CHARLES READE ON HOUSE-BUILDING.

Charles Reade, the British novelist, finds much to condemn in the system of house-building adopted in England, many features of which are universally followed. He states his complaint in the following characteristic communication addressed to the editor of *The Pall Mall Gazette*:

Amid the din of arms abroad and petty politics at home, have you a corner for a subject less exciting, but very important to Englishmen? Then let me expose that great blot upon the English intellect, the thing we call a house, especially as it is built in our streets, rows, and squares. To begin at the bottom: The drains are hidden; nobody knows their course. A foul smell arises; it has to be groped for, and half the kitchen and scullery floors taken up—blunder 1. The whole course of the drain ought to be marked with the graving-tool on the stones, and a map of the drains deposited with a parish officer; overlying boards and stones ought to be hinged, to facilitate examination. Things capable of derangement should never be inaccessible. This is common sense; yet, from their drains to their chimney-pots, the builders defy this maxim.

THE KITCHEN.

The kitchen windows are casements, and all casements are a mistake. They are small; they ought to be as large as possible. The want of light in kitchens is one of the causes why female servants—though their lot is a singularly happy one—are singularly irritable. But, not to dwell on small errors, the next great blunder in the kitchen is the plaster ceiling. The plaster ceiling may pass with London builders for a venerable antiquity that nothing can disturb, but to scholars it is an unhappy novelty, and, in its present form, inexcusable, it was invented in a tawdry age as a vehicle of florid ornamentation; but what excuse can there be for a plain plaster ceiling? Count the objections to it in a kitchen. 1. A kitchen is a low room, and the ceiling makes it nine inches lower. 2. White is a glaring color, and a white ceiling makes a low room look lower. 3. This kitchen ceiling is dirty in a month's wear, and filthy in three months, with the smoke of gas, and it is a thing the servants cannot clean. 4. You cannot hang things on it.

Now change all this: lay out the prime cost of the ceiling, and a small part of its yearly cost, in finishing your joists and boards to receive varnish, and in varnishing them with three coats of good copal. Your low room is now nine inches higher, and looks three feet. You can put in hooks and staples galore, and make the roof of this business-room useful; it is, in color, a pale amber at starting, which is better for the human eye than white glare, and, instead of getting uglier every day, as the plaster ceiling does, it improves every month, every year, every decade, every century. Clean deal, under varnish, acquires in a few years a beauty oak can never attain to. So much for the kitchen. The kitchen stairs, whether of stone or wood, ought never to be laid down without a protecting nozzle. The brass nozzle costs some money, the lead nozzle hardly any; no nozzle can be dear, for it saves the steps, and they are dearer. See how the kitchen steps are cut to pieces for want of that little bit of forethought in the builder.

We are now on the first floor. Over our heads is a blunder, the plaster ceiling, well begrimed with the smoke from the gaslier, and not cleanable by the servants; and we stand upon another blunder; here are a set of boards, not joined together. They are nailed down loose, and being of green wood, they gape; now the blunder immediately below, the plaster ceiling of the kitchen, has provided a receptacle of dust several inches deep. This rises when you walk upon the floor, rises in clouds when your children run; and that dust marks your carpet in black lines, and destroys it before its time. These same boards are laid down without varnish; by this means they rot, and do not last one-half, nor, indeed, one-quarter of their time. Moreover, the unvarnished boards get filthy at the sides before you furnish, and thus you lose the cleanest and most beautiful border possible to your carpet. So the householder is driven by the incapacity of the builder to pitiable substitutes—oilcloth, Indian matting, and stained wood, which last gets uglier every year, whereas deal boards, varnished clean, improve every year, every decade, every century.

THE FIRST FLOOR.

This room has square doors with lintels. Now all doors and doorways ought to be arched, for two reasons: first, the arch is incombustible, the lintel and breast-summer are combustible; secondly, the arch, and arched door are beautiful; the square hole in the wall, and square door, are hideous. This room is lighted by casements. The casement may be defined "the unscientific window." Here in this single structure you may see most of the intellectual vices that mark the unscientific mind. The scientific way is always the simple way; so here you have complication on complication; one-half the window is to go up, the other half is to come down. The maker of it goes out of his way to struggle with nature's laws; he grapples insanely with gravitation, and therefore he must use cords, and weights, and pulleys, and build boxes to hide them in—he is a great hider. His wooden frames move up and down wooden grooves open to atmospheric influence. What is the consequence? The atmosphere becomes humid; the wooden frame sticks in the wooden box, and the unscientific window is jammed. What ho! Send for the curse of families, the British workman! Or one of the cords breaks (they are always breaking)—send for the curse of families to patch the blunder of the unscientific builder.

Now turn to the scientific window; it is simply a glass door with a wooden frame; it is not at the mercy of the atmosphere; it enters into no contest with gravitation; it is the one rational window upon earth. If a small window, it is a single glass door; if a large window, it is two glass doors, each calmly turning on three hinges, and not fighting against God Almighty and his laws when there is no need. The scientific window can be cleaned by the householder's servants without difficulty or danger; not so the unscientific window. How many a poor girl has owed broken bones to the casement mania! Now-a-days humane masters, afflicted with unscientific windows, send for the curse of families whenever their casements are dirty; but this costs seven or eight pounds a year, and the householder is crushed under taxes enough without having to pay this odd seven pounds per annum for the neglence of the builder.

BLUNDERS IN STAIR-BUILDING.

We go up the stairs—between two blunders: the balusters are painted, whereas they ought to be made and varnished in the carpenter's shop, and then put up; varnished wood improves by age, painted deteriorates. On the other side is the domestic calamity, foul wear, invariable, yet never provided for; furniture mounting the narrow stairs dents the wall and scratches it; sloppy housemaids paw it as they pass, and their dirty gowns, distended by crinoline, defile it. What is to be done then? must the whole staircase be repainted every year, because five feet of it get dirty, or shall brains step in and protect the vulnerable part? The cure to this curse is chunam; or encaustic tiles, set five feet high all up the stairs. That costs money! Granted; but the life of a house is not the life of a butterfly. Even the tiles are a cheap cure, for repeated paintings of *the whole surface* mighty soon balance the prime cost of the tiles set over a small part. The water-closet has no fire-place. That is a blunder. Every year we have a few days' hard frost, and then, without a fire in the water-closet, the water in the pan freezes, the machinery is jammed, and the whole family endure a degree of discomfort, and even of degradation, because the builder builds in Summer and forgets there is such a thing as Winter.

DEFECTS OF THE DRAWING-ROOM AND TOP ROOMS.

The drawing-room presents no new feature; but the plaster ceiling is particularly objectionable in this room, because it is under the bed-rooms, where water is used freely. Now if a man spills but a pint of water in washing or bathing, it runs through directly and defiles the drawing-room ceiling. Perhaps this blunder ought to be equally divided between the ceiling and the floor above, for whenever bed-room floors shall be properly constructed they will admit of buckets of water being slushed all over them; and, indeed, will be so treated, and washed as courageously as are sculleries and kitchens only under the present benighted system.

I pass over the third floor, and mount a wooden staircase, a terrible blunder in this part of the house, to the rooms under the roof. These rooms, if the roof was open-timbered, would give each inmate a great many cubic feet of air to breathe; so the perverse builder erects a plaster ceiling, and reduces him to a very few cubic feet of air. This, the maddest of all the ceilings, serves two characteristic purposes; it chokes and oppresses the poor devils that live under it, and it hides the roof; now the roof is the part that oftenest needs repairs, so it ought to be the most accessible part of the house, and the easiest to examine from the outside and from the inside. For this very reason Perversity in person hides it; whenever your roof or a gutter leaks, it is all groping and speculation, because your builder has concealed the inside of the roof with that wretched ceiling, and has made the outside accessible only to cats and sparrows, and the "curse of families." N. B.—Whenever that curse of families goes out on that roof to mend one hole, he makes two. Why not? Thanks to the perverse builder you can't watch him, and he has got a friend a plumber.

A RATIONAL ROOF.

He closes with vigorous protest against conical roofs, and recommends a "rational roof" as follows:

It should be constructed thus: Light iron staircases from the third floor to top floor and rational roof. Flat roof or roofs, metal covered, with scarcely perceptible fall from center. Open joists and iron girders, the latter sufficiently numerous to keep the roof from falling in, even though fire should gut the edifice. An iron-lined door, surmounted by a skylight; iron staircase up to this door, which opens rationally on the rational roof. Large cistern or tank on roof with a force-pump to irrigate the roof in fire or Summer heats. Round the roof iron rails set firm in balcony, made too high for bairns to climb, and surmounted by spikes. Between every two houses a partition gate with two locks and keys complete. Bell under cover to call neighbor in fire or other emergency. Advantages offered:

1. High chimney stacks not needed.
2. Nine smoking chimneys cured out of ten. There are always people at hand to make the householder believe his chimney smokes by some fault of construction, and so they gull him into expenses, and his chimney smokes on—because it is not thoroughly swept. Send a faithful servant on to the rational roof, let him see the chimney-sweep's brush at the top of every chimney before you pay a shilling, and good-bye smoking chimneys. Sweeps are rogues, and the irrational roof is their shield and buckler.
3. The rails painted chocolate and the spikes gilt would nightly improve our gloomy streets.
4. Stretch clothes' lines from spike to spike, and there is a drying-ground for the poor, or for such substantial people as are sick of the washerwomen and their villany. These heartless knaves are now rotting fine cambric and lace with soda and chloride of lime, though borax is nearly as detergent and injures nothing.
5. A playground in a purer air for children that cannot get to the parks. There is no ceiling to crack below.
6. In Summer heats a blessed retreat. Irrigate and cool from a cistern, then set four converging poles, stretch over these from spike to spike a few breadths of awning, and there is a delightful tent and perhaps a country view. If the Star and Garter at Richmond had possessed such a roof, they would have made at least $2,000 a year upon it, and perhaps have saved their manager from a horrible death.
7. On each roof a little flagstaff and streamer to light the gloom with sparks of color, and tell the world is the master at home or not. This would be of little use now, but when once the rational roof becomes common, many a friend could learn from his own roof whether a friend was at home, and so men's eyes might save their legs.
8. In case of fire the young and old would walk out by a rational door on to a rational roof, and ring at a rational gate. Then their neighbor lets them on to his rational roof, and they are safe. Meantime, the adult males, if any, have time to throw wet blankets on the skylight and turn the water on to the roof.

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20,000 U. S. 5-20 Con '65 n.....111½ | 2,000 U. S. 5s 10-40 Reg.....110½
20,000 U. S. 5-20 Con '67.....112½ | 10,000 U. S. 5s 10-40 Con.....110½
12,500 .....112½ | 10,000 U S 6s, 1881 Cou.....113
700.....small..112½ | 1,000 U. S. 5-20 Con '64.....113

Sales of State Bonds—Railroad Bonds—Bank and Railroad—Express Stocks, &c.

7,000 So Car 6s, n Jan and July.... 62
1,000 Mobile & Ala & Ex Issue..... 95
5,000 Missouri 6s... 96½
2,000 Alabama 5s.. bonds..... 70
14,000 N Yo Cen. 6s '83..... 91½
3,000 N. Y. Central 7s, '76..... 103
8,000 Erie, 3d m.. 93½
1,000 Ch B & Q 8s.. 114
2,000 Mich. South. & N P Bonds..... 101
4,000 Un Pac Railroad, 1st m..... 91
9,000..... 91½
5,000..... 91½
5,000 Un P 7s, L'nd Grant Bonds.... 84½
10,000 Un Pac 10's, Income..... 82½
5,000 Illinois Cent Bonds..... 116
6,000 Han & St Jo 8s conv. bonds... 103½
1,000 Qui & Toledo, 1st mort age..... 85½
5,000 Mil & St P 8s 1st mortgage..... 108
2,000 Col. C. & In. Cen. 1st mort'g'e. 87½
5,000..... 87
1,000 Mil & St Paul 1st mortgage..... 91

200 Lake Sh & Mich Sou Railroad....	107		
50.....	106½		
600.....	b. e. 107½		
50 Panama Railr'd	51½		
200.....	b. e. 51½		
100.....	52		
100 Chicago & R'k Island.....	109½		
500.....	109½		
100.....	109½		
10.....	110		
50.....	110		
100.....	b. e. 110		
200 Milw & St Paul Railroad.....	59½		
100 Milw & St. Paul Preferred.....	78½		
200 Tol Wa & Wes Railr'd.....	57½		
100.....	57½		
100.....	57		
100.....	b. e. 57½		
100.....	57½		
20 Del, Lac. & W Railroad.....	106		
40.....	105½		
100 Han. & St. Jos Railroad.....	89½		
100.....	b. e. 81		
100 Han & St Jose. Preferred.....	86		
100 Col Cin. & Ind Central.....	20½		
200.....	20½		
200.....	20		

WEDNESDAY, June 28—P. M.

The late dullness of affairs at the Stock Exchange shows no change for the better to-day, the tone of the market being generally heavy and the business of no special moment. It clearly reflects the probable condition of the stock market, at least for the present, or until after the national holiday. The bears seem to be gathering in great force for a movement shortly, but whether this will be a rush against a well-equipped force of bulls or a demoralized army of operators for a rise is a question for future determination. Reading seemed to be a point of attack this afternoon, perhaps because of its selling ex-dividend of 5 per cent. At all events, the price was run down to 108¾. After this the principal dealings were in the usually active shares, in none of which was there anything noticeably new. The coal stocks were quite freely pressed, and lower quotations were made in the same. Express shares were dull but strong. The general market was a trifle stronger at the close. The following table shows the highest and lowest prices of active stocks made to-day:

	Highest.	Lowest.		Highest.	Lowest.
S. Y. Cen'l & Hud. Con..	86½	86½	Mil. and St. Paul Pref...	79½	78½
N. Y. Cen'l & Hud. Cer...	91½	81½	Ohio and Mississippi.....	46½	45
Harlem.....	126	125	Del. Lack. & Western...	106	105½
Erie.....	27½	22	Union Pacific.....	31	30½
Reading, x div. 5 ⊕ cent.	115½	108¾	C. C. & Ind. Central....	20½	19½
Lake Shore.....	107½	106½	Hannibal & St. Joseph	80	80
Wabash.....	57½	56½	Hannibal & St. Jos. Pref.	86½	85
Pittsburgh.....	116½	116½	West'n Un. Telegraph....	56½	56½
North-Western.....	72½	72	Pacific Mail.....	41½	41½
North-Western Pref.....	79	78	Mariposa Pref.....	7	6½
Rock Island.....	110½	109½	Consol. Coal of Md.....	37½	35
Milwaukee and St. Paul.	56½	55½			

Coleman Benedict's closing quotations were:

	Offered.	Asked.		Offered.	Asked.
Gold.....	112½	113	Reading.....	109¾	109¾
Western Union Tel.....	82	83	Lake Shore & Mich. S.	107	107½
Mariposa.....	4	4½	Pittsburgh.....	116½	117
Mariposa Preferred.....	6½	6	New-Jersey Central ...	110½	111
Quicksilver.....	11½	11¾	North-Western.....	72½	72¾
Quicksilver Preferred..	19½	20	N. West. Pref.....	80	80
Boston Water Power...	20	22	Rock Island.....	109½	109¾
Adams Express.....	59	60	St. Paul.....	56½	60
Wells-Fargo Ex.....	45½	45¾	St. Paul Pref.....	79½	79¾
American Mer. Ex.....	53	—	Toledo and Wabash....	57½	57½
United States Ex.....	53	54	Fort Wayne.....	86½	89
Pacific Mail.....	41½	41¾	Ohio & Mississippi.....	39	40
Union Pacific 5s.....	81½	81	Ohio & Miss. Pref.....	46½	46¾
N. Y. C. and Hudson....	96½	96½	Chicago and Alton.....	—	121
N. Y. C. and H. Con. 8s.	91½	91½	Chicago and Alton Pref.	121	125
Erie.....	26½	26½	Boston, Hart. & Erie....	2¾	3
Harlem.....	125½	126½			

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	Highest.	Lowest.		Highest.	Lowest.
S. Y. Cen'l & Hud. Con..	86½	86½	Mil. and St. Paul Pref...	79½	78½
N. Y. Cen'l & Hud. Cer...	91½	81½	Ohio and Mississippi.....	46½	45
Harlem.....	126	125	Del. Lack. & Western...	106	105½
Erie.....	27½	22	Union Pacific.....	31	30½
Reading, x div. 5 ⊕ cent.	115½	108¾	C. C. & Ind. Central....	20½	19½
Lake Shore.....	107½	106½	Hannibal & St. Joseph	80	80
Wabash.....	57½	56½	Hannibal & St. Jos. Pref.	86½	85
Pittsburgh.....	116½	116½	West'n Un. Telegraph....	56½	56½
North-Western.....	72½	72	Pacific Mail.....	41½	41½
North-Western Pref.....	79	78	Mariposa Pref.....	7	6½
Rock Island.....	110½	109½	Consol. Coal of Md.....	37½	35
Milwaukee and St. Paul.	56½	55½			

Coleman Benedict's closing quotations were:

	Offered.	Asked.		Offered.	Asked.
Gold.....	112½	113	Reading.....	109¾	109¾
Western Union Tel.....	82	83	Lake Shore & Mich. S.	107	107½
Mariposa.....	4	4½	Pittsburgh.....	116½	117
Mariposa Preferred.....	6½	6	New-Jersey Central ...	110½	111
Quicksilver.....	11½	11¾	North-Western.....	72½	72¾
Quicksilver Preferred..	19½	20	N. West. Pref.....	80	80
Boston Water Power...	20	22	Rock Island.....	109½	109¾
Adams Express.....	59	60	St. Paul.....	56½	60
Wells-Fargo Ex.....	45½	45¾	St. Paul Pref.....	79½	79¾
American Mer. Ex.....	53	—	Toledo and Wabash....	57½	57½
United States Ex.....	53	54	Fort Wayne.....	86½	89
Pacific Mail.....	41½	41¾	Ohio & Mississippi.....	39	40
Union Pacific 5s.....	81½	81	Ohio & Miss. Pref.....	46½	46¾
N. Y. C. and Hudson....	96½	96½	Chicago and Alton.....	—	121
N. Y. C. and H. Con. 8s.	91½	91½	Chicago and Alton Pref.	121	125
Erie.....	26½	26½	Boston, Hart. & Erie....	2¾	3
Harlem.....	125½	126½			

The gold market has been strong and higher, with sales at 112½, the advance being due to the uncovered short interest and the large specie export. The Treasury disbursements on account of July interest amount thus far to $6,087,000. In the gold loan market the rates were 1 per cent for carrying to flat. The day's business at the Gold Exchange Bank was as follows: Gold cleared, $27,008,000; gold balances, $1,218,165; currency balances, $1,382,724. The following are the quotations:

10:00.....112½	11:30.....113	1:00.....113	2:30.....113¾
10:30.....112½	12:00.....113	1:30.....113	3:00.....113
11:00.....113	12:30.....113	2:00.....113	3:30.....113
	4:00.....113		

The day's transactions at the U. S. Sub-Treasury were:

Gold receipts.....	$530,258	Currency payments.....	$839,494 96
Gold payments.....	1,021,001	Currency balance.....	4,277,153 43
Gold balance.....	60,552,976 95	Certificates.....	234,000 00
Currency receipts.....	382,570 18		

$382,000 canceled gold certificates sent to Washington.

Foreign exchange has been dull but strong at rates as subjoined:

	Sixty Days.	Three Days.
Prime bankers' sterling bills on London.	110⅝@111¼	111 @111¼
Good bankers' sterling bills on London.	109¾@110	111 @111¼
Prime commercial sterling do.....	109¼@110	— @ —
Paris bankers.....	5.15 @ —	5.11½@ —
Antwerp.....	5.15 @ —	5.10 @ —
Swiss.....	5.13½@ —	5.10 @ —
Amsterdam.....	41⅛@ 41½	41⅛@ 41½
Hamburg.....	35½@ 35¾	35½@ 35¾
Frankfort.....	41⅛@ —	41⅛@ —
Bremen.....	79½@ —	79½@ —
Prussian thalers.....	72½@ —	72½@ —

The specie shipment to-day was as follows:

By steamer Cuba.....	$551,227 39
By steamer Wisconsin.....	20,000 00
Total.....	$571,227 39

Extra mails for Europe by way of Southampton to-morrow, per steamship Koln, will close at 1 o'clock p. m. at the Merchants' Exchange, Nos. 53 and 52 Pine-st.

The money market presents no new features, the supply continuing abundant, while the demand is limited, owing to the inactivity in the stock speculation. The general rates have been 2 and 3 per cent to the Government dealers, and 3 and 4 on ordinary stock collaterals. A small demand is reported for prime commercial paper, rates for other grades being on the basis of 4⅝@6 per cent.

The Government bond market opened strong at an advance of ⅛@¼ per cent under the anticipation of the Treasury purchase. The advance was maintained in later dealings, it being encouraged by the rise and strength in the gold premium. Fisk & Hatch report Governments as follows at 4 p. m.:

	Offered.	Asked.		Offered.	Asked.
U. S. Currency 6s.....	115	115½	U. S. 5-20, Reg. Jan. & Jy.	111½	112½
U. S. 6s, '81, Reg.....	114½	115	U. S. 5-20, '65, Coup....	113½	113¾
U. S. 6s, '81, Coup.....	115	115½	U. S. 5-20, '67, Coup....	112½	113½
U. S. 5-20, Reg., M. & S.	113	113½	U. S. 5-20, '68, Coup....	113½	113½
U. S. 5-20, '62, Coup....	113½	113½	U. S. 10-40, Reg.....	110½	111
U. S. 5-20, '64, Coup....	113	113½	U. S. 10-40, Coup.....	110½	111
U. S. 5-20, '65, Coup....	113	113½	Cen. Pacific Gold 6's..	102½	102½

The aggregate offerings of bonds to-day to the Treasury were $2,619,300, at prices ranging from 111.65 to 112.49, of which $1,000,000 was accepted, as follows:

Tenor Bids.		Baker & Kitchen.	
$1,200 c. '62.....	111.65	$20,000 r. '65, o.....	111.87
4,550 c. '65, n.....		195,000 c. '65, o.....	
1,000 r. '67.....		30,000 r. '65, o.....	
5,100 c. '67.....		322,000 c. '65, o.....	
E. Sweet & Co.		Martin & Ranyon.	
$6,000 c. '65, o.....	111.56	$45,300 r. '65, n.....	111.87
2,000 c. '62.....		5,250 c. '62.....	
4,500 c. '64.....		4,300 c. '64.....	
Baker & Kitchen.		7,200 c. '65, o.....	111.55
$136,000 r. '62.....	111.87	3,400 c. '65, n.....	
2,500 r. '64.....		3,700 c. '67.....	
90,000 c. '64.....			
		$1,000,000	

State bonds were dull and uninteresting. The following were the bids:

	Offered.	Asked.		Offered.	Asked.
Tennessee 6s, old.....	—	72½	Alabama 5s.....	—	70
Tennessee 6s, new bonds.	72½	73½	Alabama 8s.....	—	101
Virginia 6s, old.....	63½	64½	Ark. 6s, Funded.....	57½	60
Virginia 6s, new bonds...	62	63	Ark. 7s, I. R. & Ft. S. 1s.	50	55
Georgia 6s.....	—	99	Ark. 7s, Memphis & L. R.	61	64
Georgia 7s, new bonds...	—	94	Ark. 7s, L. R. P. B. & N. O.	47½	49
Georgia 7s, gold bonds...	93	94	Ark. 7s, Miss. O. & R. Riv.	47½	49
North Carolina 6s, old...	—	47	Ohio 6s, 1875.....	—	104
North Carolina F. A. '68.	32	—	Ohio 6s, 1881.....	102	—
North Carolina, new bds.	26½