# NEW PUBLICATIONS.

## A BUCCANEER EXPLORER.

WILLIAM DAMPIER. By W. Clark Russell, 16mo. pp. 192. Macmillan & Co.

The choice of William Dampier as the subject of one of the "English Men of Action" series does not strike us as particularly happy, but certainly no living writer could have given us so spirited and interesting biography of the explorer as Mr. Clark Russell. His seafaring instinct carries him at once to the heart of the matter, and there are few recent passages more pregnant with special knowledge than his comparison between the old and the new race of seamen and the old and new schools of ships. He is right in asserting that the main cause for wonder in regard to the feats of navigation and seamanship performed by the English mariners and adventurers of the sixteenth and seventeenth centuries is the narrowness of the means at their disposal. Going forth to face unknown dangers in unknown seas, at unknown distances, these hardy and dauntless men thought themselves sufficiently prepared with one or two crank vessels of forty to sixty tons burthen, ill-built, ill-rigged, ill-found in every way. With manuals of navigation which contained the wildest guesses and the gravest blunders in latitude and longitude, with instruments for observation of the crudest kind—a wooden quadrant, as Mr. Russell says, "big enough for a gallows," and a clumsy Jacob's staff, with a primitive clock-watch for taking the time—they sailed cheerily away, and did deeds such as would be thought respectable performances for fully equipped modern men-of-war.

The hardships of a seafaring life in the old buccaneering times can scarcely be realized now, even by those who have discovered for themselves that a ship's forecastle in the nineteenth century is not exactly the seat of luxury. Filth, crowding, bad food, were then unavoidable. In foul weather the 'tween-decks of such vessels as Dampier sailed in were little more tolerable than the Black Hole at Calcutta. All salted provisions were so over-pickled as to be as hard as wood and as nutritious as leather. There were then no anti-scorbutics but fresh vegetables, and to obtain them land must be reached. The art of ship-building had advanced so little that no such quality as speed was possessed by any ship afloat. Bluff bows, heavy counters, lumbering top-hamper, immense channel-plates to catch and hold the water when on a wind, huge castellated poops and forecastles, deep waists, and masts so short and carrying so little sail that when the sea ran high the waves took the wind out of the canvas, characterized the vessels in which such marvellous work was done in those rough, virile, self-confident days. In Dampier's time, however, the heyday of buccaneering was over. Morgan and Teach, and the scores of bold ruffians whose names had been terrors throughout Spanish America, had passed away. The cream had been taken off the piratical milk. The victims had been plundered until they were poor. There remained little more than the plate galleons, which still carried fabulous treasures periodically between America and Spain, and still tempted the adventurers with the legends of their opulence.

Dampier, however, was never the man to become a great captain. His fame is due, not to what he did, but to his skill in repeating what he saw. We do not see how he can even be considered seriously as an explorer. The only time when he commanded a regular exploring expedition, his heart failed him after he had reached the land he was to examine, and he sailed away ignominiously from Australia and New-Guinea without making an earnest effort to carry out the main purpose of the voyage. Neither Drake nor Cook would have acted so, but they were men of action and resolution, whereas Dampier was really, but for his wonderful knack of observation and description, little more than a sea-tramp. All through his recorded life his dominant characteristic was vacillation. He never could stick to any occupation or undertaking long enough to give it fair play. He tried logwood cutting, he tried buccaneering, he tried managing a West India plantation, he tried exploration, he tried trading, and he speedily got tired of one and all. He went eagerly into any new enterprise, but his interest and enthusiasm quickly declined, and then he seems to have swung to the other extreme, and become a pessimist and a croaker. Now no man who, while holding a responsible place at sea, talks so as to depress and dishearten the men under him, can ever be a successful commander. But Dampier had other faults. He had served most of his life before the mast, and had no experience in command. He had a bad temper, which grew worse with failure and disappointment. He was, in short, a good subordinate, but a bad master; a keen and capable observer and thinker, but not a man of action. Mr. Clark Russell has doubtless done the best possible for his hero, but when all is said this is the impression left with the reader. Moreover, none of Dampier's explorations came to anything, and this cannot be attributed to the sloth and apathy of the English Government and mercantile classes, but must be set down to the fact that the explorer himself lost all interest in his work before it was half done, and consequently only half did it.

Nothing could be more feeble than his course on the coast of Australia. He was there after a long and perilous voyage. Almost any other man would have determined upon knowing all that could be known about the new land before leaving it; would at least have resolved to ascertain whether it was an island; but he, because, apparently, he could not find water at once, weighed anchor and set his course for Europe again. Hesitation and indecision grew upon him with age, moreover. He lost a Spanish treasure-ship in the very crisis of victory because he could not make up his mind to board her, though boarding was the only possible course, and though in the circumstances it was sure to have been successful. After fighting half a day with a French war vessel, and so battering her that she must have surrendered on a second attack, he allowed her to get away without any reasons for his supineness. He had established his bravery in scores of bloody fights, but his characteristic vacillation seems to have conquered even his physical courage toward the last, and the figure he cuts on several trying occasions is little less than pitiable. He would have made an admirable traveller, and indeed he has left sufficient proofs of his fitness for that kind of work. His curiosity, his zeal to know everything, the keenness of his observation and the fidelity of his description, are alike extraordinary, and will doubtless keep vitality in his voyages for a long time. No better story of so much of this interesting wanderer's career as is known could be written than Mr. Russell's. It is sympathetic, intelligent, full of the color of the period, rich in antiquarian details, enlivened by many brilliant pictures of manners and customs. As a piece of literature, in fact, this little volume is altogether satisfactory and adequate. The only place for criticism is in relation to Dampier's right to rank among men of action.

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THE MISSOURI PACIFIC RAILWAY CO., 195 Broadway, New-York, June 13, 1889.

DIVIDEND NO. 36.

A quarterly dividend of ONE PER CENT on the capital stock of this company has this day been declared payable on July 15, 1889. The transfer books will be closed on Friday, June 21, 1889, at 3 o'clock p. m., and reopened on Tuesday, July 16, 1889, at 10 o'clock a. m. A. H. CALEF, Treasurer.

OFFICE OF PHENIX INSURANCE CO., BROOKLYN, July 8, 1889.

DIVIDEND NO. 66.

The Board of Directors have this day declared a semi-annual dividend of three (3) per cent, payable on demand. PHILANDER SHAW, Secretary.

OFFICE PEOPLE'S FIRE INSURANCE CO., NO. 235 CANAL-ST., NEW-YORK, July 5, 1889.

THE BOARD OF DIRECTORS have this day declared a semi-annual dividend of Three per cent, payable on demand. A. C. MILNE, Secretary.

THE MICHIGAN CENTRAL RAILROAD CO., TREASURER'S OFFICE, GRAND CENTRAL STATION, NEW-YORK, June 28, 1889.

THE BOARD OF DIRECTORS of this Company have this day declared a dividend of TWO FIFTH CENT upon the capital stock, payable on THURSDAY, the 15th day of August next, at this office. The transfer books will be closed at 3 p. m. on Monday, the 15th day of July, and will be reopened on the morning of Monday, the 19th day of August next. HENRY PRATT, Treasurer.

## Savings Banks.

METROPOLITAN SAVINGS BANK, NOS. 1 AND 3 3D-AVE. (Opposite Cooper Institute.) CHARTERED 1852. 72D DIVIDEND. NEW-YORK, June 10, 1889.

INTEREST FOR THE HALF YEAR ENDING June 30, 1889, at the rate of THREE AND ONE-HALF PER CENT PER ANNUM will be credited to depositors entitled thereto under the by-laws of the bank and the laws of the State. Interest payable Wednesday, July 17, 1889. S. N. SNEDEN, President. G. N. CONKLING, Secretary.

## Financial.

Guaranteed at least 7 per cent.

Florence Cotton & Iron Co.

OF FLORENCE, ALABAMA.

CAPITAL STOCK, $2,000,000.

20,000 SHARES OF $100 EACH.

FULL PAID AND NON-ASSESSABLE.

Registry and Transfer Agents, American Loan and Trust Co., who is also depository for the funds.

This company offer their treasury shares, for development purposes only, at 85 per cent. Interest guaranteed (at least 7 per cent) by a syndicate of gentlemen identified with the company. The following statement of its condition is certified and submitted:

| | |
|---|---|
| 400 town lots at $500 each | $200,000 |
| Furnace and 20 acres of land | 100,000 |
| 8,000 lots (50x150) at $100 each | 800,000 |
| 1,000 acres of ore land | 20,000 |
| Cotton mill and gin in full operation | 50,000 |
| 10,000 shares treasury stock at 85c | 850,000 |
| | $2,020,000 |

The above property is owned in fee simple and free from all debts and incumbrances. Also nine miles riparian right on Cypress Creek, with three dams built and in use, and locations for three more, soon to become a permanent source of income.

The growth of Florence is the most remarkable in the "New South," the population having increased since September last from 2,300 to 7,500, due entirely to advantages offered all classes of manufacturers. Four railroads enter Florence, though competing with navigation on the Tennessee.

Should a "town lot" boom reach Florence, which appears certain in the near future, the company's property should increase in value ten or twenty times. Without disturbing the treasury assets, it is estimated on a careful basis that the annual income will be sufficient to pay the stockholders at least

15 PER CENT. DIVIDENDS.

Investors are urged to make a thorough examination of the properties.

Full particulars and prospectuses can be had of the financial agent, who has personally visited and examined the properties.

RANDAL H. FOOTE, 49 Broadway, New-York.

HOLLAND TRUST COMPANY.

NO. 7 WALL-ST., NEW-YORK.

CAPITAL, $500,000. SURPLUS, $560,213.

CORRESPONDENTS: TWENTSCHE BANKVERENIGING, AMSTERDAM, HOLLAND.

B. W. BLYDENSTEIN & CO., LONDON, ENGLAND.

Allows interest on deposits, and interest on balances of active accounts of merchants and others.

Transacts a general banking business.

Lends money on promissory notes with New-York or Brooklyn appraised real estate first mortgage, with Title Guarantee policy, as collateral security.

Acts as Executor, Trustee and Guardian under Wills for the fixed statutory charges; also as Registrar, Trustee, Transfer and Financial Agent for States, Cities, Railroads, Towns, and other corporations, and for Real Estate Mortgages with coupon bonds in New-York, Brooklyn and elsewhere. Collects rents, coupons and dividends.

Negotiates State, City, Railway and corporate loans.

TRUSTEES.

| | |
|---|---|
| Garret A. Van Allen, | John D. Vermeule, |
| Warner Van Norden, | John Van Voorhis, |
| Hooper C. Van Vorst, | W. W. Van Voorhis, |
| James B. Van Weert, | Geo. W. Van Siclen, |
| G. Van Nostrand, | James Roosevelt, |
| John R. Planten, | Augustus Van Wyck, |
| Henry W. Bookstaver, | J. W. Vanderhoef Kuyk, |
| Robert B. Roosevelt, | Henry W. O. Edye, |
| Geo. M. Van Hoesen, | Jotham Goodnow, |
| Wm. Dowd, | George F. Hodgman, |
| William Remsen, | Peter Wyckoff, |
| W. D. Van Vleck, | Daniel A. Heald. |

ROBERT B. ROOSEVELT, President. JOHN D. VERMEULE, Vice-President. GEO. W. VAN SICLEN, Secretary.

LOMBARD INVESTMENT COMPANY,

150 Broadway, New-York.

GUARANTEES FIRST MORTGAGES AT 6 PER CENT.

| | |
|---|---|
| Capital and Surplus | $1,750,000 |
| Total value of Guaranty Fund | $3,000,000 |

Each bond is secured by above Guaranty and also by a First Mortgage on Real Estate worth three dollars for every dollar loaned. This company is one of the oldest, strongest and best and courts the full at investigation. New-York references of the highest character and full information can be had on application. Fifty-five Savings Banks and over two hundred Institutions hold the securities of this company.

New-York Security & Trust Company,

46 WALL-ST.

| | |
|---|---|
| CAPITAL | $1,000,000.00 |
| INVESTED IN UNITED STATES BONDS. | |
| SURPLUS | $500,000.00 |

CHARLES S. FAIRCHILD, Pres't. WM. H. APPLETON, 1st Vice-Pres't. WM. L. STRONG, 2d Vice-Pres't.

TRUSTEES.

| | |
|---|---|
| CHAS. S. FAIRCHILD, | LOOMIS L. WHITE, |
| WM. H. APPLETON, | JAS. J. HILL, St. Paul, Minn. |
| WM. L. STRONG, | HUDSON HOAGLAND, |
| WM. P. ELIOT, | ROSWELL P. FLOWER, |
| WM. A. BOOTH, | JAMES STILLMAN, |
| WM. H. TILLINGHAST, | A. BACKER, |
| WM. H. BEERS, | JOHN KING, |
| WM. L. SCOTT, Erie, Pa., | E. N. GIBBS, Norwich, Conn. |
| C. C. BALDWIN, | S. T. HAUSER, Helena, Mon., |
| STUART G. NELSON, | M. HALLGARTEN, |
| M. C. D. BORDEN, | DANL'L S. LAMONT, |
| | AUG. KOUNTZE, |
| | JOHN L. LAMSON, Secretary. |

This Company is a legal depository for Court and Trust funds. Allows interest on deposits. Acts as Executor, Trustee, Administrator, Guardian and Receiver. Takes entire charge of Real and Personal Estates. Acts as Register and Transfer Agent of all Stocks and Bonds.

A 6 PER CENT NET INCOME

IS ASSURED BY BUYING THE

Real Estate Debenture Bonds

ISSUED BY

THE MIDDLESEX BANKING CO.,

CAPITAL PAID $600,000.

In Denominations from $100 Upward.

These bonds are secured by first mortgages on real estate in Minnesota, Dakota, Wisconsin, Colorado and Texas, held in trust by the Union Trust Company of New-York and the Security Company of Hartford, and by the capital and assets of the Middlesex Banking Company, whose liabilities are limited by law, being required to have not less than 10 per cent more assets on hand than its liabilities. As a matter of fact, it has over twice that amount.—See Bank Commissioners' Report. It is under the supervision of the State Bank Commissioners, the same as other banks in Connecticut. Every safeguard is thrown around these bonds to make them as safe as Government bonds.

ITS RECORD.

Thirteen years in business, without a dollar lost, or a day's delay in payment of Principal or Interest.

Apply for full information to

FRANK R. JOHNSON, New-York Agent, (With Gilder, Farr & Co.), 31 AND 33 BROAD-ST.

KANSAS PACIFIC—DENVER EXTENSION BONDS. OFFICE OF THE UNITED STATES TRUST CO. OF NEW-YORK, 45 AND 47 WALL-ST.

Sealed proposals will be received until Wednesday, July 17, 1889, at noon, for the sale to the undersigned, as Trustees, of bonds secured by the KANSAS PACIFIC—DENVER EXTENSION 6 per cent mortgage sufficient to use the sum of two hundred and fifty, five thousand dollars ($255,000); and like proposals at the same time, for the sale to us, as Trustees, of KANSAS PACIFIC RAILWAY divisional bonds, known as "February and August" and "June and December." The right is reserved to reject any or all offers. JOHN A. STEWART, WM. ENDICOTT, JR., AUGUST RUTTEN, } Trustees. New-York, July 1, 1889.

CHATTAROI RAILWAY CO.

Holders of certificates issued by Union Trust Company will find it to their advantage to call at the office of BROUWER & McIOWN, No. 2 Wall-st., New-York City.

DENVER MORTGAGES, 6'S AND 7'S, ON CHOICE