

BOAT IN THE UNITED STATES.

Charles Dickens' "American Notes."

THE LATEST EDITION.

What the Great Novelist Thought of Philadelphia, New York, Boston, Pittsburg, Washington, Cincinnati, and St. Louis, Twenty-five Years Ago.

It was very pretty, travelling thus at a rapid pace along the heights of the mountain in a keen wind, to look down into a valley full of light and air; catching glimpses through the trees of the tops of the mountains, and the means of stationary engines—the comparatively level spaces between being traversed sometimes by horse and sometimes by engine power, as the case demands.

On Sunday morning we arrived at the foot of the mountain, which is crossed by railroad. There are ten inclined planes—five ascending and five descending.

The carriages are dragged up the inclines and led to the top by means of stationary engines—the comparatively level spaces between being traversed sometimes by horse and sometimes by engine power, as the case demands.

On the Monday evening furnace-fires and clanking hammers on the banks of the canal warned us that we approached the terminus of this part of our journey.

Pittsburg is like Birmingham in England; at least, its townspeople are settling in the streets, the shops, the houses, wagons, factories, public buildings, and population, perhaps it may be.

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sides and doors and windows of the staterooms, jumbled as oddly together as though they formed a small street, built by a jerry-builder, and supported by a dozen men; the whole is supported on beams and pillars resting on a dirty barge, but a few inches above the water's edge; and in the narrow space between this upper structure and the barge's deck are the furnace-fires and machinery, open to the sides to every wind that blows, and every storm of rain it drives along its path.

Passing one of these boats at night, and seeing their bodies and fire exposed as we have just described, that rattle and roar beneath the frail pile of pointed wood—the machinery, not warded off nor guarded in any way, but doing its work in the midst of a crowd of men, and emigrants and children, who throw the lower deck, under the management, too, of reckless men whose acquaintance with its mysteries may have been of six months' standing—one feels directly that the wonder is, not that there should be any fatal accidents, but that any journey should be safely made.

Within there are long, narrow cabins, the whole length of the boat, from which the staterooms open on both sides. A small portion of it at the stern is partitioned off for the ladies; and the bar is at the opposite extreme. There is a long table in the center, and at either end a stove. The washing apparatus is forward, on the deck. It is a little better than on board the canal-boat, but not much. In all modes of travelling, the American customs with reference to the means of personal cleanliness and wholesome adjustment are extremely unwholesome, filthy; and I strongly incline to the belief that a considerable amount of illness is referable to this cause.

We are to be on board the Messenger three days, arriving at Cincinnati (starting on Monday morning). There are three meals a day. Breakfast at seven, dinner at half-past twelve, supper about six. At each there are a great many small dishes and plates upon the table, with very little in them, so that, although the food is good, the appearance of the table is seldom really more than a joint; except for those who fancy slices of beef-rosol, shreds of dried beef, complicated entanglements of yolk-pickle, maize, Indian corn, apple-sauce, and pumpkin.

Some people fancy all these little dainties together (and sweet preserves besides), by way of relish to their roast pig. They are generally those dyspeptic ladies and gentlemen who eat unwholesome quantities of hot corn-bread (made with good fat) and alcohol, and a kneaded pin-cushion for breakfast and for supper. Those who do not observe this custom, and who help themselves several times instead, usually suck their fingers and wash their faces, and have decided what to take next; then pull them out of their mouths, put them in the dish, help themselves, and fall to work again. At dinner there is nothing to drink upon the table, but great jugs full of cold water. Nobody says anything at any meal to anybody. All the passengers are very dismal, and seem to have tremendous secrets weighing on their minds. There is no conversation, no laughter, no cheerfulness, no social enjoyment in sitting round the table, as is done in silent fellowship round the stove when the meal is over. Every man sits down, dull and languid, swallows his fare as if breakfast, dinner, and supper were necessities of nature, and goes to bed with recreation or enjoyment; and having bolted his food in a gloomy silence, bolts himself in the same state. But for these animal observations, you might suppose the whole male crew of the boat were composed of the ghosts of departed book-keepers, who had fallen dead at the desk, such is their weary air of business and calculation. Undertakers on duty would be sprightly beside them; and a collection of funeral-bearers, in comparison with these men, would be a sparkling festivity.

The people are all alike, too. There is no diversity of character. They travel about on the same errands, say and do the same things in exactly the same manner, and follow in the same dull, cheerless round. Although the country there is scarcely a man who is in anything different from his neighbor. It is quite a relief to have sitting opposite that little girl of fifteen with the roguishness which, like a sparkling justice, acts up to it, and fully identifies nature's handwriting; for, of all the small chatter-boxes that ever invaded the repose of drowsy ladies' cabins, she is the first and foremost. The beautiful girl who sits by her side is a girl of twenty, who sits by her side is a girl of twenty, who sits by her side is a girl of twenty.

They, and the very few who have been left at table twenty minutes, rise and go away. We are to be on board the Messenger three days, arriving at Cincinnati (starting on Monday morning). There are three meals a day. Breakfast at seven, dinner at half-past twelve, supper about six. At each there are a great many small dishes and plates upon the table, with very little in them, so that, although the food is good, the appearance of the table is seldom really more than a joint; except for those who fancy slices of beef-rosol, shreds of dried beef, complicated entanglements of yolk-pickle, maize, Indian corn, apple-sauce, and pumpkin.

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out of its way to ripple near this mound; and there are low places where the Ohio sparkles more brightly than the Blue Nile. All this I see as I sit in the little stern-galley mentioned just now. Evening slowly steals upon the landscape, and changes it before me, when we stop to set some emigrants ashore. Five men, so many women, and a little girl. All their worldly goods are in a bag, a large chest, and an old chair; one old, high-backed, rush-bottomed chair, a solitary settler in itself. They are rowed ashore in the boat, while the vessel stands a little off awaiting its return; the water here shallows, they are landed at the foot of a high bank, on the summit of which are a few log cabins, attainable only by a long, winding path. It is growing dusk; but the sun is very red, and shines in the water; and on some of the tree-tops, like fire.

The men get out of the boat first; help out the women; take out the bag, the chest, the chair; bid the rowers "Good-by," and shove the boat off for them. At the first splash of the oars in the water, the oldest woman of the party sits down in the old chair, close to the water's edge, while the rest of the party, including the child, sit down, though the chest is large enough for many seats. They all stand where they landed, as if stricken into stone, and look after the boat. So they remain, quite still and silent; the old woman and her child in the centre; the bag and chest upon the shore; the water bubbling and heaving, all eyes fixed upon the boat. It comes alongside, is made fast, the men jump on board, the engine is put in motion, and we go hoarsely on again. They then stand about the boat, without the motion of a muscle; can see them, through my glass, when, in the distance of increasing darkness, they are mere specks to the eye, lingering there still; the old woman in the old chair, and all the rest about her; not moving in the least degree. And thus I slowly lose them.

The night is dark, and we proceed within the shadow of the wooded bank, which makes it darker. After gliding past the sombre maze of boughs for a long time, we come upon an open space, where the tall trees are growing in the shape of every branch and twig is expressed in a deep red glow; and, as the light winds stir and ruffles it, they seem to vegetate in fire. It is such a sight as we read of in legends of enchanted forests; saying that it is sad to see these noble works wasting away so awfully, alone; and to think how many years must come and go before the magic that created them will wear their like upon this ground again. But the time will come when the goodly forest, as the ashes, the growth of centuries unborn has struck its roots, the restless men of distant ages will repair again to these unpeopled solitudes; and their fellows, in cities far away, that sit under the same stars, and breathe the same sea, will read, in language strange to any ears being now, but very old to them, of primeval forests where the axe was never heard, and where the jungled ground was never trodden by human feet.

Midnight and sleep blot out these scenes and thoughts; and when the morning shines again, it glids the house-tops of a lively city, before whose broad paved wharf the boat is moored, with her anchor, her rigging, her masts, and her men around it, as if there were not a solitary or silent rood of ground within the compass of a thousand miles. Cincinnati is a beautiful city; cheerful, thriving, and animated. I first got often seen a place, the comment itself would be coupled pleasantly to a stranger at the first glance as this does, with its clean houses of red and white, its well-paved roads, and footways of bright light. Nor does it become less prepossessing, close to the water, where the streets are broad and airy, the shops extremely good, the private residences remarkable for their elegance and neatness. There is something of invention and fancy in the varying styles of the public erections, which, after the dull company of the streets, is perfectly delightful. There happened to be a great Temperance Convention held here on the day after our arrival; and as the order of march brought the procession under the windows of the hotel in which we lodged, when they started in the morning, they were both very gratifying to me. It comprised several thousand men, the members of various "Washington Auxiliary Temperance Societies," and was marshalled by officers on horseback, who carried their banners, and their banners and ribbons of bright colors, which were behind them gaily. There were bands of music, too, and banners out of number; and it was a fresh, holiday-looking concourse altogether.

I was particularly pleased to see the Irishmen, who carried the banner that is to be—himself, and mustered very strong with their green scarves, carrying their national harp and their portrait of Father Mathew high above the people's heads. They looked as jolly and good-humored as ever; and, in the midst of the bustle and din of the city, they were the most studious of their living, and doing as they were the most independent fellows there, I thought.

The banners were very well painted, and floated down a street famously. There was the smiting of the rock and the crushing of the waters; and there was a temperate man, with "considerable of a hatchet" (as the standard-bearer would probably have said), aiming a deadly blow at a serpent which was apparently about to spring upon him from the top of a barometer. But the chief feature of the show was a huge allegorical device, borne among the ship carpenters, on one side whereof the steamboat Alcohol was represented bursting her boiler and exploding with a great crash, while upon the other the good ship Temperance sailed away with a fair wind, to the heart's content of the captain, crew, and passengers.

After going round the town, the procession repaired to a certain appointed place, where, as the printed programme set forth, it would be received by the children of the different free schools, "singing Temperance songs." I was prevented from getting there in time to hear these little warblers, or to report upon this crowd of boys and girls; but I found, in a large school, each society gathered to their own banners, and listening in silent attention to its own orator. The speeches, judging from the little I could hear of them, were certainly adapted to the occasion, as having that degree of relationship to cold water which was blanketed and claimed; but the main thing was the conduct and appearance of the audience throughout the day, and that was admirable and full of promise.

Cincinnati is honorably famous for its free schools, which it has so many that no person's child among the population can by possibility want the means of education, which are extended, on an average, to four thousand pupils annually. I was only present in one of these establishments, and in a large department. In the boys' department, which was full of little urchins—varying in their ages, I should say, from six years old to ten or twelve—the master offered to institute an extemporary examination of the pupils in alighting the proposal which, as I was by no means confident of my ability to detect mistakes in that science, I declined with some alarm. In the girls' school reading was proposed; and as I felt tolerably sure that any I expressed my willingness to hear a class. Books were distributed accordingly, and some half-dozen girls relieved each other in reading paragraphs from English history. But it seemed to be a dry compilation, indubitably above their powers; and when they had hounded through three or four dreary passages concerning the treaty of Amiens, and other thrilling topics of the same nature (obviously without comprehending ten words), I expressed myself quite satisfied with the result, and was pleased to see the excitement of a visitor, and that at other times they keep upon its lower rounds, but would have been much better pleased and satisfied with the sea's much better

closed in simpler lessons, which they understood. As in every other place I visited, the Judges here were gentlemen of high character and attainments. I was in one of the Courts for a few minutes, and found it like those to which I have already referred. A nuisance cause was trying; there were not many spectators; and the witnesses, counsel, and jury formed a sort of family circle, sufficiently loose and snug. The society with which I mingled was intelligent, courteous, and agreeable. The inhabitants of Cincinnati are proud of their city, as one of the most interesting in America; and with good reason; for beautiful and thriving as it is now, and containing, as it does, a population of fifty thousand souls, but two-and-a-half years have passed away since the ground on which it stands (bought at that time for a few dollars) was a wild wood, and its citizens were a handful of dwellers in scattered log huts upon the river's shore.

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WILLIAM STILL'S COAL DEPOT. No. 112, 116, and 120 WASHINGTON Avenue. The best quality of Coal, for domestic or steam use, furnished to any part of the city. 11 28

INSURANCE COMPANIES. INCORPORATED 1836. OFFICE OF THE DELAWARE MUTUAL SAFETY INSURANCE COMPANY. PHILADELPHIA, November 18, 1867. The following statement of the affairs of the Company is published in conformity with a provision of its charter: PREMIUMS RECEIVED From November 4, 1866, to October 31, 1867. On Marine and Inland Risks.....\$60,000 00 On Fire Risks.....185,000 00 \$245,000 00 Premiums on Policies not marked as of November 1, 1866.....\$11,149 80 21 \$256,149 80 PREMIUMS MARKED OFF As earned from Nov. 1, 1866, to Oct. 31, 1867. On Marine and Inland Risks.....\$60,000 00 On Fire Risks.....185,000 00 \$245,000 00 Interest during the same period, Salvages, etc.....105,445 00 \$350,445 00 LOSSES, EXPENSES, ETC. During the year, as above. Marine and Inland Navigation Losses.....\$68,451 17 Fire Losses.....63,841 00 Return Premiums.....62,829 87 Reinsurance.....40,300 54 Agency Charges of Tennesses Five Per Cent. Printing, etc.....40,000 72 Taxes—U. S. Tax on Premiums.....20,618 38 Salaries, etc.....17,000 00 \$309,540 21 ASSETS OF THE COMPANY. November 1, 1867. \$200,000 United States Five Per Cent. Loan.....\$200,000 00 100,000 United States Two Per Cent. Loan.....131,400 00 100,000 United States 7 1/2 Per Cent. Loan.....32,500 00 200,000 State of Pennsylvania Six Per Cent. Loan.....210,000 00 125,000 State of Tennessee Five Per Cent. Loan (exempt from tax).....125,000 00 99,000 State of New Jersey Six Per Cent. Loan.....61,000 00 200,000 Pennsylvania Railroad First Mortgage Five Per Cent. Bonds.....15,000 00 25,000 Pennsylvania Railroad, second Mortgage Six Per Cent. Bonds.....23,000 00 25,000 Western Pennsylvania Railroad Six Per Cent. Bonds (Pennsylvania Railroad guarantee).....20,000 00 7,000 State of Tennessee Six Per Cent. Loan.....4,200 00 15,000 shares Stock of Germantown Gas Company (principal and interest guaranteed by the city of Philadelphia).....15,000 00 7,500 Shares Stock of North Pennsylvania Railroad Company.....7,500 00 20,000 Shares Stock of Philadelphia and Southern Mail Steamship Company.....15,000 00 20,000 Loans on Bonds and Mortgages, first liens on City Properties.....20,000 00 \$1,161,400 par. Market value \$1,162,822 90 Real Estate.....36,000 00 Bills Receivable for Insurance.....219,130 07 Balances due at Agencies—Premiums on Marine Policies, and other debts due the Company.....43,381 96 Stock and other Companies, \$407 00 Estimated value.....3,017 00 Cash in State of Pennsylvania.....198 21 Cash in Drawer.....189,310 02 \$1,567,000 00 PHILADELPHIA, November 18, 1867.

INSURANCE COMPANIES. 1829—CHARTER PERPETUAD Franklin Fire Insurance Co. OF PHILADELPHIA. OFFICE: Nos. 433 AND 437 CHESTNUT STREET. ASSETS ON OCTOBER 1, 1867, \$8,259,362. Capital.....\$600,000 00 Accumulated Surplus.....1,771,099 94 UNSETTLED CLAIMS, INCOME FOR 1867, \$64,147 10 LOSSES PAID SINCE 1836 OVER \$5,500,000. Perpetual and Temporary Policies on Liberal Terms. DIRECTORS: Charles N. Hancock, George Fales, Tobias Wagner, Alfred Fittler, Samuel Grant, Francis W. Lewis, M. D., George W. Richards, Thomas Spencer, Isaac Lee, William S. Grant, CHARLES N. HANCOCK, President, GEORGE F. FALES, Treasurer, J. W. McALLISTER, Secretary 100 thimble BROOKLYN LIFE INSURANCE OF NEW YORK, MUTUAL. POLICIES NON-FORFEITABLE. Thirty days grace given in payment of Premiums. No extra charge for residence; or travel in any portion of the world. Dividends declared annually, and paid in cash. Dividend in 1867, 60 per cent.

COLTON & SHELDEN, GENERAL AGENTS, N. E. CORNER SEVENTH AND CHESTNUT. Agents and Solicitors wanted in all the cities and towns in Pennsylvania and Southern New Jersey. CAPITAL, \$500,000. ASSETS JANUARY 8, 1867, \$1,793,967 50 INSURES MARINE, INLAND TRAVEL AND FIRE RISKS. DIRECTORS: Arthur G. Coffin, George L. Harrison, Samuel W. Jones, Francis R. Copp, John A. Brown, Edward H. Tottler, Charles Taylor, Edward S. Clarke, Ambrose White, William Cummings, Richard D. Wood, Thomas Henry, William Welsh, Alfred D. Jewett, S. Morris Van, John P. White, John Mason, Leon C. Madras, ARTHUR G. COFFIN, President, CHARLES PLATT, Secretary, WILLIAM BUEHLER, Treasurer, PHILADELPHIA, Pa. Agent for the State of Pennsylvania. 123 GIRARD FIRE AND MARINE INSURANCE COMPANY, (No. 639) N. E. COR. CHESTNUT AND SEVENTH STS., PHILADELPHIA. CAPITAL AND SURPLUS OVER \$800,000. INCOME FOR 1866, \$108,954. Losses Paid and Accrued in 1866, \$47,000. Of which amount not more than \$100,000 of property has been successfully insured by this Company in thirteen years, and Eight Hundred Losses by Fire promptly paid.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY. ASSETS OVER.....\$16,000,000 INVESTED IN THE U. S. OVER \$1,500,000 PHILADELPHIA BOARD. Lemuel Coffin, Esq., Charles S. Smith, Esq., Joseph W. Lewis, Esq., Henry A. Daring, Esq., CHARLES W. DEXTER, Esq., Vice-President, HENRY A. DARING, Esq., President, JAMES B. ALVORD, Secretary. PHILADELPHIA OFFICE, No. 6 MERCHANTS' EXCHANGE, ATWOOD SMITH, 10 17 thimble General Agent for Pennsylvania, PROVIDENT LIFE AND TRUST COMPANY, OF PHILADELPHIA. INCORPORATED 24th MARCH 1855. CAPITAL, \$1,000,000 PAID IN. Insurance on Lives, Marine, and Fire, or by 5, 10, or 20 year Premiums, Non-Forfeitable. Annuities granted, and all other business transacted on the most liberal terms. This Company, while giving the insured the security of a paid-up Capital, also insures the profits of the Life business among its policy holders. Money is saved at interest, and paid on demand. Authorized by Charter to execute Trusts, and to act as Executor or Administrator, Assignee, or Guardian, and in other fiduciary capacities, under appointment of any Court of the Commonwealth, or of any person or persons or bodies politic or corporate. SAMUEL B. SHIPLEY, HENRY HAINES, JOHN DAVID McBRIDE