 9 inches in circumference, 3 feet in diameter and 4 feet long; fingers, 2 feet 6 inches long; finger nails, 3 inches long; legs, from ankle to knee, 10 feet; ankle, 5 feet in circumference; calf of legs, 8 feet 8 inches in circumference: feet, 22 inches wide, 5 feet 4 inches long.

The scroll bears a seal of Charles II., 2 feet in diameter, and on the exposed page has the following inscription:

Charles II., King of England and France, Defender of the Faith—To whom these presents shall come, "Greeting:"

Whereas, Our trustie and well-beloved subject, William Penn, Esq., son and heir of Sir William Penn, deceased, etc.

Public elevators are operated, connecting with all floors, and another rises to the top of the great tower, being operated every week-day. The remarkable hanging stairways at the four angles of the building are worthy of special notice by the visitor. An interesting object to be seen temporarily, upon free exhibition at the City Hall, is a beautiful model of the Centennial Exhibition, placed in a room upon the second floor at the northern entrance.

It is a part of the present plan to illuminate the exterior of the building at night with splendid lamps nearly fifty feet in height, one at each corner of the structure, bearing groups of incandescent and arc electric points, thus intensifying the lights and shadows that surround this majestic business office of the people, and furnishing a final emblem of joy and sorrow in the busy current of human life that surges without cessation around its base.
NORTH ENTRANCE OF THE CITY HALL
The Bureau of Police.

By Robert J. Linden, Superintendent.

The organization of the Bureau of Police, with headquarters at City Hall, is briefly as follows:

One Superintendent of Police, 1 Fire Marshal, 1 Police Surgeon, 4 Captains, 1 Captain of Detectives, 7 Clerks, 1 Veterinary Surgeon, 1 Assistant Veterinary Surgeon, 1 Meat Inspector, 16 Detectives, 33 Lieutenants, 82 Street Sergeants, 108 House Sergeants (Telegraph Operators), 36 Patrol Sergeants, 36 Patrol Drivers, 36 Patrol Officers, 4 Harbor Pilots, 4 Harbor Engineers, 4 Harbor Firemen, 1754 Patrolmen, 14 Matrons, 48 Cleaners, 6 Van Drivers, 13 Hostlers, 1 Storekeeper, 1 Driver of Supply Wagon, 1 Messenger. The entire force numbers 2027 men.

The city is divided into four Police Divisions, each under the control of a Captain, and sub-divided into twenty-nine districts; two Harbor Boats and a Reserve Corps, each commanded by a Lieutenant. There are twenty-nine Station Houses and eleven Sub-Stations, eighteen Patrol Stations, with wagons and crews. Three companies of Mounted Police are assigned to suburban service.

A system of Police Patrol and Signal Telegraph is in successful operation, and is known as the "Gamewell." There are 395 Signal Boxes (or "Patrol Boxes," as they are generally called), throughout the city, and patrolmen on street duty are required to report (through the 'phone in Signal Box) to their Station House every hour, a record of their time being kept at the Station House.

During the year 1893 this Bureau made 57,297 arrests, and recovered stolen property to the amount of $184,011.46. The increase of arrests over the preceding year is 7 per cent. About 63 per cent. of those arrested are of native birth. The largest number of arrests for a single cause was 7823 for breach of the peace.

It will be seen that the cost of police service in the following cities is highly favorable to Philadelphia:

<table>
<thead>
<tr>
<th>City</th>
<th>Population</th>
<th>Cost per capita of population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boston</td>
<td>474</td>
<td>$2.81</td>
</tr>
<tr>
<td>New York</td>
<td>3950</td>
<td>2.89</td>
</tr>
<tr>
<td>Chicago</td>
<td>3554</td>
<td>2.42</td>
</tr>
<tr>
<td>Philadelphia</td>
<td>2027</td>
<td>1.93</td>
</tr>
</tbody>
</table>

Officers of the Bureau of Police.

Superintendent of Police, Robert J. Linden; Chief Clerk, William Culbertson; Assistant Clerks, B. F. Shantz and G. L. Rubicam; Clerk to Superintendent of Police, Charles Henry; Assistant Clerk to Superintendent of Police, S. W. Roop; Central Station Clerk, John Moffit; Captain Chas. B. Edgar, First Division; Captain Edw. W. Malin, Second Division; Captain Harry M. Quirk, Third Division; Captain Thomas Brown, Fourth Division; Fire Marshal, James S. Thompson.

A POLICE RESERVE.
The Bureau of Fire.

By James C. Baxter, Jr., Chief Engineer

The organization of the Bureau of Fire, with headquarters at 1328 Race Street, is briefly as follows:

One Chief Engineer, 8 Assistant Engineers, 1 Inspector, 1 Secretary, 1 Shorehouse Clerk, 1 Messenger, 1 Driver of Supply Wagon, 1 Assistant Clerk, 4 Telephone Operators, 49 Foremen, 43 Enginemen, 38 Firemen, 45 Drivers, 7 Tillermen, 2 Pilots of Fire Boat, 405 Hose and Laddermen, 1 Superintendent of Repair Shop, 1 Assistant Superintendent of Repair Shop, 1 Superintendent of Horses, 1 Hostler, 1 Watchman, 9 Machinists, 5 Blacksmiths, 5 Helpers, 3 Wheelwrights, 1 Plumber and Gasfitter, 1 Boilermaker, 2 Carpenters, 1 Patternmaker, 3 Painters, 49 Cleaners.

The city is divided into eight Fire Districts, each under the supervision of an Assistant Engineer. The Bureau has a system of direct telephone service with each company, by which the Chief Engineer is enabled to communicate with the several foremen without delay. Each company, upon their return from attending an alarm of fire, reports that fact to headquarters at once.

During the year 1892 the companies comprising the Bureau attended 1531 alarms of fire; Box Alarms, 609; Local Alarms, 922.

Apparatus.

Forty-one Steam Fire Engines, 41 Hose Carts, 6 Hayes Hook and Ladder Trucks, 1 Double Tank Eighty-five Gallon Chemical Engine, 1 Double Tank Fifty Gallon Chemical Engine, Fire Boat, 1 Double Tank Sixty Gallon Chemical Engine, 2 Double Tank Thirty-five Gallon Chemical Engines and Hose Wagon combined, in addition to which each engine company carries 1 six gallon hand fire extinguisher, and each truck company 2 six gallon hand fire extinguishers on their apparatus. During 1894 the following additions will be made to the city's fire apparatus: 4 Engines, 3 Trucks, 1 Water Tower, 4 Duval Water Towers for Aerial Ladders.

Officers.

Chief Engineer, James C. Baxter, Jr.; Assistant Engineers: First District, Samuel Dunlap; Second District, James F. McGarity; Third District, William Staiger; Fourth District, Jacob B. Andress; Fifth District, John Smith; Sixth District, William G. McDade; Seventh District, George Nal-linger; Eighth District, Charles H. Hollwarth.
Our Streets.

By George A. Bullock, Chief of Highway Department.

In the work of gradual improvement of the pavements of highways in Philadelphia, special conditions have always existed involving problems not encountered, to the same extent, by the authorities of any other American city. These conditions are partially due to the exceptionally large area of territory occupied by our urban and suburban population, and also because of the large number of principal streets and avenues occupied by the tracks of various passenger railway companies. Although the condition of nearly 50 per cent. of our streets continues to the present time to be far behind that of scores of younger cities in all parts of the country, there is a prospect, amounting indeed to a certainty, that the best forms of paving will soon be found throughout the whole municipality. This result must follow the adoption of the trolley system of propulsion by the combined railway companies, as a condition to which they are bound by the terms of their concessions from the city. In addition to this means of improvement the available annual appropriations for the repaving of old streets by the Highway Department, and the large amounts paid by citizens for paving of new streets in the suburbs under its direction, will continue to rapidly change the old order of things until, in a short time the last of the cobble stones will disappear from the scene forever.

Three classes of material are now employed in the city proper for paving, namely, the Belgian block, where heavy traffic demands this class of work; vitrified brick and sheet asphaltum. The appropriation for 1893 was $1,345,919. The passenger railways spent $200,000 on paving. The number of miles paved during the year was 50.39, of which the city paved 23.56.

The total length of all streets and roads in the city is now 1,297.7 miles, 32 miles of which were opened in 1893. The total length of paved streets is 821 miles.

During the present year between 60 and 70 miles of new paving in asphalt and Belgian blocks will be laid in the city, of which the street railway lines will put down the greater part, at a cost of about $4,000,000.
THE SYSTEM OF NUMBERING HOUSES.

One hundred numbers are allotted to each block, commencing at the Delaware River running west, and at Market Street running north and south. Houses on the south and west sides of streets have even numbers; those on the east and north sides of streets have uneven numbers.

THE NAMES OF STREETS.

The names of streets are displayed on the lamp-posts and on houses at the intersections. Commencing with Delaware Avenue at the Delaware River, the first street west is named Front Street; the second is named Second Street, and so on to the city limits, numerals being used for all streets running north and south, with the exception of Broad Street. Names are used for all streets running east and west, as shown in the following list:

NAMES OF STREETS RUNNING EAST AND WEST, WITH NUMBERS OF HOUSES.

<table>
<thead>
<tr>
<th>NORTH OF MARKET STREET</th>
<th>SOUTHEAST OF MARKET STREET</th>
</tr>
</thead>
<tbody>
<tr>
<td>HOUSE NO.</td>
<td>NAME OF STREET</td>
</tr>
<tr>
<td>1</td>
<td>Market.</td>
</tr>
<tr>
<td>100</td>
<td>Arch.</td>
</tr>
<tr>
<td>200</td>
<td>Race.</td>
</tr>
<tr>
<td>300</td>
<td>Vine.</td>
</tr>
<tr>
<td>400</td>
<td>Callowhill</td>
</tr>
<tr>
<td>438</td>
<td>Noble.</td>
</tr>
<tr>
<td>500</td>
<td>Buttonwood.</td>
</tr>
<tr>
<td>570</td>
<td>Spring Garden.</td>
</tr>
<tr>
<td>600</td>
<td>Green.</td>
</tr>
<tr>
<td>700</td>
<td>Fairmount Ave.</td>
</tr>
<tr>
<td>800</td>
<td>Brown.</td>
</tr>
<tr>
<td>836</td>
<td>Parrish.</td>
</tr>
<tr>
<td>900</td>
<td>Poplar.</td>
</tr>
<tr>
<td>1200</td>
<td>Girard Ave.</td>
</tr>
<tr>
<td>1300</td>
<td>Thompson.</td>
</tr>
</tbody>
</table>

| HOUSE NO. | NAME OF STREET | HOUSE NO. | NAME OF STREET |
| 1 | Market. | 1400 | Reed. |
| 100 | Chestnut. | 1500 | Dickinson. |
| 200 | Walnut. | 1600 | Tasker. |
| 300 | Spruce. | 1700 | Morris. |
| 400 | Pine. | 1800 | Moore. |
| 500 | Lombard. | 1900 | Mifflin. |
| 600 | South. | 2000 | McKean. |
| 700 | Bainbridge | 2100 | Snyder Ave. |
| 740 | Fitzwater. | 2200 | Jackson. |
| 800 | Catharine. | 2300 | Wolf. |
| 900 | Christian. | 2400 | Ritner. |
| 1000 | Carpenter. | 2500 | Porter. |
| 1100 | Washington Ave. | 2600 | Shunk. |
| 1200 | Federal. | 2700 | Oregon Ave. |
| 1300 | Wharton. | 2800 | Johnston. |

Street cars run on the streets and in the direction indicated as follows: North on Third, Fifth, Eighth, Ninth, Eleventh, Thirteenth, Sixteenth, Eighteenth and Nineteenth. South on Second, Fourth, Sixth, Seventh, Tenth, Twelfth, Fifteenth, Seventeenth and Twentieth. East on Lombard, Spruce, Chestnut, Market, Filbert, Arch, Race, Callowhill, Spring Garden, Green, Wallace, Girard Avenue, Jefferson, Columbia Avenue and Norris. West on South, Pine, Walnut, Sansom, Market, Arch, Vine, Callowhill, Spring Garden, Fairmount Avenue, Girard Avenue, Master, Columbia Avenue and Susquehanna Avenue.

Broad Street Omnibus Line, from Broad and Huntingdon Streets to Snyder Avenue. Return same route. Time for round-trip, one hour and thirty-eight minutes.
The Parks and Squares of the City

By Charles S. Keyser.

Reservations of ground as parks and squares for the general enjoyment of the people of Philadelphia have been made in twenty-three of the thirty-five wards of the city, and fairly provide for the needs of the citizens. They are the result of a policy inaugurated by the founder of the State, who laid out on the plan of the city four squares, or areas of ground, at its four angles, containing together twenty-eight and a half acres, and further intended that the whole front of the city along the Delaware River should be kept a green slope.

The municipality subsequently improved these squares, and from time to time added other small tracts generally called squares, from their rectangular borders, so that there are now thirty-three open areas of ground through the city, embracing altogether two hundred and seventeen acres, the common property of the citizens. Among these is "Stenton," an old homestead, fourteen acres, formerly the property of James Logan, Colonial Secretary of the founder; "Bartram's Garden," eleven acres, the first botanical garden in America; the ground, two and a half acres, where the founder made his world-famed treaty with the Indians under the great elm tree; and "Independence Square," four and a half acres, where the Declaration of Independence was first read to the people.

These grounds, either have been or are being laid out in walks and lighted and planted with trees, are a distinctive feature of the city plan, and of inestimable value as breathing places for the citizens. There is also a larger tract, "Hunting Park," forty-three acres, enclosing a mile course, now a public common for the citizens. But the most popular of these grounds of Philadelphia, as well as the most notable piece of ground for its extent and natural advantages within the borders of any municipality, either in Europe or America, is "Fairmount Park," a great tract of land and water brought into prominence by the reservation made out of it for the Centennial Exhibition of 1876. It lies on both sides of the Schuylkill River, in the western portion of the city plan, and extends from its east entrance westward three and a half miles, northward five and a half miles along the Schuylkill River, to the northwestern boundary of the city, and a further distance of six and a half miles along the Wissahickon, a tributary stream which flows into this river, the whole tract embracing an area of land and water of nearly three thousand acres.

It is dedicated to the use of the whole people of the State as a public common, and is in charge of a Board of Commissioners, who are authorized to make the necessary expenditures for its maintenance from appropriations made annually for this purpose by the councils of the city. It was acquired by the city under the authority of the State, mainly by purchase. A large portion of it, however, was the gift of citizens. The river which passes through it is the main supply of the water for the city, and the preservation of its purity was one of the purposes of the acquisition of its waters within the grounds. The
whole tract was formerly a series of estates. One portion of it was the residence of John Penn, the last Colonial Governor of Pennsylvania; another, the estate of Judge Peters, the Secretary of War of the Colonies during the Revolution; another, the country seat of Robert Morris, the Financier of the Revolution. The mansion of Judge Peters, as well as others of these colonial dwellings, remain as they were during the Revolution. The chief modern buildings are "Memorial Hall" and "Horticultural Hall." Memorial Hall was built from appropriations made by the State, and for the Centennial Exposition of 1876, at a cost of one and a half million dollars. A gallery of pictures is a leading feature of this building, among them Rothermel's celebrated picture of the Battle of Gettysburg. This building is open to the public free daily, including Sundays, throughout the year. Horticultural Hall was built at the same time by the city. It contains a magnificent collection of plants, among them the fern trees of Australia. The other near by structures are the Ohio building and the buildings of the British Commissioners, also remembrances of that Centennial. The buildings of the Zoological Garden, the grounds of which cover a tract of thirty-three acres, are upon the western shore of the Schuylkill River, below Girard Avenue. The boat club houses of the Schuylkill Navy are above the old Fairmount Water Works, along the margin of the river.

These last are equal in all their appointments to those of any organization for similar purposes, in fact no similar collection of buildings as extensive for boating clubs is found anywhere else in the United States. The national rowing course is an exceptional water for its freedom from wind and currents. Three of the city's water works and their reservoirs are also located in Fairmount Park. One of these reservoirs covers a tract of one hundred and five acres.

It is, however, in its natural advantages that the park had its admirable place among the pleasure grounds of the world. The lower Schuylkill section, two thousand two hundred and forty acres, contains half a million trees and shrubs, among these three thousand four hundred forest trees, with some rare specimens eighteen to twenty-seven feet in circumference; it contains three hundred and twenty-one genera and six hundred and fifty varieties of herbaceous and cryptogamous plants. The flowers and flowering shrubs are a remarkable feature in this park. These have been classified
A VISTA IN WEST FAIRMOUNT PARK.

INTERIOR HORTICULTURAL HALL.

GIRARD AVENUE BRIDGE ACROSS THE SCHUYLKILL RIVER.
in five hundred genera and seven hundred varieties; the park contains also in its stratifications one-sixth of all the known minerals of the United States; its waters, fifteen species of fish; and its woods, thickets and meadows seventy-seven species of birds, resident or migratory, observed during the year.

The Schuylkill River within its borders has an average breadth of a quarter of a mile, in some parts broading so as to present the appearance of lakes, in others showing a slow flowing stream. The Wissahickon, its tributary, is among the most remarkable of all known waters as a type of the purely romantic in scenery. The park besides contains twenty smaller streams and one hundred and fifty springs of clear, cold water. It has every variety of scenery—upland, lawn, rocky ravines, high hill summits and open fields. It is made accessible to the visitors by fifty miles of carriage drives, and one hundred miles of smaller roads and paths, and by row boats and steamers on the Schuylkill River, a distance of six miles, and by row boats on the Wissahickon, a distance of two miles.

There are a number of pieces of statuary in the grounds, gifts of individuals and societies, mainly of the "Park Art Association," organized for this purpose. They embrace great men of the Revolution and of our own time; among them are Charles Carroll, of Carrollton; Commodore Barry, of the Revolutionary Navy, and Dr. Witherspoon. There are also statues of Humboldt, Abraham Lincoln and General George Gordon Meade, Morton McMichael, Goethe and Schiller, a statue of Religious Liberty, and a statue of Columbus which is believed to be the first erected in any part of the United States. The beautiful equestrian statue of Jeanne D'Arc, a picture of which embellishes this article, was recently erected in the park at the eastern approach to Girard Avenue bridge. The cost of the grounds and subsequent improvements have been about ten millions of dollars.

In this notice I have summarized papers prepared for me by the following citizens of Philadelphia: The ornithology, by C. Few Sciss, his classification embraces resident, summer resident, winter resident and migratory; the ichthyology, by the late Thaddeus Norris, it embraces local and migratory; the list of trees by Isaac Burke, with additions by Thomas Meehan, embracing trees and shrubs; the list of flowers from the collections of George Worley, William Haworth, R. Price, and the writer.
The Zoological Garden.

By C. L. Jefferson.

The beautiful garden of the Philadelphia Zoological Society has, ever since its establishment in 1874, grown steadily in popular appreciation as a place of resort for excursion parties from the cities and towns within reach. The opportunity which it affords, both to children and those of mature years, for obtaining a familiar knowledge of the varied forms of life which abound under nature in all portions of the earth, combined with the pleasurable accessories of trees, foliage, and the many products of the gardener's art, render it specially well adapted to such a purpose. The garden covers about thirty-five acres of ground, beautifully situated on the bank of the Schuylkill River, just below Girard Avenue bridge, and is, in fact, the southern extremity of West Fairmount Park. A considerable part of the enclosure was originally the estate of John Penn, a grandson of the founder of the Commonwealth, whose mansion—"Solitude"—still stands, unaltered, about the middle of the grounds.

The laying out of the garden, with the buildings and enclosures for animals, represents an outlay of nearly half a million dollars. The collection of animals, which is the primary object of the establishment, has been selected with a view to the educational facilities which can be afforded in no way but by grouping together living specimens, and is justly regarded as not only by far the best in this country, but as of equal rank with the best of the long-established institutions of like nature in Europe, where almost every city has its zoological garden for the recreation and instruction of its people.

The buildings are striking instances of the adaptation which may be reached between architectural effect and practical fitness for the special purpose of their erection. The carnivora house is a massive structure of brick, over two hundred feet long, surrounded by outside cages for summer use on one side, while on the other is a terrace of stone, with beds containing a great variety of tropical cacti, and a fountain basin filled with many kinds of colored water-lilies. It contains many specimens of the lion, tiger, leopard, puma, hyena, and all the large carnivora, besides sun-bears, porcupines, and many other animals.

The elephant house, the largest and most costly of the buildings, contains a number of elephants, the enormous Indian rhinoceros, hippopotamus, zebra, tapirs, etc. In front is a large stone tank in which the elephants are bathed every afternoon during warm weather, affording by their clumsy sport while in the water a never-ceasing source of amusement to the gathered crowd.

The deer house, in front of which are the seal ponds, contains a number of deer and antelope, mainly from Africa and South America; also, kangaroos, ostriches, cassowaries, emus, and the
brush-turkey. The rare and interesting chimpanzee, which, next to the gorilla, is the largest among apes, is also kept in this building.

The aviary, at the southern end of the grounds, is filled with a collection mostly of tropical birds, toucans, parrots, macaws, pigeons, etc., whose brilliant colors show in the airy and sunlit building like the gorgeous shades of beds of variegated flowers.

The polar bear pen, the pits for other bears, the deer park, the iron cattle pens, the enclosures for camels, llamas, elk, and buffalo, the prairie dog village, pheasant cages, lake for swans, ducks, and geese, the beaver pond, eagle aviary with the large monkey house and reptile house, are scattered throughout the grounds, and afford material to occupy a full day in a careful inspection. Guide-books giving full descriptions of the animals are sold at the gates for fifteen cents. Special attention is given to gardening, both landscape and ornamental, and the effects produced by the extensive display of native and exotic plants of all varieties is probably not surpassed in this country.

Quick and easy means of transit are at hand to all points about the city. The Zoological Garden Station, on the Pennsylvania Railroad, is directly at the north gate, and is within six minutes' ride of the Broad Street Station and the new Public Buildings. The Philadelphia and Reading Railroad has a station at Girard Avenue, within five minutes' reach of the garden. Steamers ply on the Schuylkill River from the water-works, nearly opposite, to the Wissahickon, stopping every few moments at the garden, and street cars run to all parts of the city.

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The Local Census.

When the Board of Managers of the Trades League determined to undertake the "Book of Philadelphia," it was recognized that among the most important of the many items of information to be gathered into its pages was a careful and unassailable count of our population. Having this in view the aid of the Mayor and Council was invoked, with the result that the police, under the direction of Captain J. A. Kaisel, as Superintendent of the Census, obtained the following results, which gives Philadelphia her rightful place as second of American cities in point of population:

**Population of the City of Philadelphia, November, 1892.**

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<th>Under 21 years</th>
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Totals: 342,168

When this result was published the Trades League, whose special committee had taken an active part in the work, expressed to Mayor Stuart, in an official letter, the belief that the figures were entirely correct, and that the excellent system adopted, reflected great credit upon the Police Bureau.
Philadelphia has invested in public school property the sum of $10,166,695.00. In 1893, 125,180 pupils attended 428 public schools in Philadelphia, at an expense of $3,461,183.05, of which $531,225.59 was chargeable to permanent improvement. The average expense for each pupil was $23.61 per annum. The average annual expense of the Manual Training School boys was $113.50 (see Manual Training Schools); of High School boys, $90.02; of the Normal School Girls, $37.29. The average daily attendance was 55,594 boys and 58,765 girls. 2988 teachers, of whom 137 are men, are employed; the item of salary for instructors being $2,006,571.10.

Of the 428 schools, 86 are under supervising principals. There are 119 primary schools, 64 secondaries, 77 kindergartens, 52 combined secondary and primary schools, 37 grammar, 31 consolidated, 29 combined grammar, secondary and primary, 5 combined grammar and primary, 3 cooking, 2 manual training and 1 each of boys' high, girls' high and girls' normal schools, school of practice, industrial art school, elementary manual training school and school of pedagogy. The girls' normal school is now provided with a structure which ranks well with any school building in the United States. It is erected upon the site of the old Spring Garden Hall, at Thirteenth and Spring Garden Streets. The present membership of the girls' high school is 1790, and the number of instructors is 53, the principal being Mr. George W. Fetter, who has occupied this post continuously since 1865. The course of study covers four years. Of the 5772 pupils who have graduated since the opening of this school in 1848, 4878 have subsequently become teachers in the public schools.

The public instruction of Philadelphia is in charge of a Board of Education, the city being divided into school sections of which there are 37. School directors are also chosen at local elections by the people. The immediate charge of the work of education is in the hands of a superintendent, the present incumbent being Edward Brooks, LL. D., who has a staff of six assistants. The offices of the Board are upon Filbert Street above Seventh. The reader is referred to the chapter upon Manual Training Schools for information regarding an important branch of the public education.
The University of Pennsylvania.

By Edward W. Mumford.

The important place which Philadelphia now occupies as an educational centre is well exemplified in the University of Pennsylvania, the largest educational institution in the Middle States, and the third among the universities of America. The University has been closely identified with the last 150 years of the city's history. It had its rise in a charitable school, founded about 1740, but of not much importance, until Benjamin Franklin turned his attention to it. There were other schools in the city at the time, most of them founded by Germans or Friends, but Franklin saw the need of a good English academy which should offer training, not only for scholars but for business men and citizens. This idea is worthy of remark, for out of it came the first institution in America founded on a broader basis than the education of young men for the ministry. With Franklin the deed lay very near the thought. In 1749 he published his plan in a pamphlet, "Proposals Relative to the Education of Youth in Pennsylvania," and a Board of Trustees was formed at once. In 1750 he secured from the City Councils £1,000, and raised other sums, amounting in all to about $40,000, and in January, 1751, the academy and charitable schools of Philadelphia were opened with appropriate ceremonies.

But from the outset the Trustees were determined that as soon as possible the Academy should become a regular college, and in 1753, under Dr. William Smith, the highest classes attained a degree of proficiency which made this feasible. So a charter was secured, the name was changed to the College and Academy of Philadelphia, and Dr. Smith became the first Provost.

The transition from a college to a university came about in rather a peculiar way. In 1779, under a shallow pretext that the foundation had been narrowed, the Assembly of Pennsylvania took away the charter and conferred it together with all of the College's property upon a new institution, the University of the State of Pennsylvania. Ten years later the College charter was
restored, and for a time the two institutions existed side by side. But finally, on mutual petition, the Assembly, in 1791, granted a charter uniting the two under the present name of the University of Pennsylvania. It should be noted, however, that the institution is not a State university, in the usual sense of the term, being supported almost entirely by funds contributed by private individuals. Since its foundation the University has occupied three sites.

As at present organized, the University comprises thirteen Departments, of which six, by the way, have been added since Dr. William Pepper became Provost. These departments are as follows: 1st, the College Department, including the courses in Arts, in Science (the Towne Scientific School); in Architecture; in Natural History (the School of Biology); in Finance and Economy (the Wharton School); and the course in Music. 2d, the Medical Department. 3d, the Department of Law. 4th, the Auxiliary Department of Medicine. 5th, the Department of Dentistry. 6th, the Department of Philosophy. 7th, the Department of Veterinary Medicine. 8th, the Department of Physical Education. 9th, the Laboratory of Hygiene. 10th, the Graduate Department for Women. 11th, the Museum of Archaeology and Palaeontology. 12th, the University Hospital. 13th, the Wistar Institute of Anatomy and Biology.

Full information about the details of instruction may be found in the annual catalogue, and in the special circulars issued from time to time. But apart from curricula there are some points about these Departments worth noting here.

The College Department occupies College Hall, the Mechanical Buildings at Thirty-fourth and Spruce, and Biological Hall, at Thirty-seventh and Pine. It includes the courses in Arts and Science, and the special schools noted above. Under the head of the Towne Scientific School come
the Engineering courses: Mechanical, Electrical, Civil and Mining, and the courses in Architecture and Chemistry. The new buildings for the Mechanical and Electrical students have just been erected, and offer as good mechanical laboratories as are found in any college. They contain also a central plant from which all the twenty-five University buildings are to be lighted and heated. A new Chemical Laboratory is now being erected, and the building will be ready in the Fall of 1893.

The Biological School is one of the many unique features of the University, and one of the most interesting. No other part of the College Department has a greater proportion of students thoroughly interested and working hard. The school is superbly equipped, and is one of the things people from other colleges talk about. The Marine Biological Laboratory, at Sea Isle City, N. J., is an important part of it.

Other college courses of special value are those in the Wharton School of Finance and Economy, and the School of American History. Each has a large library, and each stands for a new idea in American education, the cultivation of business men, and the training of intelligent American citizens.

In one thing, at least, the University has been pre-eminent for over a century, viz., in medicine. The University Medical School, founded in 1769, was the earliest in America, and has always maintained its place. A full mention of this school, together with the departments of Dentistry and Veterinary Medicine, will be found in the chapter devoted to Medical Colleges.

If the good start made in 1790 had been maintained, the Law Department would be one of the most venerable features of the University. The attempts made then and in 1816 were not successful. But in 1849, the School was reorganized under the famous Judge George Sharswood, and has since then been eminently prosperous. It has now over two hundred students, and a teaching force of ten professors and lecturers. It is the only Department with quarters off the College grounds, occupying the whole sixth floor of the Girard Building, at Broad and Chestnut Streets.

All the postgraduate courses in the University, with the exception of those in law and medicine, are included under the Department of Philosophy, which offers twenty-one distinct fields of study in preparation for the degree of Doctor of Philosophy. In some of these fields, as in American History, Economics and Semitic Languages, the University is exceptionally strong. To this work women are admitted on equal terms with men, under the head of the Graduate Department for Women. A special dormitory has been provided for them at the S. E. corner of Thirty-fourth and Walnut Streets, and the Women's Department has eight endowed fellowships.

It is hardly necessary to say that the University grows every year more important to Philadelphia and the country at large. Its students have more than doubled in numbers in ten years and now muster 2,000 names. The teaching force of 257 professors, lecturers, etc., is the second largest in the country, and is of recognized strength. In all, the University occupies twenty-five buildings, many of which, such as the "Dog Hospital," the Laboratory of Hygiene, the Wistar Institute, the Library building, and the Marine Biological Laboratory, at Sea Isle City, N. J., are unique in America. The University Library, with 110,000 bound volumes, is fifth in size among university libraries, and in many respects ranks easily first.

It is hardly too much to say that Philadelphia still fails to appreciate entirely the magnitude of the work being done in her midst by the University, the support of the institution by the citizens who live almost within sight of it having been comparatively slight in the past. But this has changed in recent years; the city government has been liberal in making grants of land; large bequests from Philadelphians are more common, and in many other ways the bonds between the city and its chief intellectual centre are being strengthened, to the advantage of both.
UNIVERSITY OF PENNSYLVANIA.

1. MEDICAL HALL. 2. DENTAL HALL AND CHEMICAL LABORATORIES. 3. VETERINARY DEPARTMENT. 4. LABORATORY OF HYGIENE.
Medical Colleges and Kindred Institutions.

By Seneca Egbert, A. M., M. D.

Although Philadelphia has always been the medical centre of America, few realize that, if it is not already so, it is rapidly becoming, in many respects, the peer of any city in the world in the education of physicians and in the dissemination of medical and correlated knowledge.

This year there are enrolled at the various schools over 2,000 students of medicine, a number probably greater than that of which any other city can boast, and if to this be added those who are pursuing studies in pharmacy, dentistry and veterinary medicine, our city is undoubtedly, as far as numbers alone are concerned, far ahead of her rivals. But, happily, it is on more commendable grounds than these alone that we are content and proud to rest our claims of excellence. Each of the five medical colleges is of the highest class, thorough in its work and in the qualifications of the graduates, and one of the schools is not only the oldest but claims to be the best on the continent. Their faculties are composed of men, second to none as regards teaching ability, and the names of many of whom are almost as well known abroad as at home. The material equipment of each college for medical education is most excellent, and, inasmuch as successful medical teaching must be clinical as well as didactic, ample opportunity for this is afforded in the enormous number of patients annually treated in the numerous Philadelphia hospitals and dispensaries, which offer to the student almost every known type or phase of disease or injury. Besides the respective hospitals to which the various colleges are specifically connected and which are thoroughly equipped with everything required by the most advanced medical and surgical science of the day, students have the privilege of attending regular clinics at the Philadelphia, Pennsylvania, German, St. Joseph's and other hospitals, while the various dispensaries afford unsurpassed opportunities for the study of diagnosis and treatment.

Again, it is a potent incentive to young physicians to breathe the medico-literary atmosphere that pervades the profession in this city and to be so closely in contact with those who not only teach but write, and who are thus known in their respective specialties the world over. It signifies not a little that at least one-half of all the medical books in the United States are written or published here.

Of the institutions individually, the Medical Department of the University of Pennsylvania is first to be considered, not only because it is the oldest medical school in America, but because of its claim that it is also the best and most thorough. Founded in 1765 by Dr. John Morgan, a pupil of Hunter of London, and Cullen of Edinburgh, and adopting the methods of the best schools of Great Britain, it had for its earliest faculty Morgan, Shippen, Kuhn, Rush and Bond, all names illustrious in early medical history and writings of the country. To these have succeeded a long line of others no less famous who have always maintained the reputation of the school, and among the more recent of whom may be mentioned George B. Wood, Hugh L. Hodge, Joseph Leidy and D. Hayes Agnew.

Realizing the constantly increasing scope of medical science the University, has adopted a four-year course, beginning with the coming session of 1893-94, in which, after a thorough grounding in the fundamental sciences of medicine by both didactic and laboratory teaching, the strongest feature is, perhaps, the especial bedside instruction and opportunities for practical operative work. This instruction
PROPOSED BUILDINGS OF JEFFERSON MEDICAL COLLEGE.

is given in the Medical Hall, Laboratory Building, University Hospital, Maternity Pavilions, Wistar Institute of Anatomy and Laboratory of Hygiene, all located in close proximity to one another, while also near at hand is the Philadelphia Hospital with its thousand beds, where at least six clinical lectures a week are given by its medical and surgical staff.

The chemical laboratories are said to be the largest and best equipped in the world, having 432 separate working places for students, thus allowing that number to do practical laboratory work at the same time. The Laboratory of Hygiene embraces the best features of all the most noted ones abroad, and the new Wistar Institute of Anatomy offers especial facilities for post-graduate study and original research in advanced anatomy and biology. As for the University Hospital 17,644 patients have been treated in its wards since 1874, while in its dispensaries for the same period there have been over 130,000 free patients. The total number of matriculates enrolled for the session of 1892-'93 in the Medical Department of the University was 847, Medicine at the recent commencement department is 10,801. In fine, as a prominent history of the medical graduates of the of medicine in America."

Ever since its founding, almost of whom 189 received the degree of Doctor of
The total number of graduates of the Medical De-
ment medical man has said, "He who writes the
University of Pennsylvania will write the history
seventy years ago, the Jefferson Medical College
has been a sturdy rival of the University Medical
Department. It is well and favorably known, both
at home and abroad, and its many graduates reflect
honor and credit not only upon the institution itself
but upon the profession at large. For many
years the didactic and laboratory instruction
has been given in the well-equipped
building on South Tenth Street,
but increasing numbers of students
and exigencies of the times demand
the preparation of more commodious quarters. With this in
view a spacious and suitable pro-
property has been secured on South
Broad Street, on which it is the
intention to erect, as soon as
possible, a group of thoroughly arranged college, hospital and laboratory buildings, which will be fully equipped with everything necessary for the proper teaching of medicine in all its branches. As to the character of the teaching, one might say that no college could be considered mediocre that had enrolled at any one time upon its staff such names as Gross, Da Costa and Parvin.

As for the facilities for clinical instruction, it has long been the claim of Jefferson College that not more than one hospital in the world exceeds its own in the average daily number of its applicants. This is apparently borne out by the report of the great number of 150,552 patients treated in fifteen years. Besides this, its students, as do those of other medical colleges, have the advantage of the clinics and dispensaries of other Philadelphia hospitals, upon the staffs of a number of which its various professors have positions. The number of matriculates enrolled for the past session was 624, of whom 188 graduated as physicians at the recent commencement. The total number of graduates to date is 10,087.

It is scarcely strange, and yet it is noteworthy, that in Philadelphia, for the first time in the history of the world, the degree of Doctor of Medicine, from a chartered woman's medical college, was conferred upon women. This happened forty-two years ago, two years after the founding, in 1850, of what was then known as the "Female Medical College," but is now the Woman's Medical College. Its total number of graduates since that time is 690, of whom 42 constitute the class that received degrees this year. The matriculates come from all parts of the world. The graduates go thither, not only to heal the sick, but to open up the way to civilization to other women.

As to the college itself, its equipment is excellent; it offers a curriculum equalled by few and second to none; a four-year course becomes obligatory with the opening of the coming session of 1893-94; it has its own hospital and dispensary, as well as the opportunities that others offer, and the position of resident physician is open to the graduates in many of the hospitals and other institutions of the city, obtainable either by appointment or by competitive examination. Altogether, this institution has excellent grounds for its claim that it is undoubtedly the best, the most advanced and most thorough medical
school for women exclusively in the world. The Hahnemann Medical College was organized in 1848, under the name of "The Homoeopathic Medical College of Pennsylvania." In 1869 it was consolidated with a rival school and the name changed to the present one. The number of graduates to date number 2,063. The new college and hospital buildings cost about half a million dollars and are models of efficiency, adequacy and completeness. The aim of the school has ever been towards thoroughness in medical education, and the conscientious efforts of its faculty have done much to establish homoeopathy on the basis upon which it now rests.

The youngest of the medical colleges of Philadelphia, the Medico-Chirurgical, has been in existence but a few years comparatively, but it is showing by the character of its work its determination that that shall be of the best. Having had to contend with many prejudices and difficulties, especially in a city where the prestige and influence of the other colleges was so long established and so marked, it has already proved its right to exist and to demand its share of patronage and support. It has an enthusiastic faculty, a number of its members being well known by their work and writings, and holding important hospital appointments throughout the city. Its buildings are specially adapted to the teaching of large classes; its hospital is commodious, new, and has all the modern improvements, and its graduates, though necessarily as yet few in numbers and young in years, have given evidence that they are thoroughly trained and progressive. In the future, as in the past, no effort will be spared to make this college the peer in character, reputation and efficiency of any in the country.

It would be strange if, in this medical centre of our continent, there were not some especial opportunity for post-graduate study and instruction in the special branches of medicine. This is aptly and fully provided for by the Philadelphia Polyclinic and College for Graduates in Medicine, which offer facilities that are in certain respects superior to those afforded anywhere else in the world. During the past session there have been in attendance a large number of graduates from thirty-five of the medical schools of the country, who have enjoyed the personal instruction of a faculty made up of probably the most noted specialists of the city, and the practical opportunities afforded by the cases in not one but many large hospitals. It is worthy of note in this connection that the Polyclinic and University each publish a monthly medical journal of the highest class under the editorial care of the respective faculties.

Brief space remains to mention those educational institutions of the city which have a kinship with the science of medicine. Of these, the College of Pharmacy is perhaps most closely related. Organized in 1821, it now has a reputation unsurpassed either here or abroad. Its aim has always been high; the quality of its teaching unsurpassed. Marked features of its curriculum are the courses in chemistry, the individual instruction in operative pharmacy and the review quizzes and practical examinations. Since 1825 the American Journal of Pharmacy has been published under its direction, and the new six-story building just erected is the largest in the world devoted solely to giving instruction in pharmacy and its allied branches. Since its establishment 12,097 students have been matriculated, of whom 3,565 have received the degree of Graduate of Pharmacy.

As Philadelphia physicians are pre-eminent, so are Philadelphia dentists. There are three dental colleges in the city, each connected with one of the medical colleges, viz. : the Department of Dentistry of the University with its Medical Department; the Pennsylvania College of Dental Surgery with Jefferson; and the Philadelphia College with the Medico-Chirurgical. This gives opportunity to their students for excellent instruction in anatomy, physiology and chemistry, both didactic and practical, as well as in therapeutics and pathology. The clinical opportunities of these colleges are unexcelled, and there is practically not a dental procedure or operation with which the students are not made
perfectly familiar. The reputation which Philadelphia graduates of dentistry have made in all parts of the world is the best evidence possible of the teaching qualifications of these schools.

Few realize the dignity which the science of veterinary medicine and surgery has attained within recent years, but a little consideration of the financial value of the domestic animals of a large country like the United States will serve to indicate its importance. It is with pride, therefore, that the University of Pennsylvania makes the claim that its Department of Veterinary Medicine is the greatest school of the kind in the world. A three-year course is obligatory, the requirements are high and the course of study includes everything pertaining to the welfare, care, and treatment of man's humblest servants and friends. The hospital offers the most extensive and complete accommodations for sick animals to be found in America, and to it 1,825 patients of this class were brought last year, thus furnishing the students an abundance of clinical material. A separate and unique hospital for dogs has just been erected, and is provided with unsurpassed facilities for the treatment of all small animals.

In conclusion, the writer would say that while some of the statements herein made may at first appear to be extremely boastful, he is confident that sincere investigation will show that they are all essentially true and that his opening statement that Philadelphia is in many respects already the medical centre of the world is well-founded.

Hospitals.

By Seneca Egbert, A.M., M.D.

In no respect does Philadelphia so completely and nobly exemplify the full significance of her name as in the ample and wonderful provision she makes for the assistance and relief of those who suffer in any way within her bounds. Another pen will describe those of her charities, associated and otherwise, which are especially intended for the alleviation of the material wants of those who are unfortunate; but even these cannot outshine in splendor and interest the story of her hospitals and kindred institutions. Certain it is that no city on this continent, no matter what its population may be, and few, if any, abroad can equal her in the number and capacity of places for the succor of the sick and wounded, where all that abundant wealth and the highest medical and surgical art and skill can furnish is at hand and is freely given.

From the Episcopal Hospital in the northeast, Germantown and the Jewish in the north, and St. Timothy's in the extreme northwest to the Methodist and St. Agnes' in the south, there is no large section of the city that has not some institution convenient and easy of access by its residents. The subjoined table will show that there are upwards of twenty-five general hospitals where persons suffering from maladies or injuries of all kinds (excepting, of course, certain infectious diseases), may be received at all times; while in addition to these there are over one-half as many kindred institutions for the treatment of special affections, and at least five separate dispensaries where medical and surgical advice is free to all.
who apply, or who need gratuitous attention at home. The table also gives certain data, as far as they could be obtained, which give some idea of the extent of this especial form of charity for one year in this city, and of the number of its beneficiaries; though no mere words or figures can begin to measure the good that flows from such beneficence, nor even the financial saving to the people in the days of sickness abridged and in evils and limbs preserved that otherwise would be lost. Moreover, one must not receive the impression that the hospitals are open only to those to whom fortune has been unkind in her distribution of material wealth. Though primarily the hospitals are established and endowed for this part of our population, the citizens at large are beginning to realize that for any serious illness or hazardous surgical operation it is better to be treated in one of the hospitals, for there is ready at hand in any emergency every needed remedy or appliance; there are constantly watchful and skilled nurses and attendants; there the laws of sanitation and ventilation are most closely observed, and there the physician or surgeon can most thoroughly employ his skill, unhampered by any of the accessories or conventionalities of the private dwelling house.

Another thing to be noted is that while almost every religious denomination has its own hospital and some more than a single one, admission to practically every one is without reference to creed, color, race, residence or nationality, and many come from a distance beyond the city that they may have the advice and service of the eminent practitioners upon the various staffs. That a proper feeling of independence may be preserved and impositions prevented, a small daily or weekly fee is expected from each ward or in-door patient in most of the hospitals, provided he is able to pay it; but this fee includes everything—medical attendance, nursing, board, etc.,—and as long as there is room within no one is ever turned away simply for lack of it. Nor does this apply to those who are simply dispensary patients, or who receive treatment at their own homes; all that service being entirely gratuitous,

PENNSYLVANIA HOSPITAL, MEMORIAL PAVILIONS.

AMBULANCE SERVICE.
interest to the world at large. Founded in 1751, through the especial efforts of Benjamin Franklin and Drs. Thomas and Phineas Bond, the Pennsylvania Hospital has the enviable distinction of being the oldest institution of the kind in America. Since that time it has cared for 130,073 in-door patients, 93,395 of whom have been poor persons supported at the expense of the institution. What an army, and what a wealth of charity and beneficence do those simple figures indicate! Some of the present and still-used buildings were erected in 1755, and patients first admitted to them in the following year. As an indication of the system with which this hospital is managed, on the occasion of a recent theatre fire eighty-five men and boys had their wounds dressed and were put to bed or dismissed as out patients within sixty minutes. Besides this twenty-two cases were dressed from the ambulance at the scene of the fire. 7,382 patients were treated in the receiving wards last year. In addition to the general hospital on Pine Street, and under the same management is the Department of the Insane in West Philadelphia, where, in a most beautiful natural park of about 100 acres and with half a dozen magnificent buildings, everything possible is done for those that suffer with a mind diseased. With 600 additional acres in Delaware, and within easy access of the city, whereon it is proposed to erect in the near future buildings for convalescent and other suitable patients, The Pennsylvania Hospital will be second to none in its opportunities for well-doing, and will be able to excel its history of the past.
The Philadelphia City Hospital, or "Blockley," as it is often called, is the largest hospital in the United States, both in the number of beds and of in-door patients annually cared for, and one of the largest in the world. Though unfortunately it is connected with the Almshouse, it must not be supposed that all of its patients are of the class which that fact might imply. The service is as good as can be had, the medical and surgical staff are of the highest skill and the results obtained, all things considered, will compare most favorably with those of any hospital. In fact, no one need ever be ashamed that fate has made him a recipient of Blockley’s mercies.

One of the earliest denominational hospitals to be established was that of the Protestant Episcopal Church in 1852, though St. Joseph’s antedates it by a few years. Located in the distant northeastern portion of the city and in the midst of factories, mills, workshops and numerous railways, it has always found opportune and abundant occasion for the employment of its functions, and right nobly has it exercised them. The new Harrison Memorial House, recently opened, adds greatly to its efficiency. Other church hospitals that are doing good work in their several localities are the Presbyterian, the Methodist Episcopal, and, for the Roman Catholics, St. Joseph’s, St. Mary’s and St. Agnes’.

The Wills Eye Hospital, established in 1832, and governed by the Board of City Trusts, is especially for the relief of the poor, and has a reputation extending over the whole United States. The number attending the daily clinics is often astonishing and almost beyond the resources of the present buildings. The other special institutions are all doing work that must be personally investigated to be appreciated.

The hospitals connected with each of the city’s great medical schools are always crowded, and furnish an abundance of clinical material for the instruction of the more than 2,000 medical students that attend the latter. The readiness with which patients, not only from the city but from all parts of the country, avail themselves of the benefits and opportunities of these hospitals, shows that there is no ground for the fear, sometimes expressed, of experimentation by students or inexperienced persons, but that the fame of the teachers and operators is widespread and worthy of confidence. As might be expected, these college hospitals are thoroughly equipped with everything required by the most advanced medical and surgical science of the day. By an arrangement with the United States Government a Marine Department is maintained at the German Hospital for the treatment of sick sailors, 612 of whom were received last year.

A feature worthy of note is that several of the hospitals have establishments in the country adjacent to the city, whither convalescents and certain other patients can be taken during the Summer months to enjoy all the additional aids to health that are given by sunshine, pure country air and absence from city turmoil and disturbances. Among these the Richardson Home of the Presbyterian Hospital and the country branch of the Children’s Hospital, are models in architecture and equipment of what such establishments should be. The Home of The Merciful Saviour for Crippled Children has the advantages of similar surroundings, though within the city limits, and does much good that is worthy of more than this passing notice. The ambulance service of the Philadelphia hospitals also deserves mention. With almost every institution main-
taining at least one ambulance, and with the city systematically subdivided into convenient districts, each containing one or more hospitals, there is scarcely a spot within its 130 square miles of area where a serious accident may happen and competent surgical aid not to be at hand within a very few moments after the call is sent in from the nearest patrol box. In addition to this, the city police receive some instruction as to how to act in emergencies, and are expected to use their patrol wagons as temporary ambulances in transporting the sick or injured to the nearest hospital when occasion demands.

As has been intimated, the dispensaries are of great value in extending the generous work of the hospitals. They minister to those whom the exigencies of life forbid to cease from work, to those whose maladies are incipient or not dangerous, and, under certain circumstances, to those sick in their homes. Most of the general hospitals and some of the special ones have dispensaries connected with them, besides which there are a number of independent ones, located in various parts of the city. Of these latter, the Philadelphia Dispensary, founded in 1786, is the oldest and largest.

Lastly, but by no means least in importance, a tribute must be paid to the Nurses' Training Schools which are connected with most of the hospitals. Not only do they open the way to an honorable and lucrative vocation for many women, but the benefits and aid which they furnish to the sick are no less material and direct. Every physician knows how much the result of a serious case of illness depends upon competent attention, careful observance of symptoms and obedience to directions; every patient feels the influence of the firm but gentle touch, the quiet watchfulness and the intelligent supervision of the trained nurse. In these schools, from which scores of graduates go out every year,—and yet with the demand always greater than the supply,—these women are brought into active contact with every kind of sickness, every operation, every emergency; they learn to be cool and efficient in time of danger, and to know the wherefore of their instructions and their duties. Founded in 1828, the School for Nurses of the Lying-In Charity is the oldest in America, and is antedated by but one abroad. Of the others, all are so worthy of praise that it would be invidious to mention any.
A YEAR OF HOSPITAL WORK.

The items of the accompanying table have been selected as those best calculated to give a true idea of the extent of Philadelphia hospital work, and are probably as accurate as it is possible for such a compilation to be. The expenses, in most cases, represent the simple cost of maintenance of the institution and are exclusive of extra expenditures, investments, etc. The ward cases column shows the number of in-door cases treated in the hospitals, as distinguished from the next group, the dispensary cases, which includes both those who personally applied at the dispensaries and those treated at their own homes. The fourth group indicates the number of visits which the dispensary cases made to the dispensaries or had made to them at their homes. The figures are for the year 1892, except where otherwise indicated.

<table>
<thead>
<tr>
<th>NAMES OF HOSPITAL OR DISPENSARY</th>
<th>EXPENSES.</th>
<th>WARD CASES.</th>
<th>DISPENSARY CASES.</th>
<th>DISPENSARY VISITS.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central Hospital, opened March 1, 1893</td>
<td>Not available.</td>
<td>No wards.</td>
<td>1,435</td>
<td>approx. 4,309</td>
</tr>
<tr>
<td>Children's Hospital</td>
<td>$24,077 47</td>
<td>441</td>
<td>4,526</td>
<td>13,826</td>
</tr>
<tr>
<td>Children's Homeopathic Hospital, Sept. 1, 1893, to Sept. 1, 1893</td>
<td>7,912 63</td>
<td>103</td>
<td>No record.</td>
<td>14,473</td>
</tr>
<tr>
<td>Church Dispensary</td>
<td>2,012 88</td>
<td>No wards.</td>
<td>5,413</td>
<td>10,027</td>
</tr>
<tr>
<td>German Hospital</td>
<td>55,541 49</td>
<td>2,543</td>
<td>7,928</td>
<td>28,373</td>
</tr>
<tr>
<td>Germantown Hospital</td>
<td>17,704 68</td>
<td>533</td>
<td>3,084</td>
<td>5,962</td>
</tr>
<tr>
<td>Gynecological Clinic, Nov. 1, 1892, to Nov. 1, 1892</td>
<td>18,587 15</td>
<td>125</td>
<td>265</td>
<td>1,047</td>
</tr>
<tr>
<td>Hahnemann Hospital</td>
<td>31,396 14</td>
<td>1,194</td>
<td>15,466</td>
<td>54,470</td>
</tr>
<tr>
<td>Home for Consumptives</td>
<td>Not available.</td>
<td>No wards.</td>
<td>79</td>
<td>No dispensary service.</td>
</tr>
<tr>
<td>Home for Crippled Children</td>
<td>12,306 35</td>
<td>48</td>
<td>No dispensary service.</td>
<td>5,334</td>
</tr>
<tr>
<td>Home for Incurables</td>
<td>Not available.</td>
<td>No wards.</td>
<td>74</td>
<td>No dispensary service.</td>
</tr>
<tr>
<td>Hospital of the Good Shepherd</td>
<td>3,696 19</td>
<td>59</td>
<td>6,268</td>
<td>23,655</td>
</tr>
<tr>
<td>Howard Hospital, March 1, 1892, to March 1, 1893</td>
<td>8,327 63</td>
<td>94</td>
<td>11,044</td>
<td>46,396</td>
</tr>
<tr>
<td>Jefferson College Hospital</td>
<td>43,433 54</td>
<td>2,199</td>
<td>4,952</td>
<td>18,922</td>
</tr>
<tr>
<td>Jewish Hospital</td>
<td>36,974 21</td>
<td>467</td>
<td>2,881</td>
<td>14,928</td>
</tr>
<tr>
<td>Jewish Maternity Home</td>
<td>5,300 31</td>
<td>77</td>
<td>1,01</td>
<td>3,639</td>
</tr>
<tr>
<td>Kensington Hospital for Women, Oct. 1, 1891, to Oct. 1, 1892</td>
<td>6,159 69</td>
<td>150</td>
<td>No dispensary service.</td>
<td></td>
</tr>
<tr>
<td>Lying-in Charity</td>
<td>15,756 93</td>
<td>355</td>
<td>490</td>
<td>875</td>
</tr>
<tr>
<td>Maternity Hospital</td>
<td>8,665 78</td>
<td>745</td>
<td>No dispensary service.</td>
<td>5,178</td>
</tr>
<tr>
<td>Medico-Chirurgical Hospital</td>
<td>18,689 69</td>
<td>535</td>
<td>5,537</td>
<td>18,922</td>
</tr>
<tr>
<td>Memorial (St. Timothy's)</td>
<td>6,596 98</td>
<td>150</td>
<td>424</td>
<td>approx., 3,000</td>
</tr>
<tr>
<td>Methodist Episcopal Hospital, May 1, 1892, to April 1, 1893</td>
<td>approx., 24,000 00</td>
<td>299</td>
<td>1,053</td>
<td>approx., 3,000</td>
</tr>
<tr>
<td>Municipal Hospital</td>
<td>13,832 69</td>
<td>140</td>
<td>No dispensary service.</td>
<td>29,913</td>
</tr>
<tr>
<td>Northern Dispensary</td>
<td>9,702 07</td>
<td>No wards.</td>
<td>14,908</td>
<td>29,913</td>
</tr>
<tr>
<td>Orthopaedic Hospital</td>
<td>3,409 22</td>
<td>398</td>
<td>926</td>
<td>3,699</td>
</tr>
<tr>
<td>Philadelphia Hospital (Blockley)</td>
<td>*58,196 37</td>
<td>7,244</td>
<td>No dispensary service.</td>
<td></td>
</tr>
<tr>
<td>Philadelphia Hospital, Insane Department</td>
<td>*44,548 66</td>
<td>1,988</td>
<td>No dispensary service.</td>
<td></td>
</tr>
<tr>
<td>Philadelphia Dispensary</td>
<td>7,281 84</td>
<td>No wards.</td>
<td>15,987</td>
<td>No record kept.</td>
</tr>
<tr>
<td>Pennsylvania Hospital (General), May 1, 1892, to May 1, 1893</td>
<td>76,447 72</td>
<td>2,315</td>
<td>16,125</td>
<td>81,166</td>
</tr>
<tr>
<td>Pennsylvania Hospital, Department Insane</td>
<td>222,198 82</td>
<td>615</td>
<td>Included in above.</td>
<td></td>
</tr>
<tr>
<td>Polyclinic Hospital</td>
<td>27,288 59</td>
<td>650</td>
<td>9,955</td>
<td>44,628</td>
</tr>
<tr>
<td>Presbyterian Hospital</td>
<td>95,692 31</td>
<td>1,917</td>
<td>4,381</td>
<td>44,628</td>
</tr>
<tr>
<td>Preston Retreat</td>
<td>No data available.</td>
<td>No wards.</td>
<td>952</td>
<td>952</td>
</tr>
<tr>
<td>Protestant Episcopal Hospital</td>
<td>101,233 27</td>
<td>2,194</td>
<td>23,028</td>
<td>61,812</td>
</tr>
<tr>
<td>Rush Hospital for Consumptives, Jan. 1, 1892, to Oct. 1, 1892</td>
<td>Not available.</td>
<td>32</td>
<td>380</td>
<td>approx., 1,500</td>
</tr>
<tr>
<td>St. Agnes' Hospital</td>
<td>18,697 99</td>
<td>1,218</td>
<td>7,245</td>
<td>37,986</td>
</tr>
<tr>
<td>St. Christopher's Hospital for Children</td>
<td>6,304 68</td>
<td>143</td>
<td>4,887</td>
<td>8,014</td>
</tr>
<tr>
<td>St. Clement's Church Hospital</td>
<td>5,476 66</td>
<td>74</td>
<td>4,488</td>
<td>15,378</td>
</tr>
<tr>
<td>St. Joseph's Hospital</td>
<td>10,683 68</td>
<td>1,550</td>
<td>4,507</td>
<td>No record.</td>
</tr>
<tr>
<td>St. Mary's Hospital</td>
<td>11,051 97</td>
<td>2,514</td>
<td>17,969</td>
<td>50,457</td>
</tr>
<tr>
<td>Southeastern Dispensary, August 1, 1892, to May 1, 1893</td>
<td>No available.</td>
<td>No wards.</td>
<td>660</td>
<td>1,455</td>
</tr>
<tr>
<td>Southern Dispensary</td>
<td>Not available.</td>
<td>No wards.</td>
<td>545</td>
<td>No record kept.</td>
</tr>
<tr>
<td>University Hospital</td>
<td>75,673 65</td>
<td>1,248</td>
<td>7,901</td>
<td>approx., 49,000</td>
</tr>
<tr>
<td>West Philadelphia Hospital for Women</td>
<td>7,514 27</td>
<td>145</td>
<td>1,585</td>
<td>5,245</td>
</tr>
<tr>
<td>Will's Eye Hospital</td>
<td>30,303 90</td>
<td>768</td>
<td>17,993</td>
<td>approx., 50,000</td>
</tr>
<tr>
<td>Woman's Hospital</td>
<td>37,732 88</td>
<td>824</td>
<td>7,766</td>
<td>18,829</td>
</tr>
<tr>
<td>Woman's Homeopathic Hospital</td>
<td>14,448 76</td>
<td>553</td>
<td>3,953</td>
<td>10,004</td>
</tr>
<tr>
<td>Totals, as far as ascertainable.</td>
<td>$1,217,587 54</td>
<td>35,925</td>
<td>238,350</td>
<td>667,962</td>
</tr>
</tbody>
</table>

*For subsistence only.
The Children of Silence.

Prof. John P. Walker.

The Pennsylvania Institution for the Deaf and Dumb is situated at Mount Airy, a northern suburb of the city, ten miles from the City Hall. It consists of four school buildings with living apartments attached, a shop building, a boiler house, a gymnasium and a chapel, all of grey stone, and each having every modern improvement and known appliance for the especial work for which it is designed. They are grouped upon an eminence overlooking a wide extent of landscape, and their site of sixty-two acres is one of the most picturesque within the city limits.

The grounds at Mount Airy were purchased in 1890 and the work of construction at once begun. The last of the various departments was completed in the Spring of 1892, and on the 11th of November of that year their doors were thrown open to applicants from every part of the State. They are admittedly the most complete and finest in their appointments of any structures for the purpose in the world, the united cost of the buildings and grounds having been upwards of a million of dollars. In the instruction of pupils both oral and manual methods are employed. Every one is given a thorough trial in speech and lip-reading, and all are retained in oral work who are found capable of being educated by its means. Particular attention is paid to industrial training, a thorough knowledge of a trade being given to each while pursuing his course of study. The shop building, which is known as the "Morris Industrial Building," a donation from Mr. J. T. Morris, represents alone a valuation of seventy-five thousand dollars. Three thousand five hundred pupils have been graduated since the institution was opened. There are at present five hundred under instruction, and when every department is in complete running order, there will be accommodations for at least seven hundred of the "Children of Silence."
Our Sightless Ones.

For many years the Asylum for the Blind, at Twentieth and Race Streets, has been one of the landmarks of our local philanthropy. It is a quaint structure with abundant grounds. The musical recitals given at stated times by its inmates have always been of a high order.

In addition to this valued institution there is located at 3518 Lancaster Avenue, West Philadelphia, The Pennsylvania Working Home for Blind Men, now twenty years old, and is conducted upon a strictly business plan, the afflicted inmates being regularly and happily employed in workshops at trades suited to their infirmity, and paying a low rate of board from their wages. There are over two hundred inmates. A Board of Managers, composed of prominent citizens, with Caleb J. Milne as President; E. P. Borden and A. C. Fergusson, Vice-Presidents, control the Home. Mr. H. L. Hall is the Manager.

A collateral charity in this field is the Society for providing evangelical religious literature for the Blind, which is largely composed of clergymen of the several Protestant denominations. Through this means much valuable teaching has been accomplished by the use of raised type by the blind in all parts of the country.

The Citizens' Permanent Relief Committee of Philadelphia.

By Robert M. McWade, City Editor Public Ledger.

Under this name there exists in Philadelphia an organization which has no duplicate in its objects and achievements in any other city of the world. It was instituted almost immediately after the Irish famine of 1879 by a number of citizens of whom the writer was one. It is composed of such men as John H. Converse, Charles J. Harrah, Simon Muir, Rudolph Blankenburg, John V. Huber, Francis B. Reeves, Robert C. Ogden, Dr. E. O. Shakespeare (the eminent bacteriologist), Dr. M. S. French and Thomas Dolan. The Mayor of the city is President and Robert M. McWade permanent Vice-President. Its objects are the relief of all cities or communities at a distance that may be attacked by fire, flood, pestilence or other similar calamity. In its time it has raised and expended upwards of $3,000,000, which it has distributed among grateful and appreciative sufferers. It has done most excellent service during all yellow fever outbreaks in the South, the floods in the Mississippi River and Conemaugh Valley; in the fires that have devastated whole communities in our own State and the far West, and in typhoid and small-pox epidemics at home and in other States. It has also performed meritorious work in organizing hospitals with fully equipped medical and surgical staffs, trained nurses and all the appliances needed to combat those terrible epidemics. Its members invariably visit the scenes of all epidemics and make their reports to the Mayor, the public and their Association from personal observation. Self-denying and with no desire for praise, they perform the full measure of their self-imposed duties toward humanity.

The last public work in which they were engaged was the transmission to Russia of two ocean steamships fully laden with flour and clothing for the relief of the starving peasantry of that nation, and during the past Winter they supervised the work of relief of the numerous deserving poor of Philadelphia. In these, as other instances, individual members of the committee personally supervised the distribution of food and clothing, and, as usual, defrayed their own expenses. Surely Philadelphia stands today pre-eminent among the cities of the nations in large-hearted and practical charity as typified in this noble organization.
Steamship "Indiana" Leaving Philadelphia Laden with Flour for the Relief of the Russian Peasantry.
Benevolent, Charitable and Humane Institutions of Philadelphia not otherwise mentioned.

American Anti-Vivisection Society, 1701 Chestnut Street.
Baptist Home, 17th and Norris Streets.
Baptist Orphanage, Angora Station.
Bedford Street Mission, 619 and 621 Alaska Street.
Bethesda Children's Christian Home, Chestnut Hill.
Board of Missions of the Diocese of Pennsylvania, 2127 Walnut Street.
Bureau of Charities, 42 North Seventh Street.
Bethany Day Nursery, 2112 Bainbridge Street.
Burl Orphan Asylum, 631 and Market Streets.
Butler Memorial Home, Haines Street, Germantown.
Central Diet Kitchen, 411 Spruce Street.
Central Soup Society, 813 Arch Street.
Children's Aid Society, 127 South Twelfth Street.
Children's Country Week Association, 1414 Arch Street.
Christ Church Home, 45th Street and Belmont Avenue.
Church Home for Children, Angora Station.
Church Home for Seamen, Swanson and Catherine St.
Educational Home, Forty-ninth Street and Greenway Avenue.
Forrest Home for Actors, Holmesburg.
Foster Home Association, Twenty-fourth and Poplar Sts.
Franklin Reformatory Home, 911-915 Locust Street.
French Benevolent Society, 118 South Delaware Avenue.
Friend's Home for Children, 4011 Aspen Street.
Fuel Savings Society, 252 North Broad Street.
George Nugent Home for Baptists, Johnstou St., Gtn
Gorgas Home for Women, Roxborough.
Harrison Day Nursery, 1826 Federal Street.
Hayes Mechanics' Home, 45th St. and Belmont Ave.
Home for the Aged, 1809 Mt. Vernon Street.
Home for Aged Couples, 1723 Francis Street.
Home for Aged Couples of the Frash. Ch., 65th and Vine.
Home for Aged and Infirm Colored Persons, Belmont and Girard Avenues.
Home for Convalescents, 35 North Forthieth Street.
Home for the Homeless, 708 Lombard Street.
Home for Infants, 4618 Westminster Avenue.
Home for Orphans of Odd Fellows, Tioga.
Home Teaching for the Adult Blind, 701 Walnut Street.
House of Mercy, 411 Spruce Street.
House of Rest for the Aged, Wayne Avenue, Gtn
House of Industry, 113 North Seventh Street.
Howard Institution, 1612 Poplar Street.
Home for F. and A. Masons, 3333-3337 North Broad St.
Indigent Widows and Single Women's Society, 3615 Chestnut Street.
Jane D. Kent Nursery, 309 North Sixteenth Street.
Kensington Day Nursery, 116 Diamond Street.
Law and Order Society, 609 Walnut Street.
Lincoln Institution, 324 South Eleventh Street.
Lombard Day Nursery, 2218 Lombard Street.
Magdalen Society, 213 North Twenty-first Street.
Mercantile Beneficial Ass., 1707 Spring Garden St.
Merchant's Fund, 400 Chestnut Street.
Midnight Mission, 919 Locust Street.
Mission for Colored People, Eighth and Bainbridge Sts.
Morris Refuge Ass'n for Animals, 1242 Lombard St.
Mutual Aid Ass'n of County Med. Society, 1518 Chestnut.
Mary A. Drexel Home, Girard and Corinthian Avenues.
Methodist Home, Thirteenth Street and Lehigh Avenue.
Methodist Orphanage, Ford and Monumental Avenues.
Methodist Episcopal City Missions, 1018 Arch Street.
Northern Day Nursery, 1008 North Fifth Street.
Northern Employment Association, 702 Green Street.
Old Fellows' Home, Seventeenth and Tioga Streets.
Old Ladies' Home, Wissinoming.
Old Man's Home, Thirty-ninth Street and Powelton Ave.
Orphan Society, Sixty-fifth Street, and Haverford Ave.
Penn Asylum for Indigent Widows and Single Women, Belgrade Street, above Susquehanna Avenue.
Northeast Diet Kitchen, 1348 Mascher Street.
Northwest Diet Kitchen, 2039 Summer Street.
Penna. Industrial Home for Blind Women, Powelton Ave.
Pennsylvania Institution for Instruction of the Blind, Twentieth and Race Streets.
Pennsylvania Prison Society, 175 Chestnut Street.
Penna. Retreat for Blind Mutes, Aged and Infirm, 3224 Lancaster Ave.
Pennsylvania Seamen's Friend Soc., 422 South Front St.
Pennsylvania Society to Protect Children from Cruelty, 217 South Broad Street.
Philadelphia Fountain Society, 13 Bank Street.
Phila. Soc. for Organizing Charity, 1705 Chestnut St.
Presbyterian Home for Widows and Single Women, 58th Street and Greenway Avenue.
Presbyterian Orphanage, 58th and Kingsessing Ave.
Rosine House, 3216 Germantown Avenue.
Sheltering Arms, 717 Franklin St.
Southeast Diet Kitchen, 1719 South Ninth Street.
Southwest Diet Kitchen, 768 South Nineteenth Street.
Southern Home for Dest. Children, 12th and Fitzwater Sts.
Sunday Breakfast Association, Broad above Race Streets.
St. James' Industrial School, 24th and Walnut Sts.
St. Mark's Home, 1438 Lombard Street.
St. Peter's House, Frank and Pine Streets.
Society for the Adv. of Christianity, 217 South Third St.
Temporary Home Association, 505 North Sixth Street.
Union Benevolent Association, 118 South Seventh Street.
Union Home for Old Ladies, Lancaster and Girard Ave's.
Union Temporary Home for Children, 127 South 12th St.
Visiting Nurse Society, 1203 Race Street.
Western Day Nursery, 35 North Fortieth Street.
Western Temporary Home, 35 North Fortieth Street.
West Philadelphia Diet Kitchen, 35 North Fortieth Street.
Western Soup Society, 1615 South St. ent.
Willing Day Nursery, 427 Pine Street.

NOTE.—This list has been compiled from the City Mission Directory, 411 Spruce Street.
Omitted from First Edition.—Bethesda Mission, Eighth and Vine Streets.
Grandom Institution, a trust founded by Hugh Grandom, for the sale of fuel at half price to the deserving poor.
The Mary J. Drexel Home
and Motherhouse of Deaconesses.

Immediately opposite the grounds of Girard College, in the Twenty-Ninth Ward, are located the German Hospital and the beautiful structure bearing the above name. The German Hospital has been numbered for many years among our most effective and benificent charities. From 1869 to the present time its president has been Mr. John D. Lankenau. This gentleman, born in Bremen in 1817, made Philadelphia his home in 1836, and has, during many years, by liberal expenditures, largely increased the capacity for usefulness of the institution of which he is the head.

The German Hospital is an institution for suffering humanity, irrespective of nationality, creed or color, founded and conducted by Germans and their descendants. Originally located at Twentieth and Norris Streets, and conducted during the Civil War as a military hospital, under government control, it was removed to the present site at Corinthian and Girard Avenues, in 1872, and has developed into one of the greatest charities for which this open-handed city is famed.

In 1884 the good Oberin Maria Krüger recommended the establishment of a Deaconess Home, in connection with the hospital, to Mr. Lankenau, and he determined to build such a structure as would not only be of great value to humanity but also stand as a lasting monument to his deceased wife, whose maiden name it bears. The cornerstone was laid in 1886, and the building consecrated in 1888. It is located west of the hospital, and is a strikingly handsome edifice. The first little party of Deaconesses had arrived from Germany in 1884, under the auspices of Mr. Charles H. Meyer, the German Consul at this port, for duty at the German Hospital.

Some reference to the origin and growth of this organization of devoted women will doubtless interest the reader. Pastor Theodore Fliedner, born at Nassau, Germany, in the first month of the present century, founded in the year 1836, at Kaiserswerth, on the Rhine, the first Motherhouse of Deaconesses, whose destined work was to be among hospitals, on the battlefields, in the care of the poor, to conduct kindergartens, and the extension of help to needy and suffering humanity. In 1864, at the time of the death of the founder of the order, it had extended its operations to all parts of the civilized world. Homes for Deaconess' work had been located in twenty-eight hundred communities. At the parent establishment, eight hundred and fifty-six of the Sisters were in service, and the deoice contained sixty-three establishments, having nine hundred Sisters.

The Sisterhood at the Mary J. Drexel Home now numbers forty-five. Their especial work is at the German Hospital and in the Old People's Home, the Children's Hospital, and School for Girls, all beneath the roof of the Motherhouse of Deaconesses. In addition they are engaged at the Cayuga Street Children's Home, in Germantown; at the Hospital in Easton, Pa., and also in the Old Men's Home, at Allegheny City, Pa.

Oberin Wanda Von Oertzen, whose picture adorns the head of this page, succeeded, after the death of Maria Krüger, in May, 1888, and still continues at the head of both institutions.

The officers of The Mary J. Drexel Home and Motherhouse of Deaconesses are John D. Lankenau, President; Charles H. Meyer, Vice-President; Rev. H. Grahn, Secretary; Charles A. Woerwag, Treasurer. The Board of Trustees consists of nine members.

The officers of the German Hospital are John D. Lankenau, President; M. Richards Mucklé, Vice-President; Rev. F. Wischian, Secretary; Charles A. Woerwag, Treasurer; Joseph G. Rosenberg, Solicitor. There are also sixteen trustees, a medical board, and a corps of physicians.
Pennsylvania College of Dental Surgery.

Among the many institutions of Philadelphia which have made our city pre-eminent in facilities for the study of medicine and surgery, this college occupies a distinct field of usefulness. It is not only one of the oldest colleges devoted purely to dentistry in the United States, having attained its thirty-eighth year, but the largest in the number of its attendant students. Its main building, located at Eleventh and Clinton Streets, below Spruce, is a plain but thoroughly well-adapted structure, of three floors; to this is added an annex, not seen in the illustration, in which are located the lecture rooms and dissecting department. In the main building are laboratories, faculty room, a museum, class and operating rooms. The location is but two blocks from the Pennsylvania Hospital, and the same distance from the Jefferson College, and students of dental surgery engaged in study here are admitted to the clinics of both of those great and time-honored institutions.

The list of students includes both sexes. The course of study covers three years, divided into Spring, Fall and Winter sessions. The scheme of instruction, as maintained at this college, includes a thorough anatomical course, numerous lectures upon Descriptive and Surgical Anatomy being a feature of this department. Dental Physiology, Dental Pathology, Operative Dentistry, Materia Medica, Therapeutics, Chemistry, Metallurgy, Physiology, and General Pathology are included in the curriculum.

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ALBERT F. DRUBAKER, M.D., D.D.S., Professor of Physiology and General Pathology.

In addition to the Faculty, there are forty Auxiliary Instructors, including Demonstrators, Assistant Demonstrators, Clinical Instructors and Clinical Assistants.
The Churches and Sunday Schools of Philadelphia.

By J. E. De La Motta, Public Ledger.

There can be little doubt that, comparatively speaking, Philadelphia has a larger number of churches than any other city, and it is a well-known fact not to be disputed that the religious character of the people, their devotion and the attendance on the services of the church, far exceeds that of any other city. Philadelphia is noted for the large number of her Sunday Schools and Sunday School scholars, being in that respect far ahead of other cities, and it is in the Sunday School that the children are trained to lead good and useful lives. The religious character of the people of the City of Brotherly Love may be attributed to a number of causes, one of the principal, probably, being the large Quaker element. Another reason may be the fact that Philadelphia is emphatically the city of homes, and there is every incentive for the encouragement of the domestic relation. Taverns and places of amusement are not kept open on Sunday, as is the case in so many Western cities, and those who might be inclined to frequent them are thus led to places of worship. It is becoming every year more and more rare for churches to be closed during the Summer. When repairs are being made in one portion of the building services are held in another part of the same.

It is often said to the discredit of Philadelphia that we have no very distinguished preachers and no very distinguished churches, while the fact is that the average church in Philadelphia is large and distinguished, and, on the other hand, the average church in other large cities is weak and declining. This is simply saying that the church life of Philadelphia corresponds with the general business and social life which is of a widespread prosperity and of universal homes. There are 300 churches in Philadelphia which any minister might be proud to preside over, and in which any member might find a happy, religious home; in other large cities these hundreds must be reduced to scores. Another peculiarity of church life in Philadelphia is that, while loyal to its own denomination, it is devoid of sectarianism; the original spirit of William Penn has rendered bigotry, narrowness and sectarian jealousy impossible in the City of Brotherly Love. There is no city in the world where the average church member is so generally identified with some philanthropic and benevolent institution or object. A man or woman in any church in Philadelphia who has not some pet scheme of charity, some orphanage, or home, or refuge, or asylum to which he or she devotes time, thought or money, is a rare exception.

Of the 600 churches in Philadelphia there are 400 connected with denominations that favor Christian Endeavor. In these churches there are 232 Christian Endeavor Societies, and of this number 215 have joined the Philadelphia Union. There are, in addition, 67 junior societies. The societies number about 13,000 members. The Christian Endeavor movement was inaugurated over eleven years ago, and the first society was started in this city in the Gaston Presbyterian Church about eight years ago. The Philadelphia Union, which was organized April 9, 1888, with 15 societies, is the largest local union in the world. Its growth has been so rapid as to necessitate its division into branches known as Germantown, Northeast, Northwest and West Philadelphia. The local union holds three meetings
each year, and the Executive Committee, composed of the Presidents and Secretaries of the different societies, meets monthly. These meetings have an average attendance of 500.

One of the interesting features of religious work in Philadelphia, which is equalled in very few cities in the United States, is the Union Teachers’ Study of the International Sunday School Lessons in Association Hall. This Bible Class of 700 superintendents and teachers has fully maintained its popularity. Sunday School workers, not only from this city but from the surrounding towns, go every Saturday afternoon to Association Hall to obtain aid in preparation for their Sabbath work.

Philadelphia has a larger number of Methodists than any other city. This sect maintains 95 churches within the city limits, having a membership of about 30,000. The Philadelphia Conference embraces 359 churches. This was the first conference of ministers organized on this continent, six clergymen having met for that purpose in St. George’s Church in 1773. The great Methodist book concern originated here, as well as the first missionary society.

Among the chief glories of Philadelphia are her historic churches still used as regular places of worship, and often visited by strangers temporarily sojourning among us. In a grove of stately old trees upon the banks of the Delaware in the southern part of the city stands the ancient Episcopal Church of the Gloria Dei, more familiarly known as the Old Swedes.

Its history is perhaps more interesting and eventful than that of any other church edifice in this country, and it stands to-day in a perfect state of preservation upon the original site. More than a half a century before William Penn arrived at New Castle, on the Delaware, Gustavus Adolphus, of Sweden, thought of sending a colony of settlers to this country. He was unable to carry out his desire, owing to the stormy condition of affairs during his reign; but in 1636 his daughter, Queen Christina, sent the first little band of Swedish colonists, who settled in the village of Wicaco, which at present forms a part of this city. In 1677 the colonists formed a parish and erected a rude church constructed of logs, which was dedicated on Trinity Sunday of the same year. The church was known as the “Block House,” as it also served as a fort to defend the settlers from attacks by the Indians, of whom it is recorded, however, that they generally were friendly and obliging, owing to the kind treatment they received. The old building stood until 1700, when it was torn down, and the present structure of brick was erected in its place, and dedicated on the first Sunday after Trinity. Services were conducted in the Swedish language until 1818.

Old Christ Church is located upon Second Street above Market, in what was once the fashionable quarter of the city, but which has for generations been devoted almost entirely to purposes of traffic. The church, which was one of the most notable structures in the colonies, was completed in 1744, the steeple, however, being finished seven years later. This church was the place of worship of George Washington, Benjamin Franklin, and many other personages of great distinction.

In the semicircle of villages which developed about the parent settlement upon the Delaware, and which are now included within the city limits, are many quaint early churches still well preserved. One of the finest of these is the Trinity, at Oxford, in Trinity Parish. The grandeur of design and extent of many of our modern churches forbid especial mention. Numbers of up-town churches conform in interior arrangement to the usual plan of the theatrical auditorium. The most notable and novel edifice of worship erected within recent years is probably the temple of Grace Baptist Church, at the corner of Broad and Berks Streets which employs many striking features of decoration and furnishing.

The most recent statistics obtainable, credit Philadelphia with 616 Sunday Schools, in which 178,865 youths and children are instructed by 16,937 teachers. These being the largest figures given for any American city, and in regard to the proportion of percentage of attendance to the whole population being excelled only by the cities of Washington, D. C., Rochester, N. Y., Newark, N. J., Minneapolis, Minn., and Baltimore, Md. The Philadelphia Baptists also outrank, numerically, any other community, having 76 churches, with a membership of 25,000; and the great building of the American Baptist Publication Society is located on Chestnut Street.

The stranger sojourning in Philadelphia over Sunday, and desirous of attending service, will find a welcome at any sanctuary he may choose to visit morning or evening.
The Temple College


James M. Lingle, Business Manager.

Dr. Frank Lambader, Dean.

This energetic institution has an Evening Department for the instruction of workingmen and workingwomen, and also Day and Afternoon Departments for all grades of scholars.

The Evening Department represents "the Temple College idea" of educating workingmen and workingwomen, on a benevolent basis, at an expense to the students just sufficient to enhance their appreciation of the advantages of the institution. Benevolence was the motive when "the Temple College idea" was conceived, and from its foundation to its present fame every step has been governed by this one central idea.

The number of students attending during the year 1893—1894 is about 3,000. The faculty consists of forty members.

The Courses of Instruction include the following: the Kindergarten, the Intermediate, the Elementary English, the Business, the College Preparatory, the Full College, the Professional, the Theological, the Art, the Music, the Nurse Training, Calisthenics, and the Cooking Course.

In 1889, the Court granted the institution a regular charter, with all the rights and privileges of all other colleges. There are two vigorous Literary Societies connected with the College. Many of the former students are now pursuing higher college and professional studies in older institutions, and many have gone direct from this College to prominent positions in business and professional life.

The present location, in two large buildings, 1831-1833 Park Avenue, will be exchanged for the stately and commodious new college building located on Broad Street below Berks, which will be dedicated on Thursday, May 3, 1894.

With the acquisition of these new facilities, new departments of instruction will be introduced. One new feature will be a complete system of private instruction in all branches, on the most approved methods.

All the achievements of the past, and all the prospect of future success, have grown from an humble but earnest effort begun in 1887, to instruct a few young men struggling under financial difficulties, to secure an education for the Christian ministry.

In the promotion of the interests of this institution the President is ably assisted by Mr. James M. Lingle, Business Manager, and Dr. Frank Lambader, Dean.

Grace Temple (Baptist), of which the President is pastor, adjoins the College building, and is much visited by strangers in the city.
The Pennsylvania Academy of Fine Arts is the oldest art institution in America. It was founded in 1805 and chartered the next year. The germ from which it sprang had its existence in 1791, when Chas. Wilson Peale attempted to organize in Philadelphia a school for the fine arts. The scheme, although supported by Ceracchi, the Italian sculptor, then in this country, William Rush, and other artists, was not successful, but out of it came in 1794, the Columbianum, and in that year was held in Independence Hall, by the association, the first public exhibition of paintings in this city.

The Columbianum continued a tentative kind of existence for several years, and Peale's interest in a school or academy, to advance the interests of the fine arts, never abated, therefore, when a number of public minded citizens of Philadelphia, the majority of whom were lawyers, determined that the time for making a pronounced effort toward this end had arrived it was to Mr. Peale they turned, and it was in his room in the old State House that the formative meeting was held, as were the director's meetings for many years after.

The Academy was incorporated March 28th, 1806, with George Clymer, one of the signers of the Declaration of Independence, as first President.

He held the position for eight years, and was followed by Judge Joseph Hopkinson, 1813-1842; Joseph Dugan, 1842-1845; Edward L. Carey, 1845; Joseph R. Ingersoll, 1846-1852; Henry D. Gilpin, 1852-1859; Caleb Cope, 1859-1871; James L. Claghorn, 1872-1884; George G. Pepper, 1884-1890.

The works of art belonging to the Academy have been slowly accumulating one by one during the eighty-seven years of its existence, the only exceptions being the Carey and Temple collections.

The Carey collection was formed by the fourth President of the Academy, one of the first patrons of art in this country. His sister had married Chas. Robt. Leslie, R. A., and through his aid Mr. Carey obtained the desirable examples of the British school owned by the institution. Mr. Carey was always the patron of American art and artists, as shown by the other works in his collection.

The Temple collection is the result of a foundation by Mr. Joseph E. Temple in 1880, and now numbers thirty-two pictures to which will be added, from time to time, desirable paintings by American artists from the annual exhibitions of the Academy.

In the future the Academy will receive, under the will of the late Vice-President, Mr. Henry G. Gibson, his notable collection of one hundred choice works of the best known artists,
and which, with the present collection, will place the galleries of the Academy second to none in the country.

Since the foundation of the Academy its collections of casts from the antique and other works of art, have been used for study by the artists and art students of the city.

Classes for the study of the living model were also conducted from time to time, without regular instruction until 1868; while, during the same period, lectures on anatomy were given for the benefit of the students.

In 1868, a regular school organization was inaugurated, with Mr. Christian Schussele as teacher of drawing and painting, and Dr. A. R. Thomas as lecturer on anatomy.

From that time the organization has been continued. Mr. Schussele has been succeeded by several instructors, many of them prominent in the art world, such as Thos. Eakins and Thos. Hovenden.

At present it has in its teaching corps Mr. Robt. W. Vonnoh, Mr. Henry Thouron, Mr. Carl Newman, Mr. Henry R. Poore, Mr. Chas. Graffy, Mr. Will S. Robinson and Dr. McClellan. It has a regularly organized faculty, and the work is becoming systematized and developed far beyond the original plan.

The special purpose of the school has always been to afford facilities and instruction of the highest order to students who intend to make painting or sculpture their profession. No advantages but those of pure art education are offered, work comprising study in black and white from the antique casts; lectures in perspective, composition and anatomy, combined with practical work in each of the subjects; color study from still life; elementary modeling from the cast; and study from living model, nude and draped, in black and white, in color, and in clay modeling.

The instruction is of the most advanced character, and is conducted by means of lectures and criticisms.
The Drexel Institute.

By James MacAlister, LL.D.

The Drexel Institute, founded by Anthony J. Drexel, for the promotion of education in art, science and industry, was opened on December 17, 1891. The chief object of the Institute is the extension and improvement of industrial education as a means of opening better and wider avenues of employment to young men and women. It is the founder's desire, however, that the plan of organization should be comprehensive, providing liberal means of culture for the masses through the instrumentality of lectures, evening classes, a library and a museum.

The Institute is situated on Chestnut Street, corner of Thirty-second, at a point where many horse railways converge, within easy distance of the Powelton Avenue and the South Street stations of the Pennsylvania Railroad, and but three squares from the station of the Baltimore and Ohio Railroad.

The building, constructed of light buff brick with terra-cotta ornamentation, measures, on the ground plan, 200 by 200 feet, and is four stories in height. The principal entrance is on Chestnut Street, by a richly decorated portal, 26 feet wide and 35 feet high, which leads through a portico to a spacious entrance hall, the ceiling of which is supported by pillars of red Georgian marble. Beyond this is the grand central court, 65 feet square and the entire height of the building; the ceiling being a skylight of stained glass. At the farther end of the court is the great marble stairway, leading to the upper floors and to the basement. Broad galleries surround the central court and give access to the various class-rooms, laboratories and studios on the upper floors. On the first floor are the library, the reading room, the museum, the lecture hall and the auditorium. The lecture hall has chairs for 300 students. The auditorium, which has a separate entrance on Thirty-second Street, is a spacious and finely equipped hall capable of seating 1500 persons. It is furnished with upholstered arm-chairs. At the eastern end is a fine organ enclosed in a beautifully decorated screen in the style of the Italian Renaissance.

Forty class-rooms, studios and workshops occupy the second, third and fourth floors and the basement, the workshops being situated in the basement, and the physical laboratories and a gymnasium on the second,
third and fourth floors. The two terms of the year begin respectively September 15th and February 1st. The evening classes begin in October and continue until the end of March. Instruction is given in drawing, designing, modeling in clay, wood-carving, mathematics, physics, chemistry, applied electricity, wood and iron working, cookery, millinery, dress-making, stenography and type-writing, book-keeping, physical culture, and choral music.

The library and reading room are open not only to students, but also to the general public, daily, except Sunday, from 9 A. M. to 6 P. M., and during the Winter months from 7 to 10 P. M. The museum is open to the public on the same days and at the same hours as the library. It already includes a large collection of wood and metal work, ceramics, embroideries and textiles given by Mr. Drexel, the founder of the Institute. Valuable and important gifts have been made to the collection by George W. Childs, the late Mrs. James W. Paul, Jr., James W. Paul, Jr., the family of the late Lieutenant Allan G. Paul, U. S. N., Dr. Edward H. Williams and Thomas E. Kirby.

The auditorium is in use throughout the season of instruction for popular and classic concerts, lectures, educational assemblages and many like events to which the public is admitted either free or upon the payment of a small sum.

The following departments have been established:

I. The Art Department includes courses in fine arts, drawing, water color, painting in oils, modeling, courses in applied art, design, architectural drawing, wood-carving, stained glass.

II. The Scientific Department: Courses in physics, chemistry, anatomy and physiology, hygiene and sanitation.

III. Department of Mechanic Arts: A systematic course of three years in English, mathematics, mechanical and free hand drawing, physics, chemistry mechanics, shop work in wood and iron.

IV. Department of Domestic Science: A systematic two years' course in English, mathematics, drawing, science, household economy and allied branches.

V. Department of Domestic Economy: Courses in cookery, house-keeping, millinery, and dress-making.

VI. Technical Department: Courses in steam engineering, applied electricity, machine construction.

VII. Business Department: Courses in book-keeping, accounts, and in stenography and type-writing.

VIII. Department of Physical Training.

IX. Normal Department for the training of special teachers of art, manual training, physical culture, cookery.

X. Department of Evening Classes and Lectures.

XI. Library Department, connected with which there is a class for the training of librarians.

XII. The Museum.
The Pennsylvania Museum and School of Industrial Art.

By L. W. Miller, Principal.

The Pennsylvania Museum and School of Industrial Art was incorporated on the twenty-sixth day of February, 1876, for the purpose, as stated in its charter, of establishing "for the State of Pennsylvania, in the City of Philadelphia, a Museum of Art in all its branches and technical applications, and with a special view to the development of the Art Industries of the State, to provide instruction in Drawing, Painting, Modeling, Designing, etc., through practical schools, special libraries, lectures and otherwise." The purpose of the institution as thus defined is distinctly industrial. The collections at Memorial Hall, where the museum is located, embrace examples of art work of every description; but as the city already possessed, in the Pennsylvania Academy of Fine Arts, an institution devoted to the advancement of the Fine Arts, it was determined by the founders to make the collections of the Pennsylvania Museum as largely as possible illustrative of the application of art to industry, and the instruction in the School has constant reference to a similar purpose. The institution owes its origin to the increased interest in Art and Art Education awakened by the Centennial Exhibition in 1876. The valuable collection of fabrics, metals, glassware, curios and other interesting objects arranged in Memorial Hall is open to the public, free of charge, every day in the week, including Sundays, and is one of the popular places to which residents conduct friends visiting the city.

The School is located at the N. W. Corner of Broad and Pine Streets. An ample staff of professors of distinction and of instructors is engaged in the service of the School. The number of pupils registered in 1893 was 404. Both day and night classes are maintained. Great importance is attached to the practical application of the principles taught. No school in America is so thorough as this in its devotion to the idea that to be effectual the instruction must be based upon a study of the actual requirements of the industries to which art is to be applied.

Philadelphia School of Design for Women.

By Emily Sartain, Principal.

Founded in 1844, the "Philadelphia School of Design for Women" is the oldest and most complete School of Applied Art in the United States. Incorporated in 1853, it was first housed on its own premises in 1863, at Broad and Filbert Streets, and on the absorption of that site into the Pennsylvania Railroad Station, the directors bought the Forrest Mansion, at the southwest corner of Broad and Master Streets. To the 100 feet of frontage on Broad Street was added a three-storied range of studios, running westward 200 feet on Master Street, with a return southward of 90 feet on Carlisle Street in the rear, enclosing three sides of a large grassy quadrangle. A large collection of casts from the antique, and from the sculpture of the Italian renaissance, and a library add to the efficiency of the instruction. The initial work of the school in teaching designing for carpets, curtains, wall-paper, oil-cloth, prints, etc., has been supplemented by classes in other branches of Applied Art to meet the business demands of the day. For many years wood-engraving was taught in this school and in no other, and now etching, illustration, pen-drawing for photo-engraving and china decoration, are taught by artists, each distinguished in his or her special branch. The Normal Art Course gives opportunity for thorough artistic training in drawing, modeling, painting and theoretic design for the specialists in the Industrial Arts, as well as graduating thoroughly equipped teachers of art after their four years of study. In Massachusetts this work is considered so important that the State supports a Normal Art School as part of its public school system of Boston. The low charge for tuition, averaging $50 per year, places the instruction within the reach of all, while forty free scholarships are competed for among the pupils of the public schools of Philadelphia. The practical quality of the instruction and its business value are evidenced by the large sales of designs each year to manufacturing firms, increasing the demand for our students to fill positions as textile and print designers, as decorators, art teachers, enamellers, etc.
The Spring Garden Institute.

By Prof. W. A. Porter, Principal.

Spring Garden Institute carries on its work through two distinct channels, directed towards an art and mechanical development. The primary aim is to cultivate the industrial side of art education. The main body of the students is drawn from the class of young men and women already employed, but who desire to advance still further in their special line of work. The school is not a place for picture makers nor portrait painters. Its doors are open to welcome the future lithographer, engraver, designer, metal worker, electric light fitter, wood and stone carver. Nearly 800 pupils are in attendance.

The system of instruction carries through a period of three years. The work relates first to form. Elementary drawing from the cast to secure good outline; light and shade are next considered; finally color. During each term and at its close, certificates stating progression or testifying to proficiency are granted. Instruction is given individually, supplemented by lectures on geometry, perspective, historic ornament, botanical analysis, design and color harmony.

The Institute has been unusually progressive and efficient in the province of design. The success is largely due to the excellent ground work in drawing, which forms the foundation of all the practice in this department. "No amount of so-called talent or inventive genius can make up for a lack of drafting skill, and all the pupils are, therefore, required to learn drawing before beginning the work of design." Color harmony is a subject essentially valuable in this line of work. Everybody should look at color, but the designer must study it. The students are taught to turn to the best source of inspiration—nature herself. Vegetables, fruits, flowers and foliage are prominent studies to be drawn and painted before the pupils enter the designing class. The study of historic styles is, of course, a necessary part of this particular branch of training. The education of a designer demands an acquaintance with what has been done in art, a knowledge how nature has been adapted and conventionalized by different nations. The night schools in drawing are carried on independently of the day classes. They have been arranged for the education of those employed during the day. The course is laid out with special reference to their needs, and instruction is given in mechanical, architectural and free-hand drawing by architects and draftsmen actually engaged in their profession during the day. The course in mechanical drawing embraces three years. The principles are taught from the round, and the subject considered in a very practical way; architectural drawing is outlined in the same manner for three years of study, the main purpose being to familiarize the pupils with drawings required in various trades, and eventually, if studious and correct in practice, to educate them to be capable draftsmen. Boys are also trained at night for lithographic work, and instruction is also given in modeling in clay.
The school also maintains day and evening classes for teaching the proper handling of tools, vise and machinist tool work. The shops being furnished with all necessary appliances, such as turning lathes, planing machines, drill presses. Adjoining this department is one for wood working.

The Institute being thoroughly ambitious of extending a helping hand to apprentices and others employed in shops and manufactories, the fees are fixed at amounts low enough to place the benefits of tuition within the reach of all, and at the same time to provide for a high grade of instruction. The sum of $5 enables a student to enter any of the evening classes, admits him to the lecture hall, and entitles him to procure books from the library.

The prizes awarded by the Institute are gold, silver and bronze medals and certificates.

Williamson Free School of Mechanical Trades.

Although not situated within the limits of the city, this richly endowed and most valuable institution is essentially a Philadelphia beneficence, the gift of I. N. Williamson, recently deceased, a merchant of this community. The fine group of school trade buildings and dormitories devoted to the work of the School are at a point near Media, in Delaware County, Pa., a brief ride by rail over the P. W. & B. Central Division of the Pennsylvania Railroad. The property includes 197 acres, and the improvements to date have cost $411,431.97. The site commands a grand rural outlook. The number of pupils is now about 170, and being selected with special reference to their aptitude, they have, in the brief course of the School's existence, made a most remarkable progress in general studies and the handicrafts which are here taught, and which include mechanical drawing, the building trades, pattern making, machinery, steam and electric engineering, etc. Pupils are instructed eight hours daily, equally in the school rooms and the shops, five days of each week. All being resident at the institution throughout the term of their instruction, being domiciled in groups of twenty-four boys each. The first class has recently graduated, and rank as first-class mechanics, well equipped to care for themselves and future dependents. The School is controlled and its funds administered by a Board of Managers, of which Mr. Henry C. Townsend is Chairman and Alfred Hembold, Jr., Secretary. The President is Mr. John M. Shrigley, and Superintendent, Mr. Robert Crawford, with an efficient staff of instructors.
The Manual Training Schools.

E. A. Partridge, Instructor in Physics.

The Manual Training Schools of Philadelphia are the outcome of an endeavor of a number of the members of the Board of Education, to add to the educational system of the city, schools in which the instruction should be carried on by a method which has long been recognized as the most natural and consequently the best that can be conceived. The exercise and consequent development of the senses, the avenues through which all our knowledge reaches us, is necessarily the highest aim of the educator. But this sense exercise has until recently been almost entirely neglected. With the opening of the Manual Training School in September, 1885, this neglect ceased and a course of study was inaugurated in which sense exercise is the object consistently aimed at. The work in the several departments is so planned as to be mutually helpful. Working in this way the school has achieved for itself a high reputation both in this country and in Europe. At the Paris Exhibition it was awarded a gold medal for presenting the best exhibit of work done by an American Manual Training School.

In the Manual Training Schools boys do not learn trades, they are taught to use the tools employed by the workers at many trades. They thus not only learn the methods of manufacture of many things, but acquire skill themselves. Skill which enables them when they have conceived an idea to give it tangible form. This very ability reacting induces greater fertility of imagination. The dexterity to fashion resisting materials into useful things creates in the boy a greater respect for the artisan. As a consequence when he comes to the choice of his occupation he will not feel that he is limited to the overcrowded, learned professions, but can give his natural inclination free sway, and he will not choose blindly, for he will have learned by experience whether he is naturally gifted in any particular direction. He is not, however, barred from a professional life, for when he is graduated he is fitted to enter the University of Pennsylvania. As the University offers a large number of free scholarships, many of the graduates of the school have availed themselves of the opportunity to continue their education. In fact 25 per cent. of the graduates enter colleges or higher technical schools. Since the establishment of the school in 1885, 1497 boys have entered, over 50 per cent. of whom have graduated. Taken together with the fact that only between 20 and 25 per cent. of those who enter the ordinary High Schools remain to graduate, the preceding statement has especial significance. It indicates that the work is of absorbing interest, and therefore the pupils feel great reluctance to leave. It is a striking fact that 97 per cent. of those whose names are enrolled are in regular attendance, 2 per cent. out of the remaining 3 per cent. being absent on account of sickness. An analysis of the register shows that of the boys who have been admitted to the school 75 per cent. are sons of business or professional men, 20 per cent. or artisans and 5 per cent. of laborers or widows. From this it appears that men engaged in intellectual pursuits recognize the value of an education aimed at fitting a boy for the practical duties of life. The varied character of the work renders discipline a matter which takes care of itself. The manliness which a boy feels
in consequence of his ability to do something, showing itself in no way so markedly as in this. An important feature in the practical execution of the course is the absence of a system of marking daily recitations. The pupil quickly realizes that he is working for himself, and the artificial stimulus of marks is found to be wholly unnecessary. The favorable impression made by the school, resulted in so many applications for admission, that the accommodations of the original school were found to be wholly inadequate. To meet the increased demand for this class of instruction a second Manual Training School was opened in 1891. Others will surely follow.

One of the most fortunate ships that ever sailed up the Delaware River, in far-reaching beneficence to the City of Philadelphia, was called the "L'Amiable Louise." Captain Stephen Girard, who was diverted from his course between New Orleans and New York in the month of May, 1776, through fear of capture by the war-ships of the British. This accidental call resulted in the adoption of Philadelphia by the young French sailor as his home, where, thriving by reason of his superior commercial acumen and the favorable conditions of trade in his time, he endowed the home of his manhood with one of the greatest and noblest charities in the civilized world.
Stephen Girard was born in the City of Bordeaux, France, May 20, 1750, and was, therefore, but twenty-six years of age at the time of his arrival in this port. The young alien soon assumed citizenship, built ships, prospered, proved a patriot in periods of war and a hero in the awful days of the yellow fever scourge of 1793; was the financial right arm of the Government during the war of 1814, and became the merchant prince of his day. Fate denied him the happiness of a wife and family in his latter years, and thus, at the time of his death, December 26, 1831, at the age of eighty-one years, it was found that he had devised nearly his entire fortune of about $7,000,000, after making liberal provisions for other charities and public works, to the creation of a great educational home for poor white male orphans, preference being given to natives, first, of Philadelphia; secondly, of the State of Pennsylvania; thirdly, of New York City, and lastly, of New Orleans.

Minute conditions for the conduct of the great institution contemplated by the deviser were contained in his will. The expenditure of the money necessary to erect the buildings, together with the investment of the large sums remaining was vested in the city authorities, and now forms a distinct branch of the city trusts, in the hands of a series of committees of eminent citizens, under whose fostering care the value of the investments have not only remained unimpaired, but have largely increased. The vast business of this organization is conducted under the title of the Girard Estate. The grounds, formerly Stephen Girard's farm, devoted to Girard College are located in the Twenty-ninth Ward, to the west of Ridge Avenue, and have a frontage upon the south of quite half a mile at an acute angle with Girard Avenue and Poplar Street, which thoroughfares are thus, for a short distance, deflected from their general course. The area, which is enclosed with a heavy stone wall, embraces forty acres. Fourteen principal structures of different types of architecture now form the college group, those first built being of the Greek type. The main building is the finest example of this form in the United States. Within its walls are the tomb and statue of its founder. The artistic grouping of these buildings, set in the midst of flowery lawns and broad play-grounds presents a most pleasing picture. The cost of land and buildings to date has been $3,250,000. At the close of 1892 the college contained 1,559 pupils, 114 officers and teachers, and of other employés of all kinds, 268. The orphan pupils are not only instructed in common school branches and the manual arts, but are enrolled in a battalion of youthful soldiers having its own excellent band, drum corps and officers, which is the pride of the institution. When, at the age of eighteen years, the young beneficiary goes forth from these sheltering gates, he is prepared to meet the world well equipped in head and hand and with the bearing of a gentleman. Visitors are admitted to the institution upon presentation of a card from the office of the Girard Estate, which is located at Twelfth and Girard Streets, above Chestnut.

Wagner Free Institute of Science.

By T. L. Montgomery, Secretary.

Professor William Wagner's efforts to promote an interest in scientific topics began in 1847, and continued at his residence at first, and later at the old Spring Garden Hall, until 1859, when Professor Wagner commenced the erection of the present Institute, at Seventeenth Street and Montgomery Avenue. In May, 1865, the courses of free lectures commenced at this place, upon geology, mineralogy, chemistry, physics and engineering. After Professor Wagner's death in 1885, the scope of studies and lectures was increased, and the Institute has recently been thoroughly renovated. The lecture room seats 640 people. The library contains 7,500 volumes. Space is given up to a branch of the Philadelphia Public Library, which has placed here 10,500 volumes. 500 volumes are loaned daily to the public, free of charge. The Natural History Museum is one of the best in the country. It is open to the public on Wednesdays and Saturdays, from 2 to 5 o'clock. About 6,500 persons attended the courses of lectures of the past Winter. The Faculty now consists of Dr. Henry Leffman, Dr. J. T. Rothrock, Professor S. T. Skidmore, Professor Robert Ellis Thompson and Professor Samuel Tobias Wagner. Professor William Wagner's gifts to the Institute amounted to about $300,000.
The Franklin Institute.

By Dr. William H. Wahl, Secretary.

The Franklin Institute of the State of Pennsylvania, located in Philadelphia, was founded in the year 1824, specifically for the promotion of the mechanic arts. The scope of its operations, however, has been greatly extended within recent years, and it may more properly be termed an Association for the promotion of the arts and manufactures. The membership of the Institution is composed of manufacturers, mechanics, engineers, professional men, and others who are interested in science and the industrial arts. Its roll of membership embraces about 2,000 names. The means employed in the furtherance of the objects of the Institution are concisely stated as follows:

Library.—At the present time the Library contains over 40,000 volumes, 25,000 pamphlets, 20,000 maps and charts, and over 1,000 photographs, classified and catalogued. It is exclusively scientific and technical in character and is steadily increasing in numbers and importance. It embraces, in addition to the standard and current works on mechanics, physics and chemistry, pure and applied, the publications of the principal scientific and technical societies of the world, files of about 400 home and foreign scientific and technical serials accessible to all members in good standing, and complete sets of the British (and colonial), French, German, Austro-Hungarian, Russian, Swiss and American Patent Records, open for inspection by members at all hours, and by the public from 9 a.m. to 6 p.m. The extent and very complete condition of its serials make the library particularly valuable for reference. The library is open daily, Sundays excepted, from 9 a.m. to 10 p.m. (6 p.m. during June, July and August).

Lectures.—Courses of lectures on subjects of a scientific and technical character are given each year. These lectures number about thirty, and are arranged under the direction of a Committee on Instruction, with the assistance of the professors of the Institute. The lectures are held on Monday and Friday evenings at 8 o'clock, beginning in November and continuing regularly thereafter until the end of February. Members' tickets admit to the lectures, and members have the privilege of obtaining a limited number of admission tickets for friends.

The courses are varied each year, and, while popular and entertaining themes are not neglected, the greater number are selected with the view of presenting the latest advances in those branches of science and the arts germane to the objects of the Institute.

Drawing School.—A school of instruction in drawing embraces the mechanical, architectural and free-hand branches, has been maintained uninterruptedly since the foundation of the Institute. It is in charge of a director and several assistants, under the general direction of the Committee on Instruction, and at present is in a flourishing condition, both in respect of the means and methods of instruction and the number of the pupils.

Journal of the Franklin Institute.—The Franklin Institute began, in the year 1826, the publication of a Journal devoted to science and the mechanic arts which has been continued uninterruptedly to the present day. It contains the record of the scientific and other useful work of the Institute, besides many valuable contributions relating to the growth of American industries and the progress of science and the useful arts in general during the past half century. The complete file of the Journal embraces The Franklin Journal, 4 volumes, 1826-1827; the Journal of the Franklin Institute second series, 26 volumes, 1828-1840; the Journal of the Franklin Institute, third series, 100 volumes, 1841 to the present, or 134 volumes in all. In its present form the Journal is an octavo of eighty pages.
It is issued monthly. The six issues, January to June and July to December, each constitute a complete volume, with index and title page. The Journal is edited by a Committee on Publications, with the assistance of the Secretary of the Institute. The complete index of the Journal is arranged by subject matter and authors, and covering the first 120 volumes (1826-1885) has been published.

Meetings.—The Institute meets on the third Wednesday of each month (except in July and August). At these meetings papers on important scientific and technical subjects are read and discussed, new inventions are exhibited and described, and a report on current matters of interest in science and the useful arts is presented by the Secretary. The meetings are held in the lecture room. The chair is taken at 8 o'clock, p.m. Members may introduce friends. Visitors are expected to leave their cards with the door-keeper.

Committee on Science and Arts.—This Committee was originally the Committee on Inventions. It was formed in 1834, and from that date to the close of 1886 was constituted of volunteer members. Since 1887 the Committee has consisted of forty-five members chosen at the annual election, fifteen each year, who pledge themselves to investigate and report upon the merits of such inventions as may be submitted to them for that purpose, and to perform such other duties as shall be referred to the Committee by the Institute. In its time this Committee has examined and reported upon a great number of inventions, and many worthy persons are indebted to its counsel and aid for the successful introduction of their inventions, or have dissuaded from wasting time and money upon impractical projects. It has investigated and reported upon numerous subjects referred to it by the Institute, and by its labors has assisted notably in maintaining the scientific reputation of the Institute. The work of the Committee on Science and the Arts is done gratuitously. The meetings of this Committee are open to all members of the Institute.

This Committee has been entrusted by the Institute with the authority to grant the Elliott-Cresson Gold Medal and the Edward Longstreth Silver Medal, and to recommend the grant of the John Scott Legacy Premium and Medal, for discoveries and inventions of conspicuous merit. Persons desiring to submit their inventions to this Committee will be furnished by the Secretary with a printed copy of the rules and a blank form of application.

Sections.—Members of the Institute who may wish to become associated in order to devote themselves to special branches of science and the other useful arts, may organize a Section for that purpose in accordance with certain prescribed regulations. At the present time there is in existence a Chemical Section, with a membership numbering about eighty, and an Electrical Section numbering about sixty-five members, both active organizations. The meetings of the Sections are held in the hall, and are open to all members of the Institute.

Exhibitions.—The first exhibition of American manufacturers held in the United States was held under the direction of the Franklin Institute, in the year 1824, at the old Carpenter's Hall, in Philadelphia. Since that historic event the Institute has held numerous exhibitions. Owing to the great expansion of the industries, the recent exhibitions of the Institute have been devoted to special subjects. The last exhibition (that of 1885) was the twenty-ninth exhibition held by the Institute.

Officers.—The present officers of the Franklin Institute are: President, Joseph M. Wilson; Vice-Presidents, Charles Bullock, William P. Tatham, Edward Longstreth; Secretary, William H. Wahl; Treasurer, Samuel Sartain; Actuary, H. L. Heyl; Librarian, Alfred Rigling. In addition there is a Board of Managers numbering twenty-eight members.

The American Philosophical Society.

By Julius F. Sachse.

Every visitor in Philadelphia who is scientifically or studiously inclined, should visit the hall of the American Philosophical Society, which is open to the public daily, except on Sunday, between the hours of 10 a.m. and 1 p.m. This venerable building, No. 104 South Fifth Street, which nestles there on historic ground within the shadow of Independence Hall, contains the art treasures and library of the Society. The latter consists of over 50,000 volumes and manuscripts, and is mainly a library of reference. It is the only free public library in the old portion of the city east of Tenth Street. In the hall proper, where the meetings are held, are to be seen a number of portraits of Revolutionary and Colonial celebrities.

The American Philosophical Society, which has just celebrated its Sesqui-Centennial Jubilee, or the One-hundred-and-fiftieth Anniversary of its founding, is the oldest scientific society in America, and is ranked as an equal by the foremost American and European societies, as was instanced at the late congress incident to the Sesqui-Centennial Celebration. Originally founded by Benjamin Franklin, in 1743, it was virtually the outgrowth of the famous Junta, founded as far back as 1727. Upon the roll of membership, from the earliest day to the present time, may be found some of the greatest men in our country's history, all banded together for the promotion of useful knowledge. The present building was commenced in 1785, but was not entirely finished until the year 1791. It is an interesting fact that the building contained the University of Pennsylvania for five years, from 1789 to 1794. Many interesting memories cluster around this old colonial structure, memories of Franklin, Washington, Jefferson, Rittenhouse, Bishop White, Rev. Nicholas Colin, and many others who are closely identified with our early history and scientific development. It may be an interesting item to visitors that during the last five years of the eighteenth century the second story northwest room served Charles W. Peale as a studio, and in that room, before the old fireplace still to be seen, the patriot artist painted Washington, Jefferson, and many other celebrities of the time.

A few years ago an additional story was put on the building, and the structure made fire-proof throughout. The additional room now contains the valuable library of the Society, the second floor being used exclusively for meeting purposes. The American Philosophical Society has always been a strictly American institution, representing Philadelphia of days gone by, and as such is well worthy of a visit from the intelligent stranger, be they from at home or abroad.
The Young Men’s Christian Association of Philadelphia is one of the oldest in America, having been organized in 1853. The object is the physical, intellectual, social and spiritual improvement of young men living in the city or coming here to reside for any length of time. To accomplish these purposes it maintains buildings or suites of rooms in different parts of the city, which are open to young men, without distinction, day and evening. It has libraries, educational classes for clerks and mechanics, lecture courses, social and amusement rooms, gymnasiums and baths, with moral and religious addresses and meetings specially adapted to young men as a class. It also has recreation grounds at Belmont and Elm Avenues, near the Park, for use in the Summer season. The Association is one corporation, with a general Board of Directors, and fourteen branches in different parts of the city. It owns six buildings and the remaining branches are in rented quarters. Its principal building is at Fifteenth and Chestnut Streets, and is well known throughout the country. Some of the other buildings are small but attractive, and the Pennsylvania Railroad Department of the work has recently erected a building at the Fortieth Street Station, which, with the land, will represent an investment of $60,000. This will be one of the two best buildings occupied by railroad men for this work in the world. The Association has branches in the University of Pennsylvania and various medical schools, which have comfortable rooms, has two railroad branches, one for German speaking young men and one for colored youths. Eight libraries, nine gymnasiums and one natatorium form a part of its material equipment. The Philadelphia Association is third in size and point of equipment in the world, being exceeded only by London and New York. The active management of the Association throughout the city is vested in a Board of Directors. The Germantown Y. M. C. A. is an independent body, owning a fine building upon Main Street.

In its purpose and effort to provide for the wants of the young men of Philadelphia in their leisure time and to supply every help to them, not simply for their amusement, but for their improvement physically, intellectually and morally, the Association puts its privileges within reach of young men of all classes at the cost of a very small fee. In order to do this and to make up the difference in the cost of these privileges, it must depend for support upon the citizens of Philadelphia. The Association

GERMANTOWN DISTRICT ORGANIZATION.

PENNSYLVANIA RAILROAD Y. M. C. A. BUILDING.
receives annually, for the general work and for its different branches, the money to maintain them. It also seeks sums by gift or bequest with which to erect other buildings, endow libraries, educational classes and other departments, and to provide for the future.

Women's Christian Association.

The splendid structure which is now the home of this organization in Philadelphia, opened in 1893, is a monument to the untiring energy and zeal of many Christian women of our city. The new building is broad, deep and high, but not more so than the humane spirit which shields its many inmates from want and harm, guiding them to a knowledge of the better things of life and proving this a city of sisterly as well as "brotherly love." The recently completed building is located at Eighteenth and Arch Streets. The first floor is devoted to a library, free to all working women; a free employment bureau (except for domestics), and the Assembly Hall, in which free concerts, lectures, etc. are held weekly. Instruction rooms for useful pursuits (with a nominal charge for tuition), the general office, parlors and committee rooms are also on this floor. The second floor includes a sewing room, reading room, bedrooms and galleries of Assembly Hall. The third floor contains a training school for domestics, and rooms for transient female lodgers who are strangers, and who pay from twenty-five to fifty cents per night. The fourth, fifth, sixth and seventh floors are filled with bedrooms, occupied mainly by self-supporting girls, who pay for lodging, board and all comforts, from $3.00 to $5.50 per week. A great dining-room, a restaurant and kitchen fill the eighth floor, and above all is the Summer garden upon the broad cemented roof. Abundant bath-rooms, elevators and every modern facility for comfort are provided for the inmates.

A "sea rest" at Asbury Park, N. J., the "Whelen Home" at Bristol, Pa., and a branch in Kensington, are also maintained by the Association.

The officers of the W. C. A. are Mrs. A. H. Franciscus, President; Mrs. H. S. Hoffman, Mrs. John B. Gest, Mrs. John F. Keen, Mrs. Cyrus D. Foss, Mrs. Wm. Simpson, Jr., Mrs. Wm. B. Hanna, Vice-Presidents; Mrs. B. B. Comegys, Jr., Recording Secretary; Sarah Cadbury, Corresponding Secretary; Mrs. D. L. Coyle, Treasurer; Mary Pearsall, Assistant Treasurer; in addition to which are some eighteen lady chairmen of standing committees.

Public Libraries of Philadelphia.

By T. Morris Perot President Mercantile Library Co.

Besides a large number of very valuable private libraries, there are in Philadelphia over 100 libraries, the most of which are open to the public, without charge; and the others are accessible to any one on very reasonable terms. Some of these libraries are of a special character, designed to meet the wants of some one class of readers and students, and the books can be used only within the building.
Of the large libraries of a general character, whose books are allowed to be taken from the building, worthy of especial mention, there are two, The Library Company, of Philadelphia, and the Mercantile Library Company. They each contain about 170,000 volumes; there are two others that have about 50,000 volumes each; two that have between 40,000 and 50,000; five that have between 30,000 and 40,000; five that have between 20,000 and 30,000; thirteen that have between 10,000 and 20,000; eighteen that have between 5,000 and 10,000; and forty that have between 1,000 and 5,000.

Four libraries were formed in the first half of the last century, the oldest being The Library Company, of Philadelphia, which was established in 1731. The Library of the Carpenters' Company was established in 1736; the Friends' Library on Sixteenth Street, was established in 1742; and that of the American Philosophical Society in 1743.

The Library Company, of Philadelphia, has a most valuable collection of books, many of which could not be replaced. This library was founded by Benjamin Franklin and his associates in 1731. It has a circulation of 43,000 volumes, and occupies a beautiful building on Locust Street below Broad. Connected with this library is the Ridgway branch, a reference library, occupying a splendid building on Broad Street, established under the will of Dr. James Rush, who left a legacy of $1,000,000 for the purpose. Unfortunately the location of this library is too far down-town, and on this account much of its value is lost. It probably contains the most valuable collection of books of reference in America. The Mercantile Library Company, of Philadelphia, is situated on Tenth Street, between Chestnut and Market, a most convenient location, occupying a large building 300 feet in depth. It was founded in 1821 by the merchants of Philadelphia, and has a circulation of 87,000 volumes. It is open and free to all readers of both sexes. A moderate charge is made to those who desire to take books from the library. A newspaper room and a periodical room, containing 160 periodicals, are connected with the library. Of the libraries containing less than 100,000 volumes, that deserve special mention, are those of the College of Physicians, which in value is thought to rank second only to that of the Surgeon General's office in Washington; the Carpenters' Company, rich in works pertaining to architecture and building, in which the Continental Congress held its first sessions; those of the Pennsylvania Historical Society and the Baptist Historical Society, which are rich in printed and manuscript materials for history in their several lines; the Friends' Library, which has lately made fire-proof provision for the safe keeping of material pertaining to their history; the Academy of Natural Sciences; the Franklin Institute and the Law Library, which are strong in their special lines. The library of the Drexel Institute has been recently established, and is certain to become a valuable part of that institution's equipment. The Apprentices Library and the City Institute are free and have a large circulation.

The first free Law Library, Hurst Library, established a few years ago, is an admirable collection of books made to meet the wants of the general practitioner, is endowed, and is believed to be the only law library in the country that is entirely free to the profession and to the general public.

Under the authority of the City Councils, the Board of Education has just entered on the work of establishing in different parts of the city small free
libraries, especially for teachers and scholars, as an adjunct to the school system. Under the Pepper bequest of $250,000, supplemented by an appropriation from the city, a free library of 7,000 volumes has just been opened in the City Hall as a beginning in this direction. But the creation of a great free public library for Philadelphia is yet to be accomplished. It has long been hoped that some of our many public-spirited citizens, who were endowing or providing in their wills for institutions of a benevolent or literary character, would remember the great need of Philadelphia in this respect. There is one large and valuable library in Philadelphia, whose property is worth probably $500,000 free of encumbrance. Its building is most centrally situated and suitable for the purpose, occupying a lot 100 feet by 300 feet, with about 170,000 selected volumes, and with an endowment fund of about $150,000. This library, it is understood, is ready to open its doors freely to the public as soon as the endowment will be made sufficient for its support.

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**Academy of Natural Sciences.**

**By Edward J. Nolan, Secretary.**

The Academy of Natural Sciences of Philadelphia, was founded in 1812. Its object is the encouragement of original research in the natural sciences. To facilitate this work it has accumulated a museum and library which are believed in several of their departments to be unequaled in America. It also contributes to the progress of science by the publication of discoveries and investigations, and by courses of popular and scientific lectures. The publications of the Academy consist of a quarterly journal begun in 1817, and of an annual octavo volume of proceedings, which has been issued regularly since 1841. In these publications are recorded the discoveries and researches, not only of the Academy's own members, but also those of other scientists who desire to avail themselves of the opportunities which the Academy affords to give publicity to their work.

In the museum the collection of shells is believed to be the largest now in existence. The ornithological cabinet contains 27,000 mounted specimens and more than 5,000 unmounted skins. Among its special features are the Gould collection of Australian birds, the Bonaparte collection of European birds, and the Verreaux series of birds from Africa and Asia. The collection of fossils is one of the most important in the country, and comprises many of the most valuable types of some of our leading palentologists. The invertebrate series is perhaps the most extensive in America. All the other departments of natural history are satisfactorily represented in the museum.

Through the administration of a fund devised to the Academy, in trust by Mr. A. E. Jessup, for the purpose of assisting young men who require pecuniary aid while engaged in the study of the natural sciences, a number of such persons have been carefully educated in the institution, not only without charge, but receiving a monthly stipend. Many of these students have acquired distinction in science, and hold desirable positions in institutions of learning.

The stated meetings of the society are held every Tuesday evening. Those interested in the proceedings are welcome to attend whether they be members or not. In truth all the resources of the Academy are placed freely at the service of those desiring to acquire knowledge, with only such restrictions as have been found necessary to secure the greatest good to the largest number.
The Historical Society of Pennsylvania.

By John W. Jordan

This most useful institution devoted to the systematic preservation of valuable relics, documents and books, relating to the history of our country, and more particularly of this State, is situated upon Locust Street, at the corner of Thirteenth, within a moment's walk of the busiest highways of the city and several of its principal hotels.

Its Library contains 30,000 volumes, the largest collection of local pamphlets in the city, and unequalled newspaper files. It also has the most extensive collection of genealogies in the United States. An index to the wills and administrators of the counties of Philadelphia, Bucks and Chester may be found here, and records of the Episcopal, Moravian and Presbyterian Churches, from 1681 to 1825, are on file. Copies of the Record of Friends' meetings in Pennsylvania and New Jersey are preserved here.

Among the priceless volumes owned by the Historical Society is the Bradford Prayer Book, of 1710, discovered by the writer in the Moravian Church of Philadelphia, in 1870.

The Tower collection of colonial laws is unique. The Ferdinand J. Dreer collection of autographs seen here, is one of the largest and most valuable in the United States. There are deposited here one hundred volumes of Pemberton-Clifford family papers.

The original charter of the City of Philadelphia, is one of the Society's chief measures. Among notable papers are the original laws agreed upon by the colonists of Pennsylvania, prior to leaving England in 1682, (in manuscript); the will of the first member of the Washington family to migrate to America. Letters of General Anthony Wayne, and numerous manuscripts of the Penn family.

The relics include the old Ephrata Printing Press, once used by the monastic order of the "Solitary in Ephrata." The Royal Arms of England, once displayed upon the Provincial Hall, at Second and Market Streets.

Sundry personal effects of William Penn. The First Deed of the Indians to William Penn. (July 15, 1682) and the Great Belt of Wampum delivered to the proprietor at the same time under the Elm Tree at Shackamaxon.

Many notable paintings adorn the Society's walls, the most notable of which is an authentic portrait of William Penn, presented to the institution by his grand son Granville Penn, of Stoke Poges, England, in 1833, from whom, also was received a second portrait of Penn at the age of twenty-two years.

There are many other portraits, partly originals, of men distinguished in the past affairs of our city and country.


The Historical Society has real estate valued at $131,701, a publication fund of $35,000, a building fund of $5,500, endowment fund of $33,000, library fund of $16,000 and general fund of $11,000.

* (See chapter upon "Our Charters and Governments" for particulars regarding its discovery.)
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Vice-Presidents.
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WILLIAM H. FOLWELL, THOMAS MARTINDALE,
J. ROBERTS FOULKE, DAVID C. NIDILET,
EDWARD C. NAPHEYS.

General Transportation Agent,
CHARLES P. HATCH,
421 Chestnut Street.

Consulting Engineer,
LEWIS M. HAUPT, C. E.,
18 South Broad Street.
The Work of the Trades League of Philadelphia.

By Thomas Martindale.

The "Trades League" was ushered into existence at a public meeting, held in Common Council Chamber, March 24, 1891, to adopt such measures as would best serve to secure a concession to the traveling public, by which a passenger being carried on a through ticket from the West to New York City, might have the right to "stop off" at Philadelphia without extra fare being demanded. The meeting was addressed by Thomas Martindale and Colonel Thomas G. Hood, in favor of organization, and by others in opposition. It was there and then decided to organize what has since become the most aggressive, alert and energetic commercial association of business men on the continent—The Trades League of Philadelphia. W. W. Foulkrod was elected President, and afterwards an able Board of Managers, numbering forty of the leading business men of all branches of trade or manufactures was chosen.

The Trades League then is, in point of age, but a "puny infant," a "three-year-old," but in the three years of its existence it has revivified and quickened into renewed life and energy every other business organization in the city. It has, with entire unselfishness, worked for the best interests of the City of Philadelphia as a city; of its business men, without regard to trade, class or calling and of its commerce. It has held up the hands of the city authorities, and sustained them in carrying out needed reforms; it has protested against legislation deemed inimical to the welfare of the city or its business interests; it has, above all, been active in placing and in keeping Philadelphia to the front in every good thing, and in having the city advertised magnificently, both at home (in the full extent of our grand Continent) and abroad.

Through its influence, and under its management, the newspapers of our city (the very best advertisement a city can have) are sent free every working day of the year to every large hotel in every city of over 10,000 inhabitants (where the Philadelphia newspapers are not sold) in the United States, and also two newspapers—an morning and evening paper—are sent to every large hotel in the principal cities of Great Britain and Ireland, and the continent of Europe, where they may be found on file to instruct and interest strangers, as well as our own people journeying in "strange lands."

The Book of Philadelphia, which has passed through its first edition, is an unique and artistic means of placing the advantages of Philadelphia before the traveler, the clubman, the scholar and student, the business man, the clergyman, the public officials of other cities, towns and villages. It is presumably the finest work of its kind that has ever been issued to advertise a city, and shows as much as anything can show, the broad-gauge spirit that actuates the Board of Managers in their work. When the World's Fair at Chicago was inaugurated, the Press Committee of the League issued and distributed to the thousands of travelers who passed through our city, a dainty pamphlet, entitled "The Stranger in Town," which gave in brief, boiled-down facts, valuable information to the "stranger in town" of our city's institutions, and claims to pre-eminence. At the request of the League the City Councils appropriated funds for a census of the city, which was taken under the direction of his honor, the Mayor, in November, 1892, with the co-operation and assistance of the League, showing a population of 1,142,653 inhabitants.
The long sought for concession of "stopping off" on through East bound tickets was obtained through the efforts of the Passenger Committee of the League, aided by the powerful influence of Mr. Frank Thompson, first Vice-President of the Pennsylvania Railroad, and Mr. Charles K. Lord, Vice-President of the Baltimore and Ohio Railroad, in November, 1891, and the great number of passengers who have availed themselves of this privilege, justifies the belief that this has been the means of bringing an enormous amount of new trade to the city.

The establishment of a freight bureau, under the management of a competent and experienced railroad man, Mr. Chas. P. Hatch, was next inaugurated. This Department has been efficient in collecting claims for lost freight, in quickening the transit of freight from the city to distant points, and in looking after all things that tend to protect and subserve the shippers' interest. The problem of securing a new "mint" site for the city, the cost of which should be within the amount appropriated by the Government, and the location for which, should be acceptable to the Government, and conveniently situated for the service demanded of it, was undertaken by the League when the project seemed hopeless of fulfilment, but after earnest, continued and patient effort, a site was selected which the Government accepted, and condemnation proceedings are now in progress towards acquiring full title for the property on the part of the Government.

The League gave valuable aid to City Councils in perfecting a plan for the remodeling of the Sinking Fund of the city, by which plan, when carried into effect, the city will be enabled to borrow something like $14,000,000, which is sorely needed for pressing necessary improvements.

Through the Telephone Committee a successful stand has been made for over two years against the city granting any more franchises to the Bell Telephone Company, without a radical concession in rates, which at present are deemed exhorbitant and unjust. For the future the League will give its encouragement to the building of a ship canal between the Raritan Bay and the Delaware, to the deepening of the Chesapeake and Delaware Canal, to the greater utilization of existing canals as freight carriers, to the improvement and cheapening of telephone and electric service, to the better paving of streets, to the entrance to the city of the Lehigh Valley Railroad and other railroads, to the cheapening of coal tonnage, to the encouragement of steamship service between this and other ports, the improvement of our harbor and river channels; in short it will endeavor to do that which in its judgment will inure to the best interests of the many, which as individuals alone none could accomplish, and which can only be accomplished by the aggressive, weighty force of combined numbers, working for a common end with unselfish devotion to a common cause. We have here then in the Trades League, an upbuilding power for good results of rare utility. The city which was founded by the gentle Penn by commercial treaty with the Indian owners, who said: "We lay a foundation for after ages to understand their liberty, * * * for we put the power in the people." The city which first, through its great citizen, Franklin, made known to an incredulous world the mysterious power of electricity, now so potent (and which is destined in the future to work greater wonders than man has yet dreamed of), the city which had the first academy in America, the first college and hospital, the first public library, first Arctic expedition, the first bank, the first insurance company, the first daily paper. The city whose bell in Independence Hall proclaimed "liberty throughout the land unto all the inhabitants thereof," is the city alone of all others which could give birth and sustaining influence to such an organization as the Trades League. No other soil, no other environment could nurture it. Therefore, the League and the city are indissolubly united; that which benefits one must benefit the other, and he who cherishes the glorious memories that cluster thickly around the city where Washington, Lafayette, Morris, Henry, Franklin, Jefferson, Hamilton, Adams, planned and counseled; where Girard, Dr. Rush, Edgar Thompson, Thomas Scott, George B. McClellan, George Gordon Meade, Drexel and Childs lived and died, should also cherish and support with all his might and main, that which will best serve to enhance the worth and influence of the city, the comfort and well being of its inhabitants, The Trades League of Philadelphia.
The splendid building of the Philadelphia Bourse is at the present time rapidly assuming material shape, its ponderous iron frame now in place being in evidence of the massive and enduring character of the entire structure. Mr. George E. Bartol, the president of the organization, engaged in this great work and who originated the idea after a study of similar institutions in European cities, has found among the business men of the city ample support for the enterprise. The location extending between Fourth and Fifth Streets, above Chestnut, is a central point, and was acquired at an outlay of $625,000.

The Bourse building will be an ornate structure of steel frame, fire-proof construction, 350 feet in length by 132 feet in width, and probably ten stories in height; its cost is estimated to be about $1,400,000. The great hall of the Bourse will be upon the ground floor, and will measure 250 feet in length by 125 feet in width, with a height in the centre of over 50 feet. It will be admirably adapted as a meeting place for a large body of men. On the ground floor there will also be four handsome banking-rooms, together with telegraph offices and minor offices necessary for the proper handling of business and the comfort of members. The market reports of the world will be found there, and every facility for obtaining information will be afforded. The galleries upon either side of this hall will be utilized as news-rooms and reading-rooms; and it is probable that a large room upon the gallery floor will be used as a comfortable lounging-room for the members. This will be a particularly attractive feature to members not residents of the city, as it will in effect make it a vast club-house, in which they will find physical comforts and business advantages. The upper floors, with the exception of the top floor, will be used for office purposes and will contain between 300 and 400 offices. The arrangement is such, however, that offices can be made larger or smaller, as the partitions will be practically removable at pleasure.

The basement will contain a restaurant of moderate size, together with several minor features, such as a barber shop with bathing facilities, intended to contribute to the usefulness of the building, and, in addition, a large room about 130 feet square, for the exhibition of machinery, which, at the option of the exhibitor, can be shown still or in motion. The entire top floor will also be utilized for exhibition purposes for objects of a lighter character; and it is believed that these two departments will supply a want which has been seriously felt. The number of articles which can be exhibited advantageously by the persons who manufacture them is almost without limit, and the managers of the enterprise are confident that when this feature is thoroughly understood, the applications for space will far exceed the supply.

Without attempting to interfere in strictly trade matters, which will be watched over as heretofore by existing trade organizations or by sections of the main body connected with special trades represented, the board chosen by the members to deal with large questions will confine its attention to those matters which are of vital importance to all the business interests of the city, and Philadelphia is to be congratulated that at last an organization exists in her midst which will be of a magnitude commensurate with her importance and capable of commanding, both at home and abroad, the respect which is naturally accorded to an association of vast proportions dealing intelligently and in a dignified manner with subjects of great importance. The Bourse has been fortunate in securing the active support in its Board of Directors, of men who command both the respect and confidence of the whole community. Their names will be honored by future generations as those of men who, loving their city, gave of their time and means with generous measure, to advance its prosperity.
The Municipal League of Philadelphia.

By George Burnham, Jr., President.

The Municipal League is an outgrowth of that spirit of reform in municipal government which has been stirring in Philadelphia, as in other American cities, for some years, and which seems at last to be crystallizing unto definite form. Two salient facts in regard to the government of this, as of most other American cities, are now admitted by all, except, perhaps, those who profit by misrule. Every one sees that our municipal government is, generally speaking, antiquated and clumsy in method, unduly expensive for the ends attained, and too often tainted with corruption. In a word, we have not brought civic government into line with our other achievements in this nineteenth century. Of what avail is it that we boast of our great railway systems, our manufacturing industries, our newspaper enterprises, our noble charities, if the cities in which all these things centre remain atrociously misgoverned? That we are misgoverned is the first undisputed fact; that this is entirely due to the supineness and neglect of the citizens themselves, as distinguished from the professional politician and place hunter, is the other equally indisputable fact. The rightful king has abdicated in favor of the clown, and should not now complain if the clown wields the sceptre foolishly or tyrannously.

While these two features of the situation are patent to all, there is not so much unanimity as to the remedy. The reform movement, however, has shown in its history a natural evolution in which tentative ideas and methods have been replaced by others sounder and more effective. In the earlier stages a great popular upheaval was the approved method, but it was soon discovered, even in the rare instances where this was successful, that the dethroned bosses speedily returned to power, because apathy and neglect quickly stole over the voters who had been only temporarily aroused and left unorganized. The next step aimed at more thorough and permanent organization, but also included a strong tendency towards centralization. This was the era of the permanent committee. Great strides were made during this period, as the committees were composed of earnest men, prominent in the community. After a time, however, such committees lost their influence, as was naturally to be expected. Being self-constituted, and, therefore, responsible only to themselves, they were out of harmony with the spirit of American political institutions, and gradually lost their following. While the so-called rings and combines among the politicians are in reality also self-constituted committees, they are careful to preserve the form of representative bodies, and are duly "elected" by "delegates" in whose selection the party voter is supposed to have a voice. Without this sham adherence to the representative principle, so dear to the American heart, albeit it is a pretense that deceives no one; such combines and rings could not maintain themselves one hour.

The Municipal League represents the third, though, possibly, by no means the last, step in this forward progress of the reform idea. It recognizes that better civic government can neither be instituted nor maintained unless the citizens generally are first shown that their political duties must receive a proper share of their time, attention and means; and, secondly, that they then organize themselves in an intelligent manner for this purpose. It believes that the citizens are to be trusted, not distrusted, and that if they are shown the way to keep bossism under foot they will do so. To accomplish this great work, it has adopted a comprehensive scheme of Ward and Division organization, thoroughly democratic and representative in character, but carefully guarded as to the maintenance of its political principles, which is already in operation in several wards, and has conducted successful campaigns for members of councils.
Hand in hand with this practical organization, the League has carried on the educational work provided for in its constitution, and has issued circulars and tracts exposing the evils of misgovernment in our city, and indicating the remedy. The Declaration of Principles adopted by the League provides:

1. The absolute separation of municipal from national and state politics.
2. Demand for city government on business principles. Improved system of taxation, street paving, lighting, water supply, transit, etc.
3. Pledge to nominate or endorse only candidates believed to be honest and capable, and in sympathy with the declared principles of the League.
4. Civil service reform rigorously applied to city departments.
5. Investigation of municipal government and publication of results.

The officers of the League are: George Burnham, Jr., President; Charles Richardson, Vice-President; Thomas B. Prichett, Recording Secretary; Clinton Rogers Woodruff, Corresponding Secretary and Treasurer; Finley Acker, Herbert Welsh, Stuart Wood, William Draper Lewis, Henry Gawthrop, Dr. John B. Roberts, Rev. William I. Nichols, John P. Croasdale, Alfred R. Justice, Theodore Wernwag, Ebed S. Cook, B. Frank Clapp, William H. Haines, Thomas Martindale, George E. Mapes, Dr. S. D. McConnell, George Gluyas Mercer, Hector McIntosh, Rev. Joseph May, H. Gordon McCouch, Frank P. Prichard, Prof. Edmund J. James, D. Webster Dougherty, E. Clinton Rhoads, R. Francis Wood, Craige D. Ritchie, Lincoln L. Eyre, J. S. Sterrett, Harry Swain, Board of Managers.

**The Philadelphia Board of Trade.**

*By Frederick Fraley, Esq., President.*

This organization of active business men was incorporated in the year 1838, although first organized some five years before, and has, through many channels of influence and efforts been a leading factor in the progress of the material interests of the City of Philadelphia to the present time. The writer is the only surviving member of the original list at the time of incorporation. Similar Boards of Trade now exist in nearly every city of importance in the country. These together form the National Board of Trade, in which the Philadelphia organization is an influential member. These associations are of a mixed character. In a general way many devote themselves to deliberation and consideration of the great questions of the day, either in open session or by committees, and they develop their work in resolutions appropriate to the objects examined, or in petitions to legislative bodies that control the management and work of the community at large. There are others, partially deliberative and partially devoted to dealing, and these constitute a very large proportion of those that now exist in the United States. Their dealings are enormous. They trade with keen and active men; day by day, indeed hour by hour, they work, and the record of what they accomplish is presented to the country in the reports which they annually make to their respective bodies, and which they freely circulate among the institutions cognate to their own.

Mr. Thomas P. Cope was the first President of the Philadelphia Board of Trade, and the chair was occupied in turn by Mr. Thomas P. Hoopes, Mr. Samuel C. Morton, Mr. John Welsh, all broad minded and progressive citizens well-known in all public movements of their times. The Board of Trade now occupies agreeable quarters in the Drexel Building, and demonstrates by its activity in the many lines of public advance that its vitality as a body is still unimpaired. The officers for the present year are as follows: President, Frederick Fraley; First Vice-President, T. Morris Perot; Second Vice-President, Thomas L. Gillespie; Third Vice-President, John H. Michener; Fourth Vice-President, N. Parker Shortridge; Secretary, William R. Tucker; Treasurer, Richard Wood.
The Commercial Exchange.

BY LINCOLN K. PASSMORE, PRESIDENT.

The Commercial Exchange, of Philadelphia, was organized about forty years ago under the title of "The Corn Exchange Association," with General William B. Thomas as the first President. The general object of the Association was the advancement of trade and the improvement of the facilities for the transaction of business, including the provision and maintenance of suitable accommodations for a general business exchange in the City of Philadelphia; the inculcation of just and equitable principles in trade; the establishment of uniformity in commercial usages; the acquirement, dissemination and preservation of valuable information; and the adjustment of controversies between its members by arbitration. The present membership approximates 500, comprising a large proportion of the names most prominently connected with the business interests of the city; those actively engaged in handling grain, flour, provisions and general produce, both for domestic and export use, being more largely represented, whilst the leading corporations and banking institutions are to be found included in the number.

Under Act of Assembly, approved January 22, 1863, the Corn Exchange Association was created a corporate body, and four years later, by application to the Judges of the Court of Quarter Sessions, the original title was changed to the existing more general one, with a view of meeting the widened sphere of the Association's influence and usefulness. About this period the members of the Exchange entered upon the occupancy of their present commodious quarters at 133 South Second Street. The building is a substantial structure, designed from a useful rather than a showy standpoint. The lower floors consist of a number of well-appointed offices, whilst the entire area of the spacious upper chamber, about 100 feet square, well lighted on all sides, and capable of accommodating 4,000 to 5,000 people in mass meeting, is devoted to the purposes of exchange business, the official hours being from 10:30 A.M. until 2:30 P.M. On the "floor" are to be found general cable and telegraph offices, well-equipped and having direct wires not only to all the principal American markets, with which special facilities exist for obtaining quotations, etc., but also with the foreign business centres of the world, and the monetary market changes are immediately recorded on huge blackboards provided for the purpose. The telephone service is taken advantage of by nearly all the offices, several being fitted up with the "long-distance," and direct oral communication is thus established with New York, Baltimore, and even far-distant Chicago. Visitors are admitted at convenient hours, without formalities, on application to the proper officers.

The site of the present home of the Commercial Exchange possesses a certain historical interest, for it was there that formerly stood the residence of William Penn, which was removed for the erection of the present building; and it was, perhaps, but fitting that, since the unsparing hand of time demanded the removal of that venerated structure, its place should be taken by the premises of an organization whose aims and principles, and the success that has attended their propagation, would have filled the heart of the founder of the city with the greatest satisfaction. Could only the immortal Penn revisit the scene of his former peaceful abode and witness the daily course of business as transacted under its present roof, it is to be doubted whether even he, man of marvellous foresight as he unquestionably was, and possessed of the most sanguine beliefs in the possibilities of the future, would not be filled with awe and wonder at the sight of one of the results of the work which his own prodigious energy instituted.

Without disparagement to the many sister institutions in the city, it may fairly be asserted that the Commercial Exchange has for many years past, been recognized as the leading commercial body of
Philadelphia, and has played a most important part in all her business enterprises. Whilst naturally more immediately concerned with the furtherance and development of the trade and commerce of the port, it has not been unmindful of what it owed to the community at large, and has always been found giving the aid of its influence to all movements which aimed at improvements and conveniences in the interest of the general body of our citizens; and its charitable hand has been generously extended whenever sister cities or communities have suffered from calamity of fire, flood or famine. Among the more important matters that have recently engaged or are occupying the attention of its Board of Direction may be cited the establishment of the Belt Line Railroad; negotiations with the transportation companies feeding the city, with the object of securing equitable conditions for competition with other cities; the improvement of the general transit facilities of Philadelphia; the establishment of National Quarantine, and the improvement of the Delaware River and Harbor.

It may be added in conclusion that the Presidential chair of the Exchange has been filled by many of our leading citizens, and is at present occupied by Mr. Lincoln K. Passmore, who was re-elected from 1892, with Mr. A. C. Kerr as Vice-President and Mr. E. G. Thomas as Treasurer. Colonel C. Ross Smith has for many years filled the important position of Secretary.
This Exchange was founded in March, 1875, by business men specially interested in the maritime commerce of the port. It was felt that in these modern days of telegraph, cables and rapid ocean transit Philadelphia must make an effort if she would keep pace with the times, and maintain her position as a great shipping port. The object of the Exchange, as stated in her charter, is "to provide and regulate a suitable room or rooms for a Maritime Exchange, to acquire, preserve and disseminate all maritime and other business information, and to do such other and lawful acts as will tend to promote and encourage the trade and commerce of the Port of Philadelphia."

The most pressing need was to acquire maritime information, more particularly as to the movements of vessels entering and leaving the Delaware Bay and River. For this purpose reporting stations were established and are maintained by the Exchange on Delaware Breakwater, at New Castle, Del., and at Thurlow, Pa. The station on Delaware Breakwater is probably the best and most thoroughly equipped on the coast. The cost of its maintenance, however, is at times a severe strain on the finances of the Exchange, on account of the telegraph cable connecting the station with the mainland being damaged or broken in stormy weather by small vessels that have taken refuge behind the breakwater dragging their anchors. A watch is maintained night and day, and it is seldom, if ever, that the skilled observers employed
fail to distinguish and report any vessel entering or leaving the bay. The news is flashed to the Exchange by direct wire, and within a minute or two is exhibited on the bulletin board for the information of members.

Delaware Breakwater is 103 miles from Philadelphia; Newcastle, 33 miles and Thurlow 17 miles. Passing vessels are reported from each of these stations, which is an invaluable aid to agents and others who have to make arrangements for the reception of incoming vessels. The Exchange also maintains a branch office at Lewes, Del., which is connected by telephone with all the life-saving stations from Cape Henlopen to Cape Charles. News of wrecks and casualties is therefore promptly received and disseminated for public information. An interchange of news with kindred institutions in other ports keeps members posted in all matters of interest, and disseminates the news from the stations as well as that gathered along the docks and wharves of this city by the Exchange reporters.

The Exchange does not fail to carry out the secondary object of its charter, viz.: "To do such acts as will tend to promote and encourage the trade and commerce of the port." It always is alert to watch and influence legislation affecting maritime interests, and as it never has any other axe to grind, its thoroughly representative character is known and respected both at Harrisburg and Washington. If the business community realized what a large factor the Exchange is in promoting the general prosperity of the city, more of those who have no direct interest in maritime matters would give it their support, and thus enable it to increase its usefulness.
Building Interests.

By Franklin M. Harris, Builder.

For nearly a decade, Philadelphia has been witnessing building operations in her midst, averaging in round numbers 9,000 a year at an average cost of more than $23,000,000. Less than one in six of these operations were alterations or enlargements.

A vast amount of public, charitable, scientific, commercial and railroad and steamboat work has been done. But the great bulk of all the work has gone in the direction of workshops, mills, factories, foundries, warehouses and stores, and then into homes for the people; of the latter alone, it is roughly estimated, there are, in this year 1892, nearly 200,000 two, three and four stories high, occupied separately by single families. The approximate total of all buildings in the city is 250,000, against a total of about 130,000 in New York where the number of resident owners is estimated at only 13,000. These figures may be better understood when it is explained that New York, which has a population of nearly 2,000,000, has less than half the area of Philadelphia which has a population of considerably more than 1,000,000.

Its wide boundaries have had much to do with Philadelphia's development as a "City of Homes," and the settlement here of multifarious industries in some of which, as in the carpet trade, she leads the manufacturing world, has inspired her builders to greater achievements as much in the matter of mill and office construction as in the building of homes.

The antiquated structures of the illustrious old residents have been rapidly disappearing from the business thoroughfares; country seats have given way to rows of cozy houses and high and costly piles of brick, and iron, and granite and marble have been introduced in the finest and most imposing styles of modern architecture. Not dwellings and manufactories only, but hospitals, churches and club houses have been making their appearance in great profusion, and in such beauty and symmetry of proportion as to win the encomiums of visitors from every country.

In 1892 there were 10,235 operations costing exclusive of land, $34,357,646, of which 6,856 were dwellings costing $16,865,200. When one pauses to consider that Philadelphia has over 1,150 miles of streets of which probably 800 miles are paved; that she has about 400 miles of sewers, and over 26,000 gas lamps in addition to electric lights, with numerous public squares and parks, an additional reason for extensive building presents itself.

There has been no retrogression in this phase of Philadelphia's development, the march of pro-
in the United States. Her spirit is also shown in the standard of excellence maintained for her 225 school houses, her 60 or more police and fire houses, and in her gas houses and water works. She has endeavored to keep up with the enterprise of her citizens; she has encouraged the right kind of building; she has witnessed the disappearance of old and dilapidated structures; she has prohibited the construction of frame or other dangerous or inflammable buildings, and in all that pertains to domestic and public convenience, in homes or in business places, Philadelphia is keeping abreast of the times.

The comfort and beauty of Philadelphia dwellings are exceeded only by the size and style of its many business blocks. Philadelphia architects, like Philadelphia lawyers, have standing in every community; many buildings in Philadelphia have made the designers world famous.

In the matter of homes Philadelphia leads all cities in the land. The home of seven rooms, that may be rented for $15.00 a month contains every necessary convenience found in mansions costing fortunes. Over 121,000 citizens own land.

For example: A plot of grass in front and a bit of clay in the rear of his two story brick house gives play room to the workingman's children; the cemented cellar keeps its contents pure and dry; the cozy bath room insures cleanliness and health; the numerous closets, the stationary stands, sinks, book-cases and wardrobes help furnish the house, and the little range in the kitchen completes the home that even the most lowly Philadelphian may reasonably hope to own.

The following statistics, covering a period of ten years, give conclusive proof of the activity of Philadelphia's builders and justifies Philadelphia's claim for the first place in the American building world.

<table>
<thead>
<tr>
<th>YEAR</th>
<th>NUMBER OF NEW BUILDINGS ERECTED</th>
<th>ESTIMATED COST</th>
<th>ALTERATIONS TO OLD BUILDINGS</th>
<th>ESTIMATED COST</th>
</tr>
</thead>
<tbody>
<tr>
<td>1883</td>
<td>4,390</td>
<td>$10,004,719</td>
<td>1,566</td>
<td>$721,512</td>
</tr>
<tr>
<td>1884</td>
<td>4,938</td>
<td>11,217,614</td>
<td>1,524</td>
<td>513,827</td>
</tr>
<tr>
<td>1885</td>
<td>6,326</td>
<td>13,929,274</td>
<td>1,638</td>
<td>964,728</td>
</tr>
<tr>
<td>1886</td>
<td>7,561</td>
<td>16,821,516</td>
<td>1,639</td>
<td>827,445</td>
</tr>
<tr>
<td>1887</td>
<td>6,784</td>
<td>23,787,320</td>
<td>1,309</td>
<td>528,100</td>
</tr>
<tr>
<td>1888</td>
<td>8,262</td>
<td>27,790,816</td>
<td>1,471</td>
<td>574,938</td>
</tr>
<tr>
<td>1889</td>
<td>10,250</td>
<td>31,276,739</td>
<td>1,646</td>
<td>924,916</td>
</tr>
<tr>
<td>1890</td>
<td>10,136</td>
<td>33,830,046</td>
<td>1,811</td>
<td>1,224,317</td>
</tr>
<tr>
<td>1891</td>
<td>6,738</td>
<td>24,115,870</td>
<td>2,297</td>
<td>3,445,500</td>
</tr>
<tr>
<td>1892</td>
<td>7,611</td>
<td>29,109,646</td>
<td>2,624</td>
<td>5,248,000</td>
</tr>
</tbody>
</table>
Any industrious and frugal workingman living in Philadelphia may become a house owner if he desires, although to the outsider, who understands few, if any, of our many advantages, this statement will seem far fetched.

Philadelphia was certainly intended by nature for the great, thrifty manufacturing city it is. Controlled by no special influence, unless by its proximity to the anthracite coal fields, there are centered here the largest as well as the most varied assortment of manufacturing industries to be found in any city in the world. That such a variety of shops and foundries, mills and factories should be associated with the idea of a rough and turbulent population is not strange. Indeed, the experience of most cities justifies such conclusions; but here the contrary is the fact, owing to the wide distribution of real estate holdings among the working people; the influence from this condition of things being as distinctly marked among them as among the rich or higher classes anywhere.

With an area of one hundred and twenty-nine and a half square miles, or about three thousand six hundred and ten square feet of land to each inhabitant, it affords each person a liberty of movement as well as a standard of hygienic advantages obtainable in few large cities.

The cheapness of land in the resident districts has promoted a system of dwellings particularly well adapted to the uses of the workers, who mainly make up the population. The number of these dwellings that have been built since the first of January, 1887, is simply enormous, as the following figures will show:

1887, Two-story dwellings ... 4,951
1887, Three-story dwellings ... 1,700
1888, Two-story dwellings ... 5,589
1888, Three-story dwellings ... 1,428
1889, Two-story dwellings ... 7,450
1889, Three-story dwellings ... 1,992
1890, Two-story dwellings ... 7,301
1890, Three-story dwellings ... 1,958
1891, Two-story dwellings ... 4,632
1891, Three-story dwellings ... 1,343
1893, Two-story dwellings ... 3,881
1893, Three-story dwellings ... 1,737

Total ... ... ... 50,288

Thus we find that in eighty-four months, preceding the first of January, 1894, there were erected accommodations for 50,288 families of five persons, making the single family system possible as well as practicable. In fact,
it would be difficult to anticipate a combination of circumstances that could force the people to accept the tenement house method of other cities. While many of these dwellings are in the hands of capitalists as investments, they have also been largely purchased by the wage earners for homes. An important fact pointing to such a conclusion, were better and more conclusive evidence wanting, is the great shrinkage in the deposits in the savings fund institutions.

In order that the reader more clearly comprehends the trend of popular sentiment for real estate, the following table of conveyances is given:

<table>
<thead>
<tr>
<th>Year</th>
<th>Transfers</th>
<th>Purchase Valuation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1888</td>
<td>12,679</td>
<td>$62,663,201.87</td>
</tr>
<tr>
<td>1889</td>
<td>15,945</td>
<td>80,225,270.88</td>
</tr>
<tr>
<td>1890</td>
<td>15,571</td>
<td>$82,879,165.22</td>
</tr>
<tr>
<td>1891</td>
<td>14,204</td>
<td>71,875,876.88</td>
</tr>
</tbody>
</table>

A total of 58,399 transfers, amounting to $297,643,514.30. The total incumbrance on the above was 32.65 per cent., 21.15 per cent. being represented by mortgage, while the ground rent incumbrance amounted to 11.5 per cent.

Of course, the above table embraces all kinds of property: sites for building operations, mills, factories, and other industrial and business buildings, yet the preponderance is largely dwellings. The greater portion of the incumbrances is represented by the operations of builders to secure advances, and the usually heavy percentages associated with large properties used for business purposes. It is believed that the holdings used as homes do not carry an average incumbrance of ten per cent. Besides the heavy showing of dwelling house construction during the eighty-four months to which reference has been made, thousands of massive buildings have been erected to meet the requirements of this busy city. These miscellaneous buildings represent an investment of $34,754,686, and include ninety-nine churches, costing $4,255,000; banks and office buildings (over two stories), costing $9,191,705; forty-four school houses, costing $2,444,950; mills and factories, $7,681,537; foundries and shops, $5,178,738; and hospitals, $997,000.

In numbers Philadelphia shows for the five years ending with December 31, 1891, the erection of 24,173 more new buildings—the figures in all cases being official—than New York: 5,162 more than New York, Boston and Baltimore combined, and 4,062 more than New York and Brooklyn combined. The official figures for Chicago could not be obtained; 4,664 was given for 1890, and 11,608 for 1891, which is after consolidation, and includes the whole of Cook county with its one hundred and thirty-four post office towns against thirty-seven for Philadelphia city and county. The average cost of the above buildings was: New York, $17,509.58 each; Boston, $6,548.67; Brooklyn, $4,886.40; Philadelphia, $3,338.88.

The opportunities for the wage earners of this city to acquire real estate is over five to one against those of New York, outside of even collateral influences, such as the force of example, the application of
rentals as purchase money, instalment mortgages, building and loan associations, life insurance as security for purchase money, and hundreds of other schemes, good and bad, aiming to make every man and woman a real estate owner.

The two-story dwellings of this city are, beyond all question, the best, as a system, not only owing to the single family idea they represent, but because their cost is within the reach of all who desire to own their own homes. They have done more to elevate and to make a better home life than any other known influence. They typify a higher civilization, as well as a truer idea of American home life, and are better, purer, sweeter than any tenement house system that ever existed. They are what make Philadelphia a city of homes, and command the attention of visitors from every quarter of the globe.

From the valuable report of the Pennsylvania Tax Conference, of which Mr. Joseph D. Weeks, a noted statistician resident in Pittsburg is the chairman, a large number of interesting facts relating to Philadelphia are now to be gleaned, among which the following salient points are selected:

The assessed valuation of all real estate in the City of Philadelphia is $7,321,300,892. The actual valuation, as based upon the selling price, is $1,003,252,220, which is nearly one-third of the real estate value of the entire State. The city's percentage of assessed to actual valuation is 73, against an average of 64½ in sixty-seven counties. In the county of Philadelphia the assessed valuation at the farm rate was $18,557,690, as against $25,424,034 of actual valuation; the assessed suburban rate valuation was $41,407,641, as against $56,728,468 of actual valuation, and the assessed valuation at the city rate was $672,335,561, as against $921,099,718 actual valuation. These three classes together make the total assessed and actual valuations heretofore given. The percentage of improvements is 64 per cent, of the value of both land and improvements. The value of agricultural land within the city limits is $21,610,429, which is exceeded by only eight counties in the State. The value of land devoted to manufacturing purposes is $100,000,000, and the factories thereon are rated as worth $200,000,000. There are within the city confines public property used for public purposes, places of religious worship, places of burial, and institutions of public charity exempted from taxation, valued at $137,906,691, in which the churches and hospitals are valued at $68,600,635, city property (exclusive of schools), $52,603,296, and schools, $8,905,000. The value of property belonging to the general government in the city is $6,427,760.
Building Societies.

By Addison B. Burk, Assistant Managing Editor,

Public Ledger.

Philadelphia will always remain the "City of Brotherly Love"—that is its main characteristic. Two other titles have been bestowed upon it, but it has outlived one, that of the "Quaker City," and is yearly extending its claim to the other, that of the "City of Homes." The census returns show that it has substantially a dwelling house for each family residing within its borders. There is no other city in the world with a million or more inhabitants that can lay claim to any such distinction. Various causes have combined to encourage the building of a separate house for each family, but they cannot well be understood by strangers without a brief historical description of the growth of the city. The greater part of the city lies on a neck of land bounded by two large rivers, the Delaware and Schuylkill.

In addition to the city proper, as laid out by William Penn, numerous other villages, following generally the plan of the streets laid out by Penn, were built within the county limits. These gradually met each other in the process of growth, until they formed a compactly built city, and were then consolidated under one city government. The country roads which once connected these different settlements naturally developed into the main streets of the villages they traversed, and ultimately became business streets of the consolidated city. Although the lines of old settlements have long since been obliterated, even a stranger in the compactly built city could almost mark their centres by the clusters of stores; and indeed Philadelphia covers such a large area that socially and in a business point of view it still partakes of the character of a cluster of settlements.

One of the great thoroughfares—Second Street—is lined on both sides for a distance of at least five miles with stores and shops, above which are dwellings. Ridge Road or Avenue, Lancaster Avenue, Passyunk Road, Girard and Columbia Avenues are also great business streets, outside of the limits of what are generally called the business parts of the city, the neighborhood of Market, Chestnut and Arch Streets. Very early in the history of the city it was laid out in blocks, with what were then considered broad streets, the blocks themselves were divided into building lots large enough to be within the reach of people of moderate means; and large blocks, or squares, were set apart for parks or breathing places. But more important than all this, the building lots were sold on ground rent. It was a sale in fee simple, the former owner simply reserving to himself a rent out of the property. The buyer became in fact the owner in fee simple of the lot, but, in consideration of not paying for it in cash, agreed to pay so much rent per annum, and this rent was almost invariably 6 per cent. interest on the assumed value of the lot. This was the foundation upon which the "City of Homes" was built. Under it very poor men were enabled to acquire title to a lot of ground on which to erect a homestead, however humble it might be. They were secure against eviction so long as they paid the very modest rent for their lot, and all increase of value which the growth of the city or their own labor put upon their property went to them. The same system of ground rents prevailed in all the settlements now
comprising the City of Philadelphia. There was a wide distribution of property, and as most heads of families owned their houses and lots, there was little demand or need for apartment houses, and few were built. Every house, whether large or small, was built for the accommodation of only one family. The custom was soon fairly established, and even when property had advanced in value so that it became more and more difficult for the poorer and more improvident people to own their own homes, and rented dwellings had to be provided for them, fashion, habit or prejudice still impelled each family to have its own dwelling complete in itself. More than a hundred years before building and loan associations had been established in Philadelphia, before the days of co-operation. Philadelphia was a city of homes, made so primarily by the ground rent system, and kept so by the force of local custom.

The general plan of Philadelphia dwelling houses is also due to the fact that, being built to a great extent by people of small means, they were made at first no larger than necessity required and were gradually extended as the means of the owner permitted, and as the size of the family increased. The distinctive feature of the Philadelphia dwelling for persons of small means is that, whether large or small, it is well lighted, well aired and admits of a decent living. Every room in the house receives light and air from windows opening on the street or on the yard. Each room, except perhaps the kitchen, is entirely separate from all others; that is to say, the occupants may pass by entry ways direct from the street to any room in the house, without passing through other rooms. Each house is also provided with a yard or garden, and these grouped together in the centre of a block, form a broad open space common to all the houses above the six feet fence line, while each yard is, nevertheless, the exclusive adjunct of the house to which it is attached. The greater portion of the dwellings are also provided with bath-rooms, supplied from the city works. The plan developed by experience and not the work of any one architect, is so good and compact that on lots 14 or 15 feet front by 50 deep, comfortable dwellings, with 144 square feet of yard space, and containing from six to eight rooms, are erected and supplied with the essential conveniences of the best modern dwellings. As a rule, however, the lots are from 16 to 18 feet in frontage, and from 60 to 100 feet in depth.

The great bulk of Philadelphia's dwelling houses range in value, including lot, from $1000 to $3000. There are of course a large number ranging in value from $5000 to $7500, and for the latter sum a house can be bought fitted for the home of a well-to-do merchant. When building societies were introduced in Philadelphia fifty years ago, they simply found a congenial soil and flourished on that account. They did not create though they have stimulated the desire for ownership of houses, and at a time when sales of lots on ground rent were less common than formerly, they provided a ready means for poor people to obtain homes of their own. It is an old story that the term building society is a misnomer, and that Philadelphia building societies are really co-operative savings funds and loan associations.

The system in the simpler forms may be made plain in this way. One hundred men, each able to save one dollar a month, agree, in order to strengthen each other in their purpose to save, to put their money together at fixed periods and lock it up in a strong box until each shall have accumulated $200. It is easy enough to see that if each man is prompt in his payments, the strong box will be ready to be opened for a division of the savings at the end of 200 months. If each monthly payment stands for a share of stock, then each share will be worth $200 at the end of 200 months.

But we will suppose that as soon as this agreement has been entered into by which the 100 men come together monthly and put a dollar each into a common fund, one of the members suggests that instead of allowing the money to lie idle in the box they had better put it out at interest as they gather it each month, putting the securities for its return into the box and the interest also as fast as earned. At a glance the other members see that, by acting on this suggestion, they will accumulate the $200 on each share in less than 200 months, perhaps in 180 months, when they will have paid only $180 each. The suggestion is adopted, and now we have a purely co-operative savings fund with only one distinguishing feature, and that one of great value—the savings are compulsory, and made at stated periods. The member does not lay aside in this fund his spare cash as humor to save prompts him, but enters into an obligation to pay so much per month. Now, you have in this scheme as thus far developed, the essential features of our so-called building and loan associations. The other branches of business in which they engage, although they give character and name to the societies,
are really incidental to the accomplishment of the one grand purpose, that of saving money by co-operation and by compulsory payment into the treasury.

The first problem that presents itself to the directors is, how to use the money collected the first month. The purpose of the society will be destroyed if the money is not safely invested. Shall it be put in Government bonds at a low rate of interest or invested in bond and mortgage, with real estate security, at a high rate? If the latter course is adopted, to whom shall it be loaned? John Smith who is not a member of the society desires to borrow, but so also does Peter Brown, who is a member. If the society should lend to Peter Brown, it will have security additional to that represented by his bond and mortgage—in his stock, growing in value month by month. To get this additional security for all the money it lends, and at the same time secure a higher rate of interest for its money than could be obtained from Government bonds, the society determines to lend only to its members. Now it appears that other members besides Peter Brown want to borrow the first month's collections. How shall it be decided between them? Obviously, the fairest plan is to let them bid one against the other, and lend it to the man who is willing to give the highest premium over and above the fixed or legal rate of interest. This course is adopted, and the society finds itself in possession of two sources of profit, interest on loans to its own members and premiums for the prior use of money collected. It is manifest now that instead of requiring 200 or 180 months in which to accumulate in a strong box enough money and securities to divide $200 per share, it will only take say 160 months.

In the course of time, some one of the members fails to pay his instalment. If this should be permitted it is manifest that the member withholding his deposit and depriving the society of its use will, in the end, have an advantage over his fellow members. To check this a fine is imposed when instalments are delayed, so that the fine may serve as a penalty as well as reimburse the society for the loss of the use of the money. Another member finds that he cannot keep up his payments, or he desires to move to another part of the country. To accommodate him, the society agrees to open its strong box before the appointed time, give him what he has paid in, with some portion of the profit already accumulated, and cancel his stock. Now it is seen that there are, besides interest, three sources of profit, namely: Premiums arising from competition for the loans, penalties for non-payment of dues, and a portion of the profits withheld from members who fail to remain in the association, and whose stock is canceled. And so the features of a Philadelphia building society are developed.

At last, somewhere between the tenth and the eleventh years, when from $120 to $132 have been paid in on each share, the strong box is found to contain securities or money sufficient to divide to all the shares, of the borrowers and the non-borrowers, $200 each. The time has come for the society to be "wound up," technically speaking. Each holder of an unborrowed or free share gets $200 in cash. Each borrower is entitled to $200, but he owes $200, for which the society holds his bond and mortgage, so the account is squared by the cancellation of the mortgage. The society thus described is a single series society. Stock is now issued in series, but the principle remains the same. The series are treated as partners with interests in a business common to all, proportioned to their investments and the times for which the investments have been made.

For many years building societies had no competitors in loaning money for the purchase of houses. As money became cheaper capitalists began to compete, and at the present day one can borrow from individuals money on instalment mortgages so framed that the conditions and results to the borrower are substantially the same as though he had become a member of and borrowed from a building society. This condition will only last, however, as long as money is cheap. A capitalist will not lend on such favorable terms unless forced to do so by the market conditions.

Complete statistics respecting building societies are not attainable. It is known, however, that the State contains at least 1,400 societies, and that about 450 have their offices in Philadelphia. If they have an average of 100 shares and 200 members each, and the shares of stock have an average value of $90, then the 1,400 societies have 280,000 members and $126,000,000 of assets. There is no doubt that Philadelphia has at all times fully $40,000,000 invested in building societies and that the members put away nearly $5,000,000 annually in these compulsory savings funds. Nearly all of these savings are ultimately invested in little homes and that is why the builders of Philadelphia erect many thousands of small houses every year.
Some Comparisons.

Population is massing in large industrial centers; the size of the family is decreasing, but the number of dwellings has increased during the decade at a rate relatively greater than the population. First, as to the surprising growth of urban population: The Eleventh Census has established the fact that from a country in which about 3 per cent. of the population were dwellers in towns of 8,000 inhabitants and upward, we have developed into a vast industrial nation in which nearly 30 per cent. of the population is concentrated in places of over 8,000 inhabitants; over 36 per cent. in places of 2,500; or, if the limit is extended to small towns and villages of 1,000 and upward, therein may be found about 42 per cent. of the population. To ascertain the effect of this concentration of population upon the occupations, the health, the mental and moral conditions, the material welfare, and the future of the people of the United States, is one of the most interesting and important problems of the age.

While the tendency in many of our large cities is to mass population in tenement houses, the returns for the country show a satisfactory diminution of the number of persons to a dwelling from 5.94 in 1850 to 5.60 in 1880 and 5.45 in 1890. It has been said often that Philadelphia is the most American large city in the Union. In the matter of homes this is certainly true. While 83\(\frac{3}{4}\) per cent. of the population of New York City live over 10 to a dwelling, only 12\(\frac{3}{4}\) per cent. of the population of Philadelphia are found over 10 to a dwelling, and 87\(\frac{3}{4}\) per cent. in dwellings having less than 10. In this remarkable city of homes over 95\(\frac{3}{4}\) per cent. of dwellings contain less than 10 persons, and less than 4\(\frac{1}{2}\) per cent. more. The other city of over a million inhabitants, Chicago, is about evenly divided between the two classes of dwellings. In New York nearly 29 per cent. of the dwellings contain more than 20 persons to each dwelling, and 66\(\frac{3}{4}\) per cent. of the population there live over 20 to a dwelling.

The average size of families in 1890 in seven of our largest cities is as follows: Philadelphia, 5.10; Baltimore, 5.01; Boston, 5.00; Chicago, 4.09; St. Louis, 4.92; New York, 4.84; Brooklyn, 4.72. In the case of Philadelphia, this shows an excess over the general average of the entire country (4.93) of above 3 per cent.

88
The Builders' Exchange.

BY WILLIAM W. MORGAN.

Among the numerous bodies representative of special interests in the City of Philadelphia, there is probably not one that has so fully proven the wisdom and forethought of its projectors as the Master Builders' Exchange.

The organization was first publicly proposed at a meeting of the Master Plasterers' Association on June 7, 1886. At that time the employing, or master mechanics, in the various building trades, owing to labor agitations and other questions affecting contracts, found themselves very frequently working at cross purposes, and as a result, the feeling was gaining ground that something must be done for their mutual protection. When, therefore, the matter of forming an organization assumed shape in the Master Plasterers' Company, it received a flattering affirmative response from representative men in all the building trades, and as a consequence, there was but little difficulty or delay in getting together and deciding upon the form, scope and manner of conducting the association required to best serve their interests.

A charter was granted February 17th, 1887, in the corporate name of "The Master Builders' Exchange of the City of Philadelphia," and temporary quarters were at once established by leasing the rotunda of the old Philadelphia Exchange building at Third and Walnut Streets. A few months after (June 1887) the present home of the Exchange on Seventh Street was purchased from the German Society. The building was one of the best known to Philadelphians, as it had been for many years occupied by the city as a gas office. In the Spring of 1889, shortly after obtaining possession of the premises, the Exchange set about remodelling it to suit their purposes. The front portion was thoroughly overhauled and radically changed, and on the rear of the lot a fine five-story fire-proof office building was erected. An additional story was placed on the front building in 1891, in which a first-class café has been established for the accommodation of members, tenants and the general public. These improvements were completed about the first of November, 1889.

The Lumbermen's Exchange occupies a portion of the second floor of the building and the meetings of the Stone Cutters' Association, the Bricklayers' Company, the Master Carpenters' and Builders' Company, the Master Plasterers' Association, the Master Plumbers' Association, the Philadelphia Saw and Planing Mill Association, the Master Painters' Association, and the Metal Roofers' Association are also held in the building, thereby practically making it a headquarters for all the building trades.

Prior to the organization of the Exchange, the Builders of Philadelphia held but an unimportant place in the business community in comparison with the amount of their financial transactions and the responsibility devolving upon them; but by virtue of concentrated action, influence judiciously exercised, and a determination to maintain their rights, freely expressed through the medium of a thoroughly well managed Exchange, they have made rapid strides toward elevating the building interests of Philadelphia to their proper plane in business and financial circles.

The work done in 1892 by members of the Exchange represents upwards of seventy-five per cent. in amount of all the contracts awarded in Philadelphia for buildings erected under architects' plans and specifications, in addition to which many of them have had large operations in other sections of the country.

In addition to concentrating the various building trades under one strong and influential organization representing building interests,
the Builders' Exchange has gone further and established two new departments: the Permanent Exhibition and the Mechanical Trade Schools, both of which have been eminently successful, and have attracted widespread attention and most favorable comment.

The Builders' Exchange Mechanical Trade Schools have for their object the instruction of young men whereby they will be given such insight into whatever building trade they may select, as will enable them to be at once useful and remunerative to their employers when they enter upon a regular apprenticeship, and tend to save them from the drudgery to which the average American boy so strongly objects; but which the ordinary apprentice is subjected to during the first year or so of his efforts to become a skilled mechanic. Instruction is given in the use of tools, the actual handling, mixing and manipulation of materials, and also in mechanical drawing, and other technical points which will prove useful in the trade. These schools have been in operation since September, 1890, and are the first of the kind ever established under the auspices and control of a Builders' Exchange. Their success is very gratifying, and efforts are now being made by the Exchange toward their permanent endowment and material enlargement from year to year.

The Builders' Exchange Permanent Exhibition has become so well known that visitors to Philadelphia desirous of seeing the special attractions, are shown through it the same as through Independence Hall, Girard College, the United States Mint, the City Hall, or Fairmount Park. It constitutes a handsomely arranged and classified exhibit of all kinds of materials and devices which enter into the construction and finish of buildings, and occupies the entire first floor of the Exchange. It was opened to the public in November, 1889, since which time it has been growing in popular favor as well as in the number and character of its exhibits. During the year 1892, the number of visitors was upwards of 90,000, and from a register containing the names and address of many of these, it is shown that they come from almost every country on the face of the earth. To property owners and others interested in building interests, this Permanent Exhibition is recognized as being of the greatest possible value, as it gives them an opportunity of seeing at once the latest and best things to be used in erecting or remodelling a building of any description. Exhibitors pay an annual rental for the space they occupy. Admission is free, and the exhibition is open to the public from 8 a.m. to 5 p.m., every day in the year, except Sunday and legal holidays.

The Master Builders' Exchange of Philadelphia took a very prominent part in the organization, in 1887, of the National Association of Builders, which is composed of representatives from Builders' Exchanges located in all the principal cities of the United States. Much good has resulted through the medium of the National Association, by bringing together representative builders and building tradesmen for conference, interchange of views and the establishment of uniform improved methods and laws relating to the building business throughout the country.

This Exchange has always been looked upon by the members of the National Association as a model to be followed in the organization of similar bodies.

A history of the Exchange was recently published, giving a full account of its transactions from the date of organization in 1886. The book is a model of the printer's art and a monument to the enterprise of the Exchange. It contains upwards of 500 pages of text, and in addition is handsomely illustrated with portraits of past and present officers, habitations of men of various countries and ages, views of the Exchange and its different departments, and the exterior and interior of a model Philadelphia house for persons of moderate means. The Exchange has always taken an active part in State and municipal affairs where an expression of public opinion on building subjects has been desirable, and its weight and influence are recognized and respected in all business circles.

By establishing and upholding the Exchange, the builders of Philadelphia have accomplished much, and are in a position to confidently look forward to still greater achievements.
New Suburban Sections.

SPRINGFIELD AVENUE, WEST PHILADELPHIA.

UPSALE STREET, GERMANTOWN.
Markets of Philadelphia.

By George E. Mapes, Philadelphia Times.

Philadelphia has been notable from the first for the excellence and extent of its markets. Penn came in 1682, and the following year there was a market in which butchers erected movable stalls. This market was at the corner of Front Street and Market, then called High Street. Ten years later, under William Markham, Deputy Governor, this market was removed one square further west to Second and Market Streets, and provided with a bell. At this time and place, customs and regulations were adopted, which practically continued to this day. There were to be two markets a week, on Wednesdays and Saturdays, all sorts of provisions brought to the city were to be offered for sale here and nowhere else under penalty of forfeiture. The articles dealt in included "flesh, fish, tame fowl, butter, eggs, cheese, herbs, fruits and roots, etc.," the latter evidently meaning such culinary vegetables as were then cultivated in the province. The market was to open at the sound of the bell, which was to be rung in Summer between six and seven A.M. and in Winter between eight and nine. Sales made before hours except to the Governor and Lieutenant Governor were forfeited. All were forbidden to buy or price these provisions on their way to market, and hucksters could not buy until the market had been opened two hours. The clerk of the market received half of all forfeitures, together with six pence per head on all slaughtered cattle; two pence for each sheep, calf or lamb; three pence for each pig; but no charge was made on what the country people brought to market already killed. He was also allowed a penny each for scaling weights and measures.

In 1710 a Court House was erected in Market Street between Second and Third, which stood upon arches with brick pillars to rest upon, the basement of which was open for market stalls. This was the first market under roof, and the building, of which a picture is furnished in this article, was Court House, seat of the Legislature and Municipal Council, State House and Town House until the erection of the State House, now known as Independence Hall, in 1735. It was a quaint, old-fashioned building with a little cupola and bell and having a balcony in front with steps from either side leading up to it. From this balcony the inaugural addresses and proclamations of the colonial governors were read, and the famous preacher, George Whitfield, used it as a pulpit from which to preach to six thousand people. It is interesting to note that at this early day the people of Philadelphia were schooled in public affairs in this very act of buying and selling their daily supplies, a custom their descendants follow to this day. The market houses being still the common meeting ground for discussing current political events. This primitive market system expanded as the city grew by the building of market sheds in the centre of the wider streets, including Callowhill, Spring Garden, Girard Avenue and many others, the sheds being owned by the city, and the stalls rented to the farmers, butchers, fishermen and fruit and vegetable dealers. This

![COURT HOUSE AND MARKET, 2D AND MARKET STS. ERECTED 1710.](From an Old Print.)
system continued and expanded according to the demands of the rapidly increasing population until the year 1851, when there were forty-nine of these public market houses in various sections of the city. At this time the agitation for the consolidation of the outlying boroughs and sections into one great municipality was at its height. Business men began to complain of the market houses in the middle of the streets as obstructions to business, and it was proposed that the markets should be transferred to private owners who would erect spacious, well-lighted buildings in convenient localities for this purpose.

Like all innovations in Philadelphia, this was a change of slow growth. The first market of this kind was called the Broad Street Market House, and was opened for business June 4, 1851. It proved a failure, the citizens persisting in patronizing the public market sheds. The Broad Street Market House became the West Chester Railway Station. Slow as was the change, however, it made constant headway, and at the present day but four of the forty-nine public sheds remain, and these are doomed. The unsuccessful Broad Street Market House has been succeeded by thirty-five of its kind, or nearly at the rate of one for every ward in the city. There are 1,184 stalls rented by dealers whose goods are on display every day in the week, except Sunday, exclusive of the farmers and market gardeners who throng to the city in regiments on Wednesdays and Saturdays. Dock Street Market has always been the great distributing point. Here the fruit and early vegetables of the South were brought by rail, and the fish and oysters brought in sloops and other vessels were exposed for sale. The Dock Street Market is about to be abandoned, however, and at Thirty-second and Market Streets, in West Philadelphia, will be located the distributing market of the future. At this point the Philadelphia Market Company will receive oranges, fresh fruit and vegetables by a three-day train from Jacksonville; strawberries and garden truck from Norfolk on the morning after shipment; peaches and watermelons, in their season, from Maryland, Delaware and New Jersey; apples from Western New York and Michigan; dressed meat from Chicago and Kansas City; and live cattle from every State, from Pennsylvania to Oregon: fish from the great lakes of the West, the ocean on the East, and creeks, rivers and lakes of the neighboring States; game of all sorts from all sections; oysters from the Chesapeake and Long Island Sound. In short, everything edible in its season, from the Bermuda Islands in the East to the vineyards and orchards of California on the West. In the matter of supplying the outlying suburban towns the market system of Philadelphia is admirable. Both the Philadelphia and Reading and the Pennsylvania Railways deliver the market baskets free of charge, for those who come to town to buy the day's provisions, over their respective lines. Of the market houses, that under the Reading Terminal, at Twelfth and Filbert Streets, is undoubtedly the leading example, because of its central location and its proximity to the two great railway terminals of the city. As a single item, showing the importance of the market business of Philadelphia, the agricultural lands in Philadelphia County alone are assessed at twenty-one millions of dollars, the most of which are devoted to market gardening. The same business is extensively followed in Bucks, Montgomery, Chester and Delaware Counties, and in the States of New Jersey and Delaware, for the purpose of supplying the Philadelphia market. In short, the people of no great city in the country live better or are better supplied with the necessaries, delicacies and luxuries which are essential to please the palate and sustain the bodily vigor of the ordinary human being. The market system of Philadelphia remains to-day what it has been from the very foundation of the city—the best in America.
The Milk Supply.

By E. W. Woolman, President Philadelphia Milk Exchange.

Second only in point of importance to general excellence of market facilities and produce in the domestic economy of a great city, is the supply of milk. Upon another page of this publication the President of the Board of Health has shown by indisputable figures the decrease within recent years in the rate of infant mortality. Much of this saving of precious human life may be properly credited to the uniform purity of the milk dealt out each morning at the doors of the people of Philadelphia.

It is not contemplated in this article to refer to the products of milk for which this community has such a wide reputation. The supply of milk has long been secured by means of milk trains covering an area of fifty or sixty miles around Philadelphia, about thirty-five cars, daily, being required. The district northeast of Philadelphia, between the Schuylkill and Delaware Rivers failed about two years ago to produce enough milk for this market, and a more extended field was found in northern Pennsylvania and southern New York, which is reached via the Lehigh Valley Railroad, the milk from this territory being sent hither in refrigerator cars and arriving in as good condition as any that reaches the city. This source of supply promises to prove an ample reinforcement for many years to come. From data obtained by the Philadelphia Milk Exchange, it appears that in 1892 the following quantities of milk were delivered to dealers in this city in quarts.

Pennsylvania R. R. ........................................ 38,242,810
Philadelphia & Reading R. R. .......................... 36,748,664
Baltimore & Ohio R. R. .................................. 5,687,300
In Wagons ................................................. 10,600,000

Total, 91,278,774

The increase for the year 1893 was about 2,500,000 quarts. The Milk Exchange of the City of Philadelphia was formed in 1885, and is conducted in much the same manner as other mercantile exchanges. It has exercised a constantly increasing influence upon local dealers towards a high standard of purity, all kindred topics being discussed freely at its monthly meetings. Its members are numbered among our most energetic and progressive citizens. The public is protected against dishonest dealers by the state law of 1878, "to prevent the adulteration of and prevent the traffic in impure and unwholesome milk," and also by the city ordinance of 1890, to the same effect. From the reports of the chief inspector's office, for the year 1891, less than 6 per cent. of the supply failed to reach the high standard required by him. No record of epidemic or sickness has been found upon the books of the County Medical Society, caused by milk, during the thirty years of its existence.

About $1,000,000 of capital is invested in this industry, and from five to six thousand persons are employed in handling the daily supply, which requires some 2,500 wagons.

The sales amount to nearly $10,000,000 annually. As science and experience indicate more clearly, in the future the unequaled health-giving qualities of this ideal article of nutriment, in all its forms, the demand must largely increase, and Philadelphia will gain in equal proportion in her already high record as a healthful community.
In no city of the world are there such magnificent railroad terminals as exist in Philadelphia. The Broad Street Station of the Pennsylvania Railroad has been a model of a perfect railroad building for a score of years, but it has now been succeeded by a greater and much more commodious structure, imposing in appearance and more perfect in its arrangements than the old. This and the magnificent new Market Street Station of the Philadelphia and Reading Railroad are the largest in the world. Philadelphia, therefore, has the two greatest passenger terminals built, beautiful alike in grandeur and architectural features, and as complete as the suggestions of experienced railroad men could make them.

Another passenger terminal, not as large as those of the Pennsylvania and Philadelphia and Reading Railroads, is that of the Baltimore and Ohio Railroad, at Twenty-fourth and Chestnut Streets. It is of sufficient size to accommodate the growth of the business of this trunk line for several years, and is not lacking in all the conveniences for passengers and trains known to modern railroading. All of the great passenger stations are located within the heart of the city on the main artery of traffic and close to the centres of every line of trade. The Pennsylvania Railroad Station is at Broad and Market Streets, directly opposite Philadelphia's magnificent new City Hall. Its style of architecture is modern Gothic, harmonizing with the old station familiar to visitors to the Quaker City.

The main building is ten stories high, 306 feet on Broad Street, from Market to Filbert, and having a depth of 212 feet on Market Street. Fifteenth Street is bridged, running beneath the vast station. This great structure contains about 200 rooms and many of the main offices of the Pennsylvania Railroad, connected directly with the operating department are provided for. The base of the building is of granite and the upper stories of brick with terra cotta trimmings. The whole structure is absolutely fire-proof. At the base of a high tower, which stands directly at the corner of Broad and Market Streets, is a splendid main entrance, 70 feet deep, from which elegant stairways lead to the waiting rooms on the second floor. There are carriage facilities, elevators and every convenience that belongs to a modern railroad station of the first class. The train shed connected with this is its crowning feature and is doubly interesting because it is the largest single span shed ever constructed. It is an arch of iron and glass, reaching from Market to Filbert Streets, and having a clear span of 304 feet. Its length is 600
feet, its height 146½ feet from the track level, and it covers sixteen tracks with their commodious platforms. Nearly five acres are covered by the shed, and the total length of the main building and shed is 810 feet 8½ inches.

The approach to this great terminal station is over an elevated railway supported on arches of solid brick. The Broad Street Station really includes the extensive Adams Express and Pennsylvania Railroad freight stations, extending to the westward of the passenger station for four blocks. The traffic of the Broad Street Station is enormous, both in trains and passengers. An average of 60,000 people arrive and depart from this station every day in the year, and 530 scheduled trains daily, with rarely a trifling accident, is the proud record of this great terminal. Between 4 and 7 p. m., every week-day, fifty trains arrive and eighty depart. The enormous aggregate of 20,000,000 passengers were handled in 1892, an increase during ten years of 11,000,000.

The new Market Street Station of the Philadelphia and Reading Railroad was opened to traffic on January 20, 1893. Its style of architecture is composite renaissance, a style never before adopted for a great railroad terminal. On Market Street the station front is 266 feet, with a depth of 107 feet on Twelfth Street. The building is eight stories high and its facade is impressive and magnificent. The building is one of the architectural ornaments of the city. New England granite was used in the construction up to the second floor level. Above that there is a pleasing combination of pink tinted brick and white terra-cotta. In the basement of the building there are several stores. The main entrance is in the centre of the Market Street front, and there is also an entrance from Twelfth Street. On the second floor, which is level with the tracks, there are five offices and waiting rooms, furnished in sumptuous style. The main waiting room is 78 by 100 feet, with a ceiling 35 feet high, and the decorations are elaborate. It opens on a lobby 50 feet wide, running the whole width of the station and giving entrance to the tracks. The structure also includes a well appointed restaurant, convenient baggage and express rooms, carriage entrances, elevators and every necessary convenience for the comfort of passengers. The train shed is 266 feet 6 inches wide and 507 feet in length and contains thirteen tracks.

The upper stories of the station are occupied as the general executive and operating offices of the company, affording commodious and comfortable rooms for every department. Its length is 405 feet. The iron arch has a clear span of 266 feet, and contains 90,000 square feet of glass. The distance from the level of the thirteen tracks in the shed to the top of the arch is 80 feet. Beneath the tracks in the great shed is a busy market house, occupied by the merchants who formerly rented stalls in the farmers' market houses which were torn down to make room for the new station. The number of scheduled trains running from this station over the many divisions of the Philadelphia and Reading system is 290 daily.

The passenger station of the Baltimore and Ohio is situated on the east bank of the Schuylkill at the southwest corner of Twenty-fourth and Chestnut Streets. It is constructed of pressed brick and is of a pleasing design, a prominent feature being a tall clock tower. Wide stairways descend to the track level from the main entrance on Chestnut Street, which is here elevated to the second floor level of the station, on the eastern approach to the handsome bridge which spans the Schuylkill River and the railroad tracks on each bank. The second story of the station contains large waiting rooms and a well appointed restaurant, besides the offices of the Philadelphia division of the Baltimore and Ohio Railroad. The main waiting room occupies nearly the entire first floor of the station and opens on a lobby leading to the train shed. The splendid express trains of the Royal Blue Line to New York and Washington pass through this station.

Probably no city in the United States is better provided with freight terminals. The freight stations of the three great railroad lines centring in Philadelphia are so evenly distributed that they are to be found in almost every section of the city. Not in any city of the country has any single railroad provided so many points for the shipments and delivery of freight as has the Pennsylvania. It has over thirty stations which receive and send out freight. The Mantua Transfer Station, which is 700 feet long, alone handles a business of 50,000 tons a month of miscellaneous freight. The aggregate tonnage handled at all the Pennsylvania Railroad's freight stations in 1892 was 10,218,000 tons. The great commodities, such as grain, flour, coal and produce, have special stations devoted to them. At Green-
The Reading Terminal, Twelfth and Market Streets.

Witch Point, on the Delaware River, are the coal wharves. There are five trestles for the shipment of coal and an average of 300 car loads a day are handled. Grain is chiefly received at the two great elevators at Girard Point, which have a combined capacity of 1,750,000 bushels. There is also a storehouse there; and besides the grain piers, there are two for the discharge of iron ore from abroad and two for merchandise. The flour depot is at Eighteenth and Market Streets. In 1892, 550,000 barrels were handled there from the West.

At Thirtieth and Market Streets is an extensive station where Southern fruits and vegetables arrive. Live stock is delivered at large stock yards in West Philadelphia, which are connected with an abattoir. Dry goods and hardware are received at the Dock Street Station, which has as an adjunct a large cold storage warehouse for the perishable trade. The terminus for miscellaneous freight for the Southern system is at Broad and Washington Avenue.

The Philadelphia and Reading Railroad has upwards of twenty-five freight stations in Philadelphia, situated in every section in the city, handling millions of tons of freight annually. The two most extensive general stations where miscellaneous freight is received and delivered are the Broad Street Station, at Broad and Callowhill Streets, and the Willow and Noble Streets Station, at Front, Willow and Noble Streets, and Piers 23 to 29, North Wharves. Other large stations for miscellaneous freight are at Piers 33 to 39, South Wharves; Second and Berks Streets and Twenty-third and Arch Streets.
At four points, widely separated, carload traffic only is received and delivered. The potato yard where potatoes are received by the carload, is at Second and Master Streets. At Pier 8, South Wharves, freight in any quantity to and from the Atlantic City Railroad is handled. Deliveries of flour are made at the Sixteenth Street Stores, Sixteenth Street and Pennsylvania Avenue. Grain for export is delivered at the Port Richmond Elevator, and lumber at the lumber storage yard, Tenth and Berks Streets. Shipments of live stock are delivered at the North Philadelphia Drove Yard, Drove Yard Station, Fifth Street and Rising Sun Lane, in the northern section of the city. Besides the purely freight stations named, there are the extensive coal wharves and steamship piers at Port Richmond, and transfer stations at Wayne Junction and other suburban points.

The Baltimore and Ohio Railroad has large freight receiving and delivery stations at four points on the Delaware River, occupying eight piers, and one point on the Schuylkill River at Race Street. This company also has coal piers at the foot of Snyder Avenue, Delaware River.

Philadelphia's long stretch of over six miles of water front on the Delaware River is a series of busy railroad and steamboat terminals, interspersed with wharves devoted to the business of great sugar refineries and other industries or branches of trade of a commercial nature. The railroad companies own or control more than half of the wharves on the Delaware, and their needs are such that they are frequently in the market as purchasers of more.

At Port Richmond, the northernmost improved point on the Delaware River, are the wharves of the North Atlantic Trident line of freight steamers. The grain elevator at this point has a capacity of 960,000 bushels. Stretching to the southward are the extensive coal wharves of the Philadelphia and Reading Railroad Company. Numerous wharves, devoted to manufacturing industries, ship building,
Map of Philadelphia Belt Line Railroad.

Open to all railroads. Indicated by dotted line.
coastwise and river commerce, the ferry business and the extensive freight business of the three railroads, extend to and beyond the central part of the city. Lower down the river are the great sugar refineries and another grain elevator at the foot of Washington Avenue, with a capacity of 400,000 bushels. A splendid group of piers to the north and south of this elevator constitute the terminal of the American, Red Star, Atlantic Transport and Allen lines of transatlantic steamers. These fine wharves are the property of the Pennsylvania Railroad Company, which maintains large freight stations on and near them. The coal shipping piers of the same railroad company are at Greenwich Point, still further down the river.

Passing League Island, with its dry-dock, group of massive brick buildings and war vessels, constituting in many respects the finest navy yard possessed by the United States Government. The Girard Point grain elevators are reached near the mouth of the Schuylkill River. These two towering brick structures have a combined capacity of 1,750,000 bushels, and are continually surrounded by vessels loading grain for all parts of the world. A short distance up the Schuylkill is the great oil shipping terminal, Point Breeze. It is the terminus of the pipe lines of the Standard Oil Company, and huge tank steamers receive their cargoes all the year round.

An important factor in the future commercial economy of the city, is the construction of the system of the Philadelphia Belt Line Railroad Co., which will soon, it is expected, girdle the city, and touching all lines of railroad, afford to them equal facilities for the handling of freightage upon the whole water front of the city, both east and west, thus developing a great area of now inaccessible territory. The length of this ligament binding together our tendons of traffic, will be about twenty-six miles. Of this some six miles are now completed, including the lease of a section of track owned by the Pennsylvania Railroad Company. By this system, with its numerous sidings, goods of every kind may be placed in the cars upon the premises of the shipper, saving the large item of drayage, etc., and affording a corresponding advantage in competition. Fifty-one per cent of the stock is held by the Board of Trade and Commercial Exchange, as trustees, to ensure the perpetual impartiality of this line in its relation to the great railroads which will severally connect with it. The officers of the company are: Francis B. Reeves, President; Richard Tull, Treasurer; John J. Curley, Secretary, and Sidney Williams, General Manager.
Our Waterways.

By Prof. Lewis M. Haupt, Civil Engineer.

The varying phases of commerce in Philadelphia, as elsewhere, can best be understood by a review of the conditions which surround it, and as these are largely of a physical nature, I will essay to present to my readers an outline of the history and development of the waterways which have contributed so largely to our former commercial and present manufacturing supremacy.

It is believed that the majestic river which connects this city with the sea was discovered and named by Lord De la Ware in 1640, en route to Jamestown, as Governor of Virginia, holding commission from Queen Elizabeth. At this time the Dutch were active in their explorations, and in 1609 Hendrick Hudson entered the North River, now named after him, but it was not until 1623 that Cornelius Mey explored the Delaware, which he probably named the South River, as it was so called by the Netherlanders during their occupancy of this section. He ascended the river and built a fort at the mouth of Timber Creek, at Gloucester Point, which he called Nassau. The early Dutch settlers were, however, all massacred by the natives, and it was not until the Spring of 1638, when the Swedes inaugurated their peace policy by bartering for their lands, that a permanent settlement was effected on the meadows of the Minquas, which they named Christeen, after their Queen, Christiana. The outcropping ledge of rock where they landed, and near which Fort Christiana and their church were built, is still to be seen on the left bank of the river, in the City of Wilmington. This is the Plymouth Rock of the early Colonists on the South River, and it is to be regretted that its site is not marked by a monument.

The old fort has succumbed to the demands of industrial progress and has given place to ship yards and car shops.

Forty-five years later (1683) William Penn wrote: "The country hath the advantage of many creeks, or, rather, rivers, that run into the main river or bay; some navigable for great ships, some for small craft. Those of most eminence are Christiana, Brandywine, Skilpot, Sculkill, any one of which have room to lay up the Royal Navy of England, there being from four to eight fathom of water."

Van der Donck likewise relates: "how, on the river lies, first, Minqua's Kihl, where the Swedes have built Fort Christiana, where the largest ships can load and unload at the shore. There is another place on the river called Schulkikh, which is also navigable."

Thus it may be seen that for more than two centuries the possibilities of this noble river have been appreciated and, to some extent, utilized. The incessant pulsations of the tides, which ebb and flow along its banks, have produced many changes in the physical condition of the river, but they have not marred its beauty nor destroyed its commerce.

The picturesque canoes of the savage have given place to the majestic monarchs of the sea, and the paltry trade in skins has yielded to the commerce of the world. Now, upon the bosom of this great life stream, floats innumerable tons of coal, grain, oil, cattle and merchandise, products of the industry and thrift of this progressive commonwealth. As we view the years gone by the memory becomes crowded with the many tragic and momentous events which have marked her course. Her defensive works, her wars and her victories, the triumphant passage of her waters by the intrepid Washington, her blockades and her disasters are all of record, but it should not be forgotten that it was upon these historic waters, flowing close to the homes of the great inventors and philosophers, Franklin, Rittenhouse, Fulton, Fitch, Evans and others, where was made the first application of steam to navigation.
On July 20, 1786, Jno. Fitch propelled a small skiff by steam, but it was not very successful, because of its limited size. The next year, however, on August 22, he moved a boat forty feet long by paddles, and in 1788 a steamboat ran from Philadelphia to Burlington, at the rate of four miles an hour. The following year the speed was doubled, and the boat made a mileage of nearly 3,000 miles during the season. Oliver Evans' stern-wheel boat was launched in 1804, and ran at the rate of sixteen miles an hour. This was followed in 1807-9 by the walking beam engine of Jno. C. Stephens, which ran between these points for four years, and in 1817 the steamboat Alina (owned by Jos. Bonaparte,) ran on the route from Philadelphia to Baltimore, making six miles an hour against the tide.

The first ocean steamship built was the side-wheeler Savannah, which sailed from New York March 1, 1819, for Savannah which she reached in seven days. The steam was only used when becalmed, and when the wind was fair the wheels were stowed away on deck to save fuel, which was wood. It is, therefore, seen that barely a century has elapsed since the application of steam to navigation, and the enormous impetus given to commerce has increased correspondingly the requirements of our river. Vessels of nearly 700 feet length, 28 feet draft and over 10,000 tons burthen are now building, and a corresponding change is required in our terminal facilities that they may be handled with expedition and safety.

The possibilities of our waterways are apparently only fully appreciated by very few Americans, and the great economy of transportation in bulk by water is not utilized in this country as it is abroad. We have probably relied too much upon the munificence of our endowments by nature in our deep and broad rivers and capacious lakes, and have not fully appreciated the intimate relations existing between land and water carriage.

It is because of this close relation that Philadelphia was for so long a time the chief commercial city of the Western Hemisphere, as she was located at the point farthest inland which could be conveniently reached by ocean vessels. But her glory departed when the Erie Canal placed the great northwest in touch with New York by water. Still, Philadelphia has latent advantages which only need to be realized by her enterprising citizens to bring her once more to the front as a commercial centre, and these are on the eve of development. The rectification of her rivers by the Government has been in progress for several years, and already some of the north bars have been much improved by the construction of single dikes, while there is probably no river in the world where the aids to navigation are so abundant. Vessels may sail with perfect safety from the Capes to the port, for, as with the Israelites of old, there is the pillar of fire to guide them by night and the cloud by day, in the shape of a continuous chain of range-lights so placed that the channels are covered at all times by a pencil of light or by beacons on range, while the dangerous points are indicated by red flashes or by buoys.

Prior to 1874, when the writer made the survey for the first range-lights to cross the Bulkhead Shoals, at and above Fort Delaware, there were but three light-houses on the river useful to deep draft
vessels, but since then the system, as inaugurated by Gen. Reynolds, has been so rapidly extended that there are now over ten times that number in operation and no time need to be lost.

The many scenic attractions of this route to the sea must be passed over for lack of space, yet it must not be forgotten that abundant provision is made for the recreation so necessary to the man who counts time by heart throbs: for the woman who would seek relief from the ceaseless toils of her daily routine, or for the child who needs the invigorating draught of ozone generated by the magnificent steamers now plying her waters. These excursion boats touch at all the points of interest between Cape May and Bordentown, a distance of about one hundred and thirty miles.

But aside from their local import these waterways possess a national and strategic value which our forefathers were not slow to recognize and use. The Delaware and Hudson Rivers are connected even yet by artificial routes at several points, which are avenues of a large and cheap traffic. The Delaware and Hudson Canal extends from Honesdale, Pa., near the mouth of Lackawaxen Creek, to Rondout Kill, on the Hudson River, a distance of one hundred and eight miles. The Morris Canal from Phillipsburg, opposite the mouth of the Lehigh River, to Jersey City, one hundred and two miles in length, and the Delaware and Raritan, from Bordentown, N. J., to New Brunswick, on the Raritan River, a distance of forty-four miles, while below the city and near the head of the bay, there is to be found the historic Chesapeake and Delaware Canal, extending for nearly fourteen miles across the peninsula separating these bays. This canal, of 10 feet in depth, was opened for use in 1829, and was an herculean task at that date. Its capacity is now far too limited and its enlargement to the dimensions of a ship canal is seriously proposed. This, together with the route across New Jersey on a shorter line, would constitute an improvement of great commercial and strategic value, by forming an inner line of water communications for our new naval armament, and render the four hundred miles of our coast line containing the densest part of our population and the greatest wealth almost impregnable.

The discovery of "stone" (anthracite) coal in Pennsylvania in 1792 was of no commercial importance until the interior waterways were constructed (in 1820-30) to bring it to market, and then it was that Philadelphia began the great manufacturing career which has placed her in the van of American cities. This system of canals comprises the Lehigh and Schuylkill Navigations, the Schuylkill and Susquehanna, the Pennsylvania Canals and the Union Canal, which, during the existence of the old Portage Railroad rendered it possible to ship by canal-boat from tide-water to Lake Erie and points farther west. Some of these canals are still doing a large and profitable business, while others have been purchased by railroads and abandoned to destroy their competition.
The Lehigh Canal, extending from Mauch Chunk to the Delaware River at Easton, forty-six and three-quarter miles, was opened in July, 1829, to convey coal from the quarry at Summit Hill, where a vein 25 feet thick covered the mountain, to tide-water. The mines were reached by two inclined planes and the cars descended by gravity on the now famous "Switchback" (1827). Although discovered in 1792, the quarry was not operated until 1820, when stoves were devised which could burn this new fuel, and canals built to transport it.

The Schuylkill Canal, between Fairmount and Mount Carbon, one hundred and eight miles, was opened for use in 1825 and for many years delivered fuel in Philadelphia for eighty cents a ton freight, but it has been leased for some years by the Reading Railroad Company, and the rates are about $1.00 higher, while the canal does very little business.

The Union Canal, connecting the Susquehanna River at Middletown with the Schuylkill two miles below Reading, was eighty-two miles long and cost about $2,000,000, but its dimensions and boats were so small that it is no longer an important factor in the transportation problem.

The water frontage of the city exceeds thirty-eight miles in length, only a small percentage of which is at present utilized, but the radical enlargement of the terminal facilities of this port is now receiving the earnest attention of the municipality, and steps are being taken to construct a system so comprehensive and satisfactory to all parties as greatly to stimulate the traffic of the river and restore to this city her old time standing as a commercial emporium.

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The Maritime Commerce of Philadelphia.

By Clement A. Griscom, President International Navigation Co.

William Penn followed every precedent when he chose as the site for his city the head of navigation, but that he found the river navigable for such a great distance is in many ways unfortunate for Philadelphia. Although the great cities of the world are almost invariably found at the head of navigation, yet they are always within a comparatively short distance of the mouth of the particular river upon which they happen to be situated. That New York is exceptionally fortunate in this respect is due to the fact that the early mariners found it almost impossible to navigate the Hudson in sailing vessels. The winds from the Catskills were erratic and the tides strong. Peter the Great, against the advice of his engineers, placed St. Petersburg on a marsh at the mouth of the Neva, and he lived to see his great buildings gradually sinking and his people constantly menaced by floods.

Philadelphia is 103 miles from the mouth of the Delaware, but this great distance is in some measure offset by the breadth and navigability of the bay and river. The proximity to the great iron, oil and coal fields of Pennsylvania is an unlooked-for advantage which has come into existence in later years. Penn's new colony was so favorably situated that it began immediately after its foundation to attract to itself all the elements of progress and strength. In 1685, three years after Penn laid out his city, it outstripped New York in size, wealth and commercial importance. It afforded a safe and convenient harbor for trading vessels, while the smaller boats could navigate 35 miles above Philadelphia. On the western side of the city the Schuylkill afforded navigable waters for boats drawing 16 feet. These natural resources of navigation have been amended in succeeding generations by the construction of numerous canals, the most important of which are the Delaware and Hudson Canal and the Morris Canal, connecting Philadelphia and New York; the Delaware and Chesapeake Canal, making a short cut to Baltimore; and the Schuylkill Navigation Canal, which opens up the interior of Pennsylvania.

The early history of Philadelphia commerce is somewhat wrapped in gloom, but we can presume that her 2,500 inhabitants in 1684 carried on no very extensive trade. By 1743 the imports from
England amounted to $375,000, and ten years later we are told that 125,000 barrels of flour and 175,000 bushels of wheat and corn were exported from Philadelphia. During the Revolution, Philadelphia was the commercial centre of America, and after the war her domestic exports increased from $7,000,000 in 1793 to $17,500,000 in 1796, and by 1806 had attained a value of $31,000,000. The war of 1812 struck this commercial activity a blow from which it is only now recovering. From being as low as $2,500,000 in 1843, the exports have reached $56,500,000 in 1880, their highest point, and $42,845,000 in 1891. The imports have increased from $3,760,000 in 1843, to $62,438,000 in 1892.

The increase in the amount of tonnage being carried on the Delaware has warranted and brought forth many improvements in the channel and wharfs, while the system of range lights established is said to be one of the best in the world. In addition to which, to make a safe harbor in Delaware Bay, the National Government has built, at an expense of $2,500,000, a breakwater at Cape Henlopen, which shelters the fleets in the foreign and coastwise trade, and is consequently of great importance to the Maritime Commerce of Philadelphia. As in the early history of Philadelphia her facilities for ocean commerce and coastwise trade made her the commercial metropolis of the country, so to-day, the failure of these facilities to develop in proportion to the demands of trade has been the sole reason for her decadence in Maritime Commerce. The great success of the other industries and trades of Philadelphia furnishes a striking proof of the energy and resources of her people, which, if turned towards her merchant marine, might once more gain for her the maritime supremacy of the United States, which was so quickly obtained and only given up when the completion of the Erie Canal, in 1825, restored to New York her lost prestige.

New York has, for ten years past, exported 85 per cent. of the entire grain shipments of the Atlantic seaboard. This pre-eminence is due to her geographical position; to her important connection by the Erie Canal with the Great Lakes; to her immense banking and monetary facilities; to her own large manufacturing interests and her proximity to others; and to her great collection of foreign capital. Her banking capital exceeds $81,000,000. The power to influence trade by such a concentration of money is almost beyond estimate. She has thirty-nine lines of steamships, composed of about 200 vessels, regularly employed in the Trans-Atlantic trade. In addition to which there is loaded at her piers for foreign ports an average of one transient steamer daily throughout the year. A comparison of this to the showing of the port of Philadelphia is not very encouraging to Philadelphians. During the year 1891, a total of 2,587 vessels arrived at the Delaware Breakwater. In the last ten years the foreign tonnage of the port shows, on the whole, a decided increase both in the in-bound and out-bound trade. The coastwise trade on the contrary shows an unfortunate falling off. In the year 1891, 5,612 vessels entered and 5,654 cleared, and the 2,466 of these engaged in the foreign trade carried 2,226,180 tons of cargo in all, valued at $105,283,943.
Just as grain is, roughly speaking, the basis for rates in the freight market, so the amount of grain shipped from any port gives a fairly good idea of its comparative importance. We, therefore, present the following table to indicate the relative position of Philadelphia.

**Exports of Wheat and Corn for the Years 1882, 1887 and 1891, from Ports on the Atlantic Coast, with Percentages from Each Port.**

<table>
<thead>
<tr>
<th></th>
<th>MONTEREY</th>
<th>BOSTON</th>
<th>NEW YORK</th>
<th>PHILADELPA</th>
<th>BALTIMORE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1882</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>5,797,158 W.</td>
<td>3,721,500 C.</td>
<td>3,541,093 W.</td>
<td>2,174,350 C.</td>
<td>3,8</td>
</tr>
<tr>
<td></td>
<td>4.3</td>
<td></td>
<td>47.1</td>
<td>37.2</td>
<td>60.4</td>
</tr>
<tr>
<td>1887</td>
<td>6,315,585 W.</td>
<td>3,781,513 W.</td>
<td>4,534,085 W.</td>
<td>3,136,558 C.</td>
<td>5.8</td>
</tr>
<tr>
<td>Total</td>
<td>7,487,175 W.</td>
<td>4,287,175 W.</td>
<td>5,687,025 W.</td>
<td>3,518,325 C.</td>
<td>7.1</td>
</tr>
<tr>
<td>1891</td>
<td>8,693,834 W.</td>
<td>5,567,034 W.</td>
<td>6,297,883 W.</td>
<td>4,519,222 C.</td>
<td>5.6</td>
</tr>
<tr>
<td>Total</td>
<td>9,699,314 W.</td>
<td>6,579,314 W.</td>
<td>7,287,113 W.</td>
<td>5,073,303 C.</td>
<td>7.2</td>
</tr>
<tr>
<td>Percent</td>
<td>10.0</td>
<td></td>
<td>10.0</td>
<td>10.0</td>
<td>10.0</td>
</tr>
</tbody>
</table>

A writer on the Maritime Commerce of the City of Philadelphia has no pleasant sense of pride, as might justly come to one engaged in handling such a subject as manufactures, buildings, etc., in which his city is nationally pre-eminent. Compared to New York, for instance, the amount of shipping he has to record is painfully insignificant, as the table shows. The receipts of grain in New York during the years 1878, 1879 and 1880 amounted to 470,000,000 bushels; while Philadelphia and Baltimore, during the same period, received 141,000,000 and 173,000,000 respectively. Nearly one-half of the New York wheat came from the West by canal, so that only about one and three-quarters times as much wheat was shipped to New York as to Baltimore by rail. New York has 25,000,000 bushels of storage capacity, compared to 4,000,000 each of Philadelphia and Baltimore. While Philadelphia is 91 miles nearer the Western grain centres than is New York, yet she is further from the chief ports of Europe by twice that distance. The rates of freight by ocean steamers are invariably higher from Philadelphia and Baltimore than from New York, despite the proximity of the former to the Western cities. While it requires only five steamers of a moderate speed to form a weekly line between New York and Liverpool, it requires at least six steamers of equal speed to furnish the same service between Philadelphia and Liverpool.

Philadelphia has, however, some great advantages in the freight trade. Her petroleum export for 1891 was greater by 713,000 barrels than that of any previous year, and is estimated to be 35 per cent. of all the petroleum shipped from America. So in regard to coal and other freights coming from points near by, her showing is excellent. To put Philadelphia in a position to successfully compete with New York and the other great cities of the Atlantic seaboard, many improvements in the harbor are needed, and they should be completed without delay. After the removal of the islands in the Delaware opposite Philadelphia, and the deepening of the channel in both the Delaware and Schuykill, it will be possible for the largest vessels in the world to come to Philadelphia, unload, load and depart with ease, safety and rapidity. The deepening of the channel of the Schuykill from its mouth to Gibson's Point is a matter of considerable importance, as that river is rapidly increasing in usefulness. In the last seven years 22½ per cent. of all vessels in the foreign trade went up the Schuykill, and 36 per cent. of the exports of 1891 were carried away on vessels using that river, and as freight is being carried in larger vessels more water is needed.

Philadelphia can never hope to compete with New York in the Great Lake trade without a canal to Erie, and the Allegheny Mountains offer an almost insuperable barrier to the execution of such a project. The figures given above showing the proportion of the grain brought to New York carried by the Erie Canal indicate, in some measure, what such a canal might do for Philadelphia were its construction feasible. A ship-canal running directly across New Jersey to a point on the Atlantic Coast on the same parallel of latitude as Philadelphia, would unquestionably be of great benefit to Philadelphia, bringing it, as it would, 150 to 200 miles nearer New
England and the great Northern European ports. Such a canal would be of easy construction, through a flat and well watered country. Philadelphia must not remain passive and see the various lines of trade drawn one by one into ports of greater enterprise and activity. Commerce will not come to a city of its own accord; and while its presence is of the greatest benefit to any community, like all good things, it is hard to get and still harder to hold. Philadelphia is such a queen in the manufacturing world that she is tempted to neglect her other industries. But to be a great city every element of a great city is essential, and to allow one branch of industry to stagnate means stagnation throughout. Philadelphia, however, has in it the spirit of enduring prosperity too strongly imbued to allow for any great period a neglect of an element such as its Maritime Commerce, which particularly needs a great care and a liberal encouragement. It will become enlightened, as did the whole of the United States in 1892, to the fact that no great country, least of all a maritime city, can prosper and exist without fostering and encouraging its Maritime Commerce.

Philadelphia Ship Building.

By Henry W. Cramp.

Ship building has been a prime industry of Philadelphia since the foundation of the city. During the colonial period no adequate records were kept, but from tradition and from private documents it is known that Penn himself began to promote ship building within a few years after his settlement here. Of course, the earlier construction was not important, though it is known that vessels large enough for the coasting and West India trades were built within the present water front of the city during the first quarter of the eighteenth century. Tradition places the locality of the first ship yard in the vicinity of the present foot of South Street. However, as a topic of general modern interest, ship building in Philadelphia may be dated at the close of the War of Independence. That war had left the colonies entirely destitute of shipping.

It is worth while to remark, as a tribute to the sturdy patriotism of the First Congress, that with every temptation to buy ships abroad, with domestic ship building paralyzed and with commerce languishing for want of vessels, the third act approved by President Washington prohibited the registry of foreign built vessels; and this act, as amended and enlarged December 31, 1792, now forms the basis of the navigation laws of the United States. During the period between the practical end of the Revolutionary War and the assembling of the first Federal Congress, that is to say, from 1781 to 1790, the Defense Acts of the Continental Congress remained in effect, and these permitted registry of foreign built ships only when condemned as prizes of war. The records for that period are imperfect, but they show the construction of at least 162 vessels in Philadelphia ship yards, aggregating 18,000 tons register, or an average of about 110 tons. Excepting the "Alliance," a frigate presented to the King of France in 1784, which was of 732 tons, no ship larger than 300 tons was built at Philadelphia prior to 1790.

From 1790 till the outbreak of the war of 1812, Philadelphia easily led the country in ship building, particularly in regard to the size and quality of the ships built. During those times even the whalermen of New Bedford and Nantucket, with New England ship yards alongside their own wharves, often came to Philadelphia to get their ships built. The ship building supremacy of Philadelphia at this time was due partly to the excellent quality and great quantity of timber in the region tributary to her, and partly to the skill and aptitude which her shipwrights had inherited from the colonial times.

It was during this period also that Philadelphia inaugurated the era of steam navigation, by building for John Fitch the first American steamboat, which, in 1790, began regular trips between this city and Trenton, taking a day for it each way. A chronicler of that time says that "the boat is a
In 1809 another steamboat line was established to run between Philadelphia and Trenton. This was successful, and steam navigation on the Delaware has since been uninterrupted. This incident is mentioned here in its chronological order as part of the ship building history of the city, but, of course, it was many years before steam shipping began to cut any important figure in the sum total of output.

The first decade of the present century emphasized the supremacy of Philadelphia in naval architecture. Baltimore, Boston and New York, in the order named, struggled along during this period, but far in the rear; so much so that Philadelphia constantly built East Indiamen for Boston merchants, Atlantic packets for the New Yorkers, and coasters and coffee-ships for the Baltimore trade, taking the cream of ship building orders away from the ship yards of those ports by simple dint of superior skill and economy. One Philadelphia ship, the "Rebecca Sims," of 500 tons, built at Kensington in 1801, made about 100 Atlantic passages between that date and 1823, and then, being sold to a New Bedford firm for whaling service, made eleven round-the-world sperm and right-whaling voyages, until 1862, when she was bought by the United States and used as a coaling ship for the blockading squadron off Charleston in 1862. After some service in this capacity the good old ship was scuttled and sunk in Morris Island Channel to close it against blockade runners. The quality of the "Rebecca Sims" as a sample of Philadelphia ship building may be inferred from the fact that, in May, 1807, she left the Capes of the Delaware, and in fourteen days hauled up to her wharf, at Liverpool, "without once shivering her topsails," as sailors say. That was eighty-six years ago, but the old "Rebecca Sims" still holds the sailing record between Cape Henlopen and the Mersey, and probably will hold it forever.

In a paper of more extensive scope than this one it would be a pleasant task to recall in some detail the glories of Philadelphia ship building during this period, but the conditions of space forbid it here.

After the war of 1812, ensued a long period of depression in all trades and industries, which the ship yards of Philadelphia shared, though the enterprise of her builders found some relief in the construction of a very considerable tonnage for foreign account.

This embraced both merchant ships and men-of-war, and included one line-of-battle ship, which was sold, in 1826, to the Emperor Nicholas, of Russia. At this time the depletion of forests in Great Britain began to tell on ship building in that country, and in 1830 two Philadelphia ships, originally built for the China trade, of 1,800 and 1,540 tons respectively, were purchased by the English East India Company. This raised a great fuss in England, and resulted in action by the Board of Trade which effectually closed the British market to American built ships, the British authorities resolutely insisting that their merchants must have their ships built in England, even though they had to import almost every foot of timber used in their construction.

What may fairly be termed the modern epoch of Philadelphia ship building began about 1830. Her supremacy in all the arts pertaining to naval architecture had by that time become so well established, and so universally admitted, even by cities which had hitherto pretended to some sort of rivalry, that the question of the future was simply that of holding her own.
In discussion of the events of this epoch I trust I may
be permitted, without charge of undue family pride, but simply
for the purpose of conserving the exactitude of history, to say
that from 1830 to the present time the name of my grandfather,
the late William Cramp, is inseparably identified with the annals
of ship building in Philadelphia, and thereby maintains a repre-
sentative attitude in relation to the industry. When he founded,
in 1830, the industry which has now grown to the colossal
establishment currently known as "Cramp's Ship Yard," there
were no less than fourteen ship building concerns in operation
between Greenwich Point and Gunner's Run, and at the start
many of them were more extensive and important than his. But with two exceptions, namely: Neafie & Levy and the Charles Hillman Company, both excellent establishments though not on a
large scale as things are reckoned now, the ship yard of William Cramp has survived them all. This
fact, however, is due quite as much to the changed conditions of the industry, which imperatively
require concentration of capital, plant and organization as to the enterprise and perseverance of William
Cramp and his descendants.

When the great transition came from wood to iron and from canvas to steam, the old ship yards
succumbed one by one until, about 1870, William Cramp and his sons found that the task of perpetuat-
ing the ship building supremacy of Philadelphia, in the new era, practically devolved upon them.
How they performed this task, and how deep and broad they laid the foundations of the ship yard that
bears their name, such ships as the New York, Columbia and Indiana and the new Atlantic Liners may
testify. In the sixty-three years of its existence this ship yard has given to commerce and to the
public service 269 ships, and now has 13 more in various stages of construction; and in the twenty-
three years that have elapsed since the incorporating of a marine engine plant with the ship yard 141
engines of every description and capacity, up to about 10,000 indicated horse-power, have been its
output.

The tendency to augment the size and power of steamships has now doubtless approached the
maximum of commercial practicability, but it has already reached a stage at which the small ship yard,
except for special construction such as tugs, yachts and river craft, is necessarily a thing of the past,
and the fourteen busy yards which were the pride of Phila-
delphia sixty years ago will never be seen again.

In conclusion, I remark that some persons entertain
the belief that the predominance of Philadelphia in ship
building is of recent date and due largely to the radical
changes in material and conditions of construction. The
reverse is true. There has never been a day from 1710 to
1894 when Philadelphia was not in the lead in everything
pertaining to naval architecture, and since the advent of
the steam era, in marine engineering. In the old days
Baltimore sometimes rose to the dignity of what sporting
people call a "pretty good second," and New York has
undergone occasional brief spasms of ship building activity,
but the career of Philadelphia has been steady, her progress
consecutive, and the rank she enjoys to day of the first ship
building city of the Western Hemisphere and second to none
in the world so far as importance and quality of output are
concerned, is simply that which she has honestly earned in
nearly two centuries of steadfast diligence and patient skill.
The International Navigation Company.

It seems fitting that the great corporation, which has been first to restore our national flag to its proud place in transatlantic steamship service, should be a distinctively Philadelphian organization, largely capitalized and controlled in its vast enterprises by our fellow citizens.

This company owns and controls the American Line, between New York and Southampton and Philadelphia and Liverpool; and the Red Star Line, between New York and Antwerp and Philadelphia and Antwerp.

The formal raising of the American flag by the President of the United States upon the steamship "New York," February 22, 1893, and a similar ceremony upon her sister ship, the "Paris," were regarded as events of national importance, and a theme for patriotic rejoicing.

These magnificent vessels lead the world in maritime progress. The "City of New York," as she was formerly called, was the pioneer twin screw steamship, and her record of 5 days, 19 hours and 57 minutes was the fastest eastbound passage of the period. The "Paris," also of this line, made a record of 5 days, 14 hours and 24 minutes from Europe to America, which made her famous. The other ships of the New York and Southampton service are the "Berlin" and "Chester," to which will soon be added two great vessels now building, and which will be named the "Saint Louis" and the "Saint Paul."

At the English terminal the shortest connections are made by special train for London, distant only one hour and forty minutes, and by fast twin screw channel steamers for Havre. The great advantage of Southampton over Liverpool, both as a point of arrival and departure in ocean travel, is understood by all who have passed over this route. Southampton is destined to become the greatest port of Europe, her dock system and her relative location upon the great pathway of travel being unrivalled.

The freight traffic of the International Navigation Company is maintained upon the same broad plan as its passenger business. The splendid steamship "Southwark" is the largest ship arriving at this port, the "Kensington" being a vessel of equal dimensions; the other ships of the line being the "Ohio," "Indiana," "British Prince," and "British Princess." All of these vessels carry second cabin and steerage passengers, for which every comfort and facility are provided.

The weekly Belgian Royal and United States mail steamers, of the Red Star Line, between New York and Antwerp and Philadelphia and Antwerp, are the "Friesland," "Pennland," "Westernland," "Rynland," "Noordland," "Belgenland," "Waesland" and "Switzerland." This offers the traveler to the continent one of the shortest, cheapest, and best routes to Belgium, Holland, France, Germany, the Rhine, Switzerland and Italy.

The magnificent new Pier No. 14 of the International Navigation Company, at the foot of Vesey
The "Southwark."

It should be an especial matter of satisfaction to Philadelphians, that the great firm of Wm. Cramp & Sons have the contract for two new palatial "ocean greyhounds" which are soon to reinforce the present fleet, and which are to be named the "Saint Paul" and "Saint Louis." Apropos of these coming additions to the mercantile marine of the country Harper's Weekly not long since said:

"They are to be the largest vessels ever constructed in America, the dimensions being 534 feet long on the water-line, 65 feet wide, and 42 feet deep. The gross register tonnage will be about 11,000 tons. The propulsion of the "Saint Louis" and "Saint Paul" will be by twin screws, actuated by two quadruple expansion engines on four cranks, which, with steam at 200 pounds pressure, will develop about 20,000 collective indicated horse-power. Arrangements have been made in each of the vessels for carrying about 320 first-class and 175 second-class passengers and 900 emigrants. The main saloon, which is large enough to seat all the first-class passengers at once, will be on the upper deck forward, and will be arranged with a large dome in the middle, so that the appearance of the interior will be that of an immense dining hall in a hotel. A smoking room, library and drawing room will be prominent features. Many state rooms will be en suite, with sitting rooms and bath. These great ships will be absolutely unsinkable."

The principal offices of the International Navigation Company are at 305 and 307 Walnut Street, Philadelphia, 6 Bowling Green, New York, and 32 South Clark Street, Chicago.

Mr. Clement A. Griscom is the President, and has been from the inauguration of the company its leading spirit, and to his energy, very largely, is due the remarkable success of its undertakings. The reader is referred to the instructive chapter in this book, entitled "Maritime Commerce of Philadelphia," which is from the pen of Mr. Griscom.

Street, North River, New York, is the largest and most costly in New York, having a spacious second floor, by means of which passengers and their baggage are kept clear of the freight handling trucks and carriages upon the street level. This pier adjoins the Pennsylvania Railroad Ferry at Cortlandt Street.
The Clyde Steamship Company.

Mr. Thomas Clyde, the founder of this company, was one of the foremost men of the country in the development of our merchant marine. Always abreast and often ahead of the times, he was quick to see the locked up possibilities in the invention of the screw propeller that Erricson brought to this country; and in 1844, only thirty-seven years after Fulton first sailed the "Clermont" on the Hudson, and Stevens operated the "Phenix" on the Delaware, Mr. Clyde built the twin screw ocean going steamer "McKim," thus applying fifty years ago the principle that is now applied in the obtaining of high speed, economy and safety. Following this first twin screw steamer built for commercial purposes in this country, he also built the first compound engine, first triple expansion engine and the first steel steamship for our merchant marine.

The "McKim," in 1846, carried a regiment of Mississippi volunteers, under the command of Jefferson Davis, from New Orleans to the Mexican war, and it is a singular coincidence that after the Rebellion another of Mr. Clyde's steamers in 1865 brought the Confederate leader a prisoner from Savannah to Fortress Monroe, while his steamer, "Rebecca Clyde," was the first to reach Savannah, after its capture by General Sherman, with an entire cargo of provisions and supplies generously contributed by the citizens of New York.

He at one time entirely controlled the steamship service between New York and San Francisco, as well as the traffic of the Panama Railroad; and nothing more clearly showed his ability to meet emergencies than the fact that in sixty days, he, from his own fleet, furnished a complete equipment between the ports of New York, Aspinwall, Panama, Central America and San Francisco, thus maintaining the Isthmus route at a time when gigantic efforts were made to carry the entire California business overland.

He died in January, 1885, leaving a fleet of some forty passenger and freight steamers, which run from Boston, New York, Philadelphia, Baltimore, Washington, Norfolk, Richmond, Newberne, Wilmington, Georgetown, Charleston, Jacksonville, Hayti, Santo Domingo, and other West India ports. The business is now owned and operated by his sons, William P. and B. F. Clyde, composing the firm of W. P. Clyde & Company whose offices are 12 South Delaware Avenue, Philadelphia, and 5 Bowling Green, New York.
Industries, Capital and Wages.

By Lorin Blodget.

The earliest attempt at an industrial census was made in 1850, but this, as well as those of subsequent decades, are well known to have been imperfect and misleading. An advance bulletin relating to the statistics of our local industries, sent out by the Census Bureau, now engaged upon the latest enumerations, carried upon its face the evidence which condemned it and compelled its recall, thus we have no basis for calculation, as yet, from the National Government.

In the year 1883, with the efficient aid of Mayor Samuel G. King and the Police Department, the writer completed and published a census of the manufactures of Philadelphia, which has been widely accepted as authoritative. The conclusions therein form the foundation for such figures as I am now able to furnish to the "Book of Philadelphia," being the most recent data available when reinforced by constant research among manufacturers extending down to the present time. My figures are as follows:

Minimum product, $763,820,400. The capital employed averages two-thirds of the above product. The number of distinct establishments is about 22,500. An average of eight establishments exists to each special form of industry. The number of workers employed in manufacturing industries are: Males, 227,500; females, 122,500. In 1,000 establishments, covering fifty industries, it was found that female employees were in the majority in two-fifths of the entire series. The productive capacity of each worker, represented in cash value per annum, has advanced in the past ten years about 5 per cent., being now about $2,100.00. The ratio of increase of wages has advanced from rather less than one-fifth of the selling price to one-quarter of the entire value of the product. Since 1850 the wages of female labor has been practically doubled, averaging now about $300.00 per annum.

Within the past ten years many new industries have advanced from the point of experiment to permanence in our midst, which give largely added opportunities not only for wage-earners but for the exploit of originality in design, exercise in taste, and superior skill. A notable instance in point is that of the manufacture of silk goods. While it is true that the larger mills, many of them being of great extent and perfectly equipped, which are engaged in the business of silk weaving, are located in the prosperous towns of the Lehigh Valley and through Northern Pennsylvania, there are at present nearly one hundred silk-making concerns in this city. Eight or ten of these only turn out the class of goods produced by the mills above referred to, the great majority being devoted to the manufacture of curtains, chemises, laces, trimmings, decorative and artistic fabrics of every sort in which silk forms a leading factor. All of this form of production has been transplanted from the cities of Europe within a few years, and now gives steady occupation to 14,500 persons in this city, of which the female proportion is 64 per cent. It is not to be doubted that a line of investigation among other classes of manufacture, which absorb, each work-day of the year, the labor of many thousands of our thrifty and skilful workpeople, would reveal an equally agreeable and hopeful condition of affairs.

I may say in conclusion, that the most remarkable event of the time is the increase of industrial products of all kinds in the State of Pennsylvania, which is practically 100 per cent in 1890 over the product of 1880. No parallel of this advance exists in any other State. Our annual production of iron, 4,712,511 tons, is nearly one-half of that of the entire United States; and of steel, 2,768,253 tons, about two-thirds of the entire output of the country. In woolens we are far in advance of Massachusetts and New York, that interest now amounting to $90,000,000 annually. The great metropolis of the commonwealth is of course the chief beneficiary of these general conditions within the borders of the State, as well as of the thrill of all of her lesser communities.

115
Secret Societies.

By Hon. Richard Vaux and others

Free Masonry is the most ancient of all human institutions, makes its own laws, maintains them and defends its principles and traditions, never permitting any interference with its power and authority. There are 389 lodges of Free and Accepted Ancient York Masons in the Masonic Jurisdiction of the Grand Lodge of Pennsylvania. There are also 119 Chapters of Royal Arch Masons, and 71 Commanderies of Knights Templar, 32 societies of various kinds under title of “Scottish Rite,” “Red Cross of Constantine” and “Nobles of the Mystic Shrine” also exist. It must be observed that it is only the lodges of Free and Accepted Masons that are Masonic bodies. The Grand Lodge of Pennsylvania does not recognize as Masonic any but those who are in the lodges of the symbolic degrees which the Blue Lodges represent.

While it is believed that in some, at least, of the other societies named free masons only can be made members, yet they are not in any way recognized by the Grand Lodge as Masonic. Obviously this is not the place in which to explain the reasons which govern the relations between these bodies and the Masonic Grand Lodge of Pennsylvania. The unalterable regulations of the Grand Lodge forbids the recognition as Masonic of any societies that are independent organizations, created without its authority.

The membership of the order in the jurisdiction of Pennsylvania is 46,000, and in the City of Philadelphia is 13,000. The number of properly organized bodies of Free and Accepted Masons is as follows: 61 Blue Lodges, 12 Chapters, 7 Commanderies, 1 Consistory, 3 Mark Lodges, 1 Council, 6 School Meetings, and 1 Veteran Association. All of these, except five lodges which meet at Richmond Temple, Kensington, hold their sessions at the Masonic Temple. This magnificent edifice stands at the northeast corner of Broad and Filbert Streets, opposite the City Hall. It is the most costly and complete building for the purposes of any secret order upon the continent. It was commenced in 1868 and completed five years later, the total outlay being $1,700,000. It contains ten rooms for lodge purposes, namely, the Ionic, Egyptian, Norman, Renaissance, Corinthian, Oriental, Gothic assembly room and the northwest and southwest towers. These apartments are richly decorated and furnished in appropriate styles. The Masonic Temple is open to the general public between the hours of 10 A. M. and 2 P. M. Thursdays, except upon holidays or in bad weather. The patriotic attitude of Philadelphia during the days of the War of 1861-65, expressed in the large number of organizations recruited and sent from this city to the scene of conflict, in the great Sanitary Fair held in vast temporary structures erected in Logan Square, in the Cooper Shop Refreshment Saloon, where tens of thousands of soldiers in transit.
were given hearty meals, often served by ladies of leading families and in the unremitting effort of all classes to mitigate the horrors of the campaign and hospital have endeared our people to the whole country, and it is natural that in such a community the soldier order of the Grand Army of the Republic should flourish and attain a degree of success not elsewhere surpassed. There are now thirty-six posts in existence in Philadelphia, having a total membership of about 9,000, and embracing a large number of our most eminent citizens in every field of effort. Fraternity, charity and loyalty are constantly exemplified in the work of the order, which embraces the care of needy veterans and of those dependent upon them, the annual decoration of the graves of all soldiers of the war to be found in city cemeteries, and in maintaining the love of country and of the flag.

The original posts of this department are Genl. George G. Meade Post 1, and Post 2, both of which were chartered in October, 1866. Posts 5, 6, 7, 8, 10, 12, 18 and 19 were chartered before the close of the same year, and Posts 27, 46, 51 and 71 were chartered in 1867. The city posts since organized are Nos. 11, 14, 15, 21, 24, 35, 55, 56, 63, 77, 80, 94, 103, 114, 115, 169, 191, 228, 275, 312, 334, 363 and 490. Many of the posts own a considerable amount of property in addition to valuable relics of the conflict. The most notable post hall is the fine home of Post 2, upon Twelfth Street above Wallace, which is open to comrades and visitors daily. Naval Post and Meade Post also have elaborate meeting rooms, which are much visited.

The Department Headquarters of Pennsylvania are located at 1025 Arch Street, where visiting comrades are always heartily welcomed.

As an outcome of the patriotic sentiment that dominates the G. A. R., the Sons of Veterans are organized in this city to an extent and perfection of excellence in discipline not attained elsewhere, the various camps participating in the services of Decoration Day, and in many ways working for the perpetuation of the flag and the Union of the States.

The Independent Order of Odd Fellows still occupies its time-honored hall upon Sixth Street below Race, but has commenced a large and costly building at Broad and Cherry Streets. The order is very strong and influential in this city. The Order of United American Mechanics owns a large hall at Fourth and George Streets, up-town, the National Headquarters being at 1341 Arch Street. The Junior Order United American Mechanics has its office at Room 16, N. E. corner Seventh and Chestnut Streets. The Military Order of the Loyal Legion includes many of our distinguished soldiers. A memorial building is to be erected as a home for the order. The present business headquarters are at 723 Walnut Street. The hall of the Knights of Pythias is at 1027 Race Street. This popular and showy order makes a fine display upon occasions of great public parades. The Improved Order of Red Men has its office at 928 Race Street.

Among the great number of secret orders existing in this city the following are all well known, and, in the aggregate, include a vast number of our citizens: Independent Order of Good Templars, Cadets of Temperance, American Protestant Association, Sons of Temperance, Sons of America, Ancient Order of Foresters, Ancient Order of Good Fellows, Knights of the Golden Eagle, Artizans Order of Mutual Protection, Ancient Order United Workmen; Grand Senate of Sparta, Benevolent Protective Order of Elks, American Legion of Honor, Knights of Honor, Ancient and Illustrious Order Knights of Malta, Order Sons of St. George, National British-American Association, Ancient Order Knights of the Mystic Chain, Knights of Labor, 874 N. Broad; Legion of the Red Cross, Pennsylvania Society of the Cincinnati, Order of the American Union, Knights of St. John and Malta and Royal Arcanum.
Philadelphia Journals and Journalists.

By Charles H. Heustis, Editor The Inquirer.

The journals and journalists of Philadelphia have, from before the Revolution, exercised a great influence in the affairs of the city, state and nation. In the crisis of political life, Philadelphia has been the source of public opinion, and the source of the money and the men that made the public opinion of the city mighty in the nation. The power of the pen of Benjamin Franklin has been ably maintained by his successors in the journalistic life of the city, but in later times the power of the city’s great journals has been exercised more impersonally. Nevertheless, behind the power of the great dailies with their tremendous circulation, the public descry the men who created their prosperity.

The North American is distinguished as the oldest daily newspaper in the United States, although the name has not been continuous. Its polished aggressive editor, Colonel Clayton McMichael, is also a graceful orator. He filled an important trust, Marshal of the District of Columbia, under the administration of President Arthur.

The Philadelphia Inquirer is, next to the North American, the oldest Philadelphia daily—the oldest under one title. It was the great war paper of the State, and divided honors with the New York Herald. On the 2d of March, 1888, it changed hands, and through the shrewdness and energy of James Elverson, under whose hands two weekly journals had already turned into gold, it entered into an era of new prosperity and popularity. It was the first paper to publish eight pages for one cent.

The country at large recognizes The Press as a monument to the genius of Colonel John W. Forney. It is a stanch champion of American Protection, being owned by Calvin Wells, a Pennsylvania iron manufacturer, and edited to-day by an orator, diplomatist and scholar, Charles Emory Smith, Ex-Minister to Russia.

The Times is acknowledged to be one of the most beautiful typographical papers in the world, and that is the pride of Frank McLaughlin. Its editor-in-chief, Col. A. K. McClure, wields a most incisive pen, is an orator of national distinction, and in one speech furnished to the Democratic party the biggest part of the campaign argument that elected President Cleveland.

William M. Singerly, by the application of marvelous business sagacity to journalism, has reared The Record from almost nothing to a tower of strength. Few journals in the world excel it in point of circulation, and the Record Building is one of the architectural attractions of the city.

The Public Ledger and its editor, the late George W. Childs, are names that have long spoken to the world in themselves. Mr. Childs was counted among the greatest philanthropists. The recent change in the size, number of pages and other details of the Ledger attracted attention and comment all over the country. Upon the death of Mr. Childs the control of the Ledger passed into the hands of the Drexel family, which has always had a large financial interest in the property.

The Evening Telegraph is one of the greatest evening journals in the land. Its editor, Charles E. Warburton, wields an incisive pen. A great feature of the Telegraph establishment is an obituary library, so kept up to date that a man of any note, in any part of the world, cannot die but an account of his life is ready for the printers.

The Evening Bulletin divides the high priced journalistic field with the Telegraph. It has strong Republican principles, and under the guidance of Publisher McCully and Editor Perrine it is influential and successful.

The Evening Star "dwells apart" from its contemporaries by the distinguishing lustre of its special correspondence. The personality of John Russell Young shines brightly in its pages. Mr. Young was formerly U. S. Minister to China, and was lately one of the Vice-Presidents of the Reading Railroad System. The Washington letters signed "S. M." are by James Rankin Young, also one of the proprietors.
The *Evening Call* is a comparatively new aspirant, and its proprietor, Mr. Robert S. Davis, has made it a fireside companion in many homes. It follows a path of its own, and in this respect is somewhat unique. It is always bright and newsy, and attracts a large patronage of intelligent readers. The venture has proven a success, and demonstrated the wisdom of its owner, who is also the publisher of the widely read juvenile serial, *Golden Days*, and the popular *Saturday Night*.

The *Item*, an afternoon paper with a Sunday edition, covers a large territory, and especially reaches the working classes. *Item* boys are seen in every quarter of the city, and when the *Item* wagons are drawn up in line on Seventh Street, at the hour of publication, they form an extended procession. The *Item* has always been especially strong in its sporting department.

The *News*, published in the afternoon, is a bright and spirited sheet, aiming at novelties.

The *Herald* enjoys the distinction of being the only Democratic afternoon paper.

The large German population demands German publications, the largest of which is the *Demokrat*, a newspaper of large circulation. The Hebrews have a weekly.

With the exception of the *Ledger*, all the daily morning papers publish large Sunday editions. There are several exclusively Sunday journals, among them *Taggart's Times*, which long has been successful in this field; the *Transcript*, published by W. M. Bunn, ex-Governor to Idaho; the *World*, the *Despatch*, the *Republican* and the *Graphic*. The Catholics are ably represented by the *Catholic Times Weekly*. One of the most remarkable publications in the world is the *Ladies' Home Journal*, a monthly whose phenomenal growth is elsewhere described.

Nearly all the trades and professions and religious denominations have their organs. Among the trade journals may be mentioned the *Manufacturer*, the *Real Estate Record* and Builders' Guide, the *Carriage Monthly*, the *Confectioners' Journal*, etc. The long established *Legal Intelligencer* is the recognized authority upon court matters by the jurists of the entire State.

A special publication of note regularly issued is the *American Newspaper Annual*, issued by the firm of N. W. Ayer & Son. of which the 14th issue has just appeared. It is a complete record of the journalism of the time.

There are many interesting facts showing that Philadelphia has been in the lead in all the evolutions of the newspaper business. The third journal published in the American colonies was the *Philadelphia Weekly Mercury*, issued by Andrew Bradford, December 22, 1719. *The Cent* was the first penny paper in America. It was issued in 1830, by Christopher Columbus Conwell. Philadelphia also gave to the country the first religious weekly and the first trade journal. The oldest American law journal is also Philadelphian, and the oldest medical journal, with one exception. Christopher Sauer here published the first Bible ever issued in America, and issued the first religious magazine of any description. From those times to the present, the city has led in the revolutions of journalism. What blessings of liberty have come to the people through the brave struggles of succeeding journalists since Andrew Bradford was ordered to be arrested by the Pennsylvania Assembly for publishing an editorial on liberty, written by Franklin, and successfully made a stand for the constitutional right of freely writing and speaking to the people. A Philadelphia paper was the first that ever published the debates of the American Congress. *Godey's Lady Book* is mentioned among a great number of such journals because it was the first of its class in America, and because its pages introduced Taylor, Holmes, Field, Longfellow, Harriet Beecher Stowe, Marion Harland and other famous authors to the world. Edgar Allen Poe's poem, "The Bells," was written for and first appeared in a Philadelphia magazine. The *Woman's Advocate* was the first woman's paper, and was edited and printed here by women.
Our Theatres Past and Present.

By G. O. Shelhamer, The Inquirer

The drama in America had its beginning in Philadelphia, where a company of players was organized as early as 1749, and Philadelphia continued to hold the lead in theatrical development until the combination system made preliminary advertising an indispensable condition of stage production. Not only was the first theatrical company in America organized in Philadelphia—that under Murray and Keen, which appeared in New York as the Philadelphia Comedians in 1750—but the first permanent playhouse in this country, known in theatrical history as the theatre in Southwark, was built just outside of what were then the city limits in 1766, and the first American tragedy ever produced—"The Prince of Parthia"—by Thomas Godfrey, the younger, was played in this house April 24, 1767. The Southwark Theatre, the original walls of which are still standing on South Street below Fifth, was used for theatrical purposes by the Old American Company at frequent intervals for a quarter of a century, and it occasionally housed other companies down to 1821, when it was burned.

Although David Douglass, under whose direction the Southwark Theatre was built, was the builder of a chain of theatres on the Atlantic Coast—the theatre on John Street, New York, in 1767, the Annapolis Theatre in 1771, and the First Theatre, Charleston, in 1773—there was in reality no temple worthy of the drama in America previous to the erection of the New Theatre, by Wignell and Reinagle, on Chestnut Street, near Sixth, in 1792. The interior of this house was a perfect copy of the Theatre Royal, at Bath, then considered one of the handsomest theatres in England. Mr. Wignell engaged a remarkable company of highest players, including Mr. Fennell, who had achieved considerable distinction as a tragedian in London and Edinburgh; Mr. Chalmers, who had been received with some favor at Covent Garden; Mrs. Whitlock, a sister of Mrs. Siddons, and Mrs. Oldmixon, already famous in singing roles at Drury Lane and the Haymarket. With this force, which comprised fifty-six people in all, Mr. Wignell arrived in the Delaware in August, 1793, but the yellow fever was epidemic at that time, and the company in consequence was sent to Annapolis, the opening of the New Theatre being delayed until February 17, 1794. This company remained practically unbroken until 1797, when Mrs. Merry, who, as Miss Brunton, had been a great favorite at Covent Garden, was engaged to replace Mrs. Whitlock, together with John Bernard, also a Covent Garden favorite, for the leading parts in genteel comedy. Mr. Wignell at the same time engaged a young actor of some promise, William Warren, for comedy old men, but he was disappointed in his young tragedian, Cooper, who soon quarreled with him and withdrew to New York. With slight modifications the organization remained unchanged until Wignell's death in 1803.

A few months previous to his demise Wignell had married Mrs. Merry, the principal attraction of the theatre, who succeeded to his interest in the management. Mrs. Wignell subsequently sent
Warren to England for recruits, and soon after his return she married him. Mr. Warren thus became possessed of the property, and a year after his wife's death, in 1808, he disposed of a share in the theatre to William B. Wood, who, for a number of years, had been the acting manager. The firm of Warren & Wood thus formed in 1809 lasted until 1826, when the partnership was dissolved. In the meantime the first Chestnut Street Theatre had been destroyed by fire in 1820 and rebuilt on the same site. The new house scarcely attained the artistic or financial success of its predecessor, and it passed through many managerial hands before it was finally abandoned previous to the opening of the present Chestnut Street Theatre in 1863.

When the first Chestnut was burned Warren & Wood's company were in Baltimore, but when the performers returned to Philadelphia in the autumn they appeared in the building still known as the Walnut Street Theatre, the oldest playhouse now in this country. At that time the Walnut Street house was known as the Olympic. It was built in 1808 for circus purposes and required many alterations to fit it for dramatic uses; but a malicious report was put in circulation, the allegation being that the western wall projected to an alarming degree and that the entire building was unsafe, and the business of the season was much injured in consequence. That west wall stands to-day, a monument to the builders of 1808 and a testimony against the fars of 1820. A pleasing incident of Warren & Wood's first season at the Walnut was the first appearance of a young gentleman of Philadelphia who was determined to be an actor—Master Edwin Forrest. Like the second Chestnut, the Walnut passed under the control of a long list of managers, but it is to-day, as it always has been, fully abreast of the times in the matter of theatrical attractions.

When Wood found himself out of the management of the Chestnut Street Theatre, with which all his theatrical experiences were associated, and a salaried actor in the house he had helped to build, it was generally believed the Walnut was to give place to a row of dwellings, and that what the interests of the drama in Philadelphia demanded was a new theatre on Arch Street. The house was built in 1826 and the management offered to Wood, who accepted it reluctantly and with grave doubts of the issue. Wood opened the house for the season of 1827-8, but after an experience of three months he relinquished the undertaking. In 1828 Inslee & Blake made an unsuccessful attempt with the Walnut, and that year saw poor Warren a bankrupt at the Chestnut, with Pratt & Wemyss as the lessees, on New Year's Day, 1829. It was a period of transition and misfortune, and down to the close of the star-stock system in the early '70's, the history of the three leading Philadelphia theatres is unintelligible unless told in detail, and very dull in anything like a detailed narrative. The same things are true of other cities, notably New York and Boston.

It is a mistake to suppose that stock companies like that organized by the elder Wallack, in New York, and like that now known as Daly's are identical with those of the leading American theatres between 1830 and 1870. Companies in that era everywhere were for the support of stars, not for production, and when the star system had worn itself threadbare, the theatres of Philadelphia gracefully yielded to the new conditions. The Arch, under Mrs. John Drew's management, was the first to welcome the combination players; then the Walnut, under Mr. Goodwin, reluctantly placed itself in line and finally the Chestnut, under Mr. Gemmill, gave way to what was inevitable. The change has been very great, but the promise for the future is at least as bright as the past was brilliant.

For the three leading theatres of a quarter of a century ago—the Chestnut, the Walnut and the Arch—we now have six of equal rank: the Chestnut, the Walnut, the Chestnut Street Opera House, the Grand Opera House, the Broad and the Park, together with six others scarcely inferior to these, the Girard Avenue, the National, the People's, Forepaugh's, the Bijou and the Empire. There are still others that cater to the diverse tastes of a great city, together with the only opera house in the country that maintains the traditions of minstrelsy—Carnecross—and the Academy of Music, long the home of grand opera in Philadelphia.
Clubs in Philadelphia.

By Charles R. Deacon, Secretary of the Clover Club.

The comparative scarcity of gorgeous club houses in the City of Philadelphia has its explanation in the fact that the home comforts of our citizens are far in advance of those in other cities, nevertheless, a large number of clubs of prominence, and having full membership lists exist among us, offering to the properly accredited stranger a warmth of hospitality not exceeded by similar institutions in any community in the land.

The Philadelphian is naturally gregarious, this tendency finding an expression in the great membership to be accredited to the secret societies, the beneficial organizations, the numerous technical and scientific institutes, and various other bodies, more or less influential, not properly within the bounds and limitations of this chapter.

Probably the foremost social club of this city is the time-honored Philadelphia, located at Thirteenth and Walnut Streets, occupying an exceedingly plain brick building, but which, nevertheless, is spacious and suitable for the purposes of the organization. It was originated in 1834, and is the leading and most exclusive of the strictly social clubs in the city. Other prosperous and successful social clubs are the Manufacturers', occupying a handsome and elegantly equipped new building erected for it on Walnut Street, just west of Broad, a non-partisan organization, but, nevertheless, a potent factor in national elections, most of its members favoring the high tariff as a protection to American industries. It wielded a great influence in the presidential campaign of 1888, and contributed largely to the election of President Harrison. The Manufacturer, published in the interests of the club, is a successful journal, and is ably conducted. The Mercantile, composed entirely of Israelites; the Rittenhouse, which is the junior ultra-swell social club of the city, and is most pleasantly located on Walnut Street, opposite Rittenhouse Square; the Columbia, occupying an attractive new structure at Broad and Oxford Streets, its membership being principally composed of residents of the northern section of the city; the Caledonia Club, composed of citizens of Scottish antecedents; the Markham, of 1405 Locust Street; and the Colonial Club, of Germantown, an aristocratic and exclusive social organization.

The Union League, occupying its spacious and completely equipped building on Broad Street, half way between Chestnut and Walnut Streets, is the foremost of the socio-political clubs. The building was erected for the organization and is used exclusively for club purposes,
and is one of the most convenient and best appointed club houses in the country. The Union League originated during the War of the Rebellion, and was founded by thirty-eight gentlemen loyal to the Union, who adopted the title of "The Union Club," and held their first meeting on the 21st of November, 1862, during the darkest hours of the war. The members met at each other's houses in turn for a while and then it was determined to enlarge its usefulness and influence, and permanent quarters were secured in February, 1863, resulting eventually in the erection and occupancy of the present elegant and spacious quarters. Hon. John Russell Young, now its President, was the first Secretary of the original Union Club, from which the present organization sprang. Since the close of the war the League has not taken a very active part in politics. It is still under the control of members holding to the sentiments of the founders, and though it always throws its influence in favor of good candidates, it can hardly be considered a working political organization. Others of a political character deserving mention are the Union Republican Club, at Eleventh and Chestnut Streets; The Young Republican Club, at Twelfth and Chestnut Streets; The Americus (Democratic) Club, at Broad and Chestnut Streets; the Pennsylvania Club, at 1423 Walnut Street, and the Young Men's Democratic Battalion, at 109 South Broad Street.

The literary element is strongly represented in the Penn Club, located at 720 Locust Street, famous for its attentions to distinguished sojourners in the city, and to citizens who have, by some notable action, merited the gratitude and esteem of the community. The Pen and Pencil Club, on Walnut Street below Eleventh, is composed of active workers upon the local newspapers, and a most enjoyable evening always awaits its guests.

The artistic organizations include the Art Club, occupying a beautiful structure upon Broad Street below Walnut; the Sketch Club, probably the oldest organization of the kind in the United States, having its Bohemian habitat at 201 South Eleventh Street. It includes the larger portion of the male art element in the city, and its fre-
UNION LEAGUE.

ART CLUB.
quenty recurring informal receptions are much in vogue.

The Sketch Club has always exerted a marked and beneficial influence upon the progressive art spirit of the city.

The Musical organizations include the Orphens, the Manuscript Society, the Utopia and the Mendelssohn Clubs. The lovers of Chess have a strong club.

The Turf Club, at 44 South Broad St., and the Sparring and Fencing Club, at 36 South Sixteenth Street, are devoted to the purposes indicated.

The aristocratic Country Club, located in the vicinity of Fairmount Park, at Falls Road and City Line Avenue, is an objective point of the equally exclusive Coaching Club's members.

In the matter of gustatory clubs, Philadelphia has a world-wide reputation. The ancient "State in Schuylkill" is said to be the oldest club in the world. Its present home is upon the Delaware River, a few miles above the city. This venerable institution was founded in 1732, and guests as well as members assist in preparing and cooking the viands at the notable dinners held in the "Castle." The membership is limited to twenty-five members, with a number of apprentices in addition. In olden days the club was located within the present confines of Fairmount Park, upon the Schuylkill River, and afterward, until a few years since, upon the same stream below Gray's Ferry. That unique coterie, the Clover Club, holds its monthly dinners at the Bellevue Hotel, members and guests usually assembling at five o'clock, P. M. Neither dignity, age nor rank secures for the guest at the Clover dinners immunity from the most merciless yet ever good-natured raillery, and a flaw in the armor of the stranger is quickly found. The Five O'clock Club is conducted upon a similar plan, and also meets at the Bellevue. The Roast Beef and Skillet and Pan Clubs are composed of members of the Manufacturers' Club, and dine at the beautiful club house of the latter body. The Ishmaelites Club is made up of members of the Union League Club.

The Rabbit Club, located near West Fairmount Park, has a quaint, old-style club house, which members adopt as an objective point in suburban drives. It is an exclusive body of well-known citizens. Athletic and Cycling clubs are referred to in separate chapters.

The professions are represented in the Engineers' Club and the Lawyers' Club, the Chapter of Architects (see Architecture), in South Penn Square, opposite the City Hall; the United Service Club, composed of officers of the military and naval service of the United States, upon Broad Street above Locust; the Photographic Society, occupying a fine building adapted to purposes of exhibition upon Eighteenth Street below Market. The Physicians, Dentists and Instructors have their several organizations for both social and professional benefit.
The New Century Club.

Anne L. Litch.

The New Century Club was organized January, 1877, with a membership of about forty women, Mrs. S. C. F. Hallowell being the first President. In February, 1879, the number of members having increased to one hundred and twenty, a charter was applied for, and was granted the following March. The purposes and objects of the Club are very clearly defined in Article II of the Constitution, viz.: "To create an organized centre of thought and action among women for the protection of their interests, and the promotion of science, literature and art, and to furnish a quiet and central place of meeting in Philadelphia for the comfort and convenience of its members." The governing body is an Executive Board, consisting of eighteen women, nine of whom are elected annually to serve for a term of two years. The officers are chosen from the Executive Board by the Club, both elections being by ballot.

There are at present ten standing committees, as follows: Club Organization, Reception, Entertainment, Study, Library, Working Woman's Guild, Education, Legal Protection of Working Women, Public Interests, Browning Society. The By-Laws require that the chairman of each committee shall be a member of the Executive Board.

In 1889, the membership having outgrown the capacity of the rooms on Girard Street, where the Club first located, larger accommodations were procured in the Baker Building, 1520 Chestnut Street. Still the increasing membership, at this period numbering four hundred, demanded larger space, and in January, 1890, the New Century Company, with a capital stock of $50,000, and composed exclusively of Club members, was organized for the purpose of providing "a Club House for the comfort and convenience
of the New Century Club, and to furnish, equip and maintain the same." The Club House, located at 124 South Twelfth Street, was planned by Mrs. Henry C. Townsend, the President of the New Century Company, the architect being Mrs. Minerva Parker Nichols, under whose personal supervision and direction the building was erected. It is in the style of the Italian Renaissance, and is built of Pompeian brick and Indiana limestone. The private rooms of the Club are on the first floor, and comprise parlors, library, reception, committee and cloak rooms.

The New Century Drawing Room, which occupies the greater portion of the upper floors, has a seating capacity of nearly six hundred. Its walls are embellished by groups of figures, the work of Miss Gabrielle Clements, symbolizing Charity, Labor, Science and Art. The subdued tints and tones of these mural decorations furnish the motif for the coloring of the entire room, and give to it an air of delicacy and refinement.

The cost of the building and equipment of the Club House was about $80,000.

The membership of the Club is limited to six hundred, and at present there are no vacancies.

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**Working Women’s Guilds.**

By Kate L. Gallagher.

Within the last decade a unique feature of work among self-supporting women has been the formation of guilds and societies for various purposes, but more particularly for self-improvement. As many of the members were compelled to leave school at an early age, the necessity of counteracting this disadvantage was soon apparent, and led to the formation of evening classes in arithmetic, grammar, spelling, reading, penmanship, literature, and in addition French, German, stenography, typewriting, dress-making, millinery, and various other branches. The success of the movement was assured from the start, as it offered advantages that could not be obtained at the night schools, where regularity of attendance and a more rigid system of instruction shut out a large number of working women. The method pursued by the guilds calls generally for one lesson a week in each branch, and in addition to educational advantages, is more social in its character, and partakes largely of the nature of a club. A few of the larger societies have the use of an entire house, in which case there are parlors, class-rooms, a library, a gymnasium, and sometimes a place where a member may bring her lunch and have a cup of hot tea or broth during her noon hour. While these institutions were springing up in various parts of the city, an influence was at work which finally concentrated their forces, and led to the formation on April 21, 1891, of the Association of Working Women’s Societies, which now includes thirteen societies and represents a membership of nearly 4,000 working women.

Its objects are, as stated in its constitution, "To bring into communication, strengthen and knit together the societies of which it is composed and to protect their interests; to make known the aims and advantages of working women’s societies, and to promote the adoption of right principles in their formation and management, and to encourage the formation of new societies." The Association is non-sectarian, and is governed by a council composed of delegates from the guilds and societies belonging to the organization in the proportion of one delegate for each 100 members and fraction thereof. The council elects its own president, secretary and treasurer, and the meetings are held monthly at the rooms of the New Century Guild, 1227 Arch Street, where questions and measures are discussed looking to the well-being and protection of the women forming the Association. The St. James and New Century Guilds are the largest two in the association, and number over 600 members each, in addition to which the New Century Guild has about 500 more in the evening classes, as they are open to non-members also, on payment of a small fee. The latter society publishes its own paper the "Working Woman’s Journal," which contains the proceedings of the monthly business meetings, the reports of the various committees, and of the entertainments held monthly in the parlors, and in fact of all matters pertaining to the guild and its work.
Our Prisons.

By Hon. Richard Vaux.

The first prison in Philadelphia was located at Second and Market Streets and was in use nearly one hundred years ago. In it were confined criminals vagabonds and runaway apprentices. Both sexes were indiscriminately associated, and its horrors forced a reform in this method of incarceration. The next prison stood at the southwest corner of Sixth and Walnut Streets. Another prison stood at the southwest corner of Broad and Arch Streets. This belonged to the county. Debtors were there held in custody. Early in the present century efforts were made to devise a more efficacious system of imprisonment and abolish the association of prisoners together while in durance. This resulted in the erection of the State Penitentiary for the Eastern District of Pennsylvania upon what was then called Coates Street, near the Schuylkill River, and which is still called "Cherry Hill." It was opened for the reception of prisoners in 1829. The law applied to this prison effected the entire separation of every prisoner from his fellows. Each convict had a room to himself. This was called the "solitary system" as the only other mode of imprisonment was the associate system with all its evils. The true designation was the "separate system," but the former term is still preferably used by the uninformed. The method as it has been enforced now for half a century of experience is properly called the industrial treatment system. The record of this penitentiary for sixty years proves that it has accomplished great benefits for the convicts and society. The House of Refuge for incorrigible youths was located at the intersection of Coates Street, now Fairmount Avenue, and Ridge Road. It was maintained upon the associate plan and was more of a place of detention than a prison. Later the buildings near Cherry Hill were erected and the former structures torn down. At the present extensive House of Refuge in Delaware county, the inmates are taught in the skilled industries and in mental branches of study with the best results. When the old prison at Arch and Broad Streets was demolished, the city and county of Philadelphia erected the local prison known as Moyamensing.

This building has been found imperfect for its uses. In it were three departments, respectively, for male criminals, one for untried persons charged with crime, and one for those held in custody under civil process. The inspectors are now erecting a most admirable building near Holmesburg, in the county of Philadelphia. All of the improvements that experience has found to be of value are to be found in its plan. Within a few years past a county institution called the "House of Detention" has been established near Holmesburg. The inmates who are sentenced for minor offences are placed at work outside of the confines of this prison in stone quarrying and agricultural labor. This is yet an experiment. This concludes the mention of all institutions that may be classed as places of involuntary confinement in Philadelphia city and county.

The Eastern Penitentiary is the most prominent in the list of such institutions, either in the United States or Europe. Several of the continental countries have adopted its system. England has gravitated towards its effectual principles of convict treatment.

When opened in 1829, nine prisoners were held as inmates. From that year to end of 1892 a total of 16,629 prisoners have been received. In 1892, 4,741 persons were convicted and sent to the Penitentiary. A trifle less than one-fourth of the whole have been foreign born. Each person confined in the Eastern Penitentiary works in his own room. No machinery is used. It is desired to teach each convict to labor with his hands as the best reforming agency that has yet been devised. Each prisoner has characteristics peculiar to himself. The rule of treatment is flexible. It is applied to his history, temperament and character. Labor is used entirely as a reformatory measure and not as a badge of
punishment for crime. After the completion of a fixed and moderate task all overwork performed by the prisoner is credited to him, and the money is used in supporting his family while he is in prison, or if he has no family he may take it away when he is discharged. The State allows him five dollars if he lives within fifty miles of Philadelphia and ten dollars if he lives more than that distance from the city. The cost of these buildings from 1830, with the additions till 1892, was $988,183.69.

The front of the Penitentiary is composed of large blocks of squared granite; the walls are 35 feet high, 12 feet thick at the base, and diminish to the top, where they are 2½ feet in thickness. A wall 30 feet in height above the interior platform, incloses an area of 640 feet square. At each angle of the wall is a tower. The facade, or principal front, is 670 feet in length. The central building is 200 feet long, and consists of two projecting massive square towers, 50 feet high, crowned by embattled parapets, supported by pointed arches resting on corbels or brackets.

The great gateway is 27 feet high and 15 feet wide, and filled by massive wrought iron portcullis and double oaken gates studded with projecting iron rivets, the whole weighing several tons; nevertheless, they are opened and closed with the greatest facility. A lofty octagonal tower surmounts the entrance.

The "centre building" is 40 feet in diameter, and from it the various corridors radiate. It is two stories in height. The second story is used as the convicts' library, which contains nearly 9000 volumes. On top is a lantern and lookout. The centre building stands in the exact centre of the enclosure. There are ten corridors, on each side of which the rooms, 730 in
number, are situated at right angles to and communicating with them. The majority of the rooms have yards attached, which the convicts are permitted to use a limited time each day for exercise.

The sanitary conditions of the rooms are of the best. They are well lighted in the daytime, comfortably furnished, and at night each cell is illuminated with an electric light, all corridors being similarly illuminated. Thirty arc lights dispel all shadows from the grounds at night. In the corridors, rooms and out-buildings there are 5,000,000 cubic feet of space lighted and heated. Visitors are permitted to inspect the prison under proper restrictions and through a card of admission.

Our Comparative Mortality Rate.

By William H. Ford, M. D., President of the Board of Health.

In preparing the accompanying table of the mortality rate in fourteen cities of America and Europe, it was found necessary to base the calculations of the years 1880 and 1890 upon the census reports of population. The intervening years are based upon the estimated population. So far as Philadelphia is concerned we know that the record of deaths is correct. It will be observed that our city is thus shown to be one of the healthiest large communities in the world. It will also be seen that the fluctuation in the different years has been comparatively slight, showing that under all circumstances the health of the city is more or less uniformly good. The estimated population and calculated death rate of all other cities is taken from their own reports and made according to their own methods. The work of compilation thus presented has been done by Mr. J. V. P. Turner, Chief Registration Clerk of the Board of Health.

<table>
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<tr>
<th>CITIES</th>
<th>POPULATION CENSUS OF 1880</th>
<th>1881</th>
<th>1882</th>
<th>1883</th>
<th>1884</th>
<th>1885</th>
<th>1886</th>
<th>1887</th>
<th>1888</th>
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<td>25.4</td>
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<td>26.2</td>
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<td>25.6</td>
<td>23.6</td>
<td>19.92</td>
<td>19.86</td>
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<td>19.43</td>
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<td>21.00</td>
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<td>17.83</td>
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133
The Northern Home.

Among the great number of charities, each doing its noble work for humanity, with which Philadelphia is endowed, the institution lovingly known to its friends and thousands of former inmates by the above title, has an unrivalled place. Its full name is "The Northern Home for Friendless Children and Associated Institute for Soldiers' and Sailors' Orphans."

It occupies plain but substantial buildings with ample play grounds, at the intersection of Twenty-third and Brown Streets. The institution was organized in 1853, its object being to support and educate friendless orphan children, beginning with the Kindergarten and ending with the High School. Some of its male graduates have received appointments to West Point and Annapolis, and scores of successful business men of to-day, spent their tender years beneath this hospitable roof. Many others are now in the service of the Pennsylvania and the Reading Railroads and in our large banking concerns. Among the girl graduates there are many now occupying responsible positions in the higher vocations of life.

The children are taught not only the usual branches of common school education, but the boys are instructed in carpentering, cabinet-making, machinery work and kindred useful trades. The progress made by the girls in drawing, painting and music is no less notable than the skill displayed in dressmaking and cookery. The well-known Matthew Baird Brass Band, of twenty-two pieces, is composed of pupils of this institution and is maintained by Chas. O. Baird, Esq., son of the distinguished citizen whose name they bear. This was the first institution in the United States to receive the children of those who desired to enlist at the outbreak of the war, and to build a special home for soldiers' and sailors' orphans. 1303 of whom were subsequently maintained and educated here.

The total number of graduates, including the above number, to date is 6516. Diplomas and medals are awarded by the Board of Managers. During its forty years of existence the "Northern Home" has enjoyed the assistance and care of many distinguished men, among whom should be remembered John W. Claghorn, Esq., at whose residence the "Northern Home" was organized, and who was one of the incorporators; and the Rev. E. W. Hutter, whose writings and labors in behalf of the work were of great service. The support of the institution is derived from annual appropriations from the State, annual individual subscriptions and legacies which are invested as a permanent fund.

The present officers are: President, Mrs. E. E. Hutter; Vice-Presidents, Mrs. John B. Heyl and Mrs. Wm. H. Kemble; Secretary, Mrs. Mary L. Chaplain; Treasurer, Miss Louise E. Claghorn; Secretary of Admission, Mrs. Wm. P. Conover, Jr.; Corresponding Secretary, Miss Anna M. Grove. It is a notable fact that the lady who was elected the original President still actively
occupies the same position. The Board of Managers numbers twenty-five ladies. The Trustees and Physicians are gentlemen of well-known social business and professional standing. The Superintendents are Miss M. M. Walk and Mrs. Jennie Harshberger. Among the active managers are Mrs. George I. Young, Mrs. Theodore Trewendt, Miss Sallie Horn, Mrs. E. A. Heintz.

The Sanitarium Association.

By Dr. William H. Ford.

In a city so liberally provided with relief and charitable associations, it would seem invi- dious to select single instances of effort in the field of humanity, but the work of the Sanitarium Association of Philadelphia is so unusual and extended in its character and the beneficent effects of its system are so apparent, that its methods will interest readers in other communities.

The Association is composed of about sixty well-known citizens and ladies, and the contributons of money or materials are many hundreds. Two roomy and clean steamboats belonging to the Association convey, each day of the heated term, thousands of the children of the poor districts, and those having them in charge, usually mothers, down the Delaware River to Red Bank, a pleasant place where everybody is made happy for the day. Sick children and invalid mothers are provided with medicine, the hungry are fed and the squalid are clothed. During the season of 1892 over 130,000 persons were thus enabled to escape from the narrow streets and alleys for a day into the pure air of the country. Formerly the percentage of deaths in Philadelphia of children under five years of age was about 41 per cent. of the total mortality. It has been reduced to an average of about 37 per cent., representing an annual saving of child life of nearly 400 individuals. This decrease in childhood mortality was coincident with the establishment of the Sanitarium in 1878. Of the great army of the poor and debilitated who visited the Red Bank Sanitarium last season, 105,267 were children, and of these 67,924 were under five years of age. The total cost, per capita, to the institution is about ten cents, which includes the refreshing steamer ride, food, attendance, medicine if needed and bathing. Several endowments and numerous contributors provide the means to cover this outlay. The President of the Sanitarium Association is Mr. George D. McCrea, the City Treasurer of Philadelphia, and among the managers are numbers of leading physicians.
Historical Buildings and Places.

The Quaker City, which has been the theatre of so much of great import in the early history of the colonies and the United States, and the home of so many distinguished men, is peculiarly rich in the possession of visible relics of the past. The chief of these is Independence Hall, from the southern windows of which the visitor looks out upon the ever beautiful square, its walks shaded with noble trees and its lawns well kept. This is the repository of numerous relics of the revolutionary era, among them being the Liberty Bell, and the heavy oaken frame upon which it formerly rested. The room in which the ordinance of the Declaration of Independence was passed and the document signed is preserved as nearly as possible with the original furniture in its original appearance. Two blocks below and leading away from Chestnut Street, is a small by-way leading to Carpenter's Hall, a quaint and modest building now nearly smothered by the vast modern structures about it. Here was assembled, nearly two years prior to the immortal event of July 4, 1776, the first Continental Congress. It is now maintained as a public relic by the Carpenter’s company, and is often visited by strangers. The first American flag was made by Betty Ross, in a little building at 239 Arch Street, which is still standing.

Old Christ’s Church is located upon Second Street just north of Market, and is a fine example of colonial architecture. In point of interest it divides honors with old Swede’s Church in Southwark. (See chapter on churches.)

Upon busy Arch Street just below Fifth, one may observe an open space in the high brick wall guarding the cemetery of Christ’s Church, through the railing of which is to be seen the grave of the great printer, philosopher and statesman, Benjamin Franklin. William Penn’s house formerly standing in Letitia Street, near Second and Chestnut Streets, is now located in Fairmount Park, just beyond the western end of Girard Avenue bridge. Several historic country houses are still carefully preserved in the Park. (See chapter on Parks.) Many buildings exist in the oldest portion of the city near the wharves of the Delaware, given over to the basest uses of trade which were once the princely mansions of well-to-do citizens. There are, too, many quiet court yards around which the windows of busy offices look down which have, perchance, seen many stirring episodes. In one of these, just off from Willing’s Alley below Fourth Street, is the peaceful Catholic institution of St. Josephs, which many associate with the pathetic union of Evangeline and her lost lover Gabriel, when

"On a Sabbath morn, through the streets, deserted and silent,
Wending her quiet way, she entered the door of the almshouse,"

And "sweet on the summer air was the odor of flowers in the garden,"

"
In the lobby of the Philadelphia Library, on Locust Street, the visitor to that institution may observe a time-worn painting, which bears every evidence of conscientious effort upon the part of the artist, Peter Cooper by name, to depict the young town of Philadelphia as it appeared about the year 1720. Among the quaint structures ranged along the river front, to which the artist directs attention by a legend at the bottom of the picture, is the "Brew House of Anthony Morris," a concern which had then been in existence some thirty-three years, and enjoyed a good reputation for its excellent beverages among the colonists of the time. It was located upon Front Street, below Walnut, and the building now occupying the site contains a memorial tablet of this early industry.

Upon Vine Street above Third, at the present time, stands the building of The Francis Perot's Sons Malting Co., a concern which is the outgrowth and continuation of the original business founded by the fellow-voyager and associate of William Penn, and which is conducted by the seventh and eighth generations of his direct descendents. This business house is the oldest in America, and probably the oldest concern conducted by members of the same family in the world.

The long interval of more than two centuries witnessed a removal to Dock and Pear Streets about 1745, into a building still standing and in use as a planing mill; an other removal many years later, to a location upon Second Street above Cherry, and lastly in the year 1818, to the present establishment. The Morris family bore an honorable part in the progress of the young and growing city. Anthony Morris was the second Mayor of Philadelphia, and the Supreme Judge of the State; Captain Samuel Morris, of the fourth generation, was the first commander of the City Troop during the term of its service in the War of the Revolution as the body guard of General Washington, and he was Governor of the State in Schuylkill, the famous old fish-house, for forty-six years.

The Perot branch of the family is of Huguenot origin, with its traditions of the massacre of St. Bartholomew. Elliston Perot came to Philadelphia from Bermuda, in the latter part of the eighteenth century with his brother John. They established on the Delaware River front between Market and Arch Streets a large West India trade, under the name of Elliston & John Perot. Francis Perot, a son of Elliston, was indentured to Thomas and Joseph Morris in 1814, and in 1823 married a daughter of Thomas Morris, of the fifth generation finally succeeding to the business, and with his brother William S. Perot continuing the brewery until 1850, after which they confined themselves to malting exclusively, being succeeded by the firm of Francis Perot's Sons in 1868. Francis Perot died in 1885, his son Mr. T. Morris Perot, his son-in-law, Edward H. Ogden, and grand-son, Mr. Elliston Perot now conducting the business under its present title.

Mr. T. Morris Perot is well known in public affairs, and as President of the Mercantile Library Company has contributed a valuable chapter to this book to which the reader interested in libraries of the city is referred.

The first stationary steam engine built and operated in the United States was made for Francis Perot by Thos. Holloway in 1819 and was in use in the brewery fifty-three years. It was long believed to be the oldest machine of the kind in the world, but this is now in doubt.

* See Illustration with Chapter on "Philadelphia—Its Charters and Governments."
The curious may see it at the present time in the yard of the malt house. When put into service it was viewed with wonder by crowds of astonished people from near and far, few of whom perhaps, realized that this was the pioneer of a motive power which has been the most potent influence in the making of not only a great nation, but in the progress of the industries of the civilized world.

The sketch made by the writer, and which was primarily intended for use in the Trades League’s Book of Philadelphia, indicates the general appearance of the Perot engine. An iron box, 5 feet long, 2 feet deep and 20 inches wide formed the condenser, being constantly filled with cold water. A vertical cylinder, 40 inches long, together with the valve chest, was bolted to the box. The piston rod connected directly with a crank upon a shaft placed on the floor above, upon which revolved the 6-foot fly-wheel and the driving pulley. The governor, a vast affair, was also rigged above stairs. The engine developed about 10 horse-power. The gauge consisted of a glass tube containing a considerable quantity of mercury, from the top of which a long stick projected, marked as a pressure indicator.

The infirmities of this pioneer engine were considerable and frequent, and for many years a well-known machinist, Mr. Henry C. Blummer, was regularly engaged to keep it in running order, and in its old age the same service was performed by his son, William T. Blummer, to whom the writer is indebted for much help in restoring, in the drawing, some missing parts.

**Wherein We Are First.**

The first Law School in America opened here in 1790.
The first American Flag was made at No. 239 Arch Street.
The first American Volunteer Fire Company was organized here in 1736.
The Mint of the United States was established here in 1792, by Act of Congress.
The first Coins made in the United States were struck at No. 29 North Seventh Street.
The first Medical School in the United States was inaugurated in Philadelphia, in 1751.
The first Paper Mill built in America was erected upon the Wissahickon Creek, in 1690.
The first Pianoforte manufactured in the United States was made here by John Behrent, in 1775.
The Mariners’ Quadrant was invented by Thomas Godfrey, in Germantown, Philadelphia, in 1730.
The Philadelphia Water-works, the first of the kind in the country, were commenced May 2, 1799.
The first Hospital in connection with a university in the United States was opened in Philadelphia.
The first Public Library in the United States was founded by Benjamin Franklin, in 1731.
The theory that lightning and electricity were the same was demonstrated by Franklin, in 1752.
The first American Expedition for Arctic exploration left Philadelphia, March 4, 1753.
The first Vessel moved by steam was navigated at Philadelphia by John Fitch, July 20, 1786.
The first School of Anatomy in America was opened here by Dr. William Shippen, in 1762.
The first Pleasure Grounds for the people, laid out in America, were dedicated here in 1681.
The first Experimental Railroad Track laid down in the United States was put down in a yard adjoining the Bull’s Head Tavern, Philadelphia, in September, 1809.
The American Philosophical Institution, the first institution devoted to science in America, was founded in this city by Benjamin Franklin, in 1743.
The first Lightning Rod used in the world was set up by Benjamin Franklin, at his dwelling-house on the southeast corner of Second and Race Streets, in September, 1752.
The Mint of the United States
at Philadelphia.

By O. C. Bobbeshell, Ex-Superintendent.

The Mint of the United States was established by the Act of April 2, 1792, and has the distinction of having been provided for in the first building erected for public purposes under the Federal Government. This building was erected on Seventh Street, near Arch. The corner-stone was laid by David Rittenhouse, July 31, 1792. The superstructure was of plain brick. It was occupied in the October following, and the structure continued in use for about forty years.

By the Act of May, 1829, the present site was purchased, and the corner-stone of the new building was laid on the Fourth of July following. It is located at the corner of Chestnut and Juniper Streets, with a front of 150 feet on Chestnut and of 204 feet on Juniper Street. The structure is of white marble, of Grecian architecture, with two porticos, one on Chestnut Street and one on South Penn Square. It was finished and occupied in 1833. As originally constructed the building was not fire-proof, but has since been much altered interiorly and rendered practically fire-proof.

From the organization of the Mint until 1873 the Director of the Mint was located in the Mint at Philadelphia, and was charged with the supervision of the branch Mints and Assay Offices of the United States. By the Act of 1873 a Bureau of the Mint was created and located in the Treasury Department, Washington, D. C. The Director supervises the work of the Mint and Assay Offices, and the Coinage Mints, as well as the Assay Offices at New York, are by the same act administered by superintendents. The Mint has four operative officers: Assayer, Melter and Refiner, Coiner, and Engraver. All dies for the several branch mints are made at the Philadelphia Mint, and all minor coinage is also executed there. The Mint is open to the public from 9 A. M. to 12 noon of every working day, except during the annual settlement and while the machinery is shut down for repairs. The visitors are shown the processes from the fine bars to the coinage presses, and are attended by intelligent ushers, who give brief explanations of the various processes. The museum of rare coins and curios, together with a large and valuable collection of medals from all parts of the world, is one of the most interesting points.

The Troy pound, which is the unit of weight in all of the Mints and Assay Offices of the United States, is kept in a strong vault at the Philadelphia Mint, and annually a commission is appointed by the President to conduct the annual assay and try the weights used in the Mints by the Troy pound standard. This weight is carefully insulated and preserved against oxidation. The treasure vaults and the whole Mint building are under constant guard day and night. The progress of the watch is noted on automatic registers every quarter hour.

The increased demands made upon the facilities of the Philadelphia Mint became so much in excess of the space and machinery at command, that the government has taken steps to erect a great permanent mint, which it is expected will be located upon Broad Street above Cherry, and will prove another notable addition to local architecture.
Philadelphia in Finance.

By Alfred N. Chandler.

Financially speaking, no money centre in our whole continent possesses a richer, more interesting history, or more influential, magnificent and prosperous institutions than does the City of Philadelphia. It was here that Robert Morris originated the Pennsylvania Bank in 1780, the first public bank of the United States, through which what little sound finance there was connected with our Revolution was conducted. This bank was discontinued in 1784. It was here that the same eminent financier organized the Bank of North America in 1781, which became the financial agent of the American Government, under the Articles of Confederation immediately after the close of the Revolution, and which, still flourishing, proudly bears today the title of the oldest extant bank in America. It was in this city that the first American Stock Exchange was instituted in the latter part of the last century, where the stocks of the city banks, together with those of the neighboring turnpikes and canals, soon came to be as eagerly and as speculatively dealt in as are to-day “Reading” or “Traction” shares. It was here also that those two banks which became so noted in the world’s history of finance, the “First” and “Second” Banks of the United States, were chartered by the National Government. These were the banks that, after the terrible financial crash of 1837, led in the movement for the resumption of specie payments. It was from the members of this pioneer Stock Exchange that the Committee on Organization of the New York Stock Exchange was sent over from New York to Philadelphia, still in the good old stage coaching days of a century ago, for the purpose of investigating the ways of stock exchange dealing, learned, even better in the end than their preceptors, the arts and intricacies of manipulation of the stock market. It was, too, in Philadelphia that the Stock Exchange Clearing House methods were first put into actual practice in 1876, and which methods, after investigation twenty years later by committees of the Boston and New York Stock Exchanges, were approved and adopted by those exchanges. In a word it is to Philadelphia we must look to find not merely the political and commercial, but likewise the financial capital of the United States during the early history of the country. Nor is there any reason to doubt that it would have maintained its early ascendancy but for the vast advantage given New York City by superior seaport facilities, and even more by the construction of the Erie Canal which diverted the whole trade of the great and growing northwest down the Hudson through that state’s fine seaport; and yet curiously enough when in 1781-2 the stock subscriptions for the building of what ultimately became the Erie and the Schuylkill Canals were thrown open, in New York and Philadelphia respectively, the stock of the latter was subscribed six times over almost immediately, while that of the former lagged badly and was not taken up for many months. The building of the two canals, however, was completed at last, and marked the divergence which was thereafter to characterize the development of the two neighboring cities. Henceforth the grain of the West was to render New York the commercial, as the coal of the Alleghenies was to create in Philadelphia, the manufacturing capital of the Western Hemisphere.

Nor in the second great crisis of our national life, has the country seen Philadelphia grudging of its financial support. Philadelphia bankers led the way in the movement to render all possible monetary aid to the Government at Washington in those first dark hours of 1861, when

Original Building
of the Bank of North America.
the Federal Government, bereft of friends, seemed fated to fall a prey to treachery within its very
council walls. And it is now a part of history's record that the man most instrumental in placing the
nation’s bonds abroad and at home was Jay Cooke, a Philadelphian. Curiously enough, too, it was
reserved for Philadelphia capitalists to be the first to see and take advantage of the benefits proffered
by the National Banking Law of 1863, with the result of the organization of the present First National
Bank of Philadelphia, the first one in the country formed under the provisions of this law. Nor is it
to be forgotten that it was largely Philadelphia capital which built the Northern Pacific Railroad,
the first trans-continental railroad constructed by private capital.

Furnishing the surrounding country, far and wide as it does, with so many of the necessaries of
civilized existence, Philadelphia has come to enjoy the advantage of being one of the main centres
towards which constantly flows the nation's ready money; nor is it to be wondered at that not only
Philadelphia's manufactures, but its dollars should find their way back into neighboring towns or
distant boroughs in the altered form of investment loans, and that, in no way more frequently or
markedly than in the immense proportion of capital invested by Philadelphians in street railway
systems, both at home and abroad. But the distinguishing feature of Philadelphia's financial life, at
the present day, is its abundance of great Trust Companies, legitimate successors of the old state
banks, without the latter's dangerous privileges, yet endowed with many more functions and governed
far more conservatively and safely than were most of those antebellum institutions. Of the latter sort
indeed there are very few now left in Pennsylvania.

It was at one time a standing complaint against these Trust Companies that they were run on too
old-fashioned a plan, a fault gradually being now eliminated as the younger and more progressive
element takes the place of its slower father. Two features distinguish these corporations again from the
City's National Banks—since they pay interest on running deposits, and lend money for long periods
mainly either on marketable collaterals or land mortgages. Their ability to lend, and at a very
low rate of interest (in normal times about as low as anywhere in the world outside of London), is due,
in large measure, to the custom of paying interest on deposits, which, as in Scotland, tends to concen-
trate and make available the loanable capital of over a million people, in the aggregate many millions
of dollars. One of the results of this system is the ability to furnish almost any amount of money
at short notice, upon good collateral, at a rate of interest varying from 3 to 6 per cent.

The acquisition of homes by the hundreds of thousands of workingmen of the city has been
facilitated by another Philadelphia financial institution, the Building and Loan Associations, the
influence of which upon the municipality's life and finance, can hardly be over-estimated, furnishing as
these dwellings in large numbers do, direct or indirect opportunities for the secure investment of many
millions of dollars every year. More recently, however, many of the Trust Companies have adopted
the Building Associations' method of lending money, and these Associations are not as numerous as
they once were. Another financial branch greatly aided by the presence of such a multitude of little
homes is that of Insurance.

The Trust Companies are not alone in their use of the system of allowing interest on deposits.
Many of our private bankers employ the same method of securing large deposits which enables them
to accommodate clients, or hold and float outside securities—the last being rendered all the easier by
the great number of smaller investors living in and about Philadelphia and wishing to lay out their
money at once safely and remuneratively. The presence of these it is (and in far greater measure
than the uninitiated would imagine) that makes Philadelphia so excellent a place for the floating of
considerable blocks of securities, as not only our Western and Southern but as our Eastern and
Northern friends, too, are coming better and better to know and appreciate.

But, to conclude, perhaps, the best epitome of the character of Philadelphia's financial life may be
seen by looking back, to regard for a moment the course and bearing of its financial corporations—
Banks, Trust Companies, Insurance institutions as well as great manufacturing enterprises and commer-
cial houses during the recent panic of 1893. It was, without doubt, nothing but the noble aid afforded
at once by the banks to their patrons, and by depositors to their banks, that sustained the fabric of credit
unshattered in this city, when banks and business houses, throughout the country, were tottering and

142
collapsing. No banks and but few firms had to close their doors in Philadelphia, thanks to the superbly well prepared condition of the latter’s financial corporations, and not less to the well merited trust reposed in these by all classes of the business community—surely the highest of tributes to the fundamental soundness of Philadelphian finance.

The following List comprises the Joint Stock Financial Companies of the City, the Names of the Officers and Directors, and the announcements of many of these will be found upon the pages immediately following, or in our advertising space.

<table>
<thead>
<tr>
<th>Established</th>
<th>Title</th>
<th>Capital Authorized</th>
<th>Surplus and Undivided Profits</th>
<th>Shares Par</th>
</tr>
</thead>
<tbody>
<tr>
<td>1781</td>
<td>Bank of North America</td>
<td>$1,000,000</td>
<td>$1,613,723</td>
<td>100</td>
</tr>
<tr>
<td>1876</td>
<td>Centennial National</td>
<td>300,000</td>
<td>233,335</td>
<td>100</td>
</tr>
<tr>
<td>1863</td>
<td>Central National</td>
<td>750,000</td>
<td>1,702,721</td>
<td>100</td>
</tr>
<tr>
<td>1887</td>
<td>Chestnut Street National</td>
<td>500,000</td>
<td>186,729</td>
<td>100</td>
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<tr>
<td>1855</td>
<td>City National</td>
<td>400,000</td>
<td>517,729</td>
<td>50</td>
</tr>
<tr>
<td>1880</td>
<td>Commercial National</td>
<td>810,000</td>
<td>237,561</td>
<td>50</td>
</tr>
<tr>
<td>1855</td>
<td>Consolidation National</td>
<td>300,000</td>
<td>266,012</td>
<td>100</td>
</tr>
<tr>
<td>1858</td>
<td>Corn Exchange National</td>
<td>500,000</td>
<td>375,243</td>
<td>50</td>
</tr>
<tr>
<td>1864</td>
<td>Eighth National</td>
<td>275,000</td>
<td>54,502</td>
<td>100</td>
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<tr>
<td>1867</td>
<td>Farmers’ and Mechanics’ National</td>
<td>2,000,000</td>
<td>724,591</td>
<td>100</td>
</tr>
<tr>
<td>1865</td>
<td>First National</td>
<td>1,000,000</td>
<td>688,011</td>
<td>100</td>
</tr>
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<td>1888</td>
<td>Fourth Street National</td>
<td>1,500,000</td>
<td>1,094,410</td>
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<td>1882</td>
<td>Girard National</td>
<td>1,000,000</td>
<td>1,368,727</td>
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<tr>
<td>1883</td>
<td>Independence National</td>
<td>500,000</td>
<td>228,563</td>
<td>100</td>
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<tr>
<td>1826</td>
<td>Kensington National</td>
<td>250,000</td>
<td>267,316</td>
<td>50</td>
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<tr>
<td>1833</td>
<td>Manufacturers’ National</td>
<td>750,000</td>
<td>205,721</td>
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<td>1887</td>
<td>Manayunk National</td>
<td>200,000</td>
<td>166,997</td>
<td>100</td>
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<td>1867</td>
<td>Market Street National</td>
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<td></td>
<td>Merchants’ Exchange</td>
<td>100,000</td>
<td>100</td>
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<tr>
<td>1814</td>
<td>Mechanics’ National</td>
<td>800,000</td>
<td>191,275</td>
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<td>1890</td>
<td>Merchants’ National</td>
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<td>85,339</td>
<td>50</td>
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<td>1814</td>
<td>National Bank of Germantown</td>
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<td>338,718</td>
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<tr>
<td>1814</td>
<td>National Bank of Northern Liberties</td>
<td>500,000</td>
<td>732,399</td>
<td>50</td>
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<tr>
<td>1865</td>
<td>National Bank of the Republic</td>
<td>500,000</td>
<td>314,147</td>
<td>100</td>
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<tr>
<td>1870</td>
<td>National Security</td>
<td>250,000</td>
<td>179,634</td>
<td>100</td>
</tr>
<tr>
<td>1885</td>
<td>Ninth National</td>
<td>300,000</td>
<td>177,042</td>
<td>100</td>
</tr>
<tr>
<td>1889</td>
<td>Northern National</td>
<td>200,000</td>
<td>51,298</td>
<td>100</td>
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<tr>
<td>1886</td>
<td>Northwestern National</td>
<td>200,000</td>
<td>124,423</td>
<td>100</td>
</tr>
<tr>
<td>1826</td>
<td>Penn National</td>
<td>500,000</td>
<td>480,546</td>
<td>50</td>
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<tr>
<td>1890</td>
<td>People’s</td>
<td>130,000</td>
<td>100</td>
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<tr>
<td>1864</td>
<td>Philadelphia National</td>
<td>1,500,000</td>
<td>1,494,110</td>
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<tr>
<td>1889</td>
<td>Quaker City National</td>
<td>500,000</td>
<td>162,725</td>
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<tr>
<td>1833</td>
<td>Southwark National</td>
<td>250,000</td>
<td>141,350</td>
<td>50</td>
</tr>
<tr>
<td>1886</td>
<td>Southwestern National</td>
<td>200,000</td>
<td>52,590</td>
<td></td>
</tr>
<tr>
<td>1864</td>
<td>Second National</td>
<td>280,000</td>
<td>190,533</td>
<td>100</td>
</tr>
<tr>
<td>1864</td>
<td>Seventh National</td>
<td>250,000</td>
<td>55,054</td>
<td>100</td>
</tr>
<tr>
<td>1861</td>
<td>Sixth National</td>
<td>130,000</td>
<td>198,132</td>
<td>100</td>
</tr>
<tr>
<td>1886</td>
<td>Tenth National</td>
<td>200,000</td>
<td>59,002</td>
<td>100</td>
</tr>
<tr>
<td>1861</td>
<td>Third National</td>
<td>630,000</td>
<td>65,403</td>
<td>100</td>
</tr>
<tr>
<td>1846</td>
<td>Tradesmen’s National</td>
<td>600,000</td>
<td>607,327</td>
<td>50</td>
</tr>
<tr>
<td>1853</td>
<td>Union National</td>
<td>500,000</td>
<td>429,930</td>
<td>50</td>
</tr>
<tr>
<td>1832</td>
<td>Western National</td>
<td>400,000</td>
<td>397,740</td>
<td>50</td>
</tr>
<tr>
<td>1869</td>
<td>West Philadelphia</td>
<td>100,000</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>
### TRUST COMPANIES

<table>
<thead>
<tr>
<th>Established</th>
<th>Title</th>
<th>Capital</th>
<th>Surplus and Undivided Profits</th>
<th>Shares Par</th>
<th>Paid in</th>
</tr>
</thead>
<tbody>
<tr>
<td>1886</td>
<td>American Trust, Loan and Guarantee Inv. Co.</td>
<td>$250,000</td>
<td>$25,487</td>
<td>$50</td>
<td>$45</td>
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<tr>
<td>1888</td>
<td>Chestnut Street Trust and Saving Fund</td>
<td>$500,000</td>
<td>77,171</td>
<td>50</td>
<td>25</td>
</tr>
<tr>
<td>1889</td>
<td>Citizens' Trust and Surety</td>
<td>$250,000</td>
<td>27,902</td>
<td>25</td>
<td>12 1/2</td>
</tr>
<tr>
<td>1886</td>
<td>City Trust, S. D. and Surety Co. of Phila.</td>
<td>$500,000</td>
<td>266,000</td>
<td>100</td>
<td>50</td>
</tr>
<tr>
<td>1856</td>
<td>Columbia Avenue S. F., S. D. and Trust</td>
<td>$400,000</td>
<td>95,570</td>
<td>100</td>
<td>50</td>
</tr>
<tr>
<td>1886</td>
<td>Commonwealth Title Insurance</td>
<td>$500,000</td>
<td>289,636</td>
<td>50</td>
<td>50</td>
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<tr>
<td>1889</td>
<td>Equitable Trust Co.</td>
<td>$1,000,000</td>
<td>121,126</td>
<td>100</td>
<td>50</td>
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<tr>
<td>1866</td>
<td>Fidelity Insurance, Trust, and Safe Deposit Co.</td>
<td>$2,000,000</td>
<td>2,634,330</td>
<td>100</td>
<td>100</td>
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<tr>
<td>1888</td>
<td>Finance Co. of Pennsylvania</td>
<td>$5,000,000</td>
<td>1,399,378</td>
<td>100</td>
<td>50</td>
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<tr>
<td>1888</td>
<td>Frankford Real Estate and Safe Deposit Co.</td>
<td>$50,000</td>
<td>5,515</td>
<td>50</td>
<td>50</td>
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<tr>
<td>1886</td>
<td>German-American Title and Trust Co.</td>
<td>$50,000</td>
<td>104,158</td>
<td>50</td>
<td>50</td>
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<tr>
<td>1889</td>
<td>Germantown Real Estate, Deposit and Trust</td>
<td>$300,000</td>
<td>15,843</td>
<td>100</td>
<td>50</td>
</tr>
<tr>
<td>1836</td>
<td>Girard Life and Trust</td>
<td>$1,000,000</td>
<td>2,332,308</td>
<td>100</td>
<td>50</td>
</tr>
<tr>
<td>1873</td>
<td>Guarantee Trust and Safe Deposit Co.</td>
<td>$1,000,000</td>
<td>908,744</td>
<td>100</td>
<td>50</td>
</tr>
<tr>
<td>1889</td>
<td>Industrial Trust, Title and Surety</td>
<td>$350,000</td>
<td>92,555</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>1887</td>
<td>Integrity Title and Safe Deposit</td>
<td>$375,000</td>
<td>104,244</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>1885</td>
<td>Land Title and Trust</td>
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<td>144,619</td>
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<td>50</td>
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<tr>
<td>1889</td>
<td>Manayunk Trust</td>
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<td>14,686</td>
<td>25</td>
<td>12 1/2</td>
</tr>
<tr>
<td>1889</td>
<td>Merchants Trust</td>
<td>$500,000</td>
<td>56,231</td>
<td>25</td>
<td>12 1/2</td>
</tr>
<tr>
<td>1886</td>
<td>Mortgage Trust of Pennsylvania</td>
<td>$500,000</td>
<td>260,502</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>1871</td>
<td>Northern Saving Fund, Safe Deposit and Trust</td>
<td>$500,000</td>
<td>274,451</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>1812</td>
<td>Penna. Co. for Ins. on Lives and Grtr. Annuities</td>
<td>$2,000,000</td>
<td>2,281,019</td>
<td>100</td>
<td>50</td>
</tr>
<tr>
<td></td>
<td>Pennsylvania Warehouse and Safe Deposit</td>
<td>$500,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1886</td>
<td>Philadelphia Mortgage and Trust Co.</td>
<td>$957,250</td>
<td>258,754</td>
<td>100</td>
<td>50</td>
</tr>
<tr>
<td>1869</td>
<td>Philadelphia Trust, Safe Deposit and Insurance</td>
<td>$1,000,000</td>
<td>2,215,371</td>
<td>100</td>
<td>50</td>
</tr>
<tr>
<td>1885</td>
<td>Provident Life and Trust Co.</td>
<td>$1,000,000</td>
<td>2,097,704</td>
<td>100</td>
<td>50</td>
</tr>
<tr>
<td>1870</td>
<td>Real Estate Investment Co. of Philadelphia</td>
<td>$374,493</td>
<td>517,589</td>
<td>50</td>
<td>4 1/2</td>
</tr>
<tr>
<td>1876</td>
<td>Real Estate Title Insurance</td>
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<td>178,559</td>
<td>100</td>
<td>50</td>
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<td>1885</td>
<td>Real Estate Trust</td>
<td>$50,000</td>
<td>171,404</td>
<td>50</td>
<td>50</td>
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<tr>
<td>1889</td>
<td>Security Trust</td>
<td>$500,000</td>
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<td></td>
<td></td>
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<tr>
<td>1886</td>
<td>Solicitors Loan and Trust Co.</td>
<td>$500,000</td>
<td>297,086</td>
<td>50</td>
<td>50</td>
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<tr>
<td>1892</td>
<td>Tacony Saving Fund and Trust</td>
<td>$150,000</td>
<td>4,902</td>
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<td>85</td>
</tr>
<tr>
<td>1890</td>
<td>Tradesmens Trust and Saving Fund</td>
<td>$125,000</td>
<td>39,573</td>
<td>50</td>
<td>25</td>
</tr>
<tr>
<td>1889</td>
<td>Trust Co. of North America</td>
<td>$1,000,000</td>
<td>110,927</td>
<td>25</td>
<td>12 1/2</td>
</tr>
<tr>
<td>1868</td>
<td>United Security Life Ins. and Trust Co. of Pa.</td>
<td>$1,000,000</td>
<td>361,939</td>
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<td>50</td>
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<tr>
<td>1882</td>
<td>Union Trust</td>
<td>$1,000,000</td>
<td>106,848</td>
<td>100</td>
<td>50</td>
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<tr>
<td>1891</td>
<td>West End Trust and Safe Deposit</td>
<td>$300,000</td>
<td>39,357</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>1889</td>
<td>West Philadelphia Title and Trust</td>
<td>$250,000</td>
<td>45,695</td>
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</tr>
</tbody>
</table>

### AGGREGATE BANKING CAPITAL OF PHILADELPHIA AND PENNSYLVANIA.

<table>
<thead>
<tr>
<th>Institutions</th>
<th>Capital</th>
<th>Surplus</th>
<th>Deposits</th>
<th>Dividends</th>
</tr>
</thead>
<tbody>
<tr>
<td>Philadelphia</td>
<td>$1,075,751</td>
<td>$80,159,899</td>
<td>$431,927,561</td>
<td>$6,182,228</td>
</tr>
</tbody>
</table>

* Paid paid except when otherwise noted. † Outside of Philadelphia.
This prominent Bank, which is one of the oldest and staunchest of the financial institutions of our city, was established and chartered in 1803, and for the past thirty years has been a National Bank.

It has a capital of $1,500,000, and in its last statement showed surplus and undivided profits, $1,231,471.99, and deposits, $8,279,302.82.

The building of the Philadelphia National Bank, which is absolutely fire proof, and as the illustration indicates, of a most substantial and attractive character, contains upwards of eighty offices, which are acknowledged to be the finest and most complete in their appointments in the city.

The officers of the bank are Mr. B. B. Comegys, President; and Mr. L. L. Rue, Ass't Cashier. The following well-known representative business men are its Directors: B. B. Comegys, Edward S. Clarke, Augustus Heaton, J. Livingston Erringer, N. Parker Shortridge, Richard Ashhurst, Charles C. Harrison, Alfred M. Collins, Eugene Delano, Lincoln Godfrey, John H. Converse, George Wood, Lawrence Johnson.
The

Bank of North America.

The roots of Philadelphia's most venerable financial institution lie deep in patriotic soil. Having its inception in the mind of Alexander Hamilton, and created by the genius of Robert Morris, it was originally designed to uphold the finances of the colonies and their congress in the dark and all but hopeless closing years of the war for Independence.

The plan of the Bank of North America was submitted to Congress upon May 17, 1781. By a bare majority the credit of the country was pledged to the bank, and its notes declared to be legal tender for all public and private debts. Its first deposit was the sum of $470,000 specie, which came in a French war ship, from the government of France to the port of Boston, and was at once transferred to its keeping. The Bank of North America was finally organized at a meeting held in the City Tavern, Nov. 1, 1781, with an authorized capital of $1,000,000. At this meeting a Board of Directors was chosen, composed of the following citizens:

Thomson Willing, Thomas Fitzsimons, John Maxwell Nesbitt, James Wilson, Henry Hild, Samuel Osgood, Cadwalader Morris, Andrew Caldwell, Samuel Ingles, Samuel Meredith, William Bingham and Timothy Matlack, and subsequently Thomas Willing was made President, with Tench Francis as Cashier. Mr. Willing was a partner of Robert Morris, and had taken a prominent part in the affairs of the city, province and nation. His portrait, as it appears in a fine etching which adorns the published history of the Bank of North America, bears a striking likeness to that of Washington, whose character he was also said to resemble. Mr. Willing remained at the head of the bank ten years; under his guidance the charter was obtained from Congress, and on January 7, 1782, it commenced business on Chestnut Street, near Third, almost upon the site of its splendid building now in course of completion. The original building was a modest structure, in which the bank continued until 1846.*

From the beginning the bank was of the most important service to the cause of the patriots, effectually aiding in the restoration of the public credit, and advancing the means to clothe and feed the Continental army. Through the stress of yellow fever, panic, war and competition, the bank passed with varying fortunes, but always safely, and in 1846 began the erection of a substantial building upon the site of its long-time home. In this building it conducted business until very recently.

The bank has paid in dividends to shareholders $5,700,000, or 651 per cent., 530 per cent. of which was divided from the years 1865 to 1893. It has now a capital of $1,000,000, with a surplus of $1,300,000, and a contingent fund of $314,000. The following is a condensed statement to Feb. 28, 1894.

<table>
<thead>
<tr>
<th>Assets</th>
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</thead>
<tbody>
<tr>
<td>Loans and Investments</td>
<td>$5,812,662 66</td>
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<tr>
<td>Due from State Banks and Bankers</td>
<td>$437,329 27</td>
</tr>
<tr>
<td>Cash and Reserve</td>
<td>$4,959,126 59</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$11,316,581 52</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities</th>
<th></th>
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<tbody>
<tr>
<td>Capital</td>
<td>$1,000,000 00</td>
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<tr>
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<tr>
<td>Circulation</td>
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<tr>
<td>Deposits</td>
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</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$11,316,581 52</strong></td>
</tr>
</tbody>
</table>


Officers: Jno. H. Michener, President; John H. Vatt, Cashier; Jas. C. Pinkerton, Asst. Cashier.

* See chapter "Philadelphia in Finance."
National Bank of the Republic.

The attractive building of the National Bank of the Republic, 313 Chestnut Street, commands attention by its unique architecture and prevailing red tone, presenting to the street a striking facade of English redstone, terra cotta and Philadelphia pressed brick, with steep roof of red slate; the half-arched doorway and round tower, with its conical roof, being prominent features. It was completed in December, 1884, and covers a lot of 30 feet front and 180 feet in depth—with the exception of a small back area for light and ventilation. The conventional center doorway being discarded, the entrance is at the side, through a large vestibule, to the right of which is a room for the use of those having business with the bank in making up deposits, writing checks and counting money. The main banking room is 79 feet wide, 120 feet deep, and 34 feet high, and is profusely lighted through sky and ceiling lights its entire length. The interior finish is of cherry, with exposed beams and corbels supporting ceiling; the counters, desks and partitions are of mahogany and beveled plate glass: the walls, where not of tile and richly carved Caen stone, are painted in warm colors, a rich dark red predominating, the effect of which is novel and pleasing; the main floor throughout is covered with red and small black tiles laid upon brick arches. The main room is divided by the mahogany partitions into large and convenient apartments for officers, tellers and clerks, back of which is a commodious directors' room. The vaults are of massive granite work, with the most approved steel lining, within which are steel safes. The bank owns and occupies the entire building, the interior of which is much larger than its exterior indicates, affording ample room in all the apartments, and an unusually large space outside of the counters for customers and the public. It is heated by steam and from open stone fireplaces, which form pleasing features in the interior architecture, and is admirably ventilated and lighted, and most conveniently and comfortably arranged. The building has served as a model in the construction of a number of banking houses throughout the country.

The National Bank of the Republic was organized December 5, 1865, and began business, May 22, 1866, at 809 and 811 Chestnut Street, where the National Exchange Bank was merged into it in January, 1870. It removed to the building of the Guarantee Trust and Safe Deposit Company, in December, 1874, and to its present location in December, 1884. Its policy has always dictated the selection of active business men for its directors, and some of Philadelphia's foremost merchants and manufacturers have been members of its board. Among the more prominent directors now deceased, were William B. Thomas, John Bower, William Ervien, Alfred Day, Edward B. Orme, Samuel A. Bispham, Frederick A. Hoyt, John Pearce, J. Barlow Moorhead, Charles L. Sharpless, John Welsh, Jr., Nathan Brooke, Charles T. Parry, Charles S. Pancoast, John F. Smith, and Howard Hinchman. The present directors are: William H. Rhawn, President; William Hacker, William B. Bement, James M. Earle, Henry W. Sharpless, Edward K. Bispham, Henry T. Mason, Charles J. Field, Edward H. Wilson, William H. Scott, Charles E. Pancoast, Harvey K. Hinchman, and Joseph P. Munford, Cashier.

The President and Cashier have been engaged in banking for more than a third of a century, having been associated in the Philadelphia Bank as early as 1857, and have been together in their present respective positions for over twenty-seven years; the former having been first elected August 29th, and the latter September 1, 1866. Since then, under the conservative management of officers and directors, and the faithful services of subordinates, the net earnings of the bank to November, 1893, have amounted to $1,351,472, of which $1,050,000 have been divided to the stockholders, and $301,472 remain as surplus and undivided profits.
The Market Street National Bank

The Market Street National Bank was incorporated April 28, 1887, and began business May 23, 1887, in temporary quarters, No. 1017 Market Street, pending the erection of the permanent and capacious building, No. 1107 Market Street. It was the outgrowth of a conviction of business people in the neighborhood, that a new national bank with ample capital, located on Market Street near the Public Buildings, was a public necessity.

Although a much larger amount was offered, it was deemed wise by the founders to limit the capital to $600,000. The stock was divided among two hundred persons, preference being given to those intending to do business with the bank. The bank has aimed to do a legitimate banking business.

Its building, which is of brick and stone, 26 feet front by 180 feet deep, is most substantially constructed with every possible accommodation for all anticipated wants of a progressive institution. The vaults have every contrivance that modern ingenuity can devise to afford security, and in addition to these there are time locks that will not permit the doors to be opened until the hour specified has been reached. In addition to night watchmen, an electric police alarm communicates direct with the police station; a touch of the lever of this device will at once bring police to the building.

The telephone connected with this alarm box is regularly used during each night by the watchmen, to report to the police night sergeant at the station.

To meet the wants of, and, at the request of its depositors, there is a special vault and handsomely fitted rooms, specially arranged for the use of the box renters. This is a great convenience for persons using the Pennsylvania and Reading Railroads, both of which stations are near the bank. Out-of-town depositors are coming to realize the great convenience of the bank for the transaction of their business.

From its organization the bank has been fortunate in securing the services of directors whose experience in business matters renders their voluntary service of great value.

Regular examinations are made without previous notice to the officers.

There has been but one change in the personnel of the officers since the bank started, Mr. George D. McCreary having been elected City Treasurer; resigned as Vice-President January 1, 1892.

The officers are Chas. H. Banes, President; Samuel Y. Heebner, Vice-President; Benjamin F. Dennisson, Cashier.

There has been a steady growth of business from the day the bank opened, which may be accounted for largely by the conservative and faithful attention given by the management.
Penn National Bank.

Southwest Corner Seventh and Market Streets.

The Bank of Penn Township was organized in 1827 and located at Sixth and Callowhill Streets, and afterwards removed to Sixth and Vine Streets. In 1864 it became a National Bank, adopting the name of The Penn National Bank. In 1882 the present attractive and convenient building was commenced at the southwest corner of Seventh and Market Streets, the site of the house in which Thomas Jefferson wrote the Declaration of Independence, this fact being inscribed upon a tablet set into the wall of the structure. The Bank occupied this location in 1884. The capital is $500,000; surplus and undivided profits, $431,359.04; deposits, $3,506,784.93; loans, $3,227,985.75. During the past seven years, in addition to paying its regular dividends, the Bank has added 60 per cent. of its capital to its surplus funds. The present officers and directors are Samuel S. Sharp, President; Henry G. Clifton, Cashier; Samuel T. Fox, Samuel Lee, Winthrop Smith, Robert C. Lippincott. John F. Stoer, Charles H. Warthman, Stacy Reeves, Alan H. Reed, Directors.
Drexel & Company, Bankers,

Drexel Building, Fifth and Chestnut Streets.

This influential establishment was founded in 1837 by Mr. Francis M. Drexel, father of the late Anthony J. Drexel. In 1885 the beautiful and convenient structure in which the firm is now located was completed, in the form of a temple-like building, on a single floor devoted entirely to the business of the firm. The great white edifice, of which it is now but a part, was finished several years later, and, as a whole, is a noble monument to the philanthropic and energetic citizen whose name it bears.

The original portion of the building is said to be the handsomest private bank in the world, and is admirably adapted to the purposes of the far-reaching and growing business in the negotiation of Municipal, State, Government, railroad and other first-class securities, and also the issuing of letters of credit upon the commercial centres of the world. The New York house is styled Drexel, Morgan & Co., dating from 1850, and the Parisian representative is the firm of Drexel, Harjes & Co., dating from 1867. Drexel & Co. are also agents for J. S. Morgan & Co., the great bankers of London. A large number of correspondents, located in all parts of the civilized world, facilitate the transaction of exchange business for customers. In its list of correspondents is included many of the leading banking houses of the country at large, and with an experience of many years on the part of its officials, it enjoys the confidence and patronage of the business interests of this city; and its far-reaching influences are often felt in movements favorable to the added integrity and greater financial strength of our community.

The Drexel building is one of the great commercial ornaments of the city, and a view from its roof, which is open to visitors between 9 A. M. and 4 P. M. daily, commands a panorama of the entire city. Many strangers visiting the city avail themselves of the privilege thus afforded. Immediately opposite is Independence Hall, and its historic well shaded domain; to the east the breezy waters of the Delaware River, the spire of Christ Church, that garden of Colonial Philadelphia, between; westward, the lofty pile of the City Hall, Masonic and Odd Fellows' Temples, business palaces by the score, churches, colleges, institutes, hotels, theatres; the homes of a million people or more covering all the space between the rivers, extending beyond the Schuylkill, and across the highlands of West Philadelphia, and northward between Manayunk, Germantown, Chestnut Hill and Frankford, an industrial empire, created in its greater part, within the lifetime of the able financier and wise philanthropist who wrought such notable success, and gave so generously in our midst.

The plan of the building is that of the letter "H." It contains 398 offices, which are occupied by legal, professional and mercantile tenants. Its eleven floors are reached by six elevators, two of which are express to fifth floor, and which carry from 16,000 to 20,000 persons daily. The Board Room of the Stock Exchange is located in the east wing, and upon the fifth floor the Board of Trade has fine headquarters. It is heated and lighted by the most improved methods and in points of beauty, convenience and size has few rivals in any of our other cities.
among the long established banks in the heart of the trading and jobbing section of the city this institution is prominent. The Corn Exchange National Bank was chartered as a State bank in 1858, and as a National bank in 1864, with a capital of $500,000, and has paid $1,367,100 in dividends since its inception.

It includes among its customers many leading banks, corporations, business firms and individual depositors. The bank is also a depository of the United States, the State of Pennsylvania and the City of Philadelphia. It acts as reserve agent and correspondent for National, State and private banks, which enables it to handle collections and other business entrusted to it with promptness and without much expense. To banks, bankers, corporations and individuals desiring to open an account in this city, or those contemplating a change in existing banking arrangements, would say without hesitation, it desires your business, and will grant you every favor consistent with safe banking.

The last statement of May 4th showed a capital of $500,000; surplus and net profits, $364,309.53, and deposits, $4,603,508.

The Western National Bank of Philadelphia.

The Western National Bank of Philadelphia is one of the older banks of the city, having been chartered as a State bank in 1832, and becoming a National bank in 1864.

Its capital is $400,000, and its surplus fund $200,000; average net deposits at present, about $3,500,000, upon which cash reserves are carried of from 40 to 50 per centum, the bank's policy being to always run strong in cash; and while the corporation has been conservatively managed, the results of its business have been quite profitable to its stockholders, the present rate of dividend, 10 per cent. per annum, having been largely exceeded in the past, notably in 1865, when a dividend of 10 per cent. was paid in May and another of 100 per cent. in November, the latter returning to the stockholders in one payment their original investment at par, so that the present capital and surplus fund are wholly derived from the profits of the business.

The bank owns its banking house, a fireproof building at Nos. 408 and 410 Chestnut Street, and the accompanying illustrations show both the exterior and interior of the building, which includes safe deposit vault accommodations as well as the usual banking facilities.

Trust Companies.

The Pennsylvania Company

FOR

Insurances on Lives and Granting Annuities.

It is a notable fact that Philadelphia was the pioneer, as in many other great undertakings for the benefit of humanity, in the formation of an institution devoted to life insurance and annuities; the original title, as given above, remaining unchanged to the present time.

The Pennsylvania Company for Insurances on Lives and Granting Annuities had its inception through a meeting of citizens held at the once famous Merchants' Coffee House, upon Second Street, below Chestnut, upon December 9, 1809. The original stock, which was speedily taken, was $300,000, and remained at this figure until 1863, when it was increased to $1,000,000, since which time it has become $2,000,000, with a surplus of $2,000,000.

The shares, of which the par value is $100.00, are now held at $500.00 each, a proud record of the fidelity, sound judgment and popularity of past and present officials and their system.

The first President, Joseph Ball, was elected March 17, 1812. The first Board of Directors was composed of James Paul, Patrick Gernon, Joseph Peace, Israel Whelan, John Bohlen, Samuel D. Yorke, Lewis D. Carpenter, John Claton, Joshua Longstreth, Jeremiah Warden, Jr., Samuel Hodgden, Cadwalader Evans and Joseph Huddell. President Ball was succeeded in turn by James Paul, Samuel Hodgden, Samuel Yorke, Condy Raquet, Jacob Sperry, Robert M. Patterson, M. D., William Boyd, Thomas Astley, Hyman Gratz, Charles Dutilh, Lindley Smyth and Henry N. Paul, the present incumbent; the remaining officers being as follows: Jarvis Mason, Trust Officer; L. C. Cleeman, Assistant Trust Officer; C. S. W. Packard, Treasurer; John J. R. Craven, Secretary; William L. Brown, Assistant Treasurer; Directors, Lindley Smyth, Henry N. Paul, Alexander Biddle, Anthony J. Antelo, Charles W. Wharton, Edward H. Coates, Peter C. Hollis, John R. Fell, William W. Justice, Craige Lippincott, Edward S. Buckley and Beauveau Borie.

Originally located in a former dwelling house, at 72 South Second Street, which was also the residence of the Actuary, the company moved in 1817 into a property purchased by them upon the north side of Chestnut Street, near Fifth. In 1825 a second removal was made to the northwest corner of Walnut and Third Streets. Five years later, the increase of business led to another move to Third Street, above Walnut. The trust feature of the company's business dates from 1835, when the charter was amended to include all forms of trust and guardianship business. In 1840 the company located at 304 Walnut Street, erecting a fine building there in 1857. In 1853 the company had been empowered to act as executor and administrator of decedents' estates, a branch which has now become an important feature. From 1873 to 1890 the company was located in a fine building at 431 Chestnut Street, and the latter year moved into its present splendid structure at Nos. 515, 517, 519 and 521 Chestnut Street. This permanent home of the company is probably unsurpassed in its conveniences for all classes of its patrons, in the safety of its vast holdings of valuables, and the comfort of its officials and employés, by any similar edifice in America. Every approved appliance and precaution tending to the utter integrity of its deposits is in effect day and night perpetually. Special apartments with desks, writing material, etc., are provided for safe renters, with a separate room for lady patrons.
The City Trust, Safe Deposit and Surety Company of Philadelphia.

This company is located at 927 Chestnut Street, and has developed in its several departments a large business, to accommodate which the adjoining premises, now occupied by the Philadelphia Inquirer, are to be added, with elaborate improvements, to the present offices of the corporation. The full paid capital is $500,000, and surplus, $150,000.

The company acts as sole surety for receivers, assignees, committees, administrators, executors, trustees and guardians, and in cases of attachment, replevin, appeal, capias, etc., where bonds are required. It acts as surety in all departments of the City of Philadelphia, of the National Government on official and contract bonds. It is empowered to become surety against loss through default of officers, cashiers, book-keepers, agents, contractors, notaries, state, county, and municipal officers, and all others holding positions of trust or office. Deposits bear interest at 2 per cent. on check accounts, and 3 per cent. where one week's notice is given. Boxes in its guarded vaults are rented at sums varying between $4.00 to $50.00 per annum. Real estate is managed, mortgages negotiated, and security furnished on contracts. The following well-known citizens are identified with the company:


The North American Mercantile Agency Company.

A comparatively recent development of the American methods of business and a necessary result of the extension of credit by all large and even many smaller business houses to every part of the broad domain of our country, is the modern collection and reporting agencies. The volumes of rating published at considerable intervals of time, useful as they are, often mislead, and credit managers had long felt the need of special reports as to the financial condition of dealers ordering goods made by a competent person on the ground, at the very time of receiving the order. In cases of delayed settlement of accounts a new need arose for a reliable attorney in the immediate neighborhood of the delinquent debtor, to whom the account might be sent for collection. These two wants the collection and reporting agencies undertook to fill. One of the earliest of these was the North American Mercantile Agency Co., incorporated at Meriden, Conn., Jan. 17, 1874. Upon its incorporation it opened its principal office at 206 Broadway, New York, where it is still established, and for eighteen years has been under the management of E. J. Whitehead. A branch office was also established in Philadelphia, and in 1875 Rudolph M. Schick, a respected member of the bar, was appointed its attorney here. He still holds the position as representative of the agency, at the office in the Frederick Brown Building, No. 441 Chestnut Street. It includes very many of the leading business houses of this city, New York and all the cities of the country, in all lines of trade, among its subscribers, and puts into the hands of its members a list of nearly six thousand reliable attorneys in every county and town of any size in the United States and Canada. The high character of its officers, managers and attorneys has obtained and kept the ever increasing favor and patronage of every business community in the country. During the twenty-one years of its existence it has constantly increased its business, and now is far the most important of all the companies of its class. The Philadelphia office is organized with Mr. L. B. Disbrow in charge of the subscription and commercial reporting departments, while the collecting department is under the management of William S. Maull.
The Equitable Trust Company.

Capital (subscribed) . . . $1,000,000.
Capital (paid in) . . . 500,000.
Undivided Profits . . . 125,000.

A MOST REMARKABLE RECORD OF SUCCESS.

The record of the Equitable Trust Company, of Philadelphia, is of such an unusual character as to warrant some comment. This Company, though still in its infancy (having commenced business in January, 1890), has already taken a place in the front rank among institutions of its kind. Its clients and the character of its investments and securities are among the best in the business community.

The increase, appreciable almost from day to day, in its business as Trustee, Executor, Administrator, Guardian, Assignee, Receiver, Surety and in other capacities, has been so marked that the infant which in 1890 required but three or four nurses, now has thirty odd attendants to minister to its constantly growing demands.

There would seem to be but one explanation for this condition of affairs and that is that the business community has full faith in the integrity and ability of the management; and that this confidence is fully warranted we need hardly do more than name the gentlemen who form that management. Mr. William F. Harrity, who needs no introduction to any American community, is the President. Messrs. George L. Crawford and Daniel Donovan are the Vice-Presidents and (with the addition of the gentlemen already named) the Board of Directors is composed of Jay Cooke, Jr., George H. Earle, Jr., Howard B. French, Anthony A. Hirst, Arthur Hagen, Winthrop Smith, Jeremiah J. Sullivan, John Sparhawk, Jr., S. Edwin Megargee, Samuel Gustine Thompson, William B. Gill and John A. Johann.

The names cover the ground of the legal, financial and mercantile fields, and make a combination rarely to be found, one which could hardly fail to grasp and promptly deal with any character of question which could arise.

Mr. Frank J. Johann is the Secretary and Treasurer. He received his training in the service of the Provident Life and Trust Company, which fact would, in itself, be a recommendation anywhere. The Trust and Title Department is under the joint management of John H. Connellan, Esq., and Albert H. O'Brien, Esq.

Mr. O'Brien is a new acquisition, having formally been Assistant General Counsel of the Philadelphia and Reading Railroad Company, for a number of years. Mr. Connellan has been with the Company since its organization and is thoroughly familiar with the details of its business.

The Equitable Trust Company receives deposits, makes loans, insures titles to real estate, executes trusts, becomes surety, takes charge of real estate, etc. Pays interest on deposits.

OFFICES:

No. 624 Chestnut Street,
PHILADELPHIA.

May, 1894.
The Commonwealth Title Ins. and Trust Co.

The Commonwealth Title Insurance and Trust Company began to transact business in September, 1886.

It has a capital of $1,000,000, and a surplus of $250,000. Its Constitution is so framed that none but lawyers, conveyancers, real estate brokers and agents can hold its stock, and only one hundred and fifty shares can be held by any one person. This creates a co-operative feature which has led to most admirable results.

The aim of this company is to transact a title insurance business through lawyers, conveyancers and real estate men in such a way (upon the usual terms) as will permit a purchaser of real estate, or an investor in a mortgage, to have not only the security and facility which a title company affords, but also the advantage of the care and attention of the particular conveyancer or counsel whom he may select. The Commonwealth seeks to transact a title and trust business through the medium of its stockholders and their professional brethren, and its methods are such as to avoid relations which might tend to sunder or weaken the ties existing between the client and his counsel, conveyancer or broker.

The company insures title to real estate, mortgages and against special risks, such as decedents' debts, mechanics' liens, etc.; executes trusts of every description, acting as executor, administrator, guardian, assignee, receiver, registrar, etc.; receives deposits, payable on check at sight, and allows interest thereon; loans money on collateral and on mortgages; becomes surety for executors, administrators and all parties in fiduciary capacities; issues searches giving a plain certificate, assuming the greatest measure of liability.

The prosperous condition of The Commonwealth has justified its peculiar features, and its course has compelled modifications of business methods by other companies. The extraordinary success of the company will appear when consideration is had of the fact that, notwithstanding dividends of 12 per cent. per annum are regularly paid, there has already been accumulated a surplus as above indicated. The deposits with the company average more than $3,000,000.

The company is provided with an admirable working plant, compiled with great care and accompanied with accurate plans. The offices are at 813 Chestnut Street, a fire-proof structure, affording ample protection to the valuable plant and enlarged facilities for all its departments of business. Safe deposit boxes in burglar and fire-proof vaults can be rented at moderate rates.

Officers: Henry M. Dechert, President; Andrew J. Maloney, Vice-President; Edward H. Jonsall, Second Vice-President (in charge of titles and trusts); Adam A. Stull, Secretary and Treasurer; Andrew T. Kay, Assistant Title Officer; Charles K. Zug, Assistant Trust Officer. Directors: A. M. Beittler, Francis E. Brewster, Charles Carver, Henry S. Cattell, Henry M. Dechert, Samuel T. Fox, William Gorman, Andrew J. Maloney, John M. McCurdy, Henry J. McCarthy, William S. Ringgold, John H. Sloan, Frederick Sylvester, Robert A. Wilkinson, Isaac D. Yocum.
The Union Trust Company.

715, 717 and 719 Chestnut Street, Philadelphia.

One of the most ornate among the many splendid buildings in Philadelphia devoted to the safe keeping of money and valuables and the management of property, is that of The Union Trust Company, at 715, 717 and 719 Chestnut Street. The front is built of Maine granite and Indiana limestone. Its massive grilled arches, great circular window and sculptured figures attracting the attention of every stranger. This institution was incorporated in 1882, with a capital of $1,000,000, and has occupied the present building since October, 1889. Its roomy interior is equipped with a series of convenient offices for the transaction of the large business of the Banking and Trust Departments, beyond which is the Safe Deposit Department, with its vaults and coupon rooms. The basement contains steel-lined burglar-proof vaults for the storage of trunks, boxes, and packages containing plate, jewelry, clothing and other valuable articles, and for the safe keeping of merchandise, furniture, paintings, statuary, electro plates, etc.

The business of the company is comprehensive in character. In the Banking Department money is received subject to check, on time, and in small sums in the Saving Fund payable upon ten days' notice. Loans are made upon marketable collateral.

Safes, vaults and boxes are rented in the Safe Deposit Department at rates varying from $2 to $60 per year, accessible to renters during business hours, and guarded perpetually by every approved appliance and means, including time locks, electrical stations, and night and day watchmen. The Trust Department collects moneys, acts as assignee, receiver, guardian, executor and administrator, becomes surety for persons for the faithful execution of any trust, office or duty, execution of contracts and in proceedings in courts; also as trustee in mortgages issued to secure bonds, etc. The company acts as register of the stocks or bonds of corporations and becomes the custodian of wills.

The Girard
Life Insurance, Annuity and
Trust Company
of Philadelphia.

It is probable that within a few years our City Hall will form the central feature of a group of edifices unequalled anywhere upon the continent, if, indeed, in the world. Of the several great structures already erected and occupied for business purposes in this immediate cordon, the splendid building of The Girard Life Insurance, Annuity and Trust Company, of Philadelphia, occupies the most notable site, at the northeast corner of Broad and Chestnut Streets, extending 95 feet upon the former and 100 feet upon the latter thoroughfare. It is built mainly of limestone, and the elevation to the top of its tower is 180 feet. The upper floors are arranged for business offices, all having abundant light and ventilation. The interior decorations are in every way worthy of the harmonious design of the exterior.

The greater portion of the main floor is dedicated to the business of the Company through whose enterprise it was built.

The Girard Life Insurance, Annuity and Trust Company of Philadelphia was organized in 1836. It has recently increased its capital to $1,000,000, and has a surplus of over $2,000,000 in addition.

The Banking Department does a general banking business, making loans, however, only upon approved standard collaterals. Collections are made in all parts of the country. The Company acts as agent for the registration and transfer of stocks and bonds of corporations, and in payment of coupons, registered interest or dividends. It also acts as attorney in fact, for the financial officer of churches, charitable institutions and associations, schools, colleges, etc., keeping their books, supervising their investments, collecting income, and performing other similar services.

The Trust Department is empowered by the charter originally granted to execute trusts and serve as executor, trustee, guardian, assignee, receiver, committee or agent. Incomes are collected and estates managed for persons who from absence, ill health or other reasons may require an agent. All papers relating to trust estates are kept in a special burglar-proof vault.

The Real Estate Department is devoted to the purchase and sale of local realties. Rents are collected, repairs supervised, leases drawn, and deeds transferred and guaranteed.

In the Safe Deposit Department, liberal space is devoted to a massive system of vaults, fitted with safes and boxes for the safe-keeping of valuable papers, silverware, jewelry and other similar articles. A special vault is reserved for the property of lady patrons, as well as a suitable room for their convenience in transacting business.

The officers of the Company are: Effingham B. Morris, President; Henry Tatnall, Vice-President; William N. Ely, Treasurer; J. Andrew Harris, Jr., Assistant Treasurer; Nathaniel B. Crenshaw, Real Estate Officer; George Tucker Bispham, Solicitor.

Philadelpbia’s Proposed Arcade.

Illustration from the Plans Under Consideration.

The pages of the Book of Philadelphia are devoted consistently to actualities, but the splendid plan indicated in the above illustration, originating with Mr. Joseph M. Huston, architect, of this city, warrants an exception to the rule. Mr. Huston’s proposition, which is under consideration of the property holders of the block bounded by Broad, Fifteenth, Chestnut Streets, and South Penn Square, facing the Public Buildings, is to devote the entire space to a vast arcade, based upon the plans of the Burlington Arcade, London, and the Victor Emmanuel Arcade, Milan. The amount required for such an enterprise is vast. The capital of the company is to be $7,000,000, of which $3,000,000 will be allowed for the land, an equal sum for the building, and $1,000,000 for surplus.

The dimensions of the arcade will be, when erected, 204 feet upon Broad Street by 396 feet east and west, with a twelve-story elevation of 185 feet to the main roof, the whole being considerably larger than the famous Auditorium of Chicago.

Four great towers are to rise 40 feet above the roof, with a central dome. Eight floors will be devoted to offices. Restaurants, club rooms, assembly halls, and a roof garden are proposed features. Galleries at each floor will surround a great central court, the broad passages transversing the building midway in both directions, practically forming new public thoroughfares. Twenty-four elevators are to be employed in groups. Estimates submitted indicate that Mr. Huston’s plan can be made permanently profitable, and with the broadening spirit of the city in sympathy with this notable project, it is to be hoped that it may in due time become a reality, and thus add another to the growing list of our commercial palaces.
The history of the Penn Mutual Life Insurance Company is the best argument that could be advanced in favor of mutual insurance as a sound business investment. The company was chartered by the Legislature of Pennsylvania, on the 24th day of February, 1847. It was authorized to transact the business of insuring lives, and begun work accordingly May 25, 1847. The Penn Mutual was conservative from the outset, both as regarded the acceptance of risks offered and the region of country operated in. So carefully has its business been conducted that where a policy was issued and duly matured it has been paid with the utmost promptitude. The number of policies issued from its organization aggregate more than 96,000, insuring over $270,000,000. A statement of its affairs shows that more than 09 per cent. of the entire premium receipts has been returned to policy holders or their families in endowments, returned premiums, surplus, surrendered policies, and death losses. A small per cent. has been expended for commissions, office and other expenses, rent, etc. The remainder is yet in the possession of the company as a reserve for future death losses, and as surplus to return members to reduce the payments of their future premiums. Its present assets exceed $22,500,000, with a correspondingly large surplus of over $2,600,000. It issues a great variety of insurance contracts, embracing all forms of life, limited life, endowment, term, etc., its object being to reach every reasonable demand, and to do this at the lowest attainable cost by a just administration of its responsible functions. The Company being purely mutual there are no conflicting interests, and the managers promote their highest personal interests by fidelity to those of the policy holder.

The Board of Trustees is composed of the following gentlemen, many of whom have been connected with the Company for a long series of years, and exercise constant vigilance in its management: James O. Pease, Joseph M. P. Price, Ellwood Johnson, William C. Houston, William H. Rhawn, Atwood Smith, John H. Watt, N. Parker Shortridge, Richard S. Brock, Benjamin Allen, John Scott, Charles J. Field, Robert Dorman, R. Allison Miller, Noah A. Plympton, Frank Markoe, Harry F. West, Lincoln K. Pasemore, George K. Johnson, Joseph Bosler, Frank K. Hipple, Benjamin Rowland, Aaron Fries, Harry Rogers, Samuel B. Stinson, Harvey K. Hinchman.

The institution is officered as follows: Edward M. Needles, President; Horatio S. Stephens, Vice-President; Henry C. Brown, Secretary and Treasurer; Jesse J. Barker, Actuary; John W. Hamer, Manager Loan Department; Henry C. Lippincott, Manager of Agencies; Henry H. Hallowell, Assistant Secretary and Treasurer; J. Leithman, Jr., Comptroller; John J. McClory, Supervisor of Applications and Death Claims. Home Office, 921-3-5 Chestnut Street.
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The Mutual

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Company
New York.

Life Insurance
of
RICHARD
The Mutual

McCURDY,

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mighty benificence will .spread out over the earth, carrjdng joy and peace into the hearts of countless
thousands. The main office of The Mutual IJfe is located in New York City, on Nassau, Cedar and
Liberty Streets. The compan)^ is now completing a large addition upon the Liberty Street side.
It is
thirteen stories in height, and is built and fitted up in the most substantial and complete manner.
The two upper floors and a roof garden will be occupied by the Insurance Club of New York, and
their quarters will be bj' far the most elegant and luxtxrious of those of any business club in the
country.
The companj^ also owns buildings in Boston, Philadelphia and San Francisco, the last named
having been recentlj^ completed, and being one of the most complete office buildings upon the Pacific coast.
The Penns_vlvania General Agency, in charge of William H. Lambert and Archibald N. Waterhouse, under the firm name of William H. Lambert & Co., one of the principal General Agencies of
The Mutual Life, has its offices in the company's building, corner Tenth and Chestnut Streets, Philadel-

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Messrs. Lambert

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December 31, 1893, in this General Agency being 23,256,
Waterhouse have each been connected with the company for

more than a quarter of a centurj', the former, in association with the General Agency, successively
held by Messrs. F. Ratchford Starr, Frederick W. Vanuxem and Edward P. Bates (all of whom are
deceased)
and Mr. Waterhouse, in the Home Office of the company, resigning the responsible
position of Auditor, which he had held for several years, to associate himself with Mr. Lambert in
the management of the Philadelphia General Agency.
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Philadelphia has lately become an important factor in the world of athletics; with nineteen regularly organized clubs, with an aggregate membership of 7,500, and club property worth $250,000, she is able to demand recognition on the field, track and water in every branch of sport. The history of local athletics on a large scale, irrespective of rowing, dates back to June, 1880, when the Schuylkill Navy gave its first open games at the Young America Cricket Grounds, at Stenton. The success of this first venture, and the subsequent meeting given in Fairmount Park, in November, 1881, led to the formation of what is now known as the Athletic Club Schuylkill Navy, which has risen to the proud distinction of being the leading athletic club in this city. John F. Huneker may be justly called the father of the organization, as it was through his proposition to form an athletic club that at a subsequent meeting held August 19, 1884, the A. C. S. N. was finally launched. In November, 1884, the new club procured quarters at 1913 Market Street, and after being substantially fitted up they were formally opened on Thanksgiving Eve of that year. The phenomenal growth of the club led to the erection of the present imposing building at 1626-28 Arch Street. After some vicissitudes the club has been placed upon a fairly good footing financially, and with a membership of 1,200 exerts a great influence upon the athletic affairs of the community.

In athletics, particularly in three branches, the organization occupies a position pre-eminent in the athletic world, namely, boxing, wrestling and pole vaulting; in the first-named through the efforts of the instruc-
ten years he has developed quite a number of good runners and jumpers, not a few of whom have won local fame; but in W. S. Rodenbough the club has a pole vaulter who can defeat the world, he being the present world's record holder in this branch of sport. The club has always maintained a high standard in its athletic department, and in 1890 possessed a team of amateur boxers and wrestlers who had not only won the championships of America twice in succession, but stood ready and willing to uphold the athletic reputation of the Quaker City in these two branches of sport against the entire world.

Among other local organizations that have accomplished considerable in amateur athletics may be mentioned the Athletic Department Y. M. C. A., Caledonian Club, National Swimming Club, American Athletic Association, Pennsylvania Railroad Athletic Association, Philadelphia and Reading Railroad Athletic Association, Bank Clerks' Athletic Association and the half-a-dozen or more German societies around town affiliated with the American Turnerbund.

ROWING.

Philadelphia occupies the first place among the cities of this country in amateur rowing. The Schuylkill Navy in organization, equipment, value of club property and natural advantages has no peer. It was formed early in the fifties, and in 1853 began its career as a racing organization. Through the courtesy of the Commissioners of Fairmount Park, a plot of ground on the east bank of the Schuylkill, between the waterworks and Girard Avenue bridge, was set apart for the amateur oarsmen; here they began to build, and to-day twelve handsome club houses grace the river bank, adding much to the scenic effect of the Park in that vicinity.

At present, with a membership of twelve clubs, owning over 300 boats, valued at $45,000, with club property valued considerably over $100,000, and an aggregate membership of 1,400, it is conceded to be the leading rowing organization of America. Eight-oared shell racing received its first impetus upon the waters of the Schuylkill.

In sculling, double shell and four-oared shell rowing, individuals and crews from Philadelphia have frequently won the championship. The Vesper Club has carried off the honors in sculling with Edwin Hedley, George W. Van Viert, John Y. Parke and George W. Megowen, and at
the present time possesses the champion double scull crew of the world in George W. Van Vliet and George W. Megowen. In four-oared shell racing, the Fairmount Club quartette has for several years past, at least made the crack crews of the United States and Canada take their wash. The Centennial Regatta, over the national course on the Schuylkill River in 1876, had much to do with bringing Philadelphia into prominence as a rowing centre, and since that time the Schuylkill Navy has worthily upheld the Quaker City’s prestige in aquatic sport.

The organizations composing the Schuylkill Navy at this time are the Vesper Boat Club, Malta Boat Club, Philadelphia Barge Club, Pennsylvania Barge Club, Crescent Boat Club, West Philadelphia Boat Club, Iona Boat Club, Undine Barge Club, University Barge Club, College Boat Club, Quaker City Boat Club and Bachelors Barge Club. The Fairmount Rowing Association, located above the dam, and the American Rowing Association, below the dam, are not connected with the Schuylkill Navy. The former came into notice in 1886, by winning the four-oared and eight-oared shell championships of America. The Vesper Club won the eight-oared championship in 1887.

YACHTING.

There are in the vicinity of Philadelphia five yacht clubs: the Philadelphia, Corinthian, Southwark, Shackamaxon and Cooper’s Point.

In the Philadelphia there are 125 members; this number is continually increasing; 1 schooner, 16 sloops, 3 cutters, 1 yawl, 3 open cats and 13 steamers. The value of the club property at Tinicum Station is $25,000; that of the property in Philadelphia, $3,000, and the value of the yachts is placed at $300,000.

The Corinthian Club has its station at Essington, adjoining that of the Philadelphia, and therein are 143 members. In the fleet there are schooners, 8; sloops, cutters and yaws, 27; open boats, 8; steamers and launches, 15. The value of the schooners is estimated at $55,000; the sloops, cutters and yawls, $40,000; the open boats, $3,000, and the steamers, $375,000. The club property is estimated at $6,000.

At Silver Lake, in the lower portion of the city, the Southwark Club has its headquarters. The fleet is made up mostly of “tuck-ups” and “duckers,” small open craft peculiar to the Delaware. The club has over 200 members, and the club and boat property is estimated at $10,000.

The Shackamaxon Club is akin to the Southwark in the character of its craft. It has 108 members, and 30 boats valued at $5,000.

The Cooper’s Point Club, with headquarters at Camden, has 60 members, 11 sloops, 31 open boats and 2 launches. The club and yacht property is valued at $12,000.

BASE BALL.

If Philadelphia is not the base ball centre of the world, it is at least the home of base ball players. The Quaker City has furnished more good talent for America’s national game than all the other leading cities combined. During the past ten or twelve years every major league club had on its team from one to half a dozen players born, raised and developed in this city, while the minor league teams throughout the country were made up principally of Philadelphians.

For ten years, during the period in which the National League and American Association were rival organizations, Philadelphia was the only city that would support two major league clubs, and for that reason, if for no other, earned the title of best base ball city in the world. Not only did Philadelphia
liberally support two big professional clubs, but the statistics show that the games in this city attracted larger crowds than those played in any of the other cities.

Philadelphia could always boast of having more amateur clubs than any other half a dozen cities combined. During the past ten years the average number of amateur organizations in this city was about 200 each year.

In the matter of grounds, Philadelphia can boast of having the best ball park in the world. The grounds of the Philadelphia Ball Club, at Broad and Huntingdon Streets, are a model after which other clubs have been copying, but none have as large and imposing a grand stand, and as fine appointments. It is claimed that the pavilion, stands, fences, etc., at this ground alone cost $80,000 to erect.

Philadelphia is the home of cricket in America. No other branch of sport is so popular with Philadelphia's Four Hundred as England's national game, and every important match invariably attracts from 2,000 to 20,000 of the Quaker City's best people, including most of its society leaders, to the grounds where the contest is scheduled to take place. The average daily attendance at an international match in this city is 10,000.

In the matter of playing the game, Philadelphia is probably half a century in advance of all the other American cities. In New York, Boston, Baltimore, Pittsburg, Detroit and Chicago, the only other cities in this country which have regularly organized cricket clubs, the game is still in its infancy and the combined playing strength of those six cities would not compare with the best team Philadelphia can put in the field. Indeed, the first eleven of any of Philadelphia's four or five leading clubs can vanquish the best team picked from the rest of the country.

The three leading clubs in Philadelphia are the Germantown, Merion and Belmont. The former was organized in 1858, and has its headquarters at Queen Lane Station, Germantown. It has the finest equipped grounds in America, the value of its property being estimated at nearly
The club has a membership of 2,000, including about 100 active cricketers, and in the matter of playing strength is the leading cricketing organization in this country. The Merion Club was organized in 1865, and its grounds are located at Haverford College. It has a membership of 1,000 and property valued at $200,000. The Belmont has about the same number of members and property valued at the same figure. Its grounds are located at Forty-ninth Street Station, West Philadelphia. The date of organization of this club is 1872. The oldest club is the Philadelphia, which has been in existence since 1840. This club has a membership of 600, and makes its home at Wissahickon Heights.

The other leading clubs are: Tioga, organized in 1883; membership, 500; location of grounds, Westmoreland. Haverford College, organized in 1886; membership, 100; location of grounds, Haverford College. North End, organized in 1888; membership, 150; location of grounds, Stenton. Belfield, organized in 1889; membership, 500; location of grounds, Germantown. Pennsylvania Railroad, organized in 1886; membership, 200; location of grounds, Fifty-second Street Station. Oakland, organized in 1890; membership, 150; location of grounds, Frankford. St. Davids, organized in 1892; membership, 200; location of grounds, St. Davids. Excel-
was organized principally for the practice of this game, although its large membership, recruited from prominent Germantown families, is provided with other means of diversion as well. Every local cricket, as well as several of the athletic clubs, have tennis courts on their grounds, and among their members are some very expert racquet wielders.

FOOT BALL.

Philadelphia can boast of more foot ball clubs than any other city. She has a great college team in the University of Pennsylvania eleven, and there are some forty academies and schools in the city, each of which has a foot ball team.

About four years ago the English association game was introduced in this city, and in one year's time a dozen clubs were organized to play that game. A league was formed to play a series of games annually for the championship, and that body is now in a most flourishing condition. In order to encourage this sport Mr. George W. Childs presented a valuable cup to the league, which is known as the Pennsylvania Association Foot Ball Union, three years ago, and the annual competition for this trophy attracts no little attention. The games are generally played during the months of October, November, December, January, February, March and April, and are patronized to a large extent, principally by the mill hands and artisans in the northern and northwestern sections of the city.

THE RACE TRACK.

Horse racing in Philadelphia does not flourish as in other cities, because the State laws do not permit pool selling or betting in any form. If betting were allowed, that branch of sport would boom as well as in any other city. No running meetings are held in this city because they would be a failure, as no jockey club can exist anywhere unless permitted to sell pools. Trotting races were formerly very liberally patronized in Philadelphia, but the sport died out during the seventies, and for a number of years no meetings were held here. About five years ago the Philadelphia and Belmont Driving Clubs were reorganized on a sound financial basis, and since then a number of meetings have been held on both tracks each year. Each club is capitalized at
road. It is generally conceded that there are no better and faster courses anywhere than the two located in this vicinity.

A great many trotting horses are owned in this city. Nearly every well-to-do resident owns one or more good roadsters, and they have a splendid opportunity to exercise them on the fine roads laid out through Fairmount Park. Thousands of fast steppers can be seen in this Park on any fine day.

COACHING.

The Philadelphia Four-in-Hand Club contributes a pretty pageant to the sum of the year’s local events in the annual parade which occurs early in May. The coaches, gay with the gnomes of the occasion, start from Rittenhouse Square, proceed up Broad Street, out Spring Garden Street and through the Park to the aristocratic Country Club.

The club now includes some seventeen coaches, and the turn-outs are frequently encountered in Fairmount Park and along our charming suburban drives. Those participating in the May parade last year were Mr. A. J. Cassatt, E. Rittenhouse Miller, Edward Browning, J. C. Mercer Biddle, C. Davis English, J. E. Widener, Nelson Brown, Col. Edward Morrell, Harrison K. Caner, G. W. C. Drexel and John R. Fell.

Last year Mr. Barclay H. Warburton’s coach “Meadowbrook” made daily trips, starting from the “Stenton,” on South Broad Street, for Meadowbrook Farm and Jenkintown. The “Initial,” owned by Messrs. E. Rittenhouse Miller and Edward Browning, also left the Hotel Stratford, every afternoon for Bryn Mawr. These coaches, as well as that of Col. Morrell, which for a time left the Bellevue daily, were public, any reputable person being entitled to book for a seat upon payment of the fare of $1.50 for the round trip. This commendable effort to popularize this agreeable means of recreation was augmented this year by the Suburban Coaching Club, which, on April 25th, started to run coaches between Philadelphia and New York, one of the coaches starting every morning at 7.45 from both sides, and making the run in twelve hours. Four coaches and 106 horses are in the service of the club. The horses are changed at relay stations, which are about twelve miles apart. The start in Philadelphia is made from the Hotel Bellevue, and in New York from the Hotel Waldorf. The fare for the round trip is $25. The leading spirits in this enterprise are Col. Morrell and Messrs. Browning, Caner, Brown and Groome.

$250,000, and the stock is held by several hundred of Philadelphia’s wealthiest and most prominent business men. Both tracks are in the Grand Circuit, and the two clubs are succeeding admirably in their efforts to make trotting popular in this city.

The Philadelphia Driving Park Association’s track is at Point Breeze, while that of the Belmont Driving Club is located at Bala Station, on the Pennsylvania Rail-
Cycling in Philadelphia.

Arthur H. MacOwen.

When the history of cycling in America comes to be written, it will be found that Philadelphia has occupied, from the inception of the recreation in this country, a leading position as a centre of what is now so popular a pastime. The Philadelphia and Pennsylvania Bicycle Clubs, of Philadelphia, are among the oldest of such organizations in the country; and besides these well-known clubs there are others later born, such as the Century Wheelmen, South End Wheelmen, Park Avenue Wheelmen, Quaker City Wheelmen, etc., etc., to the number of half a hundred, the mere mentioning of whose names and date of foundation, etc., would make an article as long as this one.

Geographically speaking, Philadelphia is well situated for the enjoyment by its citizens of the pastime of cycling. It lies in a vast river basin, the water shed of which is reached by grades which, comparatively speaking, are wonderfully gentle, while giving most exceptional opportunities in the way of beautiful scenic effects. Witness the near-by glories of the Schuylkill Valley, with its romantic Wissahickon adjunct, the Chester and White Marsh Valleys, and the farther removed but easily reached beauties of the historic Brandywine River on one side and the grand scenery of the Delaware Water Gap on the other. Until recently, extreme difficulty was experienced by cyclers in the way of getting out of the immense wilderness of brick and mortar and cobble stone pavements known as Philadelphia; but, within the past decade, both in the city proper and throughout the beautiful northwestern and more particularly the western suburban territory, improved pavements and road surfaces have been laid, and now minister to the comfort of the cycler. Such beauty spots as the Germantown and Chestnut Hill districts, Fort Washington, Valley Forge, the old camping ground of Washington, Willow Grove, Norristown, Bryn Mawr, Wayne, Devon, Paoli, West Chester, Downingtown, and a host of small towns and hamlets, some of historic and some of present day interest, can now be reached most comfortably, and are patronized by an ever increasing army of cyclers. Before the creation of the fine net-work of roads that now exist, there was, outside of the fine drives in Fairmount Park, but one really good macadamized road in the vicinity of the city. That road was Lancaster Pike, the old highway to the West, and its name, in consequence of the absence of any competitor in the way of macadam surface, became almost proverbial in the early history of cycling in this country.

Philadelphia and Boston were the two cities where the bicycle first took firm hold in the United States, and where the main battles were fought against public prejudice and municipal shackles. The Reservoir Drive, of Boston, and the Lancaster Pike, of Philadelphia, are household words in the lexicon of American cycling, and though there are now round the "Quaker City" many better road surfaces than that of Lancaster Pike, the old-time riders have an affectionate regard for the only road over which at one time they could push the famous old high bicycle that preceded the modern "safety" in popular favor. As showing the stable condition of the recreation of cycling in Philadelphia, it is interesting to note that the Philadelphia Bicycle Club and the Pennsylvania Bicycle Club each erected their own club houses, and each organization is credited with the ownership of real estate to the value of $25,000 to $30,000. Both these organizations, as well as a number of the later formed clubs, are incorporated under the laws of the State.
Our Citizen Soldiery.

The several commands of State troops, composed of Philadelphians, are included in the First Brigade, N. G. P., of which Brigadier-General John W. Schall is commander. They include the following organizations:

First Troop Philadelphia City Cavalry, Captain Joseph Lapsley Wilson; Armory upon Twenty-first Street below Market.

Battery A, Artillery, six guns and two Gatlings, Captain Maurice C. Stafford; Armory, Forty-first Street and Mantua Avenue.

State Fencibles Battalion, Infantry, four companies, Major T. T. Brazer; Armory, Broad Street below Race.

First Regiment, Infantry, ten companies, Colonel Wendell P. Bowman; Armory, Broad and Callowhill Streets.

Second Regiment, Infantry, ten companies, Colonel John Biddle Porter; Armory, 518 Race Street.

Third Regiment, Infantry, eight companies, Colonel Edward deV. Morrell; Armory, Broad and Wharton Streets.

Gray Invincibles, Infantry (colored), one company, Captain A. F. Stevens, Jr.; Armory, 1913 Market Street.

The Naval Reserves Battalion, Commander R. K. Wright, Jr.

The oldest of our organizations is the fine cavalry body popularly known as the City Troop, composed entirely of young men of wealth and high social standing. Its history antedates the Revolutionary War, during a portion of which it acted as body-guard to General Washington, and participated actively in the struggle for independence. It still proudly dons the strikingly handsome uniform originally adopted by the corps, and which tends to make the City Troop a leading feature of all parades in which it participates.

The Artillery (usually called the "Keystone Battery") is uniformed in accordance with National regulations, the red plumed helmets being a striking feature. It celebrated its thirty-third birthday in April of the present year.

The State Fencibles celebrated the eighty-first anniversary of their organization, May twenty-sixth of the present year. Their corps was formed for service during the War of 1812-15. It has passed through many vicissitudes. The once famous and picturesque Philadelphia Fire Zouaves were merged into its ranks, and in 1878 it was increased from a single company to its present formation. Its dress uniform includes black bear-skin shakos and red tunics. It is noted for the wonderful accuracy of its drill.
The First Regiment is composed largely of business men, and as the old "Gray Reserves" was prominent during and subsequent to the war of '61-'65. It has always maintained a high degree of proficiency. The dress uniform is especially natty and effective. A Veteran Corps composed of former active members is connected with the "First."

The Second Regiment is a sturdy, well drilled body, once known as the "National Guards," with a large proportion of old soldiers of the war in various grades of command. Gray has always been its favorite uniform color. It has a fine Armory site selected on upper Broad Street.

The Third Regiment represents the down-town martial contingent, and since the election of its present Colonel, with other acquisitions to its field and line, it has become a strong and enthusiastic corps.

The Gray Invincibles, representing the colored citizens, does them great credit. Its uniform of which the towering shako of black bear-skin is a part, gives the company an almost barbaric effect on parade.

The Naval Reserves Battalion is of recent formation and is the outcome of a wise policy which seeks to train a carefully selected body of young men in the details of naval life and marine operations of attack and defense. It is uniformed according to naval regulations.

Each organization in addition to its distinctive and showy dress uniform, is fully equipped with the State dress which, in its present form is admirably adapted for use in camp and campaign service. The rank and file as well as the field, staff and line officers are made up of the best classes of our native youth, who evince, at all times, a soldierly spirit and laudable pride in the record of the citizen troops of the Keystone State, which has resulted in a compact organization aggregating 8,612 troops, which may be placed in the field, fully equipped for any service and for any length of time, within twenty-four hours' notice from the commander-in-chief.

It may be safely asserted that the people of the City of Philadelphia are justly proud of the fact that the troops of their City and State are unequaled in all the qualities of the true soldier by those of no other State in the Union.
Beautiful Wayne and St. Davids.

The glory of Philadelphia is her cordon of suburban settlements, nestling amid profuse shade, living centres of surroundings always picturesque, healthful and joyous. The chief of these lovely cottage communities is Wayne, and its neighbor St. Davids. Here is, if anywhere in America, the highest expression of refinement in rural life; a place which the business man leaves in the morning for his duties in the city with regret, and to which he returns at evening with unalloyed pleasure. Happily it is a place to which the man of moderate income may aspire. It is located among historic scenes upon the main line of the Pennsylvania Railroad, a half hour from Broad Street Station, 400 feet higher than the city, with abundant train service through the year. The population is now nearly 3000. It is throughout an artistic and harmonious creation. Wayne was commenced seven years ago by Messrs. Childs and Drexel, with high ideals and unlimited capital. It has artesian water works, Edison electric lights, Waring sewage and Holly steam heating. The only business enterprises in the village are those which immediately concern the householders. Costly and picturesque churches of several denominations, good schools, and an Opera House exist here. The pretty home of the Wayne Country Club is an athletic and social rallying place. There are two hotels, the Bellevue and Louella. Strangers in Philadelphia wishing to see us at our best should go to Wayne and St. Davids. They will be welcomed by the manager, Mr. Frank Smith, near the station at Wayne, who will also mail beautiful photo-gravure illustrations of the place on application.
Atlantic City.

Philadelphia's Great All-The-Year Pleasure Resort.

Atlantic City, which is not only the greatest seashore resort of the Atlantic coast, but of the entire world, occupies an important relation to Philadelphia as a community, and many thousands of its citizens, individually; founded as it was and principally sustained and patronized by the people of the "Quaker City."

Located immediately upon the verge of the untrammelled ocean, less than sixty miles southeast from Philadelphia, Atlantic City has developed, within a generation, from a small and inconsequential hamlet, with a limited midsummer patronage, to a wide-spread, busy, healthful and beautiful place, having a practically continuous season.

Many fortunate conditions have contributed to the wonderful development of Atlantic City, and which indicate its still further expansion, embellishment, and increase in public favor. Speedy transit, over a choice of railroads from a great and prosperous city, have made it essentially a Philadelphia resort, but the hotel registers reveal the fact that guests in large numbers come here from many distant points, with an ever increasing patronage from New York City, from which passengers come via the Central Railroad of New Jersey, connecting with the Atlantic City trains of both the Pennsylvania and the Reading Railroads.

Parlor cars are attached to rapid express trains over both lines of railroad from Camden (opposite Philadelphia), throughout the year, and in Spring and Summer a sixty minute schedule to the shore is in force, trains being run at short intervals. Atlantic City is located upon a sandy island, has an ocean front facing slightly east of south, and is very nearly upon the latitude of Baltimore. The remarkable geniality of the climate through the year is attributed to the proximity of the gulf stream which is nearer at this place than at any other portion of the New Jersey coast. Probably the most noticeable features of Atlantic City upon "first impressions" are its remarkable cleanliness, brightness, and universal air of prosperity. Its six hundred or more hotels and boarding houses, and uncounted cottages, shops, warehouses, banks, churches and public buildings are bisected and transversed by broad, carefully graded streets. The avenues, parallel with the ocean, are named after the great seas of the world, while the highways leading from the ocean front athwart the island bear the names of the States of the Union. The "built up" city extends along the sea front between three and four miles; electric cars run upon Atlantic Avenue between the extremes of the town, and, in fact, down the shore past Chelsea and South Atlantic City to Longport, close by Egg Harbor Inlet, and opposite Ocean City, a distance of ten miles. At the Inlet terminus, at the eastern end of Atlantic City, the cars connect with a steam ferry boat to Brigantine Beach, which also has its electric railway.
leading, by swift transit, up the shore. The railroad stations
front upon Atlantic Avenue, and thus the new arrival may
go quickly by either trolley or coach to his chosen hotel.

The permanent population of Atlantic City is about
17,000, the majority of the residents being engaged in a wide
variety of vocations, all of which are dependent upon the
immense patronage of the resort for their success.

The city has a progressive local government which has introduced many important reforms
and improvements. The streets are illuminated with abundant arc lights, and the immunity from
disastrous fires is due to one of the most alert and efficient fire departments in the United States, which
is the especial pride of the people. Two well edited and newsy daily papers, the Union and the Review,
each of which also has a weekly edition, are printed all the year. While the tide of patronage is at its
flood in August, the population has numbered upon some occasions as high as 135,000; Atlantic
City long since ceased to be considered simply as a delightful Summer
resort. Her "season" never ends. A very considerable proportion of
the hotels, including those of the larger and the most sumptuous class,
now find it worth while to keep open house all Winter, and a week or
so at the shore in the so called "inclement season" has become fashionable. Sun Parlors are a feature of every hotel, and the number of days
during the Winter months when even an invalid may not enjoy a brisk
walk or a rolling chair upon Atlantic City’s great "midway plaisance,"
the boardwalk, are very few indeed. Strangers to the seashore in Winter
are often astonished at leaving Philadelphia
or New York immersed in the gloom of a
November or January storm to find Atlantic
City smiling and sparkling in clear sunshine. In proof of this superior climate,
not only in comparison with inland points, but as regards the relation
with other sections of the Atlantic Coast, the National Government
offers abundant and accurate testimony, the result of careful observations
made during a series of years by expert observers who have no bias of
preference to discredit their reports. The mean annual amount of rainfall
in a series of years at the places indicated is as follows:

Atlantic City . . . . . . . 40.24 inches.
Barnegat, N. J . . . . . 50.20 "
Cape May, N. J. . . . . . 46.70 "
Sandy Hook, N. J. . . . . . 52.05 "

"THREE OF A KIND."
Tired people, nearly all classes of invalids, and growing children especially, are greatly benefited by a few days here; and for her great present popularity, Atlantic City is indebted, in no small degree, to the commendations of physicians who have verified her claims as a great sanitarium. The invalid reader is strongly advised to address A. W. Baillie, M.D., President New Jersey State Homoeopathic Medical Society, Atlantic City, for a copy of his excellent pamphlet, "Atlantic City, N. J., as an all-year-round resort."

The beginning of Lent marks a large influx of guests at the principal hotels. May and June are delicious at the shore. In July and August all accommodation is taxed to its utmost. Autumn is the glory of the gunner, who finds abundant sport upon the meadows, in the pines of the mainland and along the shore. Upon bright Winter days the sneak boats of the sportsmen venture far out upon the open sea to bag them in large numbers.

Fishing is in vogue the greater part of the year, and when the bluefish are along the coast the cat boats swarm out from the inlet catching them by the thousand. But the great popular diversion is crabbing, and as the salt water channels that girt the town seem paved with crabs, it has its sure rewards. All Summer long the white sails of the pleasure sloops cluster about the pavilion at the inlet like seagulls upon an oyster reef, always going and coming through the channel that pierces the heaving breakers. From the inlet beyond Absecon lighthouse, whereas for many years past the genial Major "Abe" Wolf still keeps watch and ward. The famous boardwalk, twenty-four feet wide, extends south and westward three and a half miles close by the surf; upon the one hand is the broad, clean beach, with its ceaseless surf, and often peopled with myriad bathers; upon the other, with the hotels for a background, are many scores of bazaars, pavilions, galleries, shops, merry-go-rounds, and bath houses—a veritable "vanity fair." The finest structure fronting upon the boardwalk is the beautiful Casino. It is located between Indiana and Illinois Avenues, and is open all the year. It contains attractive parlors, sun galleries, reading and smoking rooms, a beautiful assembly hall, sea water swimming pool, hot sea water baths, bowling alleys
and shuffle boards: it is, in fact, a club house, to which guests of all hotels and all visitors are admitted, the weekly rate being $1.00, and single admissions 25 cents.

The following notes, with accompanying illustrations, will afford the reader a list of the most desirable and popular hotels of the first-class to choose from when planning a visit to Atlantic City.

**The Hotel Traymore, Illinois Avenue**, is conducted by Messrs. W. W. Green & Co.; capacity, 300; has passenger elevator, steam and open grates in sleeping rooms and public apartments; best sanitary arrangements, sun parlor, billiards, etc.

**The Chalfonte, North Carolina Avenue**: Messrs. E. Roberts & Sons, proprietors; passenger elevator, salt water baths, steam heat, open grates, extended porches, lawn tennis ground, and all conveniences.

**Haddon Hall, North Carolina Avenue**: Messrs. Leeds & Lippincott, proprietors; artistically furnished throughout; fine sun parlor, steam heat and grates, elevator, etc.; hot and cold sea water baths on each sleeping floor.

**The Shelburne, Michigan Avenue**: The A. B. Roberts Co., proprietors; every convenience, including passenger elevator, hot and cold sea water baths, etc. This house is open through the entire year.

**The Brighton, Messrs. F. W. Hemsley & Son, proprietors**: elevator, open grates, steam heat, sun parlors; convenient to Casino.

**The Islesworth, Virginia Avenue**: Messrs. Buck & McClellan, proprietors; passenger elevator, electric lights, covered walk extends from the hotel to the boardwalk and beach.

**The seaside house**: Chas. Evans, proprietor; open all the year; elevator, sun galleries, hot and cold sea baths in the house, steam heat, grate fires.

**Hotel Luray, Kentucky Avenue**: Mr. J. White, proprietor; new sun parlor, heated in cool weather; pleasant rooms and outlook; all conveniences; a covered boardwalk extends from the hotel direct to the amusement parlor on the boardwalk.

All of the hotels mentioned are furnished in the most cheerful and attractive style. They are all close to the beach, nearly all rooms affording an ocean view.
The Sailing-Bow—Looking Toward the Beach.

boardwalk, now much in vogue, is the rolling chair station especially and popular with the ladies.

The famous boardwalk extending along the entire frontage of the city for a distance of between four and five miles, affords a splendid promenade for the army of pleasure seekers and invalids always to be found at this resort. It is bordered with numerous pavilions, all containing features of attraction, the aggregate of which is nearly as varied and entertaining as the great "midway," of the Columbian World's Fair. Several of the bathing establishments, notably that of Mr. George Jackson, are very extensive, and not only provide interior plunge baths (one of which, at the Casino, is open through the whole year), but supply the myriad bathers, who crowd the Summer surf, with the Orthodox costumes of flannel. The bathing hour upon Atlantic City beach in the warm season is one of the great sights of the country.

The visitor here will be attracted by the many pleasant streets, bordered with pretty and often costly private cottages, owned chiefly by Philadelphians.

As a phase of modern American life, it may be claimed that this remarkable "City by the Sea" affords healthful pleasures and rest to a greater number of orderly, appreciative people than any other ocean resort in the world.

Strangers visiting Atlantic City who may desire quarters at one of the smaller hotels, are commended to the Revere, Park Avenue, which is open throughout the year, and conducted by Mr. James M. Moore, formerly of the Glen Mountain House, Watkins Glen.

Mention should be made of the excellent photographic facilities at the galleries of Mr. Albert Moerk, and Mr. Bellis, to both of whom we are indebted for much valuable aid. The bathing scenes produced by the former are probably unequalled anywhere.
The Catholic Church in Philadelphia.

James P. Lafferty, Catholic Times.

It is impossible to give an adequate account of the past progress or present position of the Catholic Church in Philadelphia, in the necessarily limited space accorded an article in a work of this character. That there were Catholics among the first settlers there is little doubt, and that Mass was celebrated here as early as 1693, even less doubt exists. The dates given as marking the beginning of the earliest churches are on competent authority, as follows: St. Joseph's, 1733; St. Mary's, 1763; Holy Trinity, 1789; St. Augustine's, 1796. The latter church was fired by a mob in 1844 and rebuilt in 1846. The Catholic population, according to a report made by Rev. Robert Harding to the Governor of the Province on April 29, 1757, amounted to 150 English speaking persons, under Father Harding's charge, and 228 Germans, under Rev. Theodore Schneider. At that time the Catholic population of the entire State was 1,365 persons. Those desiring further historic details will find many valuable documents deposited among the archives of the American Catholic Historical Society, whose headquarters are at 219-221 South Sixth Street, this city. An idea of the great progress made by the church since the last mentioned date may be gained from the statistics which follow. These are for the city only, except when otherwise stated, though the Arch-diocese embraces the counties of Lehigh, Montgomery, Delaware, Chester, Bucks, Berks, Northampton, Schuylkill and Carbon, in addition to Philadelphia. The Catholic population of the Arch-diocese at present is about 410,000. In the city proper are sixty-two churches. The universal character of the Church is exemplified in the provision made for the spiritual needs of almost every known tongue, including the Syrian. Provision is also made for the deaf mutes. Though the Catholic Church makes no race distinctions, as a convenience to the colored Catholics, a church is located central to the colored population. The city churches are provided with about 175 priests, representing, besides the secular clergy, the Jesuits, Redemptorists, Augustinians, Lazarists, and Fathers of the Holy Ghost. The Seminaries are three in number, that of St. Charles Borromeo at Overbrook, having 141 students, with four of its students completing courses at Rome, three at Louvain, Belgium, and two at the Catholic University, Washington, D.C. At the Monastery of St. Thomas, at Villa Nova, besides a large number of other students, eight are preparing to enter the Order of St. Augustine. At St. Vincent's Seminary, Germantown, eight are preparing to enter the Congregation of the Mission (Lazarists), and at the Apostolic School attached, thirty-one are studying for the priesthood. There are three Colleges, with 487 students; fifteen Academies and select schools, with 1,391 pupils. The "Roman Catholic High School," for boys, at Broad and Vine Streets, provided for by a bequest of the late Thomas E. Cahill, has 475 pupils. Fifty-four Parochial Schools have 24,879 pupils. The benevolent and charitable work of the Church covers every phase of human need, from the cradle to the grave, aye more, it begins before the former, and does not cease with the latter. St. Vincent's Home and Maternity Hospital, Seventeenth and Woodland Avenue, received during last year 677 infants, and had in its care at the close of the year 160. It had ten patients in the Maternity Hospital at that date, and received sixty-four during the year. St. Vincent's Home, Eighteenth and Wood Streets, had 142 children at the end of the year. St. Vincent's Orphan Asylum (German), Tacony, had 218 inmates on January 1, 1894. St. John's Orphan Asylum for Boys, Forty-eighth and Lancaster Avenue, has at present 385 boys. The Catholic Home for Destitute Girls, had 205 girls at the close of the year. St. Joseph's Female Orphan Asylum, Seventh and Spruce Streets, has 180 girls, and
the branch house in Germantown, the same number. St. Mary Magdalen de Pazzi’s Home for Italian Orphan Girls, Marriott Street, has 27 inmates. The Sisters of the Blessed Sacrament, at Andalusia, in charge of Mother M. Katherine (Drexel), provide a home for 180 Indian and colored children. This order was founded for the work of the Indian and Colored Missions. St. Francis de Sales Industrial School, Eddington, provided for by the will of the late Francis A. Drexel, is preparing 250 boys to follow useful trades. At the branch house 507 South Ninth Street, a home is provided for 24 boys employed in the city. St. Joseph’s House for Homeless Industrious Boys, Pine below Eighth Street, cares for 100 boys, having a library, literary society, savings fund, cadet company, etc. St. Mary’s Home for Working Girls, 1628 North Broad Street, has furnished a home and procured situations for 322 girls since its establishment, January 20, 1893. The House of the Good Shepherd, for fallen women, and for the preservation of young girls who are wayward, is located at Thirty-fifth and Fairmount Avenue. It has 320 penitents, exclusive of 153 “Magdaelins,” who are now devoting their lives to the salvation of others. In the Asylum of St. Magdalen, Germantown, are 33 colored penitents. In the Children’s Industrial School, Thirty-ninth and Pine Streets, are 96 children. All three institutions are in charge of the “Sisters of the Good Shepherd.” At St. Patrick’s Academy, Twentieth and Locust, a class of 51 deaf and dumb girls are instructed. There is a Sunday School for deaf mutes at St. Patrick’s, and a chaplain also visits the Pennsylvania Institution for the Deaf and Dumb at Mount Airy. The Little Sisters of the Poor, Eighteenth above Jefferson Street, take care of 250 old persons, without respect to sex, nationality or creed. The Home for the Aged Poor of Both Sexes, Germantown, under the same auspices, ministers to the wants of 300 old people. St. Ann’s Widows’ Asylum, West Franklin Square, takes care of 48 widows. The Tabernacle Society, at the Academy of Notre Dame, West Rittenhouse Square, supplies poor churches everywhere with the necessary altar furnishings, vestments, etc. A somewhat similar society at the Sacred Heart Convent, 1819 Arch Street, donates a portion of its work to poor churches. St. Agnes’ Hospital, Broad and Mifflin Streets, one of the finest structures of its kind, richly endowed by the late Francis A. Drexel, Andrew Nebinger, M. D., and Geo. W. Nebinger, M. D., had at the first of the year 96 patients, treated during the year 1,520 in the hospital, and 14,517 in the dispensary. St. Joseph’s Hospital, Seventeenth and Girard Avenue, had 84 inmates January 1, 1894, treated during the year in the hospital 1,556, and in the dispensary, 4,507. St. Mary’s Hospital, Frankford Avenue and Palmer Street, had 70 inmates at the close of the year, treated in the hospital during the year 899, and in the dispensary, 13,970. The Sisters of Mercy visit the sick poor, relieving want and imparting religious instruction. They also visit the state and county prisons. Priests from adjacent churches minister to the needs of inmates of public institutions, and at Blockley Almshouse a chapel is located, attended by a priest, specially assigned for the purpose. The Catholic Total Abstinence Union has in the Arch-diocese 162 societies, with about 16,000 members. The Irish Catholic Benevolent Union’s National President and Secretary reside here. There are 56 branches of the Union in the city, with a membership approaching 7,000. Catholic young men’s societies flourish in every section of the city; even the Catholic students of the University of Pennsylvania have their special organization, The Newman Club. The De l’Epec Catholic Deaf Mutes’ Association has a room at Philopatrian Hall, 211 S. Twelfth Street. The Catholic Club, of Philadelphia, a social body, is located on Locust Street above Broad. The Catholic Knights of America have eleven branches; the Catholic Benevolent Legion, seven councils; the Catholic Mutual Benefit Association, three branches. Many other Catholic societies, and as a prominent ecclesiastic has termed them, “societies of Catholics,” are represented in the city. Forty-six parishes have Conferences of St. Vincent de Paul, and many have Doreas Societies. The conferences during 1893 distributed $26,206 among the poor. The American Central Direction of the Apostleship of Prayer, League of the Sacred Heart (English speaking branch), has its office at 1611 Girard Avenue. The Catholic journals of Philadelphia consist of one daily (German), seven weeklies (one of which is German), two semi-monthlies, two monthlies, and four quarterlies. The Arch-diocese of Philadelphia is presided over by His Grace Most Rev. Patrick John Ryan, D.D., LL.D. Right Rev. Monsignor Nicholas Cantwell is Vicar General, and Rev. James F. Loughlin, D.D., is Chancellor. The visitor to Philadelphia will find many monuments of the zeal of the clergy and laity of the past as well as of the present age. If a Catholic he will be pleased, if not, he will at least be interested.
Our Jewish Citizens.

By Henry S. Morais.

Long before the American Revolutionary War, Hebrews had located in Philadelphia. There is evidence that as early as 1740, Jewish citizens met for worship, although not in any consecrated spot. The original Jewish settlers were chiefly of Spanish or Portuguese origin, some of whom came hither from Brazil, which country they had first sought as a refuge from persecution in the old world. The importance of the Jews, commercially and socially, in this progressive era, in the City of Philadelphia, is universally recognized. The Jews are naturally a law abiding people, and follow, peacefully, their vocations, desirous only of contributing to the weal of the community of which they are a part, and of earning the regard and esteem of their fellow citizens, with all of whom they share in common the freedom and the liberties vouchsafed us under our beneficent constitution. The Jewish population of the city is now nearly 40,000.

The charities maintained by the Philadelphia Hebrews are upon a scale with their pronounced traits of sympathy with and liberality toward the unfortunate and needy of their race. At the office of the United Hebrew Charities, 636 N. Sixth Street, the sum of $51,071.42 was expended up to the end of the fiscal year (May, '92) in various sums to thousands of applicants. There is also an Auxiliary Branch which maintains an Employment Bureau. The Jewish Hospital Association maintains, at Olney Road near York Road, a beautifully environed Hospital, a Home for the Aged and Infirm, and the fine Mathilde Adler Lœb Dispensary. The Jewish Foster Home, upon Mill Street, Germantown, is a large and costly edifice set in the midst of extensive and shady grounds, and which now contains about ninety orphans, with a capacity for more.

In educational matters the Jews are well advanced. The Hebrew Education Society maintains three free schools for Hebrew and religious instruction in different parts of this city. At its Southern building, Touro Hall, Tenth and Carpenter Streets, there are, besides, English Schools and Industrial classes, where useful trades are taught to numerous pupils of both sexes; as many as 1400 scholars having been admitted in a single year.

The Young Women's Union, a branch of the above society, does vast work at 230 Pine Street. At the two Hebrew Sunday Schools, Northern and Southern, and the Hebrew Sewing School, hundreds of children are afforded instruction. The Philadelphia Branch of the Jewish Theological Seminary Association, whose centre is in New York City, the Young Men's Hebrew Association (occupying a fine building as a library, reading and lecture hall and gymnasium, at 933 North Broad Street), the Hebrew Literature Society, and Jewish Publication Society of America, are all organized for the preservation of Jewish traditions and literature.

The Philadelphia Branch of the Universal Israelitish Alliance has about 400 members.
The Society of Friends.

By Frank H. Taylor.

It is in the months of April and May that the casual observer sojourning in the City of Philadelphia may best note the entire fitness of the sobriquet of the "Quaker City." Upon the third second day of the fourth month the Orthodox branch of the Society of Friends begins the sessions of its yearly meetings, and a month later the great annual gathering of the Hicksite portion of the Society commences. The first of these is held in the substantial old meeting-house set in the midst of the ground, surrounded by a high brick wall, at Fourth and Arch Streets, which was set apart by the founder of the city for that purpose. The second series of meetings is held in the large meeting-house at Fifteenth and Race Streets.

This sect is divided nearly equally into its two distinct branches. The Orthodox Friends hold yearly meetings in New England, in the cities of New York, Philadelphia, and Baltimore, in the States of North Carolina, Ohio, Indiana, Kansas, and Iowa, and there are also "Western" and "Canadian" regular meetings. The total Orthodox membership is placed at 85,950. The number of Orthodox Friends in Philadelphia, which includes most of those who habitually wear the quaint garb of the sect and many who do not, is only 5,500 persons, but here, as elsewhere, they exercise an influence upon the community, and in the conduct of local, State and National affairs, quite out of proportion to their numerical strength. Simplicity, truth and humanity characterize them in all the relations of life.

That portion of the sect which meets at Philadelphia, in April, includes the delegates of the Friends from the quarterly meetings held in the States of Pennsylvania, New Jersey, Delaware and Maryland. The quarterly meetings are in turn made up of local monthly meetings. During the week of this conference, the vicinity of the said old meeting-house on Arch Street is thronged with attendants, the women clad in the neat gray and brown dresses and quaint poke bonnets usually worn by them, and the men arrayed in the broad-brimmed hats and straight-cut suits so familiar in Philadelphia at all times. These costumes, contrary to general belief, were never adopted specifically by the Friends, but are simply survivals of a once popular fashion left behind by the more fickle "world's people," but retained by the conservative "Quakers" because it was found that a distinctive dress had its restraining influences. It is not obligatory, and the younger members very generally dress in the ordinary styles of the times.

Although generally, as individuals and as an organization, the Quakers are wealthy, their buildings, like their dress, are exceedingly plain. Anything savoring of extravagance in ornament is discouraged. At the service, the congregation sitting upon plain, unpainted benches, the sexes separated, usually meditate in silence, awaiting the promptings of the Spirit before venturing upon speech. The ministers and elders are not compensated, and are generally engaged in business pursuits as a means of support. Many of the ministers are women. Questions coming before the meetings are never determined by vote, but by the weight of argument, the clerk acting as mediator. Affirmation is accepted by the courts in lieu of the oath in the case of witnesses of this faith. Perfect candor and directness of speech is enjoined in all their dealings with one another and with the world.
The Largest in the World.

Vast Enterprises Existing in Our Midst.

The group of industries located in Philadelphia, described under the twelve headings immediately following, are believed to be the largest and most important in extent, and the scope of their operations in their respective fields, in the world. It should be added that there are many other representative establishments and institutions represented upon the pages of this book, for which, although the superlative distinction above indicated is not claimed, it is proper to credit with very large and far-reaching business connections, with a corresponding influence upon not only the prosperity of this city, but of the whole country.

BURNHAM, WILLIAMS & COMPANY
HENRY DISSTON & SONS
POWERS & WEIGHTMAN
JOHN B. STETSON COMPANY
JOHN BROMLEY & SONS
KEYSTONE WATCH CASE COMPANY

ABRAM COX STOVE COMPANY
CURTIS PUBLISHING COMPANY
McNEELY & COMPANY
GEO. V. CRESSON COMPANY
N. W. AYER & SON
QUEEN & COMPANY

Baldwin Locomotive Works.
Burnham, Williams & Co.

Philadelphia has always been justly proud of her great locomotive building plant, founded sixty-three years ago by Matthias W. Baldwin, an ingenious mechanic, and which has developed into the greatest concern of the kind in existence. Since the first Baldwin engine, the "Old Ironsides," was turned out, dating the end of 1893, nearly fourteen thousand locomotives have been built and placed in service all over the civilized world. These machines vary in weight from 5100 pounds to 195,000 pounds each. The largest output was achieved in 1890, when nine hundred and forty-six locomotives were completed, and twenty have been built in a single week. In addition a large business is done in supplying duplicate parts for repairs.

The buildings now maintained by Burnham, Williams & Co., the owners of this vast industry, cover sixteen acres in the heart of the city, and number twenty-four. The principal departments are run day and night. The pay-roll includes about 5000 employes, and the present capacity per annum is 1000 locomotives; 5000 horse power is employed in steam, and twenty-six dynamos supply additional power and light; 1000 tons of coal and 1500 tons of iron are used weekly. The erecting shop has a capacity for the completion of seventy-six locomotives simultaneously. In 1889 the company began to build four-cylinder compound engines, suited for both passenger and freight service, and this type has proven the most successful yet devised; of this class 458 have been completed or are contracted for up to January 1st, 1894, the largest number of any type of compound engine yet produced. The saving of fuel, as contrasted with ordinary locomotives, is from 25 to 40 per cent. in freight service.

The present firm is composed of Messrs. George Burnham, Edward H. Williams, William P. Henszey, John H. Converse and William L. Austin.
The Keystone Saw, Tool, Steel and File Works, Philadelphia.

Henry Disston & Sons, Incorporated.

"When Henry Disston began, in 1843, to make saws, near Second and Arch Streets, the saws that were then cutting the lumber that floated down the Delaware, Susquehanna and Allegheny Rivers, in his adopted State, were made in New York and England. Now the Disston works supply the saws for a continent, employ 2000 hands, and own a plant covering a good sized farm; and Disston's saws are famous wherever there is a tree to be turned into lumber, or a house, boat or ship to be built."

The above extract from an editorial article appearing in the Times of Philadelphia, upon June 6, 1893, ably epitomizes the growth of a business which Philadelphians have for many years regarded with especial pride, and in the expansion of which, to its present proportions, a large and prosperous suburb, filled with comfortable homes, owned by skillful American mechanics, chiefly owes its existence.

Tacony, close by the western shore of the Delaware River, where the group of buildings composing the Disston works is located, is twelve miles by the Pennsylvania Railroad (New York Division), from Broad Street Station. Twenty-one buildings adapted to the complex details of this manufacture, stand in and largely cover an enclosure of thirty-eight acres, which has a tidewater frontage of 1500 feet; 2000 men are, in round numbers, upon the pay-roll, and the product is indicated tersely as follows: Hand saws manufactured, 2500 dozen weekly; circular saws manufactured (all sizes), 50,000 yearly; cross-cut, mill, muley and drag saws, 200,000 yearly; hack and butcher saws, 6000 dozen yearly; compass, keyhole and web saws, 43,000 dozen yearly; brick trowels, 4200 dozen yearly; files, 1000 dozen daily.

Further figures might be quoted to show the enormous consumption of coal, lumber and other commodities used in the process of the work every year, all of which stand for labor and wages to miners, woodsmen and mechanics in scores of other places.

The evolution of the saw of our forefathers into its present perfection of material and design began with the early efforts of the founder, Henry Disston, more than half a century since, and the application of ingenious machinery, the fostering and adoption of clever inventions have been constant ever since.

The initial step in saw making is the hammering and rolling of the ingots of steel, which are prepared for three classes of saws. The straight saw, which is developed from the implement of tradition, the modern circular saw, and the band saw, operated upon pulleys. These ingots are made of Swedish and American iron, at the Disston works, and the product is of unrivalled quality. The accurate processes of grinding and tempering, formerly accomplished by manual labor entirely, are now effected by health and labor-saving machines, and thus, all through the journey of the inchoate saw, on its way to the shipping department, ingenuity and care is met at every step.
Eleven acres of floor space, enclosed in a magnificent five-story building and its annex structures, equipped throughout with machinery, which, when fully operated, gives employment to 2,300 operatives, suggests the vast extent of the plant of Messrs. John Bromley & Sons, fronting upon Lehigh Avenue, and extending from Filmore to Leamy Street, and to Somerset Street in the rear.

In addition to this notable group of buildings the firm continues to occupy its former factory, at Front, Jasper and York Streets, which is devoted entirely to the production of Smyrna rugs, and usually engages a force of 500 operatives. Total, 2,800.

The new mills are undoubtedly the largest of the kind in the world. They include, in addition to the main building, the picker house, office building, wing buildings, lace mill, chenille mill, weave shed, dye house, boiler house, engine house, dye house, sizing house and cop boiling house. The product of these mills includes chenille curtains and table covers, and lace curtains in a great variety of artistic designs. The number of distinct shades of color used exceed 600, and of designs in chenilles alone about 150. The various processes between the yarns for curtains and covers, and the threads for lace making, and the beautifully finished goods, as displayed in the show room, are interesting and require not only the most admirable system in all departments, but a high degree of skill upon the part of the workers. The most original and practical talent is employed in the designing rooms, where the rich combinations of color and form, destined to delight the eye of the house furnisher, are first accurately worked out upon paper, to be afterward cut into strips, properly classified and given to the loom workers, whose task it is to produce, collectively, the parti-colored chenille ready to be cut, wound into "cops," and finally woven into a harmonious pattern.

In lace curtains are shown the productions of the best designers of both this country and Europe. No expense is spared by the owners of this great industrial concern to lead the market both in designs and fabrics. The mill is equipped with the latest and most improved machinery for making this class of goods, and every effort is made to produce results equal in every respect with goods of a similar character manufactured anywhere in the world. Few industrial processes among the thousands of factories in this busy city afford the favored visitor who is permitted to inspect them, so much to admire as those incident to the making of these artistic chenille and lace curtains, destined to embellish the homes of America.

The rug mills are operated under the style of John Bromley & Sons, while the lace and chenille curtain and cover mills are conducted by the Bromley Manufacturing Company, simply as a matter of business convenience, the ownership of both plants being vested in the same persons.
The Keystone Watch Case Co.

Artistic and durable work based upon a famous Philadelphia invention.

The discovery made by a clever Philadelphia watch case maker, James Boss, in his invention of the now famous "Boss" Filled watch cases, may be regarded as the corner stone of the vast business which has been developed to its present proportions by the Keystone Watch Case Company, one of Philadelphia's group of "largest industries in the world." The above illustration will give the reader a fair idea of the extensive works at Nineteenth and Brown Streets, but only a tour in detail can impress one with the intricate work performed in the busy hive which exists within. The costly and delicate machinery, the skilled workers, the many processes between the plate and the completed case, ready for its vitals from Waltham or Elgin.

The discovery by James Boss was made forty years ago. As another writer has tersely said, "He took as the basis for his case a plate of composition metal, together with two plates of gold, soldered them together, rolled out the plate to the necessary thickness, and cut it into shape for the various parts of the case. He thus produced a stronger covering for the movement than the average solid gold case, because of the stiffening plate between the gold, and one that would look and wear as well, while costing but about half as much." The Keystone Watch Case Company manufacture, however, beside the "Boss" cases, every other kind in use, from the richest solid gold to the cheapest nickel, all grades produced being the acknowledged standard in the trade.

Another "bright idea" patented by this concern is the non-pull-out bow or ring, which cannot be broken by a thief or detached by accident. This is the only efficient device made for the purpose. Every case made here has the trade mark of the concern, a keystone like this, stamped on the inside cap. In addition each grade has its own trade mark impressed upon the back of the case. These grades are the Keystone solid gold cases, James Boss 14 karat filled cases, James Boss 10 karat filled cases, Cyclone rolled plate cases, Leader silver cases and Silveroid cases. Guarantees for the James Boss 14 karat cases run for 20 years, and for the 10 karat cases, 15 years. These guarantees are backed by the capital and reputation of the company. They are honest Philadelphia pledges to every buyer.
John B. Stetson Company.

THE MAKING OF A HAT.

The exhibit of the John B. Stetson Company is one of the solid attractions at Chicago, showing, as it does, the greatest accomplishment of human endeavor in a very important division of domestic industry. Close inspection of it reveals why, in this particular line, home production has effectively overcome foreign competition, and made an article of export of a line of goods formerly included among our chief imports.

The display consists of hats made exclusively of fine South American Nutria and North American Beaver, and is from the factories of the John B. Stetson Company, of Philadelphia. Those who know of the resources and reputation of this company would naturally expect from them a fine exhibit, but the variety of the styles and the number of colors and shades shown are so great that words fail to pay proper tribute to the skill, genius and liberality of the organization that placed them in the great Exhibition for public inspection. Possessing the attractiveness that it does, it is not wonderful that this exhibit should be the subject of much favorable comment, but possibly the most terse and just criticism was the recent utterance. "Why, sir, the name Stetson is as inseparably associated with the BEST HAT MADE as is that of Columbus with this Exhibition." Many men are wise in their time, and it would seem that this man's time had come, as his assertion will be willingly endorsed by those who wear hats as well as those who sell hats, from one end of the land to the other.

To attempt to describe the styles and colors shown in Stetson's exhibit of hats involves the enumeration of the most fashionable achievements in shape, and all the colors and shades known to the trade. As to color, samples are shown in maroon, bronze, mode, mauve, cadet, dark blue, bargundy, ivy, belly nutria (a natural color), green, gold, salmon, pure white, bleumix, orient, otter, rongemix, tannin, cuv Vere, vert, tan, silver-belly beaver (another natural color), there being not less than 150 various shapes, shades and colors of soft hats alone.

SOFT HATS.

Of what are commonly known to the trade at large as "kettle-finish" hats, on account of the fineness of the fur and their pliability, the variety seems almost without limit. These embrace many shapes and sizes, both of crown and brim, and the names not infrequently indicate the section of trade or the individual they are designed to please. One hat of this class is made in four different dimensions, suited to the taste of the wearer, and the "Tip Top," a small fine hat, used for traveling, is worthy of special mention. There are also shown hats of this class named the "North," "South," "East," and "West," and the different names quite effectively point to the division of the country in which these styles find a market. Staple shapes, soft hats, are shown in many styles.

Of what are termed "Tourist Plunge Brim" hats there are also over a dozen varieties.
Taken collectively, it would be an obstinate taste, indeed, that could not be suited with a hat of this style from the variety exhibited.

STETSON'S STIFF HATS.

Stiff hats, for which the firm has been so noted in past years, are also shown in great variety. The styles include "Stetson '93"—(a standard hat, well known to the trade, and is made in different heights to suit the exigencies of demand) the collection including over fifty varieties. Samples of Mexican Sombreros are also shown. These are elaborately trimmed, and there are toy sombreros to tickle the fancy of youngsters.

AN EXHIBITION OF FURS.

The material from which these hats are made is very interesting; it consists of Russian and German hares, white and yellow carrot; Scotch coney, white and yellow carrot; Nutrias and beaver in raw and carrot state. Pelts, from which this fur is cut, are also shown in the plucked and raw state.

Those identified with the hat trade will recognize not only in the case at the Exhibition, but also on the heads of many in the throng, numerous products of Stetson's factories. This is particularly true of the "Columbia," a real belly nutria, recognized as one of the best hats ever produced by the company, and the "Round Up," which crowns the head of the cowboys of the Southwest, and may not infrequently be seen on the head of a Mexican, and the "B. O. P.," a broad brim, "Boss of the Plains," is familiar. The "Pacos," one of the new varieties, with semi-stiff brim, finds favor chiefly among the Texans.

When one takes into consideration that all the various styles of hats named, and many others made by the company not on exhibition, which can, and some it is said are, made in all the various shapes and colors enumerated above, a somewhat comprehensive conception of the vast output of this establishment is appreciable.

HIGHEST AWARDS THAT COULD BE GIVEN AT COLUMBIAN EXPOSITION.

This company has received the very highest awards for its fine fur hats at the Columbian Exposition, as well as the highest award over all competitors for cut furs. It is well known that this company makes only the finest goods and the award simply covers the entire product.

The concern now finds a market for its manufactures not only in every state and territory of the country, but the demand comes from beyond the borders of the nation, and even from the very foreign centres from which we formerly imported goods of this character. Such progress is commendable, but it is all the more so when the full story shall have been revealed. To-day these works (which are now conducted by a stock company) have a paid-up capital of $2,700,000, and in no concern in the country are the interests of employer and employed more harmoniously amalgamated.

The officers of the company, in addition to Mr. Stetson, are as follows: William F. Fray, Vice-President, who has long been associated with the establishment; Theodore C. Search, a member of the firm of Erben, Search & Co., extensive worsted yarn manufacturers, Treasurer; J. Howell Cummings, Secretary. The Board of Directors includes Charles H. Banes, President of the Market Street National Bank, and also a member of the firm of Erben, Search & Co.; Samuel R. Shipley, President of the Provident Life and Trust Company; John Dickey, President of the Ninth National Bank, and a member of the firm of Porter & Dickey, extensive manufacturers; John S. Stevens, one of the oldest and best known of Philadelphia's builders, and N. B. Day, an old hatter, who has charge of the New York branch of the company's business.—Public Ledger.
The first newspaper published in the Middle States was printed in Philadelphia, December 22, 1784. So early was its commercial value recognized that the second number contained advertisements.

On December 21, 1784, the first daily newspaper in America was also published in this city, its significant title, The Daily Advertiser, attesting the fact that the growing interests of the country demanded daily publication.

From these beginnings the American newspapers have gone on and on; to the thoughtless, merely growing up with the country, but to the careful observer oftener furnishing the very means by which the country has grown.

Although not yet generally recognized, it is, nevertheless, a fact that the newspaper has revolutionized the business-getting methods of the country. The trader of olden times expected business to come unmasked; he believed that fortune would knock once at every man’s door. The trader of to-day knocks a great many times at her door by means of newspaper advertising, and finds going much more profitable than waiting. The olden time merchant appealed with many articles to a few people, while he of to-day often successfully appeals to many scattered people with a few specialties. The newspapers and the railroads have made this possible. The fallacy of the idea that no one but patent medicine dealers could afford to advertise in the newspapers, has been exposed by the wide and growing custom of selling the commonest staples of trade in just this way; and the old idea that a man must have a specialty before he could do newspaper advertising, has been time and again upset by the practice of using newspaper advertising to make a profitable specialty.

It was an epoch in newspaper history when the firm of N. W. Ayer & Son was organized in this city, twenty-five years ago. It was founded on the belief that in the right use of the newspaper there were great and unrealized possibilities for the business man; and the history of the house, its standing to-day, and the extent and amount of its business, furnish a most excellent vindication of the correctness of that belief, and proof as well of the value of a rightly conducted advertising agency to both newspapers and newspaper advertisers. It is the aim of this firm to divest the practice of newspaper advertising from the air of exclusiveness and mystery, and to demonstrate that as the plain people of the country all read the newspapers, the beginning of advertising wisdom is in the right use of the newspapers which they read. They have, therefore, systematically sought out those who were dealing in articles that people really want, and have given them their experience, facilities and services to tell people about it in the newspapers. Keeping everlastingly at this has brought success both for their clients and themselves. Looking backward they see hundreds of business men who said a few years since, “newspaper advertising would do us no good,” that are today regularly and profitably using the newspapers; and looking forward, they assert that many others will have to adopt this modern method of telling people what they have, and what they are doing, or else see their business go to more enterprising and progressive competitors.

A visit to Ayer & Son’s offices, in the Times Building, at Eighth and Chestnut, is a revelation to those whose attention has never been specially called to the matter of newspaper advertising. They moved into this building in 1876, at the time of its erection, occupying then a part of one floor. Constant growth has made more and more space necessary, until to-day the four upper floors, and those of an adjoining building also, are crowded by their busy clerks and papers.

Into the hopper of this great establishment is daily poured the endless grist of 20,000 busy presses. for, with scarcely an exception, a copy of every newspaper in the country comes here as published.
One hundred and twenty-five employés devote their entire time to the planning, placing and pushing of newspaper advertising. Some conduct the correspondence with clients; others edit the advertisements, and secure right matter; others put them in type, or electrotypes, ensuring right and economical display; others indicate right newspapers, time and territory for each specific purpose; others secure right prices; and still others assure right and exact service. In the accounting department there are, on the average, about 14,000 accounts open, and a part of the force here works through each night.

When to all these trained helpers is added the thorough knowledge, large experience and abundant capital, of the firm itself, there is formed a combination which would seem to be of value to any newspaper advertiser; and when this is placed at the service of a client, and becomes in effect his advertising department, a good use of this modern means of obtaining and maintaining business is assured.

The firm has, and seems to enjoy, the reputation of being different in its methods and motives, from others in the same line. Among its peculiarities are that it is a persistent and productive promoter of newspaper advertising without regard to consequences. Its competitors criticise this policy as being over broad, but the newspaper publishers of the country greatly appreciate it. The first effort of Ayer & Son is to make the business man perceive that the reasonableness and value of newspaper advertising as a business method, to discern that it is available and helpful in almost every line of commercial activity, to understand that he cannot count, measure, weigh, and gauge every advertisement, nor in the place of other efforts, but to make other efforts effectual. When all this has been attained they are quite willing to take their chances of getting the business, believing that when he thinks advertising worth doing at all, he will take the second step that will insure its being done well.

Another point of difference is that, although solicited to do so time and again, they have never entered the list of "expert" writers on newspaper advertising; neither do they issue an organ of their own; their reply to such suggestions being that while all their experience and knowledge are at the disposal of their clients, the close details of success are never published in other lines of business, nor should they be in newspaper advertising. As to the value of "expert" deliverances, they appeal to the test of practical results, pointing out that many of the most voluminous "experts" have not as yet achieved success either for their clients or for themselves.

Always of great value to the newspaper advertiser, the good agency is to-day more so than ever. As competition in this field increases, the necessity for well-arranged plans and well-defined efforts increases also. To meet this need of definite knowledge Ayer & Son publish the "American Newspaper Annual." This is a volume of some 1,400 pages, which mentions and describes every paper in the country, gives its circulation, size, age, subscription price, and political or other predilections. It also describes the place in which each is published, giving the character of soil, productions, industries, means of communication, banks, etc. The work is recognized by both newspaper publishers and advertisers as the standard authority and book of reference, and it is to them what the railroad guide is to the traveller, or Dun’s, and Bradstreet’s to the business man.

Although a Philadelphia institution, the firm of N. W. Ayer & Son is known wherever in this country white paper receives the sable kiss of the printing press. They receive all the prominent newspapers regularly, and keep them on file, and are always glad to be of service to any residents of the city, or visitors therein, who may wish to see any particular paper. Their latch string is always out to newspaper publishers and newspaper advertisers, and we cannot see how any one of either class could fail to be interested in them and the methods which have made them the largest house in the world in their line. Their motto is known from one end of the land to the other. After twenty-five years' trial of it, they say it is like the girdle of Thor, the old Norse god, the tighter you buckle it about you the stronger you become; it applies with force to many things, but to nothing with more force than to newspaper advertising. It is "Keeping Everlastingly at it Brings Success."
Powers & Weightman,
Manufacturing Chemists.

By way of satisfying that inquiring interest which is sure to be aroused within the mind of the critical investigator of chemical proclivities who visits the World's Fair with nicely adjusted balances of comparison, attention is directed to the exhibit of Powers & Weightman, Manufacturing Chemists, of Philadelphia, situated in the Drug Section, in the northeast corner of Manufactures Building. The exhibit has been installed in a finely carved wall case of mahogany, about 15 feet high, and its comprehensiveness is indicated by the 75 large glass jars shown therein, containing, with the exception of a few specimens of crude products, as many samples of the firm's chemical manufactures. These exceptions have a value for the student who is interested in the genesis of many of our familiar combinations, and the display of one of the firm's specialties—that of the cinchona products—is quite striking in effect, as is shown by an exhibition of the barks, crude and powdered, and the following combinations of their alkaloids: Cinchonine sulphate, quinidine sulphate, cinchonidine sulphate and salicylate, quinine pure and quinine sulphate, bisulphate, salicylate, ferrocyanide, bromide, valerianate, muriate, phosphate, tannate, and quinine with citrate of iron. The same effect is noted in the display of opium, some very large crystals of morphine sulphate being especially worthy of mention, as are also the crystals of citric acid and fine specimens of gallic, tannic and chronic acids.

The history of this firm is the history of the growth of chemical manufacture in America. Commencing in a small way in the year 1818, the firm of Farr & Kunzi was continued until 1826, when Mr. Kunzi retired and Mr. John Farr associated with him Thomas H. Powers, and his own nephew, William Weightman, under the firm-name of Farr, Powers & Weightman. After the decease of Mr. Farr, in 1837, the firm became Powers & Weightman, and it so remains to-day, Mr. William Weightman being the senior of the firm. Its great business has been reared by legitimate enterprise and its reputation made solely by the excellence of its products and a business code embodying the strictest integrity.

In the number and excellence of the different chemicals prepared at its works at Ninth and Parrish Streets, and the other great establishment at Falls of Schuylkill, it equals any similar concern in America, and is not surpassed by any in the world. They comprise the Alkaloids of Cinchona Barks: as quinine, quinidine, cinchonidine, and their salts; Morphine and Codeine, and their salts; Mercurial Preparations; including calomel, corrosive sublimate, red precipitate, white precipitate; Strychnine, and all salts of strychnine, including sulphate; Acids, such as muriatic, nitric, sulphuric, citric, tartaric; Sulphate, Epsom Salt, Blue Vitriol, Copperas; preparations of Bromine, as bromide potassium, bromide ammonium, bromide sodium; preparations of Iodine, as iodoform, iodide potassium, iodide ammonium, iodide sodium; preparations of Bismuth, as subnitrate, subcarbonate, oxychloride; Ethers, as sulphuric, chloric, acetic, butyric; Silver Nitrate, Crystals; and, as our readers probably know, a very comprehensive assortment of chemicals, medicinal and for the arts and manufactures.

Mr. Farr was among the first to manufacture sulphate of quinine in the United States, and it is a curious fact that he was devoting his attention to the bark alkaloids and pursuing his investigations about the time that the discovery of quinine, by Pelletier, in France, was announced to the world. In 1874 the manufacture of citric acid was commenced by this firm, and in 1875 the Elliott Cresson gold medal was awarded them by the Franklin Institute "for the introduction of an industry new in the United States and perfection of result in the product obtained in the manufacture of citric acid." The same medal (which is but rarely conferred) was also awarded them "for the ingenuity and skill shown in the manufacture and for the perfection of workmanship displayed in the production of the cheaper alkaloids of cinchona barks." It was entirely due to the efforts of this house that sulphate of cinchonidine became so favorably known and so largely employed as an efficient substitute for quinine at a time when the high price of the latter largely restricted its use.

In April, 1865, an office was established in New York, the present location of which is No. 56 Maiden Lane. At the Falls of Schuylkill the firm owns about seventy acres, ten or twelve of which are occupied by the laboratory buildings. The measurement of the city laboratory is about 190 x 350 feet. The latter lies in proximity three storehouses, the largest one measuring about 110 feet square. The aggregate of employed is about six hundred, of whom one hundred and twenty-five are females. Gathered around this great establishment, in all its departments, are capable men (many of whom entered as youths, and some have grown gray in the service) who have been trained in an atmosphere of correct business principles and are devoted to its interests. The firm has been just and true in its dealings with all, not because it was politic, but because it was right; its personal benefactions have never been dimmed by the shadow of a commercial spirit, and its relations with the entire drug trade of the country have always been marked by mutual kindness and good-will.

The exhibit made at the Columbian Exposition is not entered for competition, but is simply a transfer from its store-rooms of some of the leading productions of the house, without any special selection, and just as they are being shipped daily. No effort has been made at elaboration or display, but purity and excellence is the standard upon which their claims to merit are based.—From the World's Fair Letter to the Pharmaceutical Era, August 15, 1893.
Founded A. D. 1818.

Principal Office and Laboratory Ninth and Parrish Streets, Philadelphia.

Laboratories at East Falls of Schuylkill, Philadelphia.

Powers & Weightman, Manufacturing Chemists.

The large plant of which the accompanying illustration affords a true impression, is located at Eighteenth Street and Allegheny Avenue, the space covered being six acres. The business was founded by Mr. George V. Cresson in 1859, and he still continues at the head of its affairs. The original works were located at Twelfth and Buttonwood Streets, from which the industry was removed in 1866 to Eighteenth and Hamilton Streets, and, twelve years later this site being found inadequate for the requirements of a greatly increased business, the present shops were built.

The buildings comprise machine shop No. 1, 500 x 50 ft., with basement 250 x 50 ft.; machine shop No. 2, 244 x 108 ft.; foundry No. 1, 200 x 55 ft., with carpenter shop, pattern shop and pattern storage house at the end, 100 x 55 ft.; foundry No. 2, for light work, 100 x 65 ft.; foundry No. 3, 34 x 65 ft., for brass, phosphor bronze and steel castings; foundry storage house with a capacity for 1000 tons molding sand, 200 tons coke, 300 tons coal, 1500 tons pig iron; engine room, 36 x 28 ft.; boiler room, 36 x 30 ft.; cupola house, 34 x 25 ft.; storeroom, 108 x 21 ft.

The output comprises Power Transmitting Machinery of every description. This Company being the first in this country to make a specialty of shafting work exclusively, and in 1870 introduced the system of vertical shafting for transmitting power in high buildings, and they now have their system in use in the largest buildings in this country.

Among the patented specialties manufactured are the Internal Clamp Couplings for Shafting, Adjustable Loose Pulley Arrangements, Improved Parting Hangers, Mule and Guide Pulleys, etc.

Machine shop No. 1, is equipped with the most improved machine tools, gear cutters for cutting either spur or bevel gearing, etc. The basement is used for storing finished shafting, hangers, pulleys, etc., of which a large stock is kept on hand for immediate delivery. Machine shop No. 2, is fitted up with lathes, boring mills, etc., for heavy work, with an electric crane of twenty ton capacity. One of the most important branches of the Company's business is the manufacture of Rope Wheels for transmitting power with manilla, hemp, cotton or leather ropes, and they are prepared to make them of all diameters, and for any number and diameter of ropes. They contract for designing and erecting complete power plants, and have designed and equipped many of the largest electric lighting stations in this country. Their facilities for making Machine Molded Gearing are unsurpassed, and they are prepared to furnish all classes of light or heavy gearing of most modern designs and accuracy of pitch, at the shortest notice. They are also prepared to contract for building special machinery for any kind of work, and the location of the works enables them to secure the best freight rates to all points.

The present officers of the company are: George V. Cresson, President and Treasurer; Antonio C. Pessano, Vice-President and General Manager; Morris W. Rudderow, Secretary and Business Manager and E. Oscar Haeuptner, Assistant Treasurer.

George V. Cresson Co.

Power Transmitting Machinery.
Abram Cox Stove Company.

Penn Stove Works.

In all probability there are few branches of mechanical industry engaged in the production of household appliances which has made such rapid progress, in points of comparative merit, or magnitude of sales, as has been developed in the last fifty years in the line of apparatus for cooking and heating. Figured upon a wholesale basis the annual sale of stoves, furnaces and ranges reaches the enormous aggregate of fifty millions of dollars. Conspicuous among those engaged in this line of manufacture is the Abram Cox Stove Co., proprietors of the Penn Stove Works, whose extensive plant is depicted upon this page. Here are made the famous line of stoves, furnaces and ranges, which, under the general trade mark name "Novelty" have taken their position in the front rank of popular favor in every state in the Union. Equipped with its own system of electric lighting, a most complete arrangement for flooding the building in case of fire, machinery of the most approved type, in fact, every convenience which experience could suggest, together with spacious and well appointed offices and showrooms, is it any wonder that these splendid works should rank as a model stove foundry, notable among the great industries of the city, and a monument to the skill, energy, rectitude and thorough methods of its founders and owners? These works were founded by Abram and Joseph Cox, who were in turn succeeded by Cox, Hager & Cox; Cox, Whiteman & Cox, and, after the demise of his partners, by Abram Cox, founder of this great corporation.

Starting in 1847 with a pay-roll of less than a dozen names its force of workmen now numbers upwards of four hundred, with wages aggregating a quarter million dollars annually. The buildings of the Penn Stove Works occupy an entire block, the main building, five floors in height, extending along American Street for a twelfth of a mile, with ample railroad siding, with older buildings of about equal height upon Dauphin Street. Filling the floors of the great warerooms is carried a stock of stoves, ranges and hot-air furnaces, exceeding in extent and variety that of any concern in the trade. A notable fact in connection with the business is found in the statement that during the past six years the average number of days during which the works have been in operation has been nearly 390 per annum. In view of the frequent necessity for suspension of work for repairs and changes, this is an exceptional record in the stove making industry. The officers of the Abram Cox Stove Co. are Abram C. Mott, President, and W. H. Pfahler, Treasurer.
McNeely & Co.

Glazed Kid Manufacturers,

PHILADELPHIA.

The largest manufactory of Glazed Kid in the world is that of McNeely & Co., and located in the nineteenth ward, with an annex in the sixteenth ward, in addition to two warehouses containing upwards of 100,000 square feet of floor space. The group of buildings composing this plant is above Columbia Avenue and bisected by Randolph Street.

The product of the establishment is exclusively Black Glazed Kid for ladies', misses' and children's shoes.

The home office is at the southwest corner of Fourth and Arch Streets; sales offices being also maintained in Boston, Cincinnati, Chicago, St. Louis and San Francisco.

The McNeely & Co. Glazed Kid is the most durable in the market.

This firm was the first in America to successfully compete with the makers of the imported French kid, and they gave to manufacturers of ladies' shoes an article at a considerably lower price than that of the foreign goods, and superior to them in wearing qualities, as well as entirely free from the cracking of grain and loss of color characteristic of so much of the imported glazed kid.

The fact that more shoes have been made from McNeely & Co. Kid than of any other brand manufactured in America, is beyond contradiction. The uniformity of its finish and its unequalled durability, have given to the shoe manufacturers of the country, who have adopted it, the most satisfactory results and gained for the firm an enviable reputation throughout the whole trade. Were any successful shoe manufacturing house, doing business upon a large scale, pointed out, it would almost certainly be found that their shoes were made from McNeely & Co.'s Glazed Kid.

The leading specialty of this concern is a kid designed for a medium-priced shoe, with the wearing qualities and appearance of the most expensive footwear of the kind sold in the American stores.
The Ladies’ Home Journal.


With its issue of November, 1893, this magazine celebrated the close of the tenth year of its eventful history, during which period it has developed from a modest sheet of eight pages, barely able to weather the wreck-strewn coast-line of contemporary literary venture into a giant in stature with a capacity for good, both to the public and its owners, far beyond the brightest anticipations of the busy, clear headed man who founded it and still controls its destinies. Its anniversary issue of that month records the interesting fact that its circulation is now larger than that of any publication in the world, being about 715,000 copies per month.

This great army of devoted readers has been secured by wide advertising, and held by furnishing them far more and better literary wares for one dollar per year than has ever been attempted by other publishers.

The Ladies’ Home Journal, itself so popular and valuable as an advertising medium, that it actually selects its advertisers, has been exploited in the pages of other magazines and journals at a cost of $1000 per day for a whole year. It has enrolled upon its list of regular contributors and artists the best talent of this and other lands, hesitating at no expense which would gain for its constituency the readers of a continent, the mental product of great and original minds. The annual expenditure for literary matter alone is now in excess of $100,000.

The unexampled success of this notable Philadelphia enterprise has enabled its owners to build and occupy an ideal publishing office, which fronts upon Arch Street, between Fourth and Fifth, and is opposite the burial place of that early publisher of the Quaker City, Benjamin Franklin.

In 1892, Mr. Cyrus H. K. Curtis, who had been until that time sole owner, converted the property into a corporation under its present title, capitalized at $500,000, retaining a controlling interest, and enabling many of the editors and heads of departments to become participants in the revenues of the business.

The new home of the Curtis Publishing Co. includes not only its splendid and convenient building upon Arch Street, but an adequate printing, binding and mailing plant upon Appletree Street, directly in the rear. The facade of the new building is one of the most notable additions to the city’s architectural attractions in recent years. Its several floors are filled with business and editorial offices, and people with bright men and women, each affording in the elaborate subdivision of labor some contribution toward the harmonious results of which The Ladies’ Home Journal is in monthly evidence.

The salary account exceeds annually $200,000 paid to about 400 employés, two-thirds being women. $250,000 is expended in a year for white paper. Twenty-four editors are regularly employed in editorial and art departments. The editors examine 15,000 manuscripts annually. The subscription lists include readers in fifty-eight countries, and the monthly issues pass through 38,000 post offices at home and abroad. 2,500 agents are employed throughout the world in the company’s service. One of the publisher’s most “happy thoughts,” in the effort to extend circulation was the offer of free education to young women at Vassar, Wellesley, Smith or any girl’s college in the world, to which, later on, musical, art and elocutionary and other scholarships were added, under which, up to date, some 200 young ladies have gained educations not otherwise attainable. Thus it will be seen that the scale of usefulness to humanity, is in exact ratio with a great magazine, to its degree of prosperity when in the hands of sagacious and painstaking owners. Mr. Edward W. Bok is editor, with a large staff of associates. Branch offices are established in New York, Chicago and San Francisco.
Philadelphia as a **Manufacturing Centre**

for Instruments of **Precision**.

**Skilled Workers in a Special Field.**

From the beginning Philadelphia has been pre-eminent in the arts of peace and the advancement of the humanities. Foremost in medical science, her citizens renowned in the fields of useful research, the chosen home of philosophy in a new land, it seems natural that this city should become and remain the centre of skilled work in the manufacture in America of scientific instruments of precision.

The impetus which has led to this undisputed supremacy in a particular branch of industry began with the making, by Rittenhouse, of the first astronomical instruments completed in this country, and the skill of Franklin in the production of electrical devices. Here also was made the first engineers' transit, and in our suburb of Germantown the first Quadrant. While to the influence of the ancient Philosophical Society, the pioneer of many younger associations, reinforced later by that foster-mother of invention, the Franklin Institute, belongs much of the credit for our fame in this respect.

There are four concerns in Philadelphia engaged in the manufacture and sale of scientific instruments, a term now covering a wide variety of beautiful mechanisms perfected for a great number of uses. The principal house in this trade is that of Queen & Co., incorporated, at 1010 Chestnut Street. It has been in existence since 1853, was incorporated in 1893 with a capital of $600,000, and is the largest establishment of its kind in the world.

The building at 1010 Chestnut Street is devoted largely to the display, sale and shipping of goods and the offices of the company; but a large workshop is also maintained here for the grinding and mounting of glasses for the correction of vision. The principal workshops are on Filbert Street near Eighth, including the foundry, wood-working and instrument making departments. Many of the wonderfully delicate and accurate machines used in the work have been made here by those who use them. One of the largest customers of Queen & Co., is the United States Government, for which they make the thermometers, barometers and recording instruments used by the weather bureau. Many of these are also sold to the various State weather bureaus. They also supply all the instruments for registering the velocity of projectiles, deep sea sounding apparatus, and the numerous appliances required in the several scientific branches of the government service. The instruments of the Peary Arctic expedition were made here, as well as those of other exploring enterprises. Range finders are made for riflemen, safety lamps and anemometers for miners. Electrical test instruments, equatorial telescopes, transits for engineers, microscopes, standard measuring rules, and an infinite variety of devices to fill special orders are always under way in the busy shops. A novelty is the electrical pyrometer which registers heat up to 3000 degrees.

Colleges, medical schools and academies are equipped by Queen & Co. with experimental apparatus in great variety, both in metal and glass, much of the latter being extremely fragile in construction.

It should be a source of genuine pride among citizens that in the creation of the mechanical intermediaries by which the wilderness is subdued, the treasures of the earth wrested from its depths, the seas traversed, the universe revealed, human suffering alleviated, and all learning promoted, our city has no superior in the world.
The Grocers’ and Importers’ Exchange of Philadelphia.

By Francis B. Reeves.

The Grocers’ and Importers’ Exchange, with a present membership of about 150 leading firms engaged in the wholesale grocery business and allied branches of trade, and a number of manufacturers of grocers’ supplies and merchandise brokers, was organized April 6, 1872, with about fifty members. Before that time frequent attempts had been made to secure the united action of the wholesale grocers for the regulation of credit and discount terms, and for the correction of growing abuses in such minor matters as the want of uniformity in charges for packages, cartages, etc., but always without decisive or lasting results. Out of these apparently fruitless efforts to bring about reforms that were generally conceded to be essential to the healthfulness of trade and to greater satisfaction in the transaction of business, grew the “Wholesale Grocers’ Association,” by which name the organization was known until 1879, a year marked by a considerable accession to the roll of membership, by new features in the active work of the body, by the introduction of a telephone, and by the change of name to the Grocers’ and Importers’ Exchange.

Its first President was Edward C. Knight, grocer, merchant, sugar refiner, and citizen, whose name, during his long life in Philadelphia, was ever a synonym for honor, integrity, energy, and public spirit. Those who have been subsequently honored by election to the presidency, in the order of their succession, are Thomas L. Gillespie, S. L. Kirk, John H. Catherwood, Francis B. Reeves, William M. Sinclair, James Graham, Solomon Smucker, Jr., Marvin E. Clark, James S. Martin, John L. Hough, Henry A. Fry, Alexander Harding, B. W. Andrews, Benjamin Reiff, W. J. McCahan, W. W. Frazier, V. L. Cavanna, Frank Halpen, Geo. B. Kester, Henry A. Fry (second term), B. W. Andrews (second term), and Edwin Halpen. As set forth in its constitution, the main objects of the Exchange are: “To secure unity of action; to promote a more friendly intercourse among its members; to diffuse reliable commercial intelligence; to reform abuses, and generally to advance the interests of trade in the City of Philadelphia.” In the furtherance of all these objects a very marked success has been achieved. It has been demonstrated that through the promotion of friendly intercourse, and the free exchange of views and of important business information, those members who have availed themselves of the facilities afforded by the Exchange have derived a great deal of pleasure from its social features and no little profit from the practical business helps provided for members. The Exchange has for years successfully conducted a credit bureau, a medium for recording and dispensing information concerning the character and business standing of applicants for credit. Its roll of several thousands contains the names of a good many chronic, dilatory and delinquent debtors who, but for this bureau of information, might have caused many worthy members to walk the floor many a night. The Grocers’ and Importers’ Exchange, imbued with that public spirit and true patriotism which has always been a pre-eminent characteristic of the City of Philadelphia, is always ready for action in behalf of every wise public measure for the good of the greatest number. It has always stood boldly in defence of the right, on the side of progress and good legislation, and in opposition to political jobbery and corporate greed that are always seeking great private emolument at public expense. In such work as this the Grocers’ Exchange has always been allied with its fellow guilds, the Trades League, Board of Trade, Manufacturers’ Club, Commercial Exchange, Maritime Exchange, Produce Exchange, Drug Exchange, and Lumbermen’s Exchange.
All of these organizations, together with many of the workingmen's associations of this city, unitedly demanded that city councils should pass the necessary ordinance permitting the building of the Philadelphia Belt Line Railroad, by means of which the city's water front should be accessible to all railroads on equal terms without discrimination. They also demanded the admission to Philadelphia of the Baltimore & Ohio Railroad, and the granting to the Reading Terminal Company the right to erect their magnificent station at Twelfth and Market Streets. The Grocers' and Importers' Exchange has always been foremost in works of public charity, a notable example being its large contributions to the Johnstown Relief Fund, the Russian Famine Fund, and, very recently, the Citizens' Permanent Relief Committee's Fund for the assistance of the unemployed workmen of Philadelphia.

The amount of capital represented by the members of the Grocers' and Importers' Exchange, including only those that are engaged in business, either as dealers in or manufacturers of goods, wares and merchandise sold by the wholesale grocery trade, is not less than $46,000,000. Of this amount the sugar refining companies stand for probably $25,000,000. This is invested in plant and actual working capital of the Franklin, the Spreckels, the R. C. Knight, and the W. J. McCahan companies' refineries. The aggregate sales of merchandise made annually by the firms and corporations represented in the membership of the Exchange is estimated conservatively at $125,000,000. For honorable dealing, and the prompt meeting of engagements, the wholesale grocers of Philadelphia have always maintained an unsullied reputation. Failures among them are of the rarest occurrence, and this is their record from the writer's personal observation, covering a period of thirty-five years.

The Philadelphia Oil Trade Association.

By A. J. Loos, Secretary.

This organization is similar in its character and purposes to those existing in other cities in which the business of wholesale oil traffic is active. It is of recent formation and at present holds its sessions at offices of members or at the Manufacturers' Club. The membership numbers fifty-two persons. Three general meetings are held annually, and sessions of the Executive Committee, open to all members, occur monthly, at which discussions upon matters of general interest to the trade take place, particular attention being given to lubricants and oils for textile use. The vast manufacturing interests of the country have created a constantly growing demand for efficient and economical lubricating oils, by the use of which friction is reduced to the lowest possible point, thus effecting large economies in power.

The officers of the Association for the present year are: Lewis J. Levick, President; Wm. N. Marcus, Vice-President; Samuel C. Lambert, Treasurer; A. J. Loos, Secretary; John Gill, Jr., Charles A. Wilson, John Cunningham, W. H. Bril, Rowland D. Allen and Charles W. Lyon, Directors.
This house conducts both a jobbing and a retail trade. The general title of the business being that of "Importing Grocers." The retail department at the northeast corner of Tenth and Market Streets enjoys a large home trade among families. The offices of the firm are located here. The warehouses in which are kept the sample lots of the wide variety of canned goods carried in stock are located at 926 Filbert and 925 Hunter Streets, these alone filling the several floors of the buildings with what would, not long since, have been regarded as a most extravagant supply. The principal stock is carried in other warehouses convenient to shipping terminals, from which the goods are sent direct to the customer.

The leading specialties of the firm include every variety of fruit and vegetable which can be successfully preserved, packed in gallon cans. These include tomatoes, pears, peaches, squash, pumpkins, quinces, cherries, strawberries, plums, apples, gooseberries, rhubarb, blueberries, string beans, blackberries, raspberries, pineapples and apricots, a fine selection is also carried of French peas, mushrooms, (champignons), string beans, (Haricots verts), lima beans, (Haricot flageolets) and mixed vegetables, (macedoines).

Thomas Martindale & Co. are pioneers in Philadelphia in the introduction of native wines, at popular prices. These goods, as well as choice brandies, are sold by them either by bottle, case or barrel.

The art of saving the surplus of the fruits of the soil and thereby equalizing the demand and extending the formerly brief seasons in which the luscious native garden products were obtainable to the circle of the entire year has been developed within the past two decades. The housewife of this period who spreads her table with choice and varied sauces, preserves and fruits may place under contribution, at small cost, the entire world, and for this she is indebted to the modern grocer.

In the story of this evolution in the methods and scope of the grocery trade as now conducted in the United States, Philadelphia has an honorable part, and among the notable concerns in this business now conducted in the Quaker City, one of the foremost in this particular line is undoubtedly that of Thomas Martindale & Co.
The W. J. McCahan Co's Sugar Refinery.

A Great Philadelphia Plant.

Although the group is still incomplete, the lofty buildings of the plant already erected and in use by the W. J. McCahan Sugar Refining Company, at the foot of Tasker street, Philadelphia, form a leading feature in the scene along the river front in the lower portion of the city.

At this point the company has about seven acres of ground, with ample water frontage, where two wharves are available for the simultaneous discharge of a number of cargoes. Both the Pennsylvania and Baltimore and Ohio Railroads have terminals here, cars being loaded immediately at the doors of the barreling rooms. The present buildings are the melter house, char or filter house, warehouse, pan house, tank house, boiler house, and extensive sheds. About quarter mile distant, upon Otsego street, is the molasses boiling department, which is in operation about five months in the year, commencing about March 1st. Molasses is now imported in bulk by means of tank steamers, and pumped directly from the holds to the great receptacles in the tank house, six in number, from which it is afterwards piped to the boiling department, the capacity of which is 400 hogsheads per diem. The McCahan Company uses about 6,000,000 gallons of molasses annually, and is chiefly obtained from Cuba. The capacity of the refinery is 1,500 barrels daily. The raw sugar comes to the wharves from all sources of supply, that from Java, a cargo of which was in the sheds at the time of the writer's visit, being packed in baskets.

The W. J. McCahan Company's refinery is operated independently of the combination controlling nearly all of the similar works in the United States. It is equipped throughout with all of the most approved appliances for the thorough and economical refining of the raw material into the various grades demanded by the American trade. Many years of experience in a business peculiarly subject to changes of condition, due to both legislation and the discovery of new methods, give the management of this enterprising corporation every advantage in reaping whatever margin of profit the existing quotations of the market afford.

The officers of the company are: W. J. McCahan, President; R. S. Pomeroy, Treasurer; W. J. McCahan, Jr., Secretary; James M. McCahan, Manager. The office is at 147 South Front street.
Reeves, Parvin & Co.

Importer and Wholesale Grocers.

The firm of Reeves, Parvin & Co., importers and wholesale grocers, is widely known as one of the strongest and most active, as it is now one of the oldest, of Philadelphia's mercantile houses.

Besides their importing business and their extensive wholesale trade in teas, sugars, spices, canned goods, dried fruits, and the thousand and one other items embraced in the catalogues of their customers in city and country, they have established a market in Europe for their celebrated Quinton Tomatoes and other proprietary brands of canned fruits and vegetables. The establishing of this branch of their business in England dates back nearly thirty years. The packing of these goods is carried on in New Jersey, of which State two members of the firm are natives.

With ample capital and thorough organization in every department of their business, Reeves, Parvin & Co. have found it comparatively easy to retain their position in the forward rank of Philadelphia wholesale grocers. The firm was founded in 1828, the original articles of copartnership, bearing date Wednesday, March 12th, of that year, being still in their possession. These articles bear the signatures of Gideon Scull and Newcomb B. Thompson, and the style of the firm thus formed was Scull & Thompson. Subsequently, by the retirement of the senior member, the firm became N. B. Thompson & Co. Of this firm Mr. Francis B. Reeves became a member February 1, 1859. This copartnership having terminated by the death of Mr. Thompson the same year, Mr. Reeves associated himself with others, and the style of the firm has been consecutively, Vanderveer, Archer & Co., Archer & Reeves, Reeves & Parvin, and—as at present—Reeves, Parvin & Co. Mr. William Parvin secured an interest in the firm in 1865, and remained in the partnership until it was terminated by his decease, in 1889. The firm now consists of Francis B. Reeves, Walter M. Patton, a member since 1869, and Thomas Firth Jones, who was admitted in 1873. Mr. Jones is a director in the Market Street National Bank. The firm is a member of the Trades League, the Board of Trade, the Maritime Exchange, and the Grocers' and Importers' Exchange.

This firm, especially as regards its senior member, Mr. Francis B. Reeves, has always been found at the front in all matters for the public advancement. Mr. Reeves was one of Philadelphia's almoners sent to Russia in 1892, with the cargo of flour carried by the steamship Conemaugh for the suffering peasantry. He was appointed by Governor Beaver as a member of the commission for the relief of the Johnstown flood sufferers in 1889. He is a member of the Citizens' Permanent Relief Committee, the Board of Managers of the Merchants' Fund, the Mercantile Beneficial Association, and other charities.

Mr. Reeves is Vice-President of the Philadelphia Bourse, President of the Philadelphia Belt Line Railway, and a Director in the Girard National Bank, the Philadelphia Mortgage and Trust Company, the Savings Fund Society of Germantown, and the Delaware Insurance Co.
Within the memory of the present generation, preserved fruits, which are now an essential part in their varied and agreeable forms of all American dinner and tea tables, were within the reach of the wealthy only, and were prepared in limited quantities as a feature of the confectionery trade.

Far better goods, in wider variety and more attractive style of packing, are now supplied to the world, than the old-time preserves sold at 60 cents per pound, for one-third of that sum.

The Philip J. Ritter Conserve Company (now incorporated), originated in the foresight of the gentleman whose name it bears and who continues at its head, and who determined in 1854 to abandon his business as a confectioner and devote himself to this specialty. The present factory, at 2154, 2156 and 2158 Dauphin Street, was built in 1874, and has been increased in dimensions frequently since that time. The work of the plant employs the services of about 150 persons throughout the year, and in the fruit season 300 are often busy here. The best fruits obtainable are used, coming from California, Maryland, Delaware and New Jersey. Pineapples are imported from the Bahamas. The product comprises preserved fruits, jams, jellies, fruit butters, fruit syrups, tomato catsup and salad dressing, and are made in three grades, to suit the demands of the market; the brands being "XX" for the best quality, "Standard" and "Favorite." These are shipped in bottles, jars, kegs, barrels, half and quarter barrels and wood and tin pails to all parts of the United States. Branch offices are maintained in New York, Chicago and Cincinnati. The goods of the company have been shown at many great expositions, uniformly winning the highest awards. The most notable display, illustrated upon this page, having been at the World's Columbian Exposition, where the first premium was again secured.

The company acts as agent for the Ohio Maple Syrup Company, whose product is undoubtedly the purest and finest in the market, being made direct from the sap.

The officers of the company are: Philip J. Ritter, President; Christian Ritter, Vice-President; F. J. Dillman, Treasurer; and F. William Hofmann, Secretary.
It is hardly a generation since the preservation of surplus fruitage and vegetable products, available for the table, at any season of the year, became, through improved methods, an established field for large business enterprise. Among the pioneers in the "canning" industry, as it was then called, was the firm of Anderson & Campbell, located in Camden, and dating from 1873, and from which was developed the present extensive concern, incorporated as the Joseph Campbell Preserve Co., of which the junior member of the original firm is still the active head. The buildings, as illustrated, indicate a capacity for large operations, but only a tour of the many structures and floors will give a visitor an adequate idea of the varied and ingenious machinery in use, and the care, neatness and economy which attends the preparation of the numerous appetizing specialties which have made the name of "Campbell" famous everywhere.

These products include mince meats, preserves, jams, jellies, fruit butters, vegetables, table sauces, ketchups, etc. They are packed in wooden pails and kanakins, glass, pottery ware and tin, embellished with appropriate labels, and find a market through the wholesale trade all over the United States, beside which a considerable portion of the output is exported to Mexico, South America and England.

Campbell's Beefsteak Tomato Ketchup is packed in barrels, half-barrels, kegs, jugs, decanters and bottles, as required, and is the only ketchup awarded a diploma, at the Pure Food Exhibition, Philadelphia, 1889. Another popular innovation is stewed and strained tomatoes, for soups and meat sauces.

The location of the establishment, within easy reach from the rich fruit regions of New Jersey, Pennsylvania and Delaware, ensures, at all times, a high grade of goods at favorable prices.
Among Philadelphia's long list of successful special industries none have developed more remarkably than the preparation of the cocoa bean, not only for table purposes, but into the thousand and one delicious forms invented by the art of the confectioner for the delight of the human palate. Cocoa, once the luxury of the wealthy and exclusive, has become an article of food for the people, supplanting coffee and tea upon thousands of tables, and, in some form, found in nearly every household. The name of Whitman has been identified for half a century with this favorite product of the tropics, and still leads in Philadelphia in this branch of trade. Founded in 1842 by Mr. Stephen F. Whitman (deceased), the extensive business is now conducted by his son, Mr. Horace F. Whitman. The factory is at 606 Cherry Street, equipped with every approved appliance for producing cocoa and chocolate goods, the finest kinds of candies, and employs a force of upwards of 350 hands. The Whitman retail store, at 1316 Chestnut Street, is unequalled in its elaborate fittings and attractiveness by any other confectionery house in the Quaker City. Super extra chocolates, caramels, bon-bons, marshmallows, wintergreen, peppermints, chips, molasses candy, and every dainty creation known in the business are upon the trays, in the jars and dainty boxes displayed here.

The output of the Whitman factory is sold both at wholesale and retail, the trade of the house extending all over the United States, contributing materially to the good fame of Philadelphia as the greatest centre in America for the production of high class goods of every sort.
Knickerbocker Ice Company.

Knickerbocker ice has been a Philadelphia staple ever since the formation of this company over half a century ago. At the present time the invested capital of this great company is more than $2,000,000. The work of harvesting the ice supply, its storage, shipment and distribution gives employment to several thousands of men.

The supply furnished to the public by the Knickerbocker Ice Company comes from the Kennebec and Penobscot Rivers, Maine, and the mountain lakes of Pennsylvania, New Jersey and Maine—ice houses being located in groups at thirty-five points in these regions. The storage capacity of the various ice houses of the company is 1,000,000 tons, or fully 1000 vessel loads per annum. Over five hundred wagons and twelve hundred horses and mules are required in the distribution in Philadelphia.

The problem of handling this bulky and heavy commodity with speed and economy has led to the invention and adaptation of a large number of special appliances and tools which, together with the wide variety of wagons of approved construction and decoration, are made by the manufacturing department, not only for the use of the Knickerbocker Ice Company, but for the trade generally, this branch being the largest producer of ice tools, machinery and wagons in America.

The workshops, covering nearly a block, are at Twenty-Second and Hamilton Streets, Philadelphia, and include machine shops, foundry, wagon works, tool works, harness making shop, horse shoeing shop, and employ about 125 men constantly.

The company conducts both a wholesale and retail business in ice; contracting for large quantities with dealers, brewers, packers, etc., and also serving the general consumers from eighteen stations in Philadelphia, and others at Camden, Atlantic City and Cape May.

The Ice Trade Journal, which is the recognized organ of the business in the United States, was commenced in 1877, and is now a sixteen page, sixty-four column monthly, well printed on fine paper, and filled with matters of interest to the trade. It circulates not only in America, but through the British Colonies, Great Britain, Germany, Northern Europe and Central America.

Premiums were awarded the company for wagons, tools and machinery at the Franklin Institute Fair, 1874; Centennial Exposition, 1876; Cincinnati Ind. Exposition, 1879; World’s Fair at New Orleans, 1884-5, and for their exhibits of ice wagons and tools at the Columbian Exposition they were awarded bronze medals.

In addition to the above the Knickerbocker Ice Company is among the largest retail coal dealers in Philadelphia.

The principal office of the Knickerbocker Ice Company is located in their handsome building at Sixth and Arch Streets, Philadelphia. The officers are: A. Hunt, President; E. P. Kershow, Vice-President; Cicero Hunt, Secretary and Treasurer; James J. Gillin, General Superintendent; D. W. Hunt, General Manager.
The Bergner and Engel Brewing Company.

A COLOSSAL ESTABLISHMENT—A SUCCESSFUL CAREER—
AN ENORMOUS BUSINESS DERIVED FROM THE
PURITY OF ITS PRODUCTIONS.

Any reference to the industrial enterprises of Philadelphia cannot fail to take account of the great brewing interests which have reached such colossal proportions. Covering an area of ten and a half acres, between the Schuylkill River and the Pennsylvania Railroad, the plant of The Bergner and Engel Brewing Company gives even to a stranger an impressive idea of the scientific and liberal employment of capital amounting to $4,800,000, by a single concern, in the production for home consumption and export of pure and wholesome malt beverages, equal to those of the oldest and best breweries of Europe.

By a generous expenditure in the introduction of the most approved appliances, all tending to an improved quality of productions, the company has been favored by the appreciation bestowed upon their special brands, which, in addition to their local fame and popularity in other American cities, have attained a reputation that has created a large and constantly increasing demand in the West Indies, Mexico, and even in Australia.

Owing to convenient location and peculiar advantages for shipment and speedy transportation in cans of the latest refrigerating plan, The Bergner and Engel Brewing Company is able to despatch its product in any quantity, and deliver in the best condition to any distance, in the quickest possible time.

To facilitate in this respect, branch offices with ice house and delivery facilities attached, are maintained in most of the leading cities of the West and South.

The capacity of the establishment in Philadelphia is 1,000,000 barrels, with storage room for 140,000 barrels, and a cooling capacity of 575 tons daily.

At the Columbian World's Fair, the exhibit of The Bergner and Engel Brewing Company won the highest premiums and awarded four medals. The brands which have met the popular taste and achieved such celebrity are the famous Tannhaeuser Export, Standard Lager, Culmbacher and Buck beers. The finest Canada West barley malt and Saaz hops enter into the manufacture of the Tannhaeuser beer, making it, according to that critical authority, the Medical News, "the finest light beer ever made." The Culmbacher, a rich, creamy, dark beer, is pronounced by many equal to the best Bavarian brews.

The officers of the Company are: C. William Bergner, President; August W. Woebken, Secretary; Gustavus A. Muller, General Manager; John Annear, Treasurer; and C. William Bergner, Gustavus A. Muller, August W. Woebken, George A. Fletcher, Samuel S. Shalk, Richard W. Clay, and John F. Stoer, Directors.
The Eddystone Manufacturing Co., Limited.

WILLIAM SIMPSON, SONS & CO.
Selling Agents
Philadelphia, New York and Chicago

Upon the Pennsylvania shore of the Delaware River, twelve miles below Philadelphia, the extensive plant known as the Eddystone Print Works is located, occupying a frontage upon the river of about one mile, and extending inland proportionately. Its boundaries being Ridley and Crum Creeks, the former separating it from Chester. The substantial group of buildings filled with costly machinery and affording employment to nearly 1,000 operatives is seen to advantage from either passing vessels or from trains of the Philadelphia, Wilmington and Baltimore Railroad and the Chester branch of the Philadelphia and Reading Railroad, both of which have stations at this point, which is incorporated as the borough of Eddystone. The considerable population dependent upon the works is well housed and enjoy the benefits of a public library and maintain several churches, public schools and all the other advantages usually found in prosperous manufacturing villages in America.

The Eddystone plant consists of twenty or more substantial buildings of brick. With the exception of the printing house, which is three stories high, and the finishing house which is two, all the structures are of one floor. Freight steamers stop daily at a fine private wharf at Eddystone. The company employs the highest obtainable talent in the designing department, and only the most skilled workmen in the various delicate processes of the work.

The quality of the goods made at the Eddystone Print Works is not surpassed in the United States, and the finer cotton prints equal in design and finish the products of the French manufactures. These include satines, serges, satin stripes, pekinings, grenadines, brandenburgs, madras, canton cloths and the standard 64 x 64 calicoes. The Eddystone mourning prints and brandenburgs have long been famous in the trade, leading the market in that class of goods. The annual product of this concern reaches the great total of 80,000,000 yards, and their prints are sold not only all over the United States, but are largely exported. At the Columbian Exposition, held in Chicago, 1893, the Eddystone Prints were awarded both medal and diploma for printed cloth fabrics and dyed cotton fabrics.

This industry was established nearly half a century ago at the Falls of Schuylkill, Philadelphia, by William Simpson. It was incorporated in 1877 as the Eddystone Manufacturing Company, Limited. The selling agents are William Simpson, Sons & Co., 128 and 130 Chestnut Street, Philadelphia, and 318 Broadway, N. Y. Offices are also maintained in Baltimore and Chicago.
The New Era in Refrigeration.

COOLING BY STREET PIPE LINES.

The scientific application of cold to arrest decomposition has in recent years enormously developed the business of storing and distributing the world's food supplies. Mechanical refrigeration, as employed in cold storage warehouses, is no longer unfamiliar, but the idea of supplying the means of this perfect refrigeration through pipes laid in the streets, exactly as gas, water and steam are supplied, is startling, and the possible extension and importance of such a service are incalculable. That a system for this purpose has been invented and established as a complete mechanical and financial success, is, however, a fact abundantly demonstrated. Two plants, in Denver and St. Louis, have given most acceptable service to their numerous patrons for four years. For this the world is largely indebted to a well known Philadelphian, Col. David Branson, now President of the International Cooling Co., 32 Pine Street, New York. A concise account of this system may be found in the Journal of the Franklin Institute, of Philadelphia, for February, 1894. From it we learn that neither cold air nor anything cold is sent through the pipes, such methods invariably proving financial failures, because of loss of cooling power, despite the most costly insulation, by absorption of heat from the earth or air through which the pipes pass. In this system the pipes (except the expansion coil), have the temperature of their surroundings, and the entire refrigerating power of the machine is delivered and utilized in the refrigerators of the customers, none being lost on the way.

Liquid anhydrous ammonia, usually at a pressure of 150 pounds to the square inch, at summer temperature, flows from the machines through one pipe (the liquid line), to the point of use, and is there expanded by being allowed to flow through a small hole in a valve carefully adjusted to the amount of refrigeration required. This expansion takes place in a coil of pipe, known as the expansion coil, within the space to be cooled, and from this coil the ammonia, now changed to vapor, returns through a larger pipe (the vapor line), to the central station.

A third pipe, connected with the liquid and vapor pipes at each refrigerating box and also in manholes at the street crossings, constitutes a vacuum, or safety line, and is a vital part of the system. By means of it any section in which new connections or repairs are to be made can be emptied without interrupting the operation of the system elsewhere. A reservoir (for liquid anhydrous ammonia) is placed at the outgoing end of the machine, a second reservoir (for strong aqua ammonia) at the incoming side of the machine, and a third (for weak aqua ammonia) is also employed. The machine operates steadily while the contents of the several reservoirs vary as the demand upon the street line is greater or less than average. The machine may be shut off entirely for a time for repairs, and in cool weather a night force may be dispensed with, the reservoir system continuing to work automatically.

All degrees of temperature are supplied, varying from that required in making ice or freezing fish to the small amount necessary to keep moths from furs and woolen goods. Regulating valves, operated by electricity from the central station, are each controlled by a thermostat in the place to be cooled. This is adjusted, ordinarily, to open the valve at one degree above and close it at one degree below the average temperature required.

The Committee on Science and the Arts of the Franklin Institute have awarded to this invention the John Scott Legacy Medal and Premium.
Factories, Gardner, Mass.

Heywood Bros. & Co.

Manufacturers of

Reed and Rattan Furniture

Children's Carriages and Cane

1010, 1012, 1014 Race Street

PHILADELPHIA

Among the many substantial and often ornate buildings intended for warehouses and salesrooms erected in Philadelphia within recent years, one of the most notable is the costly edifice completed last year for the use of Messrs. Heywood Bros. & Co., manufacturers of chairs, chair cane, reed and rattan furniture and children's carriages, located at 1010, 1012 and 1014 Race Street.

The factories of this house are at Gardner, Mass., and in Chicago, and the new home of the long established Philadelphia Branch is but one of several, others being maintained at Boston, New York, Baltimore, Chicago, San Francisco, Portland, Oregon, and Los Angeles, Cal.

The new building, as indicated by the illustration upon this page, is a strikingly handsome example of architecture, its nine floors receiving an abundant flood of light through the many arched windows of its ornate front.

The several stories give an aggregate of 100,000 square feet of floor space, which is filled at all times with the goods carried for distribution within the district to which this branch of the house sends its wares. This includes Pennsylvania, New Jersey (south of and including Trenton), upper Delaware and West Virginia.

Passenger and freight elevators reach every floor, and the entire building, having been erected especially for the display and sale of this class of goods, is perfectly adapted to its purposes.

Messrs. Heywood Bros. & Co. do not retail, all business being in the shape of wholesale business with the trade, and there are few retail establishments in this country dealing in house furnishing materials where the customer cannot buy Heywood chairs.

An exception to the exclusively wholesale business with the jobbers and retailers is made in favor of hotels, churches, public halls, etc. Large orders from this class of buyers are received direct.

The business of Messrs. Heywood Bros. & Co. is conceded to be the largest of its kind in the world, and the measure of their success in introducing thoroughly durable and exceedingly comfortable repositories for the tired frames of humanity, accurately defines the advance in civilization since the days of the straight-backed and ugly chairs of our grandfathers.

The interior economy of the remote farm house has been modernized. Heywood chairs are found alike in the prairie cabin and the millionaire's palace. Heywood baby carriages, propelled by the aproned maids from brown stone fronts and the rosy faced helpmate of the working man, are seen in all of our parks, highways and byways.
Van Sciver & Co., Furniture,
CAMDEN, N. J.

A Great Establishment Over the River.

The originality displayed in locating the great Furniture business of J. B. Van Sciver & Co. in Camden has been justified, as is shown by the building up of a business which has now reached the $1,000,000 point in annual sales. The loadstone that attracts the Philadelphia householder, or the stranger within our gates, across the Delaware River, to the big warehouse near the ferry, is the margin of saving, ranging between 10 and 30 per cent. below prices elsewhere, made possible by the economy of location and administration of this great business. Thousands, too, go to this establishment to gain artistic points upon harmonious furnishing and decorating. Being but a block from the ferry, and less than half an hour in point of time from the great terminal stations in the heart of Philadelphia, it is practically as accessible as the majority of Philadelphia stores in the shopping district.

The substantial five-story building, which covers a whole block between Delaware, Federal and Arch Streets, is filled with an enormous and infinitely varied assortment of furniture, carpets, bedding, bric-a-brac, etc. This emporium is chiefly for samples, there being five outside buildings used for the storage of duplicate stock and other purposes. This firm are not only manufacturers of fine goods upon a great scale, but are constant importers of the art wares of the best workmen from Paris to Damascus. Visitors to the establishment are allowed perfect freedom to make inspection alone, or will be conducted by attendants whose duty it is to give any information desired. The most interesting feature to the majority being a series of richly furnished apartments representing the several rooms of a modern residence in excellent taste, the whole affording an object lesson which is simply a delight to the cultured mind. It may safely be asserted that few features of the great Columbian Fair were more interesting or of greater real value to the visitor than this permanent exhibit, which is always open to the public. These apartments suggest in their completeness of
detail rather the abode of refined and wealthy people than the carefully arranged and elaborately harmonious collection intended for sale. The house furnisher will find in these rooms the latest ideas in parlor decoration, the right sort of a picture to brighten a sombre corner, the exact tint of draping for the background of a statuette or bust, the newest fad in dining-room upholstering or table covering. The very essence of comfort pervades the model library, and one who could not dream sweetly in such a bed chamber must indeed be an iconoclast.

A large department is devoted to carpets, rugs and mattings, and it may be superfluous to say that the stock is as rich, varied, diverse in style, as that of any dealer in the East. Office furniture is also represented by a wide line of desks, bookcases, tables, revolving and easy chairs, etc.

In the business of such a concern as this not only the various classes of goods, ranging from a baby's crib to a pulpit, are always increasing in number, but the varieties of patterns, sizes, woods, multiplies each passing season to keep pace with the popular fancy, in fact, to lead it, if possible. But, however bewilderingly varied may be the goods, great and small, that are scattered from this central establishment all over the country, the quality never falls below the Van Sciver standard of excellence. The distant housewife writing to this concern for information will receive a copy of Home and Art, a journal issued by the firm, which will give, by both its many illustrations and its quotations, a clear idea of prices and styles, with many entertaining hints for the improvement of the average American home. Hotel proprietors, church committees, owners of theatres and public halls, and similar purchasers of furniture in large lots, will find it advantageous to communicate with this house when refurnishing. Builders of modern homes who desire harmonious interior finishing and furnishing, and every one who appreciates the best of goods at fair prices, may make the little pilgrimage to Camden, if in Philadelphia, with both pleasure and profit.
One of the most notable additions, in recent years, to the manufacturing buildings of Philadelphia, is the extensive and handsome structure just completed at Nineteenth Street and Allegheny Avenue, by Mr. W. G. Warden, whose offices are at 328 Chestnut Street. The main front is upon Nineteenth Street, and is seven floors high, from which two extended wings of six floors project eastward to the line of the Philadelphia & Reading Railroad, separated by a large court into which a siding connecting with both the Pennsylvania and the Philadelphia & Reading Railroads is introduced. Twelve extensive floors are thus provided for as many industries, a single wing floor being the minimum space rented. Freight and passenger elevators reach all floors. Tenants will be provided with steam power, steam heat, and electric lighting; business offices also being located in every story.

This building having been constructed with a view to the safe introduction and operation of the heaviest machinery employed by manufacturers, and situated at the most advantageous point in the city, with regard to convenience, in receiving or shipping by the railroad lines, will attract great attention as an economical enterprise and as a new departure in the evolution of our local industrial conditions.

A Model Industrial Building.
Philadelphia is notable among the cultured centres of American populations as a musical community. Its homes are not regarded as complete until the piano finds its place among the domestic furnishings. The city ranks among the first in the perfection of its choral and orchestral organizations, and the great artistes of the lyric stage pronounce the audiences of the Quaker City as most critical and appreciative.

This widespread musical element creates a constant demand for instruments of the first class, and this want is most completely met by the piano house of Messrs. N. Stetson & Co., incorporated, at 1416 and 1418 Chestnut Street, Hazletine Building, representatives in this city and for the States of Pennsylvania, New Jersey and Delaware for Steinway, Bradbury, Hallet & Davis, Henning and other pianos, vocaion organs and Erard harps. This house keeps on exhibition at all times between two hundred and three hundred pianos, beside a full line of musical wares, arranged in its warerooms and parlors, the establishment being one of the largest in the United States. Accomplished pianists and organists are always in attendance, and strangers visiting the city upon business or pleasure will find this one of the features of the town which should be included in their local itinerary. The location upon Chestnut Street just west of Broad, is within a brief walk of the best hotels, the great railroad terminals and the shopping centre, and is reached by numerous street railway lines from any quarter of the city.
Bowen, Dungan & Co.

Leaders in Millinery Furnishings.

The Growth of a Tasteful Industry.

The variety of the industries which have been developed within a few years in this city and many near-by communities, with the large number of skilled workers and the great capital employed in producing the artistic concomitants of feminine headwear, is but partially understood by the public.

While formerly—within some fifteen years—the materials entering into a fashionable hat or bonnet were nearly altogether imported, about 75 per cent. of the goods are now of domestic creation. In Philadelphia about a dozen factories are engaged in the artificial flower business, such parts as are still imported being largely finished and applied here. The great silk mills started in recent years in Philadelphia, Bethlehem, Allentown, Mauch Chunk, Pottsville, Harrisburg and Honesdale in this State, and at Paterson, N. J., supply the numerous beautiful ribbons required. The velvets and plusses are from French, German and Swiss makers. The untrimmed straw hats for Summer wear, and the attractive felts of the Fall trade, are domestic, with most of their laces and jaunty adornments.

The principal concern in Philadelphia through which these goods are distributed to the jobbing trade and the milliners of the country, from one ocean to the other, is that of Bowen, Dungan & Co., occupying two floors of the large building Nos. 715, 717 and 719 Arch Street. The counters filling all of the first floor of this establishment, an apartment 65 by 150 feet in area, are richly burdened with what may be regarded as a "permanent exhibition" of attractive millinery supplies, of almost infinite variety of shape, color and material. The styles of hats alone number upwards of seven hundred, from the infantile first "Gainsborough" to the coquettish turban of the seashore belle and the sombre bonnet of the widow. The rich array of flowers, at present arranged for the Summer demand, suggests the conservatory of a Cresus. Plumes from every country and clime, ribbons, straw braiding, jet ornaments, which are still imported, crepes, nuns veiling, netting, satins, laces, and many minor items for the gratification of female caprice and individual taste, are here in great profusion.

The members of the firm are W. S. Bowen, C. H. Dungan, A. P. Chapman, and C. D. Phillips, all of whom are well known in business circles, and the reputation of the house in the special department of habiliment to which they are devoted, both in domestic and imported goods, is second to none in the United States.

The millinery supply business is always subject to the mysterious decrees of fashion, and demands at all times such accurate judgment in selection of stock as can only be gained by a larger experience than is required in the operation of most mercantile lines of trade. Such training is obviously to the advantage of the purchaser.
The Hale & Kilburn Manufacturing Co.

48 & 50 North Sixth St., Philadelphia.

This Company has for twenty years enjoyed an enviable reputation as the most extensive designers and makers of strictly high class furniture, employing hundreds of skilled workmen in its production. With a view to affording their clients services, ensuring perfect harmony in design and color, as relates to the treatment of interiors, they have in recent years increased their extensive facilities by the creation of departments devoted to the several branches of art entering into the complete execution of an artistic interior. Each department is directed by reputable artists in their respective branches, and the entire corps is presided over by a specialist on interior architecture and design—a graduate of the Academie des Beaux-Arts, of Paris. They have very successfully executed some of the most important commissions, ranging from a single apartment to the treatment of an entire building, involving the accurate reproduction of the styles of decorative treatment peculiar to the various epochs in the world's history. Other departments are devoted to the manufacture of improved seats for steam and street railway cars, folding beds and patented furniture specialties.
It is as fitting as true that the art of the seedsman has reached its highest development in the immediate vicinity of Philadelphia, all the conditions of soil, climate and communication being highly favorable to superlative results. The price of success in this important rural pursuit is almost infinite patience and boundless research. From the store of Henry A. Dreer, at 714 Chestnut Street, Philadelphia, and the extensive growing and testing grounds at Riverton, New Jersey, upon the shore of the Delaware River above Philadelphia, vast quantities of selected stock seeds are sent far and wide to farmers who return in due time “an hundred fold” in the wide variety of seeds, of vegetables and flowers which this great concern supplies to the public. Thus, for instance, the seed of the pea is returned from Northern New York, Canada and Michigan; Lima beans and onions from California; beets from Pennsylvania; cabbages from Long Island; carrots from Connecticut; in fact, some particular species of vegetable life in seed form from almost every section of the country, all soils and conditions being thus laid under contribution, the best conditions being found usually upon or north from the latitude of the parent or stock seed farm.

The firm of Henry A. Dreer, has been in existence above half a century. It is now incorporated and its President is Mr. William F. Dreer, the son of the founder. The establishment at Riverton covers nearly one hundred acres, upon which are located forty-four large greenhouses, each devoted to a special class of plants, four packing houses, a cold storage cellar and many minor structures. The rich soil is devoted to the production of constantly improved stock seeds, which, obedient to nature’s beautiful and generous laws, here attain, under the fostering care of specialists, their greatest perfection.

The Dreer catalogues, published periodically, are prized by all gardeners and agriculturalists. The trade of the firm extends to not only all American points, but to many foreign countries as well.
HOOPES & TOWNSEND, BOLT, NUT AND RIVET WORKS, 1330 BUTTONWOOD STREET
The Manufacture of Dentists' Supplies.

Few perhaps of the thousands who experience the benefits of dental services, give more than a passing thought of curiosity to the instruments and appliances with which the dentist achieves his results. Yet it is probably true that no other business under the sun covers so wide a field as the manufacture of dentists' supplies in the range of materials used and in variety of finished products. There is scarcely a substance known to the industrial arts, scarcely a process employed by the artisan, which is not utilized in this business, and so great is the variety of products required, that in the whole world there are not more than two houses which cover the entire line.

One of these, the largest in the world, and the one universally recognized by dentists as the leader in quality as well as quantity of products, has its headquarters at the southeast corner of Chestnut and Twelfth Streets.

This business was founded in 1844, by the late Dr. Samuel S. White, a dentist, who had served an apprenticeship to the "art and mystery of the manufacture of incorruptible teeth." Recognizing the faults in the crude porcelain teeth then available to dentists, he made many improvements in them. His improved teeth found ready favor, and it was not long until he was compelled by the increasing demand to give up the practice of dentistry in order to devote his entire energies to their manufacture. The business grew apace. From time to time other lines of dental supplies were added to its products; the needs of the business compelled the erection of the building at Twelfth and Chestnut, which was occupied in 1868. Eleven years later Dr. White died, and in 1881, The S. S. White Dental Manufacturing Co., with a paid-in capital of $1,000,000, was incorporated, with the following officers: President, Dr. James W. White; General Manager, Henry M. Lewis; Secretary, J. Clarence White; Treasurer, Samuel T. Jones. The only change that has since occurred in the personnel of the officers was occasioned by the death of Dr. James W. White, in 1891, when Mr. Lewis became the President and Mr. William H. Gilbert was elected General Manager.

In 1844 the sole product of the establishment was porcelain teeth; in 1894 it makes every article used in dental practice, from the tiniest broach to the most elaborate chair. Throughout this entire line there is no single article which is not universally recognized as the best of its class. It is one of the traditions of the house that everything it turns out must be the best of its kind. Its motto is, "'The best is the cheapest.'" As a consequence, it sets the standard of quality for the world's manufacturers of dentists' supplies—a standard which it ever places higher and higher. Its products have been exhibited at all the great world's fairs, and have never failed, from the Crystal Palace Exhibition of 1851 at London, to the World's Columbian Exposition of 1893, at Chicago, to receive the highest award in their class. The building erected, in 1868, at Twelfth and Chestnut, 45 x 233 feet, and five stories high, contained the entire manufacturing plant, and was supposed at the time to amply provide for any future growth. To-day there is room there for only a single department. The main factory is at Prince's Bay, Staten Island, where nearly 500 people are employed, and another separate factory at Frankford gives employment to nearly 200 more. In all its departments, including branch houses for the sale of its goods in New York, Boston, Chicago, Brooklyn, and Atlanta, the company employs about 1000 people.
A Chapter Upon Fine Arts.

Geo. C. Newman,
806 Market St.,

Parlor Mirrors, Pictures, Frames, &c.

There is at the present time an increasing demand for works of art and all kinds of artistic decoration for the interior of homes. This fact is decidedly encouraging, as it is an indication to the observer that the citizens of Philadelphia are prosperous, and it clearly demonstrates their constantly growing refinement, culture and good taste. Every exhibition under the auspices of the Art Club has a larger attendance than the former one, and the many sales of pictures at these exhibitions indicate the great growth of interest which Philadelphians display when the opportunity to view the works of art is afforded them.

The various seasons, Christmas, Lenten and Easter, bring with them many pretty souvenirs and tokens of regards, which are constantly being exchanged, and many other occasions, such as the marriage of a friend, birthday anniversaries and other occurrences where the question of an appropriate gift arises, and what can there be more appreciated than a handsome picture?

Among the art dealers in Philadelphia there is not one better prepared to satisfy the most cultured taste than Mr. George C. Newman, 806 Market Street. Having superior facilities for carrying on the business, this well-known house, by strictly honest and fair dealing with all, has established a rapidly increasing patronage, until to-day it stands in the front rank of this line of business. The stock of pictures, comprising all the latest publications of etchings, engravings, photo-gravures, fac-similes and water colors, would delight the eyes of connoisseurs. The beautiful mantel mirrors, in cream and gold or all gold, exquisitely carved, embellished with roses and scrolls, artistically arranged, and the various patterns in the styles of different periods can be had at proportionate prices, and are constantly kept on hand. There is an endless array of pretty art mouldings for the framing of pictures. This magnificent display of works of art presents to the notice of those who desire to purchase gifts for home decoration an ample variety to select from.

The experience of Mr. George C. Newman in this business covers a period of forty years. He issues a beautiful and very interesting illustrated catalogue and price list, explaining in minute detail how etchings, engravings, fac-similes and photogravures are made—their grades, qualities and values. It is the only list ever given to the public free of charge. If our readers feel interested in the matter they should send or write for a copy. All orders and inquiries come under Mr. Newman's personal supervision, thereby insuring entire satisfaction.
The aggregate of achievement in the art of photography, as applied not only to portraits and photographic results as such, but as well to the wide application of the camera to artistic illustration, as found in Philadelphia at the present time, is the result of much individual effort upon broad lines. In this work of constantly accelerated progress in the creation of artistic and enduring effects, no name here or elsewhere stands higher than that of Gutekunst.

A sketch of Mr. Gutekunst’s life is really a history of the photographic art in this city, so closely has he been identified with it from its inception to the present time.

He began with the production of the Ambrotype, and his excellence in that form of portrait work gained him reputation and friends. This was in 1856, at 706 Arch Street, not far from his present location.

Mr. Gutekunst was among the first to take hold of the then new photograph, and soon forged ahead of all competitors, his work taking the lead, which it has maintained to the present day. His business became of such magnitude, that he was obliged to move into more extensive quarters, 712 and 714 Arch Street, which is still occupied in the production of his exquisite work.

Mr. Gutekunst’s reputation has extended all over the country, and strangers make it a point in visiting Philadelphia to stop at “Gutekunst’s” for one of his excellent portraits.

Prominent men in every walk of life—political, social, scientific, etc., have honored him with sittings, and his collection of portraits of eminent men is remarkable.

Mr. Gutekunst’s reputation has also extended abroad, he having received medals from all of the prominent Expositions: a decoration from the Emperor Francis Joseph of Austria, a handsome vase from the Emperor of Japan, an award of honor from the Queen of England, and from Victor Emanuel a gold medal.

In addition to his fine pastel work, he has lately introduced oil portraits, which have been pronounced superior to the high-priced productions of Paris artists.

In 1878 Mr. Gutekunst introduced Photo-Gelatine printing, which first occupied a few rooms of his Arch Street establishment, but the work proving superior, he was obliged to seek larger quarters at Ninth and Arch Streets, where after a six years’ stay, his increased business forced another move to gain additional room for this growing trade, at the present location, 813 Girard Avenue. There is every facility for the rapid production of fine art printing from gelatine plates, phototype printing, half-tone blocks and zinc etchings.

A list of illustrative books produced by this house would fill a volume, but among them might be mentioned Appleton’s “Artistic Houses” and “Artistic Country Seats,” and the “History of Yachting.” It might be mentioned also that many of the half-tone blocks in this work were made by this house.

Mr. Gutekunst also has a large gallery at 1700 North Broad Street, to accommodate that portion of his trade who live in the northwestern section of the city.
The Philadelphia Produce Exchange.

Howard Austin, Secretary.

The Produce Exchange is to the wholesale business in butter, eggs, fruits and vegetables what the Commercial Exchange is to the grain and flour interests of Philadelphia. It is the rallying point of the local business houses identified with the trade in produce. Its influence has been strongly felt for many years in all matters relating to the transportation and delivery of produce in Philadelphia, in the adjustment of trade disputes, and in all movements designed to extend the acquaintance of growers and shippers with the advantages of this city as a market for the products of the farm and dairy.

The first steps toward the organization of the produce interests were taken in April, 1874, when a meeting of commission merchants was called to form an association which should have for its principal objects "mutual protection against irresponsible dealers, the establishment of uniform prices, free and prompt interchange of commercial views and the exchange of commodities." At a subsequent meeting nineteen firms signed the agreement of membership and Mr. James M. Gilbough was elected President, Mr. W. W. Jones, Vice-President, and Mr. Matthew Semple, Secretary and Treasurer. From this small beginning the organization grew in strength and influence until in recent years its average aggregate membership has comprised two hundred firms and individuals prominently identified with the various branches of the produce trade.

The Exchange was incorporated in November, 1878, during the Presidency of W. H. Dunlap—the purpose of the corporation as declared in its charter being "the encouragement and protection of trade and commerce, and the maintenance of a society for protective purposes to its members." Immediately after the organization of the Exchange it began the publication of a letter sheet Price Current, which, under the direction of a Quotations Committee, is still compiled by the Secretary, and is issued semi-weekly to subscribing members who employ it as a means of disseminating among shippers an official statement of the condition of the markets.

The exchange was originally located at No. 37 South Water Street, and afterwards at No. 56 North Water Street and at the corner of Delaware Avenue and Chestnut Street, whence it removed in 1882 to the building it now occupies at the intersection of Arch and Water Street and Delaware Avenue. The Exchange is governed by a board of twelve managers, but regular meetings of the association are held on the first Wednesday in every month, and important questions relating to the business or policy of the organization are usually settled by a direct vote of the members. The officers of the Exchange for 1894 are as follows: President, James D. Ferguson; Vice-President, Wm. S. Emley; Treasurer, John Jamison; Secretary, Howard Austin. Managers: James D. Ferguson, Wm. S. Emley, Basil H. Brown, C. G. Justice, Robert B. Lehman, R. P. Stewart, H. C. Gerhart, W. P. Ireland, J. F. Hobson, O. W. White, W. S. Nice, and E. C. Crow.
A. F. Merrell & Co.

Wholesale and Retail Druggists,

PHILADELPHIA.

The very general rectangular plan to which the thoroughfares of Philadelphia conform, have naturally resulted in the wide and advantageous distribution of both wholesale and retail business in all essential lines over the entire city, and in no other large community of the country are there to be found such large numbers of attractive and prosperous establishments, dealing directly with the people, located in the residence sections. The illustration upon this page is that of a handsome building, erected at Nineteenth Street and Fairmount Avenue, by A. F. Merrell & Co., druggists, and which was completed in 1892. The first floor is fitted up in exceptionally costly and attractive style, with tiled flooring and embossed metallic ceiling. The basement and large vaults beneath the footways are utilized for goods in packages. The stock carried embraces all of the wide variety of proprietary articles in usual demand, to which are added a number of specialties prepared and widely sold by this concern, including Merrell's Hepatine, Merrell's Hair Wash, Merrell's Beef, Wine and Iron, Globe Flower Cough Syrup, Dr. Pemberton's Stillingia, Oil of Mercy, etc.

A. F. Merrell & Co. were the pioneers in the now very general move among the druggists in the direction of popular prices for all drugs and articles sold by them.

The upper floors of the Merrell building are designed for the use of lodges and societies, and the whole establishment is a notable addition to the populous section surrounding it, and an example of enterprise which will doubtless induce emulation in many other portions of the city.
The Wholesale Shoe Trade
of Philadelphia.

By JOHN T. MONROE, at the request of the Philadelphia Shoe Exchange.

Of the many necessities incidental to modern living, no one thing seems to be more conducive to our physical comfort than the article of footwear, and as it is no longer the fashion to go barefooted, it follows, that with our constantly growing population, the consumption of shoe leather must be very large—indeed—so great, that according to the last census, the total value of the boot and shoe production of the United States amounted to the enormous sum of $229,649,358 per annum. Our city has always maintained a high reputation for the character of the shoes manufactured here, and the inscription "Philadelphia Made" has become synonymous throughout the land, with all that is honest and tasteful in shoe making. The origin of the wholesale shoe traffic of Philadelphia dates back to the early part of the century, when a firm of enterprising New Englanders opened a warehouse for the sale of various products of the Eastern States, including shoes, and in return, forwarded to their correspondents in Boston, grain, flour, fruits and such other produce as would likely prove salable in that vicinity. From such humble beginnings, the jobbing shoe business of Philadelphia had its origin, and among its representative houses from then to now, are included the honored names of men distinguished in all the qualities that make good citizens and successful merchants. At no time in the commercial history of the city has the shoe trade included among its members a more representative following than now, and never has the volume of goods handled been as large as for the past few years. During the year 1893 there were (in addition to the sixty-five factories employed exclusively in the manufacture of the finer grades of shoes), sixty-seven firms engaged in the wholesale boot and shoe business in Philadelphia, whose shipments for the year amounted to 200,000 cases. The high estimation in which Philadelphia is held for selling honest goods at low figures, has added very materially to her reputation as a Shoe Distributing Centre. Owing to the greater degree of enterprise manifested by a number of the wholesale houses, and the close attention paid to the detail of the business, goods are being offered to the retail merchant, which for quality will compare favorably with the best custom work, at prices that enable the largest dealers to supply their daily wants from the warerooms of our jobbing houses, instead of waiting for the slower processes of the manufacturer. These conditions apply as well to the cheaper and more staple grades, adapted to the wants of the agricultural, mining and manufacturing districts. The antiquated method of selling goods upon long credit, at large profits, which so long prevailed, has been superseded, to a great extent, by the modern principle of small profits, quick sales, and close collections.

The want of a closer bond of union between the different wholesale houses had been felt by a number of the members of the trade, and on November 7, 1890, the various suggestions finally culminated in the organization of the Philadelphia Shoe Exchange, which includes in its membership nearly all of the houses engaged in the wholesale shoe business, and has for its object the discussion of various matters pertaining to the trade, as well as the general welfare of the city. The result has developed a spirit of good fellowship among the members, which has proved very satisfactory to all identified with the movement. Important subjects have been discussed, and reforms inaugurated, which have resulted in mutual benefit. An interesting social feature has been the annual dinner, which has been given every year under the auspices of the Exchange. Upon each of these occasions addresses have been made by distinguished guests from our own and sister cities upon important topics. In all matters relating to the prosperity of our goodly city, the members of the Shoe Trade have taken a lively interest, and when called upon to contribute to charitable or other worthy objects, none have been found more willing to respond to the demands upon either their time or money than the Wholesale Shoe Merchants of Philadelphia.
Weimer, Wright & Watkin,
Boots, Shoes and Rubbers,
837 Market St., Philadelphia.

The "Three W's," which is the trade mark of this long established firm, signifies equally the initials of the firm and the legend "We Wear Well." It is familiar to the shoe trade of the country, and especially in the states of Pennsylvania, New Jersey, Ohio, Delaware, Maryland, West Virginia, and the whole South, through which the house has, for many years, transacted a large business.

This firm was founded in 1875, locating first at No. 302 Market Street, and later at No. 808 Market Street. It deals largely in Ladies' and Children's Shoes, which are made at its own factory in Lynn, Mass., but it has developed a still greater jobbing trade in male footwear, including Rubber Boots and Shoes.

At the present location, the several floors of a substantial building are heavily stocked with every style and size of leather and rubber footwear to be found in the market, and which is probably unequalled by any other house in the city.

The wholesale price list issued to the trade includes 118 styles of Ladies' Wear, 25 of Misses', nearly 150 of Children's and Misses', 41 of Brogans and Plow Shoes, 223 of various kinds of Men's and Boys' Shoes, besides a long series of Base Ball, Tennis and Bicycle Shoes, Russet color goods, Boots, Slippers, Oxfords and Prince Alberts, Rubbers, Shoe Findings and Overgaiters.

It may be safely asserted, that in no other branch of the numerous trades ministering to the protection of humanity from the elements, does the consumer pay such a slight percentage of tribute to the handlers of goods as in the matter of shoes of all sorts. The improvement of machinery, greater manual dexterity, larger operations and competition, have all tended to revolutionize the business to such an extent, as now conducted, that reductions often amounting to nearly fifty per cent. of rates, once considered close, represent the ruling prices. No people in the world are as well shod upon such remarkably cheap terms as the Americans, and it is only by the application of careful economies, a thorough knowledge of the market, and the handling of goods satisfactory, alike to the retailer and his customer, that this or any other firm could continue operations.

The members of the firm are Wm. H. Weimer, Addison R. Wright, Howard Watkin and Harry B. Voorhees.
The Shoe Manufacturing Industry of Philadelphia.

By Howard L. Townsend, Secretary.

"PHILADELPHIA-MADE FINE SHOES" is a trade mark registered in the mind of each vendor of fine footwear in the United States.

The manufacturing of fine foot apparel under factory organization of workmen, whereby divisions and subdivisions of labor required in the production are reduced to systems by which close economies are secured, and the completed article artistically beautiful in finish, anatomically correct in architecture, can be handed the distributer at a cost trivial indeed when contrasted with the price ruling a score of years ago; these methods have had no earlier or more devoted adherents than the manufacturers of Philadelphia.

They claim the high distinction of having been the first large producers of fine and semi-fine footwear in America; larger products of goods of less value distributed through divers channels belong to other markets and do not figure in competition with the Quaker City’s output.

Approximately speaking, the sixty odd factories of Philadelphia with an army of 5000 employés, producing an annual aggregate of $9,000,000.00 of boots and shoes and in the main, sell directly to the retailer—cased, cartoned and decorated as he may command.

From the miniature sandal, in assorted widths, for the baby to the expensive hand painted satin boot for the lady of ultra-fashion, the product stands an unchallenged one for excellence of quality and variety of styles. The dainty Spanish foot of arched contour, the fantastic Parisian fad, the English idea, and the whole range of modern American styles are found together with a full complement of original ideas in each factory.

No qualities of footwear requiring composite materials, or leather imitations have any countenance or demand here. Located in the first leather market of the world and the one from which almost all other manufacturers of other cities derive their supply, Philadelphia manufacturers possess an unusual advantage over competitors and doubtless merit the oft-accredited deduction by leather manufacturers, that they "are hard to please." The careful scrutiny they exercise, rejecting uncertain qualities, maintains a high standard of quality in their goods not found elsewhere.

Aside from the effort of the individual manufacturer much credit must be given to their unison of action in The Shoe Manufacturers Association’s workings. This Association, organized April 20, 1881, has had one continuous record of brilliant achievements, and to-day has no equal in the world as a trade organization, regulating its own affairs without injuring any one individual whether manufacturer or workman. It prevents with a promptness and resolution seldom seen, any trade disturbing strikes or lockouts, enforces arbitration adjustments of mooted questions, and thereby ensures an uninterrupted prosecution of each one’s business, and makes proper delivery of orders a certainty, a desideratum with each—manufacturer and dealer.

The prevailing good feeling amid the members of the trade, and through them to and with the distributer, conveys to every live dealer an urgent, cordial invitation to investigate Philadelphia-Made Fine Shoes.
Paul Brothers,
Wholesale Cash Distributors of Boots, Shoes and Rubbers.

One of the most important questions claiming the attention of the thinkers of to-day is that of distribution. It is generally conceded that capital often gets an undue share of the net profit of the earnings of labor. This inequality, happily, is less marked in the manufacture of Shoes than in other leading industries, owing to a better understanding between the manufacturer and the skilled laborer, as evidenced by joint boards of arbitration to settle differences that may arise. By this means strikes and lock-outs are to a very great extent avoided, and the industry is thus made firmer and labor more certain of continuous and remunerative employment. The beneficent effect of this union of interest does not end with the manufacturer of shoes, but is extended to the distributor of the products of the factories. The old method of jobbing, that is of buying at the lowest price and selling at the highest is superceded by the new method of distribution, of a union of interest between the manufacturer, distributor and retailer, in which the aim is to sell the best shoe possible at a stated price. This can be best accomplished through a central distributing house, carrying factory lines, in different grades, styles and kinds of shoes, and selling them as the product of the factories represented. Under this system there is no pretension of manufacturing the lines sold. This at once establishes confidence between the buyer and seller, and a comity of interest is established between the retailer, distributor and manufacturer, as it is plain the interest of each is that of the others, the aim being to have the best, and that is more easily obtained by and through this union of interest.

The manufacturer attends strictly to the details pertaining to making shoes, in buying stock, and the general supervision necessary to procure artistic work. The distributor investigates the wants of the trade, gets the concensus from the retailers of styles and grades most likely to be popular, has factories to make them up, puts them in stock to supply the demands of the trade, and disposes of the product of many factories with the same fixed charges that would be necessary to dispose of the product of one factory, thus materially lessening the relative cost of distribution.

The retailer having been consulted as to styles and grades, finds in the warehouse of the distributor goods of all grades suited to their wants, ready for immediate delivery, in any quantity, is enabled to carry a more complete and better selected stock of goods, on less capital, than is possible where goods are ordered ahead in larger quantities than is required for immediate needs, in order not to be short in sizes when trade opens. All speculation is thus eliminated from business, as cash transactions for immediate wants in each department, assure each the best results obtainable. No one loses discounts, as that has not been put on the cost of the goods as a fine for slow pay. This alone is a large item of profit made in advance.

This basic principle of business was first introduced to Philadelphians by M. C. & W. M. Paul, who established the wholesale distributing house of Paul Brothers, July 1, 1876. By rigid adherence to the principles thus outlined, they have, perhaps, advanced to the foremost position of shoe distribution in Philadelphia, and, representing leading factories in all kinds and styles of shoe wear, feel justified in saying that they are prepared to sell the best shoe at a given price that can be produced through skill in manufacturing, backed by cash, and aided by economy in distribution. They cordially invite a test of this statement by an inspection of their stock (or, if requested, will cheerfully forward samples out of stock for inspection), as they prefer to be judged by what they do, rather than by what is merely asserted.

Paul Brothers still adhere to their unique terms of "spot cash, no time, no dating ahead, no discount, and they never compromise."
Lippincott, Son & Co.

AUCTIONEERS,
624, 626 and 628 Market Street.

The relation of the auctioneer to the business public in affording facilities for the expeditious conversion of goods into money is important. The oldest and largest Philadelphia house engaged in this business is the one named herewith, the firm of Lippincott, Son & Co., having been founded more than forty years ago. This concern confines its attention to a wholesale business in certain staple lines, for which it has a national reputation. At all times throughout the year the large building of the firm is well filled with goods; the basement, fourth and fifth floors being used for the storage of shoes.

Auctions are held regularly four days in the week, in addition to which private sales are made daily. The firm handles millinery goods of all sorts on Mondays, footwear upon Tuesdays, dry goods and clothing upon Thursdays and conducts Sheriff’s sales upon Fridays. Settlements are always made within five days. Advances negotiated, and liberal time given to buyers, who represent all sections of the country.

The members of the firm are Barclay Lippincott, Frank B. Lippincott and George T. Lippincott.

The Else Shoe Company.

Among the old and well known business houses of Philadelphia is to be found this popular and ever successful wholesale boot and shoe house.

The premises of The Else Shoe Company are situated at No. 53 North Third Street, and consist of an imposing structure, measuring 23 x 175 feet. The house has been located in this square since 1852, and the business has increased every year, calling for a continuous increase of accommodations. The travelers, of whom the firm are justly proud, many of them having been with the house for many years, carry a most excellent line of samples, representing the entire stock.

They handle medium grades of goods for the thousands, the wants of the trade being carefully studied. When other firms have complained of a declining business, this house, by introducing novelties in style and make at times when they were demanded, and when, also, they struck the popular taste, have in these respects held the market—this being one reason for their success.

Their aggressiveness and progressiveness have always been conspicuous. The operations of the firm cover Pennsylvania, New Jersey, Delaware, Maryland, Virginia and West Virginia. The firm is composed of John E. Kern, William Launderbach and Robert M. Robinson, gentlemen of integrity and ability with ample capital.

Travelers are kept constantly on the road, and in every respect the firm ranks as one of the leading houses in Philadelphia.
Audible Electric Block Signal.

Under the title of the Audible Electric Block Signal, a highly valuable invention has recently been put into practical use upon eight miles of steam railway within the city limits of Philadelphia, the benificent promise of which is so far-reaching that it is destined to become an essential part of the equipment of every railroad of the land. Briefly, by the creation of a series of electric circuits, in which the rails are utilized, and the frequent contact of wire brushes attached to the locomotive with metallic plates placed between the rails the engineer is assured, without fail, either of a clear track miles in advance of his train, or of any obstruction in the nature of an approaching, receding or standing train, a wreck, misplaced switch, broken rail, open draw-bridge, or overhanging car, the alarm being instantly given upon a gong located in the engineer's cab. Through the same electric agency the brakeman of a standing train or any person desiring to warn any train entering the circuit may do so by creating a short circuit through the simple means of a wire, crow-bar, poker or other metallic conductor laid upon the rails. This system defies any adverse condition of weather or track, and must inevitably inure greatly to the saving of human life and the avoidance of the destruction of rolling stock. The device can be applied to any railway at a very small cost per mile, the saving from ordinary loss by accident resulting from its adoption soon covering the outlay. Patents covering the invention in all of its particulars have been obtained in every civilized country.

The following strong testimony from an official of the Philadelphia, Newtown & New York Railroad, the line above mentioned, was recently published in the Railway Age:

Philadelphia, October 2, 1893.

This signal has been in operation on some four miles of road for some time back.* It has answered every purpose which is claimed for it, and under a severe test it has done every thing that can be done. It has in no case failed to show any obstruction that has been placed upon the track, such as a train ahead, an open switch, cars extending partly over main track while on siding, broken rails, misplaced rails, or rails or other metallic substance thrown across the tracks. I do not desire to give any of the particulars of construction, but consider it a very complete arrangement, and the most reliable signal that I have seen yet, it not being dependent upon any human agency for operation, and giving a signal at all times to those in charge of an engine, no matter what the state of the weather or the condition in which they might find themselves. It gives its signal to all that are in hearing distance of the gong, which can be made any size.

Being an advocate of an audible signal in preference to a visible signal, I consider the one in use on part of this road the best in existence at this time.

W. M. Geary, Superintendent.

*Since increased to eight miles, and entire road now being equipped.

The officers of the company are: President, Smith Harper; Vice-President, H. M. Bellows; Secretary, Francis Asbury; Treasurer, Elijah B. Cornell. The latter gentleman being the inventor of not only this but other uniformly successful appliances. Credit for the perfection of this invention is also due to A. H. R. Smiley, an electrician of note, and Wilson B. Soliday, a practical railroad expert.

All are well-known residents of the City of Philadelphia.
The Retail Clothing Trade of Philadelphia.

Wanamaker & Brown.

On the spot where Robert Morris, Superintendent of his country’s moneys during the Revolution, had his home, the southeast corner of Sixth and Market Streets—one of the business institutions of Philadelphia now stands. Dating its modest beginning, almost in the week that Fort Sumter was fired on and Civil War inaugurated, the house of Wanamaker & Brown has grown, in a generation, into the greatest establishment for the retailing of Clothing in the country—in the world.

The intermediate story of its wonderful prosperity and continuing success, is the story of courage, judgment and hard work. At first a store of less than 30 x 60 feet, additions made as necessity and opportunity came, have increased the store to its present magnificent dimensions of 66 feet front on Market Street, with a side frontage or depth on Sixth Street of 180 feet. At first serving the transient custom of the thoroughfare, it has prospered to a business of millions annually, with its representatives in every section of the United States, and to the westward and southward in almost every place aspiring to the dignity of a country town. A business so continental establishes its own claim to be a representative American business house. Much of this trade is as regular in its flow to “Oak Hall” as the seasons, acquiring its regularity from the confidence of customers in the house.

The building up of a business so exceptional in magnitude, is due to the originality of methods, hardly less than the furnishing good goods. Since its inception, “Oak Hall” has been the leader in reconstructing trade customs. Its famous announcement of one price, with privilege of return of goods purchased and refunding money paid, was a trade epoch, marking the end of haggling store practice everywhere in the retail trade. A shifting price nowadays would doom a store to ruin. Loyalty to the customer is the cardinal maxim of the house.

The manufacturing of all the goods it sold, sprang out of its determination to take the responsibility of selling only honest qualities. Tests of the cloth bought are made chemically. The shrinking, sponging, cutting of the cloths, linings, with all the details of manufacture, except the actual sewing of the garments, is done in the great six-storied building that serves as partial workshop and entire salesroom. All over the city and surroundings its small colonies of work-people are dotted, enough in numbers, if congregated, to people a good-sized county seat. Once it is sewed, the clothing comes back for inspection—close, critical, minute, extending even to every button. And all this goes on day after day to maintain at its fulness an enormous stock, immense even in the quietest parts of the seasons, and augmented very greatly when trade is in full swing. All wool is the standard of its clothing. If the goods are not, the salesman’s duty is not done, till he tells the customer so. No purchase of cloth is too great, if there is advantage in the price; nor are special orders to mills uncommon when better style or quality or price is secured thereby.

This close touch with the customer is the vital end of Wanamaker & Brown’s policy.
The E. R. Artman-Treichler Company.

Carpets, Rugs, Mattings, Oil Cloths and House Furnishing Goods.

This company was incorporated about four years ago, with a capital of $500,000. Its members being widely known through their identification with the trade since 1865. The company, from its formation, ranked among the leading jobbing houses of Philadelphia, as well as the United States. The efforts of this well-known house are directed toward supplying the demands of the retail carpet dealers of all sections, and their extensive warerooms at No. 711 and 713 Market Street, and extending to No. 712 Filbert Street, are at all times filled with the most popular, as well as the most reliable lines of carpets and kindred goods produced in America. The illustration herewith portrays but one of the numerous departments. The other being a view in the loom room of the carpet factory at Second and Huntingdon Streets, operated by this company, where the celebrated Putnam Mills extra supers are produced. The goods made by this mill, under the management of J. E. Bierck, are unexcelled in point of quality and style by those of any maker in America. Their great popularity is best illustrated by the fact that this mill has been continuously run with full force upon orders since the formation of the company, including the entire dull period of 1893 and 1894.

The company represent, as selling agent, a number of leading carpet manufacturers. They rank among the largest distributers of China and Japan mattings; in linoleum, floor and table oil cloth, and mounted shades they are acknowledged leaders throughout the trade.

The high reputation Philadelphia has so long enjoyed as a carpet manufacturing and jobbing centre, has been largely due to such representative houses as the one here mentioned.

Their trade extends throughout the New England, Middle and Western States, and the volume of business is perhaps larger than that of any other house of the kind in the United States.

The officers of the company are Major E. R. Artman, President; M. K. Treichler, Treasurer; D. G. Endy, Secretary. These gentlemen, with James Artman and J. P. Chapman, form the Board of Directors. All of the officers are active in the management of the business of the company.
Scott & Williams.

Knitting Machinery.

Among the wide variety of ingenious and highly perfected machinery made in Philadelphia, and used in the factories of America and other busy countries, that devoted to the production of knit goods, has added greatly to our inventive fame.

The largest builders of circular knitting machines and their accessories in the world, is the firm of Scott & Williams, whose works at 2079 East Cumberland Street, in the heart of the great mill district, are supplemented by show rooms at Sixth and Arch Streets.

The catalogue of this firm includes all of the standard machines, together with their many interchangeable parts, exceeding five hundred in number, used in the production of hosiery and knit underwear. A few of these are illustrated herewith. In addition to the output of their own plant, which employs about one hundred and fifty expert mechanics, many of their machines are made under contract by other establishments in the United States and England.

Messrs. Scott & Williams’ exhibit of machines in operation at the Columbian Exposition, attracted wide attention among practical visitors, and won for them the prize medal. It is not overstating the facts to say that few mechanical features of the great fair drew the admiring attention of the passing throngs more constantly than these modern successors of the knitting needles of our grandmothers, which seem endowed with almost human intelligence.

The knitting machinery made at the works of Messrs. Scott & Williams, is the result of an experience covering nearly thirty years of experiment and adaptation in this particular line, this house having been established in 1865.

A handsome catalogue of about seventy pages, and illustrated with numerous cuts of the machines and parts made at this establishment, can be had upon application.
Stokes & Parrish Elevator Co.

MANUFACTURERS OF

Hydraulic, Electric and Steam Power Passenger and Freight Elevators.

The firm of Stokes & Parrish began business in 1873, as manufacturers of general machinery, at Twenty-third and Wood Streets, and in the course of their business at that time, having secured the contract for erecting a passenger elevator (an industry then in its infancy) and so successfully carrying out the same, the demand for elevators rapidly became an important factor in their business; so rapidly, in fact, that they were obliged the following year to remove to larger and more commodious shops at Thirtieth and Chestnut Streets, and to organize the Stokes & Parrish Machine Co.

Their elevators meeting with such approval, and the business increasing rapidly, in 1888 they practically abandoned the manufacture of general machinery, devoting themselves exclusively to the elevator business, reorganizing the concern into the Stokes & Parrish Elevator Co., and since that time have been devoting themselves to the perfection of this class of machinery, specimens of which can be seen in most of the prominent buildings in this city, and large numbers in New York, Baltimore, Brooklyn and all the other large cities of the country.

Prominent among the plants erected by them in Philadelphia are: The new Terminal Station of the Pennsylvania Railroad, Broad Street; Reading Terminal, Twelfth and Market Streets; Baltimore & Ohio Railroad Co.; Bullitt Building; Provident Life and Trust Building; Mutual Life Insurance Co. of New York; Land Title and Trust Co.; Manufacturers' Club; Mercantile Club; Strawbridge & Clothier; Cooper & Conard (now Gimbel Bros.); Darlington, Runk & Co.; Hood, Foulkrod & Co.; Drexel Building, and the new Girls' Normal School, Thirteenth and Spring Garden Streets.

The Philadelphia Bourse will be fitted out with ten large elevators manufactured by this company, also the new Odd Fellows' Hall, Broad and Cherry Streets. The fact that this company has for twenty years been devoting itself to the perfection of elevators, and have constructed many hundreds now in successful operation will insure to customers the good work which can only be obtained through such a large and exhaustive experience.

The illustration herewith depicts the most advanced mechanism for operating elevators by electricity, as manufactured by this company.

Main Office: Bullitt Building, Philadelphia.
Bartlett, Hayward & Co., Agents, Baltimore, Md.
Works: Thirtieth and Chestnut Streets, Philadelphia.
The Morse Elevator Works.

Morse, Williams & Co., Incorporated.

This establishment has long ranked among the larger concerns of Philadelphia, having been conducted as a partnership until last season, when it was incorporated, the title of the firm name, Morse, Williams & Co., being retained. The manufacturing plant is located at Frankford Avenue, Wildey and Shackamaxon Streets, in the Eighteenth Ward, and is conveniently reached by either the Third Street cars or those on Girard Avenue. The principal office of the company is also at the works. The series of buildings devoted to the business of constructing elevators has a frontage upon Wildey Street of nearly 400 feet. They are divided into the machinery, blacksmithing and woodworking departments, each of the numerous rooms being equipped with all the machines and appliances required in the work of uniting wood and metal into the various parts of the modern first-class freight and passenger elevator.

This concern claims to build more freight elevators than any house in the United States. They build all kinds of steam, belt and hand-power elevators for freighting, with automatic hatch doors, gates, etc., and they are now building an addition to accommodate the increasing demand for their electric and hydraulic high-speed passenger elevators. About 175 men are employed in the shops and the work of adjusting elevators to buildings. A special feature of the machinery connected with the Morse, Williams & Co. elevators is the improved Hindley worm gearing, which obviates, by increasing the bearing surface of the gear, the danger of breakage. The exhibit of this concern at the Columbian Exposition won the prize medal. Offices are maintained by the company in addition to the home office at the works, at 19 Pearl Street, Boston; 38 Cedar Avenue, Allegheny City; 423 Spruce Street, Scranton, Pa.; 108 Liberty Street, New York; 82 Church Street, New Haven; 714 Omaha Building, Chicago; 27 West Third Street, Cincinnati, and Builders' Exchange, Baltimore. The officers of the company are Edwin F. Morse, President; G. R. Rebmann, Vice-President, and Carlton M. Williams, Secretary and Treasurer.
Merchant Tailoring in Philadelphia.

John B. Morley & Co.

Merchant Tailors.
Custom Tailoring Exclusively,
Nos. 730 and 732 CHESTNUT STREET, CORNER OF EIGHTH.

This house has always been in close touch with the substantial business elements of the city, a condition happily acquired originally from their predecessors, George A. Castor & Co., and carefully fostered by an accurate appreciation of the preferences of commercial and professional citizens, among whom their reputation for taste and judgment is accepted as infallible.

The firm was established in 1877, opening at 730 Chestnut Street. In 1880, the business having largely increased, the adjoining four-story building at the corner of Eighth Street was added, giving floor space of over 20,000 square feet for salesrooms, offices, workshops, etc. The force now employed—cutters, tailors, salesmen and clerks, numbers two hundred persons.

With the great increase in their facilities, an effort was made with flattering success, to attract the trade of young men, who make a point of being always au fait in habiliment. To this class the house has long offered excellent, stylishly made goods at very moderate prices, a shade or nothing above the ready-made article, sending home the completed work in the shortest possible space of time. They now lead the local trade in this field of tailoring. They carry the largest and most varied stock of woolens for men's wear, and conduct the most extensive business, devoted exclusively to custom tailoring in the city.

In addition to the large local patronage, the house sends goods to wearers in all sections of the United States, Central and South America, from grades at the lowest possible price at which clothing can be made to order, to those of the finest quality and finish.

A specialty is made of army and navy uniforms, and liveries of all descriptions.

The buildings are lighted throughout by electricity, the workshops are equipped with the best machinery, and the several departments are organized to produce the highest possible results with economy, skill and taste.

Correspondence, with inquirers at a distance, is especially desired.
Catering and Restauranting.

The Philadelphia business man who wishes to entertain at lunch his customer from the West or his friend from New York or Boston, has at command the resources of several cafés not surpassed in quality of service by any in the world of the cuisine. These noonday rallying places are located conveniently in distinct centres of business, and each has its clientele of patrons.

Soulas' Rathskeller, Betz Building.

From the date of its opening, upon the completion of the splendid and lofty Betz building, upon Broad Street, above Chestnut, and opposite the Public Buildings, the new Rathskeller conducted by Mr. Chas. W. Soulas has been considered one of the sights of the town. It is the most elaborate and artistically embellished establishment of its kind in the United States. Entrances lead from both Broad Street and South Penn Square opening immediately into a large room, which is really one of the leading social exchanges of the city. Two sides are occupied respectively by a superb bar richly decorated with carvings, mirrors and all approved accessories, and a grill counter with ranges and a staff of skilled cooks always actively employed. A pretty side room is devoted to the purposes of a ladies' dining room. The gallery beneath the broad footway, a few steps lower, is furnished also as a lunching place for both gentlemen and ladies, always well lighted and ventilated, decorated with effective paintings in oil appropriate to the scene, and provided with both American and foreign journals.

The leading feature, however, is found still below, where the medieval baronial hall of the Rathskeller is placed, every detail of which, mural paintings, elk horn chandeliers, richly embellished tankards, chairs and tables, suggest forcibly a tourist visit to the historic wine cellars of some ancient city of the Rhine. Soulas' Rathskeller is typical of our cosmopolitan character as a home city for many prosperous nationalities.

Wiener's Café in the Builders' Exchange.

One of the most popular midday resorts in the city is the roomy apartment located upon the fourth floor of the Builders' Exchange building, upon Seventh Street above Chestnut, conducted by Mr. Jacob Wiener. It is reached by elevator from the ground floor, upon which the Builders' Exchange permanent exhibition of building materials is located. This display is constantly visited by numerous strangers, as well as citizens, who find in the café above a most agreeable lunching place with social or business acquaintances. It is the regular daily dining place with many leading merchants, and a favorite with ladies while down town on shopping errands. The service is either table d'hôte or a la carte, as desired. The furnishing of the café is bright and attractive, the staff of attachés carefully chosen, the menu is always varied and tempting, and the elevated location insures comfort to guests in even the heat of midsummer.

In the vicinity of this establishment are many of the most interesting of our local features. Immediately opposite is the Franklin Institute. In the same block the site of the building in which the Declaration of Independence was written. A little more than a square distant is Independence Hall and Square, and Washington Square. Any section of the City may be reached upon cars of the various lines passing within a block.

Mr. Wiener is also largely engaged in the catering business, a branch for which he has abundant facilities. The large number of important public occasions and private festive events which he provides with edibles and wines during the year being a guarantee of his success and popularity with the public.
Reisser's Café and Rathskeller.

Mr. Chas. H. Reisser occupies three floors of a building upon Fifth Street above Chestnut, long famed among Philadelphians. The first floor is devoted to the bar and lunch counter: upon the second floor are a series of beautifully arranged dining rooms, with tables reserved for ladies who daily lunch here in large numbers, being arranged with Japanese screens, which have the effect of semi-privacy. The especial feature of the establishment is its original Rathskeller, located as its name indicates, below the main floor, and in which the quaintness of the ancient German meeting place of the civic fathers is accurately reproduced. The grotesque carvings, quotations, artistic jugs and every detail are in strong contrast with the hum-drums life of the street from which one enters. The great Reisser game exhibit made in the Winter holiday season, to which the nimrods of the whole continent contribute, and the Spring trout exhibit, are "fixtures" which Philadelphia looks for and appreciates annually. It should be noted that many great dinners are given in the evening at Reisser's during the season, attended by the most exclusive elements of both sexes in the city. Social and secret societies, judicial, business and professional organizations often dine here. A distinct business is conducted at this establishment in the retail sale of fine wines and liquors, which probably exceeds in volume that of any other dealer in the city. The completion of the splendid Bourse building opposite, will make this permanently one of the most largely patronized establishments in the city.

Hires, Turner Glass Co.

SUCCESSIONS TO
HIRES & CO. (Limited.)

Importers, Dealers and Manufacturers of Window, Picture and Car Glass,
Rough and Polished Plate Glass,

626 Arch Street, Philadelphia.

The independence of Philadelphia in the important matter of obtaining from an adequate stock, any size or quality of glass within her own borders, is of recent accomplishment, and was inaugurated by this progressive house, which now takes the leading place in the business in this city. In the rear of the offices of this company, at 626 Arch Street, a large annex building is filled with an unequalled assortment of glass from which orders for either local or distant customers are immediately filled. The assortment kept in store includes polished plate, window, picture and car glass, beveled plate, plain and beveled mirrors, curved glass, and a rich line of stained and decorative glass. The best sources of supply, both foreign and American, are drawn upon, in addition to which the Hires, Turner Glass Co. own and operate the large plant at Quinton, Salem County, N. J., where upwards of 150 skilled workmen make the now popular Quinton window and picture glass, the product reaching 3,000,000 feet annually, and much of which is shipped either by rail or water, direct to purchasers, in all parts of New England, the Middle and Southern States. The vast amount of plate and sheet glass used in the construction of the two great railroad terminals of Philadelphia was furnished by this firm.

The establishment originating in the firm composed of George and Charles Hires, has passed its thirtieth anniversary.

The Hires, Turner Glass Co. issue practical, special pamphlets, defining the various qualities of standard glass, for the information of architects, builders and others, together with a description of the finishing of plate glass.

The officers of the company are: George Hires, President; Charles Hires, Vice-President; John Turner, Secretary and Treasurer; William Plummer, Jr., Assistant Secretary and Treasurer.
Cyrus Borgner,

MANUFACTURER, PHILADELPHIA.

Fire Bricks, Tiles and Clay Retorts.

This establishment has been in existence nearly a quarter century, its present owner having been one of its founders and the sole proprietor since 1891. During this long period the product of its kilns have gained a reputation for uniform excellence all over the country and in foreign sections.

The plant includes an extended water front upon the Schuylkill River, and has the additional advantages of a siding from the tracks of the B. & O. R. R. The buildings consist of a two-story structure 80 x 205 feet, and an addition of 75 x 150 feet, fully equipped with all the appliances of a first-class plant. In addition to a large variety of standard sizes, special shapes are constantly made to order from plans. The product includes fire brick and clay retorts, tiles, fire clay, fire mortar, etc. The Borgner fire brick is in great demand for gas works, rolling mills, cupolas, furnaces, forges, lime and cement kilns.

The various processes of grinding, moulding, drying, pressing, burning and finishing, are conducted with direct reference to the best results. A fine exhibit of the Borgner fire bricks, tiles and clay retorts, which received the highest award at the Columbian Exposition, may be seen at the Builders' Exchange in this city, with which Mr. Borguer is prominently identified.
The Otto Gas Engine Works.

SCHLEICHER, SCHUMM & CO., Philadelphia.

Among the younger industries of our country, which, like many other good things, have found birth in Philadelphia, and during subsequent growth coupled their fame with the name of our city, is the manufacture of Gas Engines. New York, Boston and other cities can show records of the attempts made to establish a similar manufacture without success, but when in 1877 Mr. James Schleicher and his brother Adolphus W. Schleicher undertook the building of the Otto Gas Engines, in Philadelphia, they adhered to their purpose and plan through many unprofitable years, with the tenacity and patience characteristic to our Philadelphia people in such matters, fully confident that close study and frugal management would score a success, which capital often alone fails to secure.

To-day the Otto Gas Engine, built at the Otto Gas Engine Works, Thirty-third and Walnut Streets, is known as the standard Gas Engine all over the broad land, and should any one fail to recall the name of the engine he favors, he will never forget that it is the Philadelphia make which he wants.

There are in the City of Philadelphia, scattered throughout the business portion of the town, to-day, not less than 500 Otto Engines in use, contributing to the revenues of the City Gas Works about $150,000 annually. From these figures it will be readily concluded that the Otto is quite a factor as prime mover among our numerous small industries, effecting a large saving to their users.

The above illustration shows an Otto Gas Engine of modern design, of the stationary type, and known as "Columbian Style," having obtained the highest award at the Columbian Exposition. The special features consist in the use of poppet valves, for admission of gas and air, instead of slide valves. These are placed in separate casings, which drop into pockets provided in the main cylinder casting, and in this manner all valve seats can be replaced when worn, or readily removed for inspection or repair.

The Otto Gas Engine Works are equipped with exceptionally good facilities in the way of machine tools, traveling cranes, etc., and the shops are noted for the cleanliness, system and discipline which rules in them. They turn out to-day not only Gas Engines but also Gasoline Engines for use in the country; and the sizes of engines built by the Otto Works are much larger than they were but few years ago. They include engines as large as 150 horse power, and such large sizes are specially in demand by gas companies engaged also in electric lighting; by manufacturers located in the Natural Gas Districts and those who can use liquid fuel (gasoline or naphtha) to better advantage than coal. The Otto Engines are built also as Marine Engines for boats, yachts, and again as Traction Engines, for use in the wheat section of the northwest. The total capacity of the works reaches 800 engines per year, on which as high as 200 to 250 machinists find employment.
Columbian Metallic Railway Ties.

An Invention for Safety, Economy and Profit.

The unexampled development of American railroad motive machinery and rolling stock, responding to the requirements of a vast and ever-increasing traffic, has constantly taxed the resources of the track-builders, who admit that wood is no longer a safe or economical component in the structure of a trackway intended for the passage of the ponderous locomotives and almost equally heavy cars already in use upon all principal lines of travel and shipment.

Invention, ever alert, already offers a homogeneous form of construction entirely metallic, and invites the investigation of every practical railroad official and progressive investor.

The Columbian Metallic Railway Ties are introduced by the American Railway Maintenance Syndicate, having offices at 1100, 1110 Betz Building, Philadelphia, where models may be seen and all information obtained.

These ties are of steel, and require neither bolts, rivets nor keys. The bed-plates are one-fourth inch thick, and the tie-bars three-eighths inch thick. The bed plate of the main tie is twelve inches long, ten inches wide at the top, flaring to fifteen inches at the bottom, and cut away on inside to allow perfect tamping. The tie-bar is three inches high and four inches wide on the bottom; the joint tie being a modification of the main line tie, having an increased bed-plate and two angled tie-bars.

Two cheeks or lugs project from the bed-plate of the main line tie, and three from that of the joint tie, the centre lug being extra wide, to cover the joints, replacing the present treacherous spike, and grasping the inside flange of the rail, where the greatest strain is imposed. The outside flange is held by the vertical angle of the tie-bar which passes through the bed-plate, and into which the rail is slotted. The ties are placed thirty inches apart, and number 2112 to the mile, or slightly more than three-fourths the number of wooden ties for that distance. Main line ties weigh 85 to 90 lbs., and joint ties 120 to 125 lbs. Rigidity is secured without loss of elasticity. Lateral displacement becomes impossible. Cost of maintenance of way is reduced one-third. The life of the steel tie is estimated to be five times that of the wooden tie. The retaining power of the lugs upon the Columbian metallic bed plates is six times that of the spikes now used in fastening the rails to wooden ties. The Columbian Metallic Railway Tie is the only one capable of sustaining the 100-lb. rail and the transit of the 100-ton locomotive which has yet been devised.
F. B. Vandegrift & Co.

Customs Brokers, Forwarders and Foreign Express.

PHILADELPHIA & NEW YORK.

The ever increasing complexity of international commerce and the frequency of tariff changes in the United States has, within recent years, developed the vocation of the custom house broker into that of the trained expert, ready at all times to serve his numerous clients in mercantile and maritime pursuits, with safe and conclusive advice and assistance. This can only be accomplished through systematic compilation of all the past and present literature of the custom house, and by a special knowledge only acquired through long experience.

The firm of F. B. Vandegrift & Co., of 50 South Fourth Street, Philadelphia, and 27 William Street, New York, is widely known in this field, both as custom house brokers and general forwarders. Acting both for importers and exporters, this house defends the client against unwarrantable advance in valuations, protests against the illegal increase of duties, prosecutes claims for overcharges, collects amounts due by the customs department upon foreign goods manipulated here and exported, collects and remits accounts, furnishes lowest rates for storage, drayage, weighing, insurance, etc.; forwards imports by rail to destination, either by freight or express, and in every way facilitates the movement of commodities to and from all parts of the world. F. B. Vandegrift & Co. is the only concern in Philadelphia appearing regularly before the Board of Appraisers in New York, and thereby enabled to advise customers promptly of any changes in rulings.

This firm, through their agents, are able to transact Custom House business at any port in the United States, and through their correspondents are able to transact a forwarding business in any part of the world.

So efficient has this firm become in the interpretation of the tariff laws that their text book (which is in process of completion, and which will be published immediately on the tariff bill, now before Congress, becoming a law), will be the most complete work of the kind ever given to the public. It will not only give the tariff law in full, but also a full digest of the articles by trade name, with decisions; a full digest of the law on the administration of the Customs service; a comprehensive guide to obtain draw-back on exported articles manufactured from imported material, as well as much other information invaluable to both exporter and importer.

Their monthly circular, which is widely consulted, includes sailing days of all the Trans-Atlantic Steamers, close of foreign mails, foreign tariffs on money and valuables, and general instructions to shippers by land or sea.

While foreign accounts are solicited, duties and charges paid, advances made, and a general import and export business conducted by this house, it should be noted that they are not commission merchants.

The cable addresses are "Vangrift, Philadelphia," and "Amistad, New York."
The Reading Railroad.

The annals of this great railway may be said to constitute the history of Philadelphia's system of land transportation. Having its inception more than sixty years ago, it has ever borne a conspicuous and important part in the quickening and development of Philadelphia's commercial and industrial activities, and in the general prosperity of the great territory tributary to that city.

Regardless of the mutations and vicissitudes which, in common with other railways, it has undergone during its long career, it has ever been progressive, ever a leader, ever mindful of its obligations to the people; and it now furnishes facilities for travel and for traffic that are not surpassed by those of any transportation enterprise in this or other lands. Its freight lines and connections, reaching to the remotest borders of the Continent, provide an unrivalled channel for the interchange of products and commodities, with quickness, certainty and cheapness. Its passenger traffic service has been brought to a degree of perfection which renders the "Royal Reading Railroad Routes" a synonym of all that is excellent in travel—a model for the railways of the world. Substantial construction, careful maintenance and vigilant inspection render its roadway the finest extant, while safety is further guaranteed by the employment of the most approved devices for the protection of its tracks and trains, and their operation by the highest skill obtainable. Its car equipment is generally conceded to represent the convenience, comfort and luxury of modern travel in its highest development.

The Reading Railroad's most prominent routes are "The Royal Blue Line," between Philadelphia and New York; "The Royal Route to the Sea," reaching Atlantic City; the Reading-Lehigh Valley "Scenic Route," to Buffalo, Niagara Falls, Chicago and the West; and the multiplicity of main and branch roads extending, gridiron-like, over all portions of Eastern, Central and Southern Pennsylvania.

Eminent authorities have pronounced "The Royal Blue Line" to be the most perfectly constructed and superbly equipped piece of railroad in America. It approaches an air line as nearly as the topography of the country will permit; and the absence of curves and heavy grades enables the running of trains at the highest speed with entire safety. The trains are marvels of elegance and magnificence. They are vestibuled from end to end, steam-heated, and illuminated with the Pintsch light. The parlor, buffet, dining and sleeping cars are those of the Pullman's Palace Car Company. A feature of paramount importance is the absolute safety of "The Royal Blue Line" trains, the cars being not only vestibuled, but also further protected by an infallible anti-telescoping device. The fastest trains between New York, Philadelphia and Washington are run via this line, the time between New York and Philadelphia being two hours, and five hours between the Metropolis and the Capital. The Philadelphia terminus, the great Reading Terminal Station, is in the very heart of the city, while the station in New York, at the foot of Liberty Street, North River, is most conveniently situated, being accessible from all portions of the city by the elevated system and surface car lines.

A conspicuous and pleasing feature of travel on the Reading Railroad is the absence of dust, smoke and cinders. The roadbed is ballasted with clean broken stone and iron-slag. The locomotives are fueled exclusively with hard, anthracite coal, which burns without emitting cinders, gases or smoke. This is an advantage which no experienced traveler fails to appreciate. Another noticeable and agreeable feature of the Reading lines is the uniform courtesy and attentiveness of the station and train officials and employés. In a word, "The Reading" offers every facility and accommodation demanded by the extremest exactions of end-of-the-century transportation.

In all cities and important towns throughout the United States and Canada through tickets and baggage checks may be obtained via the Reading Railroad Routes.

"Everything Electrical."

No other element ministering to the good of mankind has ever proven such a versatile servant as electricity, nor one so speedily indispensable in the economy of our every day affairs. It brings far distant friends together, transports us swiftly to and fro, illumines the dark places, stands guard over our sleep and awakens us in the morning. It is used in countless departments of science and medicine, in the arts of peace and war. Ever since the day when Franklin wooed the lightning with his storied kite in a Philadelphia field, invention has been taxed to provide the mechanism of electrical application, each successive discovery in electric science opening new lines of effort for the skilled mechanic and experimentalist.

"Everything electrical" includes a great variety of appliances and their parts, and in Philadelphia the Novelty Electric Company leads in the manufacture and importation of goods of this sort.

The offices, salesroom and factory of this concern, which was a pioneer in this business, having been established in 1883, are at 50, 52 and 54 North Fourth Street, within a stone-toss of the grave of Benjamin Franklin.

The extensive catalogue of the Novelty Electric Company includes all descriptions of batteries, burners, lighting keys, push buttons, call bells, ornamental door pushes, gong bells, speaking tubes, annunciators, switches, window and door springs, porcelain and glass insulators, pins and brackets, linemen's tools, construction material of every sort, electric light material, testing instruments, watchmen's clocks and registers, medical batteries, dynamos and motors, electrical toy motors, telegraph instruments, storage batteries, wind indicators, insulated wire and cable, telegraph and telephone wire, electric turn-tables for show windows, etc. A late improvement is indicated upon this page in the Acme watchman's time detector, which is a perfect magneto-electric register for mills, factories and public buildings where watchmen are employed. This apparatus requires no battery, a current of electricity being generated by the magneto every time the watchman turns the handle at the station. It never fails; requires no replenishment or attention.

An extensive list of scientific, mechanical and electrical books will be mailed to persons applying, from which selections may be made and books ordered.
Wm. Sellers & Company, Incorporated.

Makers of Machine Tools.

The making of machinery, the purpose of which is to facilitate the production of other machines and which is classed as "machine tools," is a comparatively modern subdivision of engineering. The term in its present broad application includes all machines that work or shape metal: steam hammers, hydraulic forging machines, riveting, punching and shearing machines, turning lathes and drill presses. The perfection, accuracy and durability of all forms of machinery employed in the arts of peace or war are due primarily to the equally perfect machine tools now used in their construction. In this field of special work the firm of Bancroft & Sellers, organized in 1848, of which the present great concern of Wm. Sellers & Co. Incorporated, are the successors, were pioneers. Located at first in Kensington they soon removed to the site still occupied by their works at Sixteenth and Seventeenth Streets and Pennsylvania Avenue, adjoining the Reading Railroad, the whole now covering a space of five acres. Upon the demise of the senior partner, in 1855, the business passed into the hands of William and John Sellers, Jr., and subsequently others long associated with the business were admitted to the partnership. In 1886 the house was incorporated. The history of the establishment runs parallel with the wonderful progress of invention in America, and has made the name of Sellers & Co. famous and created a demand for its numerous special machines in all civilized countries.

In addition to its principal business already indicated, the firm has long engaged in making railroad turn-tables for locomotives and pivot bridges, shafting, couplings, hangers and pulleys for the transmission of power, introducing new and lasting improvements into the construction of all of these mechanical appliances, which have brought them into universal use, and compelling such encomiums from the experts upon the British Commission at the Vienna Exposition, that they denominated this firm as the "Whitworth's of America." It may be proper to say that at Vienna, Paris, and all subsequent expositions of an international character, Sellers & Co.'s machinery has invariably won the highest honors.
F. Pulaski & Co.

DEALERS IN PICTURES AND PICTURE FRAMES.
Frames Made to Order a Specialty.
724 Chestnut Street.
Branch, 1619 Columbia Avenue.

The perfection of artistic yet cheap methods of reproducing famous paintings within recent years, together with the wide diffusion of art education, has advanced the taste of the public immeasurably, and now no home is well furnished which does not bear upon its walls etchings, photo-graveures, water colors or oil paintings from the hands of artists of recognized standing. With this vast demand for pictures the companion art of the frame maker has kept pace, and the variety of beautiful combinations now available for encasing domestic art treasures is as wide as the taste of the most critical purchaser could demand. Among artists, dealers and the Philadelphia public generally the name of Pulaski & Co. is recognized as a leading concern in the manufacture and sale of picture frames. This firm conducts both a wholesale and retail business. The principal store, at 724 Chestnut Street always attracts the notice of the art-loving passer-by, the entire building being devoted to the business of frame making and to a large and varied stock of fine engravings, reproductions, paintings and art novelties. Only first-class work is undertaken, and the trade of the house extends all over the country. A branch store is maintained with a complete stock for the convenience of up-town patrons, at 1619 Columbia Avenue.

The firm has been in existence about ten years, and consists of Messrs. F. Pulaski and E. Titlebaum, the latter also being manager of the firm's large dry goods business at Cuthbert, Georgia. Visitors in the city will always find at the Pulaski stores many pictures worthy of careful study.

Alfred N. Chandler & Co.

Offices: 147 South Fourth Street.

Have had many years' successful experience in and make a specialty of financiering all kinds of meritorious enterprises. They devote particular attention to the organization and consolidation of corporations from their inception to final completion, including the permanent placing of the various securities amongst their extended circle of clients. This enables them to offer to both the investor and vendor the double advantage of transactions at first hands.

They are devoting themselves largely to foreign business matters, for which they have unusual facilities and are fully competent to successfully carry on negotiations of any magnitude.
Hood, Foulkrod & Co.

In reviewing the immense business enterprises that have been built up in this city within the last century, and those which contribute to the greatest extent in supplying the actual necessities of the people, and at the same time help keep Philadelphia prominently before the business world, the firm of Hood, Foulkrod & Co., importers and jobbers of dry goods, notions, etc., at the southwest corner of Eleventh and Market Streets, should have the first consideration. This great firm holds the leading position in its particular line in the city, and it is one of the largest in the country.

The history of Hood, Foulkrod & Co. dates back as far as 1823, when the late Samuel Hood, father of the present senior member of the firm, commenced the dry goods business, in Philadelphia, in a small way under the name of Hood & Co. The business prospered, and, from a small beginning, continued to increase until 1855, when the firm became Hood, Bonbright & Co., James Bonbright being admitted as a member. The business steadily increased until 1864, when they were compelled to take larger quarters, and moved to 519 Market Street. In 1872 it was again found that more room was necessary to meet the demands of their growing business, in consequence of which the late Thomas Powers built for them the stores at 811, 813 and 815 Market Street, which was at that time considered one of the finest mercantile buildings in the city. But the business continued to grow, and in 1886 even larger quarters being required, the firm made arrangements with the Board of City Trustees for the erection by the Girard Estate of the handsome structure they now occupy at the corner of Eleventh and Market Streets.

The splendid building in which this immense business is transacted is considered one of the show places of the city, and it is without doubt one of the handsomest and largest in use in the wholesale dry goods business in the country. It is entirely of iron, six stories high, being one hundred and forty feet from the pavement to the top of the tower. The dimensions of the building are 160 feet front on Market Street, 180 feet on Eleventh Street, 160 feet on Girard Street, and 180 feet on West Street—the latter being a private street from which the house does all its shipping. The basement is used for domestic dry goods; the first floor is devoted exclusively to dress goods, in which can be found all the different fabrics of foreign and domestic manufacture, from the lowest price cotton goods up to the finest silks made; the second floor is devoted to hosiery, underwear, gloves, and notions; the third floor to linens, white goods, laces, and upholstery goods; the fourth floor to hosiery and underwear exclusively; the fifth floor to sample room, together with storage room; the sixth floor is the packing and shipping room. Every convenience that can possibly be thought of for transacting a large business with dispatch can be found in this building.

Here can be seen daily a great army of clerks and salesmen who are busy carrying out the details of the various departments, and helping along the wheels in the machinery of a great business which is the pride and glory of the City of Philadelphia. In addition to the large staff in the main establishment, the firm's buyers either reside in or visit every large city and emporium in the world, and it also has offices at 83 White Street, New York, at Market and Monroe Streets, Chicago, Indianapolis, Cincinnati, San Francisco, and No. 23 Theater Street, Chemnitz, Saxony.

The present firm is composed of Thomas G. Hood, who for forty years has been at the head of the jobbing dry goods business in Philadelphia; William W. Foulkrod, who has been actively engaged in the wholesale notion business for the past twenty years, and who is prominently connected with the leading commercial organizations of Philadelphia; Uriah G. Fox, who has spent all his life in the wholesale dry goods business, and who was formerly a member of the old Hood, Bonbright & Co. firm; Barton F. Blake, who has charge of the financial part of the business, and who was formerly superintendent of The Bradstreet Agency, and later, financial manager of John Wanamaker's business; and John Wanamaker, who is the special partner.

—Taken from Philadelphia and Popular Philadelphians.
John Condon & Co.

MERCHANT TAILORS.

CHESTNUT STREET.

With a reputation developed through the most careful attention to the details of a growing business, covering a period of seventeen years, this firm has a well-earned patronage for exclusively custom-made apparel among the most desirable classes of purchasers. During its existence it has occupied the same site upon Philadelphia’s most popular thoroughfare.

Messrs. John Condon & Co. aim to supply patrons with clothing of the most correct styles and best goods at moderate prices. They wisely recognized the fact, long ago, that while men of exacting tastes might continue to purchase garments to measure at liberal prices, in order to hold the general buyer, whose preference for custom-made goods was not decided, it would be expedient to offer carefully made and stylish goods at a small advance only, above the widely advertised ready-made article. In adhering to this idea they have steadily increased their line of customers each year.

Probably at no time in the history of civilization have masculine garments been fashioned with so much regard to fit, convenience and common sense as now; and certainly in no time or age has the inducement to the wearer or his opportunity for selection been so favorable as at the present. This house turns out no “misfits,” a suit from “Condon’s” is invariably up to date in every particular.

Henry H. Sheip & Co.

Manufacturers of Cigar Boxes, Dealers in Cigar Box Lumber, etc., etc.

The factory of this concern, which is the principal firm in the trade, is upon Randolph Street, above Columbia Avenue. The heavy stock of lumber, principally cedar and poplar, is stored chiefly under roof upon the opposite side of the street, the capacity being 1,000,000 feet. In addition to the leading item of cigar boxes, a wide variety of fancy wood boxes and cases are made for syringe, surgical, dental, electrical, mercantile and domestic uses. In the accurate and economical production of these wooden boxes a great deal of ingenious machinery is used, reducing manual work to a minimum. The factory is a fine five-story building, 90 x 100 feet in dimensions. The industry was launched in 1876, and in 1881 Mr. Harrison Landis became a partner. From 275 to 300 hands are employed, and the output of cigar boxes alone is about 60,000 per week. A feature of the boxes is the lock corner. Hardware, shelf and confectioners’ boxes, reels, frames, small woodwork, mouldings, moulds and presses for cigar makers, band sawing and planing are features of the business. Cigar makers’ supplies, including ribbons and labels, are kept in stock to suit all customers.
Geo. S. Harris & Sons,

Printers and Lithographers.

718, 720, 722 and 724 Arch Street, Philadelphia.

The "art preservative of all arts" is most adequately represented in Philadelphia by the great printing house of Geo. S. Harris & Sons, occupying an extensive building of seven floors especially erected for the purpose, at 718, 720, 722, 724 Arch Street. The business of which the present extensive plant and trade is the result was commenced some fifty years ago at the southeast corner Fourth and Vine Streets. The first building occupied was replaced, in time, by a substantial brick structure which soon proved inadequate to accommodate a rapidly increasing patronage. This resulted in the erection of the present establishment, which is devoted to the highest grades of lithographic and letter-press printing, the beauty and originality of which has made this house famous wherever artistic work is appreciated.

The present business is locally unrivalled in the production of first-class letter-press work, this volume being an example, and in originality of design, perfection of press work and facilities of all kinds in this branch of manufacture, it is not surpassed by any concern either in America or Europe. The best obtainable artistic talent is regularly engaged. All the reproductive methods in which photography intervenes in the making of plates and etchings are adopted. The work done in its embossing department is admittedly the finest in the world.

A wide variety of orders from the leading advertisers of the country is always to be found in the hands of the artists and printers.

BY L. HASSELL LAPP.

The Philadelphia Drug Exchange was organized in January, 1861, and became an incorporated body April 5, 1862. It ranks as second, in point of age, among the numerous commercial bodies of that character now in active existence in Philadelphia. Previous to its organization a class of merchants, representing a very large invested capital, and doing a business of millions of dollars annually, were deprived of the facilities now afforded for the purchase and sale of drugs, chemicals, etc., and the more intimate personal contact of the trade now enabling them to work systematically for the protection of the individual and united interests of the drug trade.

For over thirty years the "Exchange" has occupied a comfortable suite of rooms in the unpretentious building, No. 17 South Third Street, and daily, at the hours of meeting, there are in attendance numbers of our best and most intelligent citizens who are engaged in the manufacture, importing, or sale of drugs, chemicals, and allied products, connected with the wholesale drug trade. The Philadelphia Drug Exchange is about the only independent exchange, having for its sole purpose the fostering of the drug trade, in the United States. A few of the larger cities have a drug department, or section, connected with their general commercial exchanges, but they are subservient to the main body. Realizing the character of its members, and the experience gained in many contests, both with the National and State Legislative bodies on the side of right and justice, it is easy to understand the extent of its influence, which to-day is felt wherever directed. Quoting from a late report: "No more solid proof of the value of the Exchange to its members can be adduced than the fact that for three decades it has been the channel through which its members have sought relief from either threatened or accomplished legislative enactments; and to the honor of the body it can be truly said that the trade of the city has been greatly benefited by reason of the readiness of the Exchange to give effective direction to needful measures of protection to the interests of each and every branch of business represented in its membership."

Its usefulness, however, as a commercial body, has not been limited to apparent selfish considerations, for it has ever been active in all philanthropic efforts, and has sought to be a participant in the large funds raised for Chicago sufferers by fire, yellow fever sufferers in the South, Plymouth victims of the mine horrors, Grant Memorial Funds, and Johnstown flood sufferers, Russia in her famine trial, in all of which cases thousands of dollars were raised and distributed.

The Philadelphia Drug Exchange occupies a position almost without a parallel in other trade interests, the large proportion of the business conducted by its members being of such a nature that it is controlled by many moral, legal, and physical considerations that are not pertinent to other trades. It is hedged with national, state and municipal restrictions and requirements. It commands an intelligence for its proper conduct far above the average necessary for other mercantile pursuits, in which the risk of life and health is fully as great. The Philadelphia Drug Exchange has been, is now, and always will be, we trust a foremost champion in everything that will tend to promote the good of our fellow men in general, and that of our city and trade in particular.
J. S. Thorn Co.

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Sheet Metal
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No. 1223 to 1233 Callowhill Street

Manufacturers of
Copper and Galvanized Iron
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IRON and GLASS,
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New Glen Echo Mills
WAYNE JUNCTION
Burpee’s Seeds Grow

Extract from a three-column article in the Philadelphia “Inquirer” of March 18th, 1893.

It is one of the astonishing things about the firm of W. Alice Burpee & Co. that it has built up in seeds one of the largest mail, express and freight businesses of any kind in the United States. During the months of February, March and April its mail is the heaviest of any firm in the country, and its order books show that it keeps in touch with sections of this and other countries than any other firm known. It took years of the hardest kind of work and personal energy to bring about this state of things, but popular prejudice against the use of the mails for purchasing was finally overcome, and this, combined with the gradually acquired certainty in the public mind that seeds bought from Burpee would be seeds that would grow, sufficed to make the firm what it is today—the unique house of its kind in the world.

Our order books show customers at 56,830 separate post offices, in the United States alone.

The Largest Mail Order Trade in the World

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We Want Your Patronage

OTHERS want it just as badly, you say. Why should you give it to us? Simply because it is to your advantage to do so, in this wise:
We are manufacturers, doing all our own work, in our own building. In buying from us you save the profit of the middle man. Our facilities for Engraving, Lithographing, Printing and Blank Book making are unequaled by any house in Philadelphia.

COUNTING HOUSE STATIONERY
OF EVERY DESCRIPTION AT THE MOST MODERATE COST

Banks and Corporations will find it to their advantage to request our estimate on their supplies.
We have the shop right for Philadelphia to manufacture FREY'S PATENT FLAT-OPENING BLANK BOOK.

Positively the Best Flat Opening Book Made
An enormous line of all kinds and sizes of Books in stock, ready for immediate delivery. All sold by our 100 Page System, which means a saving of 25 per cent. to you.

Imperial Files, 30c. each
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Wm. H. Hoskins
No. 815 Chestnut Street
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The interior fittings, decorations and furnishings are in accord with the most artistic and luxurious ideas.

Each room has a separate bath-room attached.

The restaurant is conducted upon the European plan, in addition to which are a café and private dining rooms.

Concerts will be given nightly during the Summer, in the beautiful roof garden, and during the warmer months a Parisian road-coach, connected with the hotel, makes a daily trip into the country.

Rates for rooms vary with location. Rooms constantly reserved for transient guests.
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