THE VETO MESSAGE.

The President of the United States Refuses to Approve the Freedmen's Bureau Bill—His Objections, as Transmitted to the Senate Yesterday.

The following is the Message of President Johnson, sent to the Senate yesterday, vetoing the Freedmen's Bureau bill:—

To the Senate of the United States:—I have examined with care the bill which has been passed by the two houses of Congress to amend an act entitled an act to establish a bureau for the relief of freedmen and refugees, and for other purposes. Having with much regret come to the conclusion that it would not be consistent with the public welfare to give my approval to the measure, I return the bill to the Senate with my objections to its becoming a law. I might call to mind, in advance of these objections, that there is no immediate necessity for the proposed measure.

The act to establish a bureau for the relief of freedmen and refugees, which was approved in the month of March last, has not yet expired. It was thought strin gent and extreme enough for the purpose in view in time of war. Before it ceases to have effect further experience may assist to guide us to a wise conclusion as to the policy to be adopted in time of peace. I share with Congress the strongest desire to secure to the freedmen the full enjoyment of their freedom, and their property, and their entire independence and equality in making contracts for their labor, but the bill before me contains provisions which, in my opinion, are not warranted by the Constitution, and are not well suited to accomplish the end in view.

The bill proposes to establish, by authority of Congress, military jurisdiction over all parts of the United States containing refugees and freedmen. It would by its very nature apply with the most force to those parts of the United States in which the freedmen most abound, and it expressly extends the existing temporary jurisdiction of the Freedmen's Bureau, with greatly enlarged powers, over those States in which the ordinary course of judicial proceeding has been interrupted by the Rebellion.

The source from which this military jurisdiction is to emanate is none other than the President of the United States, acting through the War Department and the Commissioner of the Freedmen's Bureau. The agents to carry out this military jurisdiction are to be selected either from the army or from civil life; the country is to be divided into districts and sub-districts, and the number of salaried agents to be employed may be equal to the number of counties or parishes in all the United States where freedmen or refugees are to be found.

The subjects over which this military jurisdiction is to extend in every part of the United States includes protection to all employees, agents and officers of this Bureau in the exercise of the duties imposed upon them by the bill in eleven States. It is further to extend over all civil rights and immunities of persons discriminated against by local laws, custom or prejudice. In these eleven States the bill subjects any white person who may be charged with depriving a freedman of any civil rights or immunities belonging to white persons to imprisonment or fine, or both, without, however, defining the civil rights and immunities which are thus to be secured to the freedmen by military law.

This military jurisdiction also extends to all questions that may arise respecting contracts. The agent who is thus to exercise the office of a Judge may be a stranger, entirely ignorant of the laws of the place, and exposed to the errors of judgment to which all men are liable. The exercise of power, over which there is no legal supervision by so vast a number of agents as is contemplated by this bill, must, by the very nature of man, be attended by acts of caprice, injustice and passion. The trials having their origin under this bill are to take place without the intervention of a jury, and without any fixed rules of law or evidence. The rules on which offenses are to be heard and determined by the numerous agents are such rules and regulations as the President, through the War Department, shall prescribe.

No previous presentment is required, nor any indictment charging the commission of a crime against the laws, but the trial must proceed on charges and specifications. The punishment will be, not what the law declares, but such as a court-martial may think proper, and from these arbitrary tribunals there lies no appeal, no writ of error, to any of the courts in which the Constitution of the United States puts exclusively the judicial power of the country. While the territory and the classes of actions and offenses that are made subject to these measures are so extensive, the bill itself, should it become a law, will have no limitation in point of time, but will form part of the permanent legislation of the country.

I cannot conceive a system of military jurisdiction of this kind, within the words of the Constitution, which declares that "no person shall be held to answer for a capital or otherwise infamous crime, unless on a presentment or indictment of a grand jury, except in cases arising in the land and naval forces, or in the military when in service in time of war or public danger," and that "in all criminal proceedings the accused shall enjoy the right to a speedy and public trial by an impartial jury of the State or district wherein the crime shall have been committed."

The safeguards which the experience and wisdom of ages taught our fathers to establish as securities for the protection of the innocent, the punishment of the guilty and the equal administration of justice, are to be set aside, and for the sake of a more vigorous interposition in behalf of justice, we are to take the risk of the many acts of injustice that would necessarily follow from an almost countless number of agents established in every parish or county in nearly a third of the States of the Union, over whose decisions there is to be no supervision or control by the Federal courts.

The power that would be thus placed in the hands of the President is such as in time of peace certainly ought never to be intrusted to any one man. If it be asked whether the creation of such a tribunal in a State was warranted as a measure of war, the question immediately presents itself whether we are still engaged in war. Let us not unnecessarily disturb the commerce, and credit and industry of the country by declaring to the American people, and to the world, that the United States are still in a condition of civil war.

At present there is no part of our country in which the authority of the United States is disputed. Offenses that may be committed as individuals should not work a forfeiture of the rights of whole communities. The community has returned, or is returning, to a state of peace and industry. The Rebellion is at an end. The measure, therefore, seems to be inconsistent with the actual condition of the country, as it is at variance with the Constitution of the United States.

If, passing from general considerations, we examine the bill in detail, it is open to weighty objections. In time of war it was eminently proper that we should provide for those who were passing suddenly from a condition of bondage to a state of freedom, but this bill proposes to make the Freedmen's Bureau established by the act of 1865 as one of many great and extraordinary measures to suppress a formidable Rebellion, a permanent branch of the public administration, with its powers greatly enlarged.

I have no reason to suppose, and I do not understand it to be alleged that the act of March, 1865, has proved deficient for the purpose for which it was passed, although at that time, and for a considerable period thereafter, the Government of the United States remained unacknowledged in most of the States whose inhabitants had been involved in the Rebellion. The institution of slavery, for the military destruction of which the Freedmen's Bureau was called into existence as an auxiliary, has been already effectually and finally abrogated throughout the whole country by an amendment of the Constitution of the United States, and practically its eradication has reached the assent and concurrence of most of those States in which it at any time had an existence.

I am not therefore able to discern in the condition of the country anything to justify an apprehension that the powers and agencies of the Freedmen's Bureau, which were effective for the protection of freedmen and refugees during the actual continuance of hostilities will now, in a time of peace and after the abolition of slavery, prove inadequate to the same proper ends. If I am correct in these views, there can be no necessity for the enlargement of the powers of the bureau, for which provision is made in the bill.

The third section of the bill authorizes a general and unlimited grant of support to the destitute and suffering refugees and freedmen, their wives and children. Succeeding sections make provision for the rent or purchase of landed estates for freedmen, and the erection, for their benefit, of suitable buildings for asylums and schools. The expenses to be defrayed from the treasury of the whole people.

The Congress of the United States has never heretofore thought it self-empowered to establish asylums beyond the limits of the District of Columbia, except for the benefit of our disabled soldiers and sailors. It has never founded schools for any class of our own people, not even for the orphans of those who have fallen in the defense of the Union, but has left the care of their education to the much more competent and efficient control of the States, of communities, of private associations and of individuals. It has never deemed itself authorized to expend the public money for the rent or purchase of houses for the thousands, not to say millions of the white race who are honestly toiling from day to day for their subsistence.

A system for the support of indigent persons in the United States never was contemplated by the authors of the Constitution. Nor can any good reason be advanced why, as a permanent establishment, it should be founded for one class or color of our people more than for another. Pending the war many refugees and freedmen received support from the Government, but it was never intended that they should henceforth be fed, clothed, educated and sheltered by the United States. The idea on which the slaves were assisted to freedom was, that on becoming free they would be a self-sustaining population, and any legislation that shall imply that they are not expected to attain a self-sustaining condition must have a tendency alike injurious to their character and their prosperity.

The appointment of an agent for every county and parish will create an immense patronage, and the expense of the numerous officers and their clerks, to be appointed by the President, will be great in the beginning, with a tendency steadily to increase. The appropriations asked by the Freedmen's Bureau, as now established, for the year 1866, amount to $11,745,000, and it may be safely estimated that the cost to be incurred under the pending bill will require double that amount, more than the entire sum expended in any one year under the administration of the second Adams.

If the presence of agents in every parish and county is to be considered as a war measure, opposition or even resistance might be provoked, so that to give effect to their jurisdiction, troops would have to be stationed within reach of every one of them, and thus a large standing army be rendered necessary. Large appropriations would, therefore, be required to sustain and enforce military jurisdiction in every county or parish from the Potomac to the Rio Grande. The condition of our fiscal affairs is encouraging, but in order to sustain the present measures of public confidence, it is necessary that we practice not merely customary economy, but, as far as possible, severe retrenchment.

In addition to the objections already stated, the fifth section of the bill proposes to take away land from its former owners without any legal proceedings being first had, contrary to that provision of the Constitution which declares that no person shall be deprived of life, liberty or property without due process of law. It does not appear that a part of the lands to which this section refers, may not be owned by minors or persons of unsound mind, or by those who have been faithful to all their obligations as citizens of the United States. If any portion of the land is held by such persons, it is not competent for any authority to deprive them of it. If, on the other hand, it be found that the property is liable to confiscation, even then it cannot be appropriated to public purposes, until, by due process of law, it shall have been decreed forfeited to the Government.

There is still further objection to the bill, on grounds seriously affecting the class of persons to whom it is designed to bring relief; it will tend to keep the mind of the freedmen in a state of uncertain expectation and restlessness, while to those among whom he lives it will be a source of constant and vague apprehension.

Unquestionably the freedman should be protected, but he should be protected by the civil authorities, and especially by the exercise of all the constitutional powers of the courts of the United States and of the States. His condition is not so exposed as may at first be imagined. He is in a portion of the country where his labor cannot well be spared. Competition for his services from planters, from those who are constructing or repairing railroads and from capitalists in his vicinage or from other States, will enable him to command almost his own terms. He also possesses a perfect right to change his place of abode, and is, therefore, he does not find in one community or State a mode of life suited to his desires, or proper remuneration for his labor, he can move to another, where that labor is more esteemed and better rewarded.

In truth, however, each State, induced by its own wants and interests, will do what is necessary and proper to retain within its borders all the labor that is needed for the development of its resources. The laws that regulate supply and demand will maintain their force, and the wages of the laborer will be regulated thereby. There is no danger that the exceedingly great demand for labor will not operate in favor of the laborer, neither is sufficient consideration given to the avidity of the freedmen to protect and take care of themselves.

It is no more than justice to them to believe, that as they have received their freedom with moderation and forbearance, so they will distinguish themselves by their industry and thrift, and soon show the world that in a condition of freedom they are self-sustaining, capable of selecting their own employment and their own places of abode, of insisting for themselves on a proper remuneration, and of establishing and maintaining their own asylums and schools. It is earnestly hoped that instead of wasting away, they will, by their own efforts, establish for themselves a condition of respectability and prosperity. It is certain that they can attain to that condition only through their own merits and exertions.

In this connection the query presents itself, whether the system proposed by the bill will not, when put into complete operation, practically transfer the entire care, support and control of four millions of emancipated slaves to agents, overseers or task masters, who, appointed at Washington, are to be located in every county and parish throughout the United States, containing freedmen and refugees. Such a system would inevitably tend to a concentration of power in the executive, which would enable him, if so disposed, to control the action of this numerous class, and use them for the attainment of his own political ends.

I cannot but add another very grave objection to the bill. The Constitution imperatively declares, in connection with taxation, that each State shall have at least one representative, and fixes the rule for the number to which in future times each State shall be entitled; it also provides that the Senate of the United States shall be composed of two Senators from each State, and adds with peculiar force, that no State, without its consent, shall be deprived of its equal suffrage in the Senate. The original act was necessarily passed in the absence of the States chiefly to be affected, because their people were then contumaciously engaged in the Rebellion.

Now the case is changed, and some, at least, of the States are attending Congress by loyal representatives, soliciting the allowance of the Constitutional right of representation. At the time, however, of the consideration and the passing of this bill, there was no Senator or Representative in Congress from the eleven States which are to be mainly affected by its provisions. The very fact that reports were and are made against the good disposition of the country is an additional reason why they need and should have representation in Congress, to explain their condition reply to accusations, and assist by their local knowledge in perfecting measures immediately affecting themselves, while the liberty of deliberation would then be free, and Congress would have full power to decide according to its judgment, there could be no objection urged that the States most interested had not been permitted to be heard. The principle is firmly fixed in the minds of the American people that there should be no taxation without representation. Great burdens have now to be borne by all the country, and we may best demand that they shall be borne without murmur when they are voted by a majority of the representatives of all the people. I would not interfere with the unquestionable right of Congress to judge and act for itself of the elections, returns and qualifications of its own members, but that authority cannot be construed as including the right to shut out, in time of peace, any State from the representation to which it is entitled by the Constitution at present.

All the people of eleven States are excluded; those who were most faithful during the war not less than others. The State of Tennessee, for instance, whose authorities engaged in rebellion, was restored to all her constitutional relations to the Union by the patriotism and energy of her injured and betrayed people. Before the war was brought to a termination they had placed themselves in relation with the general Government; had established a State Government of their own, and as they were not included in the Emancipation proclamation they, by their own act, had amended their Constitution so as to abolish slavery within the limits of their State.

I know no reason why the State of Tennessee, for example, should not fully enjoy all her constitutional relations to the United States. The President of the United States stands towards the country in a somewhat different attitude from that of any member of Congress chosen from a single district or State. The President is chosen by the people of all the States. Eleven States are not at this time represented in either branch of Congress; it would seem to be his duty, on all proper occasions, to present their just claims to Congress.

There always will be differences of opinion in the community, and individuals may be guilty of transgressions of the law; but these do not constitute valid objections against the right of a State to representation, and would in no wise interfere with the discretion of Congress with regard to the qualifications of members, but I hold it my duty to recommend to you in the interests of peace, and in the interests of the Union, the admission of every State to its share in public legislation when, however insubordinate, insurgent or rebellious its people may have been, it presents itself not only in an attitude of loyalty and harmony, but in the persons of representatives whose loyalty cannot be questioned under any existing constitutional or legal test.

It is plain that an indefinite or permanent exclusion of any part of the country from representation must be attended by a spirit of disquiet and complaint. It is unwise and dangerous to pursue a course of measures which will unite a very large section of the country against another section of the country, however much the latter may preponderate. The course of emigration, the development of industry and business, and natural causes will raise up at the South men as devoted to the Union as those of any other part of the land. But if they are all excluded from Congress, if in a permanent statute they are declared not to be in full constitutional relations to the country, they may think they have cause to become a unit in feeling and sentiment against the Government. Under the political education of American people, the idea is inherent and ineradicable that the consent of the majority of the whole people is necessary to secure a willing acquiescence in legislation.

The bill under consideration refers to certain of the States as though they had "been fully restored in all their Constitutional relations to the United States." If they have not, let us at once act together to secure that desirable end at the earliest possible moment. It is hardly necessary for me to inform Congress that in my own judgment most of those States, so far at least as dependent on their own action, have already been fully restored, and are to be deemed as entitled to enjoy their Constitutional rights as members of the Union.

Reasoning from the Constitution itself, and from the actual situation of the country, I feel not only entitled but bound to assume that with the Federal courts restored, and those of the several States in the full exercise of their functions, the rights and interest of all classes of the people will, with the aid of the military, in cases of resistance to the law, be essentially protected against unconstitutional infringement and violation.

Should this expectation unhappily fail, which I do not anticipate, then the Executive is already fully armed with the powers conferred by the act of March, 1865, establishing the Freedmen's Bureau, and hereafter, as heretofore, he can employ the land and naval forces of the country to suppress insurrection, or to overcome obstructions to the laws, in accordance with the Constitution.

I return the bill to the Senate in the earnest hope that a measure involving questions and interests so important to the country will not become a law, unless upon deliberate consultation by the people it shall receive the sanction of an enlightened public judgment.

ANDREW JOHNSON.

Washington, D. C., February 19, 1866.

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THOMAS NEILSON, Secre

SHIPPING.

NOTICE TO NEW YORK SHIPPERS.—EXPRESS STEAMSHIP COMPANY.—The steamship WASHINGTON is receiving freight at first wharf below Market street, and will sail on SATURDAY, 11th. WM. P. CLYDE & Co.,
2 15 2t No. 14 S. WHARVES.

THE OLD-ESTABLISHED INDEPENDENT OUTSIDE LINE FOR NEW YORK

is receiving Freights daily at low rates.
SECOND WHARF BELOW SPRUCE STREET, and will insure at low rates.
P. R. CLARK, Agent,
2 5 1m Nos. 314 and 316 S. DELAWARE Avenue.

HAMILL'S PASSAGE OFFICE.
"ANCHOR LINE OF STEAMERS."
"HIBERNIA," "COLUMBIA,"
"CALEDONIA," "CAMBRIA,"
"BRITANNIA," "INDIA."
Steam to
LIVERPOOL, LONDONDERRY, BELFAST, DUBLIN, NEWRY, CORK, AND GLASGOW.
RATES OF PASSAGE.
PAYABLE IN PAPER CURRENCY.
CABINS.....$90, $80, and $70
STEERAGE.....$30
Steamship "HIBERNIA" leaves SATURDAY, January 27.
THE PAID CERTIFICATES
issued for bringing out passengers from the above points at
LOWER RATES THAN ANY OTHER LINE.
Also, to and from
ALL STATIONS ON THE IRISH RAILWAYS.
SPECIAL NOTICE.—Passengers will take particular notice that the "Anchor Line" is the only line granting through tickets at the above rates from Philadelphia to the points named above, and that the undersigned is the only duly authorized Agent in Philadelphia.
Apply to W. A. HAMILL,
1 15 [Sole Agent for "ANCHOR LINE,"
No. 217 WALNUT Street.

STEAM TO LIVERPOOL.—Calling at QUEENSTOWN. The Inman Line, sailing SEMI-WEEKLY, carrying the United States Mails.
CITY OF LIMERICK, Wednesday, February 21.
CITY OF LONDON, Saturday, February 24.
CITY OF DUBLIN, Wednesday, February 28.
CITY OF BALTIMORE, Saturday, March 3.
At noon, from Pier 44 North River.
RATES OF PASSAGE,
PAYABLE IN GOLD.
First Cabin.....$80 00 Steerage.....$30 00
First Cabin to London, $84 00 Steerage to London... 34 00
First Cabin to Paris...165 00 Steerage to Paris.... 40 00
Passengers also forwarded to Havre, Hamburg, Bremen, etc. etc., at moderate rates.
Pas age by the Wednesday steamers:—Cabin $80 00; Steerage $35 00; payable in United States currency.
Steerage passage from Liverpool or Queenstown, $30 gold, or its equivalent. Tickets can be bought here by persons sending for their friends
For further information apply at the Company's Offices. JOHN G. DALE, Agent.
1 25 No. 111 WALNUT Street, Philadelphia.

FOR NEW YORK.—DESPATCH and Swiftsure Lines, via Delaware and Raritan Canal. The steamers of these lines are leaving daily at 12 o'clock M., and 5 o'clock P. M., from third pier above Walnut street

For freight, which will be taken on accommodating terms, apply to WILLIAM M. BAIRD & CO., No. 124 S. DELAWARE Avenue.

LIQUORS.

J. W. HAMMAR,

Importer and Wholesale Dealer in Foreign

BRANDIES, WINES,

AND

FINE OLD WHISKIES,

No. 620 MARKET STREET,

1 5 3m PHILADELPHIA.

M. NATHANS & SONS,

IMPORTERS OF

BRANDIES, WINES, GINS, ETC.

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PHILADELPHIA.

MOSES NATHANS,
HORACE A. NATHANS,
ORLANDO D. NATHANS. 1 1 9m

FLAGS, FIREWORKS, &c.

T. J. McGUIGAN,

Importer and Wholesale Dealer in

FANCY GOODS, NOTIONS, ETC.

FIREWORKS, FLAGS, Etc

MATCHES AND BLACKING,

NO. 2 STRAWBERRY STREET,

First Street above Second between Market and Chesnut.
5 4 PHILADELPHIA.

CHEAP—ONLY TEN CENTS FOR

ONE OF J. B. CAPEWELL & CO.'S

CELEBRATED WIND-GUARD AND AIR-HEATERS

FOR COAL OIL LAMPS,

Patented October 25 1865.

CAPEWELL & CO.'S Wind Guard and Air-Heater for Oil Lamps.

Use the Patent Wind-Guard and Air-Heater for Oil Lamps.

TEN CENTS ONLY FOR CAPEWELL & CO'S PATENT Wind-Guard and Air Heater for Oil Lamps.

If you wan to save oil use the Patent Wind Guard and Air Heater, for Oil Lamps.

Great saving in Glass Chimneys. Use CAPEWELL & CO.'S Patent Wind Guard and Air-Heater, as it keeps them from breaking

CAPEWELL & CO.'S Patent Wind-Guard and Air-Heater saves one-third more oil than any other lamp. Try one—they cost but ten cents

Great inducements offered to agents

Sold wholesale only by

J. B. CAPEWELL & CO.,
Flint Glass Manufacturers, Westville, N. J.
Office, northwest corner of SECOND and RACE Streets, Philadelphia.

CAPEWELL'S PATENT WIND-GUARD AND AIR HEATER FOR COAL OIL LAMPS

Sent to any part of the United States, post paid, on the receipt of Twenty Five cents. They use one-third less oil than any other Lamp now in use. They prevent the glass from breaking or the lamp from smoking.

J. B. CAPEWELL & CO., Patentees,
1 22 1m o. 243 RACE Street, Philad'a.

THE STAMP AGENCY, NO. 304 CHESNUT STREET, ABOVE THIRD, WILL BE CONTINUED AS HERETOFORE.

STAMPS OF EVERY DESCRIPTION CONSTANTLY ON HAND, AN ANY AMOUNT. 11 13

INSURANCE COMPANIES.

DELAWARE MUTUAL SAFETY INSURANCE COMPANY,
INCORPORATED BY THE LEGISLATURE OF PENNSYLVANIA, 1835.
OFFICE S. E. CORNER THIRD AND WALNUT STREETS, PHILADELPHIA.

MARINE INSURANCE
ON VESSELS, CARGO, FREIGHT } To all parts of the world.

INLAND INSURANCES
On Goods by River Canal, Lake and Land Carriage to all parts of the Union.

FIRE INSURANCES
On Merchandise generally.
On Stores, Dwelling Houses, etc.

ASSETS OF THE COMPANY
November 1, 1865.

$100,000 United States 6 per cent. loan, '71	$105,000 00
120,000 " 6 " " '81	123,100 00
200,000 " 7 3-10 per cent. loan, Treasury Notes	194,315 00
100,000 State of Pennsylvania Five Per Cent Loan	96,555
54,000 State of Pennsylvania six Per Cent. Loan	53,250
125,000 City of Philadelphia six Per Cent. Loan	112,812 50
20,000 Pennsylvania Railroad First Mortgage Six Per Cent. Bonds	20,600 00
25,000 Pennsylvania Railroad Second Mortgage Six Per Cent. Bonds	23,750 00
25,000 Western Pennsylvania Railroad Mortgage Six Per Cent. Bonds	23,750 00
15,000 200 Shares Stock Germantown Gas Company, principal and interest guaranteed by the City of Philadelphia	13,537 50
7,150 143 Shares Stock Pennsylvania Railroad Company	8,860
5,000 100 Shares Stock North Pennsylvania Railroad Company	3,250 00
40,000 Deposit with United States Government, subject to ten days' call	40,000 00
30,000 State of Tennessee Five Per Cent. Loan	18,900 00
170,700 Loans on Bonds and Mortgage, first liens on City Property	170,700 0
$1,636,850 Par. Market value	$996,560 00
Real Estate	30,000 00
Bills receivable for insurance made	121,613 37
Balances due at Agencies—Premiums on Marine Policies Accrued Interest, and other debts due the Company	40,511 44
Scrip and Stock of sundry insurance and other Companies, $ 153. Estimated value	2,910 00
Cash in Banks $55,956 89	
Cash in Drawer 678 48	56,635 37
	$1,353,640 18

DIRECTORS.

Thomas C. Hand, Samuel E. Stokes,
John C. Davis, J. F. Penistan,
Edmund A. Souder, Henry Sloan,
Theophilus Paulding, William G. Boulton,
John R. Penrose, Edward Darlington,
James Traquair, B. Jones Brooks,
Henry C. Dallett, Jr., Edward Lafourcade,
James C. Hand, Jacob P. Jones
William C. Ludwig, James B. McFarland,
Joseph H. Seal, Joshua P. Eyre,
George C. Leiper, Spencer McIlvain,
Hugh Craig, J. B. Semple, Pittsburg,
Robert Burton, A. B. Berger, Pittsburg,
John D. Taylor, D. T. Morgan, Pittsburg.

THOMAS C. HAND, President.
JOHN C. DAVIS, Vice-President.
HENRY LYLBURN, Secretary. 12 13

1829—CHARTER PERPETUAL.

FRANKLIN

FIRE INSURANCE COMPANY

OF

PHILADELPHIA.

Assets on January 1, 1866,

$2,506,851 96.

Capital	$400,000 00
Accrued Surplus	944,543 15
Premiums	1,162,308 81

UNSETTLED CLAIMS, $11,467 53. INCOME FOR 1865, $310 000.

LOSSES PAID SINCE 1829 *OVER*

$5,000,000.

Perpetual and Temporary Policies on Liberal Terms.

DIRECTORS.

Charles N. Bancker, Edward C. Dale,
Tobias Wagner, George Fales,
Samuel Grant, Alf