# CONGRESS AT WORK.

## DEBATING IN NEWLY FURNISHED AND WELL VENTILATED HALLS.

**The Senate Gets Free Lemonade and a Free Shave—Representatives Can Each Employ Private Secretaries at the People's Expense—Cockran and Reed.**

[Special Correspondence.]

WASHINGTON, Aug. 8.—The capitol is clean, bright, comfortable and gratifying to the newly assembled Fifty-third congress. For the past two weeks it has been upset, dusty, dismantled, with chairs and desks all about for the unwary to stumble over, with huge rolls of carpets in the lobbies. The upholsterers, the painters, the plumbers and the scrubbers have been bounced, and congress meets in halls sweet and inviting.

Heated debates over the financial situation may warm the blood of some of the members, but those who preserve even tempers find that much of the talk about the terrors of the dog days in Washington is bosh, and the capitol is the coolest place in town. Within its massive walls the rays of the sun do not penetrate. The cool breezes from the Potomac sweep in the southern windows and play hide and seek with one another in the shadowy corridors. The heavy furnishings of winter are gone, and there are cold air ducts by means of which fresh outside air may be pumped into the building whenever the torridity of debate raises the temperature. Altogether the good wives at seashore or country retreats need not worry and fret because "poor John, you know, has to go to that frightfully hot Washington in August to help save the country and make the finances safe again." John can take care of himself and find a little fun in doing it, too, even if the weather is warm and fashionable society out of town. The best advice his better half can give him is to take the cable cars and ride up the hill on which the capitol stands, for the walk in the glare of the sun is heating, and he may catch cold from cooling off too rapidly within the shady, breezy recesses of the building.

The heavy portieres and curtains have been taken down about the cloakrooms and lobbies of the senate chamber, the dusty carpets removed, and fresh, sweet smelling matting laid. The desks have been put in order and polished, a large supply of fans secured, and a larger stock of apollinaris and lemons stored away to be prepared by a colored artist as thirst quenchers. Colonel Dick Bright has succeeded Sergeant at Arms Valentine, and he has studied so long how to pluck the good things of life by the wayside that no fear is entertained of a failure to make things comfortable. Over on the house side the members have to chip in from their private purse whenever they wish lemons and water. This is one result of going out of power every two years. Like all other continuing bodies, the senate gathers a little moss with increasing age, and when once an addition is made to its perquisites never relinquishes it. There was a great howl when it was discovered that out of its clerk contingent fund the senators had provided themselves with barbers at public expense, but the barbers were retained, and now a shave, some refreshing bay rum and a bath are awaiting any senator who feels a little frazzled from his exacting duties.

BOURKE COCKRAN. T. B. REED.

The house will look a little different now to its members, as under the new apportionment act made to fit the 1890 census room had to be made for 35 more members than were in the last house. This addition to the seating capacity has considerably diminished the quarters where members may loll at ease and hear what is going on, and now most of them will have to literally obey the rules and go to the cloakrooms when they want to smoke and swap reminiscences.

The provision for the new members is only temporary, and the house may be called on to make permanent arrangements for its own accommodation later in the session. There are several plans for this drawn and before the speaker. The most radical is that of Bourke Cockran, who, being an orator, naturally wants the accessories, when changed, to be favorable to members with a gift of eloquent talk.

He purposes to completely change the hall and remodel it on the style of the English house of commons. Mr. Cockran wants all the desks removed and benches provided for the members. Nowadays a member attends to a large part of his correspondence while the speaking is going on about him. Tammany's orator wants to compel men to listen or leave the hall, and he thinks this will be the result if no desks be provided. His plan contemplates a much smaller hall than the present one, which is so large as to strain the voice of three-fourths of the members. Mr. Cockran has the support of ex-Speaker Reed for his plan, which is really their joint production. Mr. Reed also would like more attention paid to the general debates and fuller publication in the newspapers.

The plan of these two leading members would involve such a great change that its chances of adoption are slim. Speaker Crisp recognized the fact that it could only be adopted after long debate and so in the last congress simply put this and other plans involving considerable expenditure away and merely added the necessary additional seats, the expense of which could be borne by the contingent fund.

The adage that every change makes another change may be again exemplified in this matter. This year for the first time each representative has authority to employ a clerk and pay him out of the public treasury not over $100 a month. Members will therefore not be under the same necessity of personally writing their correspondence, and this fact and the need of quarters in which to dictate correspondence to their clerks may do more than eloquence and reason to model our house of representatives on the plan of the English commons.

Speaker Crisp has a new desk top. He needs it. The old top is in the cabinet maker's. The cloth is worn and the wood dented, pock-marked and splintered. Water, it is said, wears away a stone in time, and the constant thump of the speaker's gavel in his efforts to keep the house in order while a dozen members are lung smiting at once tells sadly on his desk in the course of a congress. The blows with the gavel are not always gentle taps. In real breezy times they would be enough to put Peter Jackson to sleep if landed on the jaw of the negro pugilist. Crisp's last sounding board is eaten away for a distance two feet long and a foot wide, in places as much as an inch, and gouges at a greater distance tell of vicious raps when the speaker's ire was aroused and he lunged wildly in the air with his weapon of authority. Speaker Reed's desk is also in the repair shop. It is a study in splinters for the speculative philosopher.

Mr. Crisp's desk was of pine. Mr. Reed's was of hard wood, but it is gnawed as if rodents had been hungry and made a meal of it. There are the signs of many hard raps, and here and there are savage cuts that speak of turbulent Democrats shouting "Czar!" "Gag rule!" and other ejaculations at the speaker of the celebrated Fifty-first congress. BANKS RICHARDSON.

## FIRST WENT BEGGING.

**But Now Works by the Same Authors Command Heavy Prices.**

[Special Correspondence.]

NEW YORK, Aug. 8.—The successful novels so far this year have been the historical romance entitled "The Refugees," by A. Conan Doyle, and "The Heavenly Twins," by a hitherto unknown writer, Mme. Sarah Grand, which is believed to be a nom de plume, and it is something of a coincidence that only two or three years ago both of these writers were unknown and their manuscripts were being passed from publisher to publisher to meet with the same experience which the story of "Jane Eyre" encountered in its manuscript dress for nearly a year before a publisher was found bold enough to print it.

A. Conan Doyle is now esteemed, perhaps, the most popular of the English romancers, although he cannot be called the greatest. Three years ago he had yet to learn what the exquisite delight is of receiving payment in royalties from the sales of a work of fiction. Today his income is estimated to be nearly $15,000 a year. The manuscript of one of his novels, "The White Company," was offered in the United States not only to publishers of books, but to those who buy for syndicate dealings serials to be published chiefly in the Sunday newspapers. With a single exception every person who had opportunity to buy this manuscript refused it. The editor of the New York Sun, however, having examined the story and being delighted with it, bought it and published it serially in the Sunday issue of his newspaper. Before many installments had been printed Dr. Doyle had conquered in America just as he did about the same time in England. Now the magazine editors approach him with propositions, and he has contracts so far ahead as to occupy the next five years.

The authoress of "The Heavenly Twins," notwithstanding the very striking title, passed her manuscript around among the English publishers until it became so thumbworn and illegible that she was obliged to have it recopied. But she persevered and last winter found a publisher who, with some hesitation, accepted the novel, and who is now reaping a rich reward for his daring. "The Heavenly Twins" is compared with Mrs. Humphry Ward's novel, "The History of David Grieve," as a work of high literary talent, and "The Heavenly Twins" themselves are regarded as quite as unique and fascinating creations as were those children whom John Habberton created and presented to the world under the title of "Helen's Babies."

The experience of Dr. Doyle and Mme. Grand is, however, not an unusual one, and it seems to be almost a law in the development of great literary success that manuscripts which, when they appear in cold type, have attracted the attention of the literary world should be at first refused by publisher after publisher who could perceive no business merit in them. Habberton himself offered the manuscript of "Helen's Babies" to a number of New York publishers whose readers confessed to the humor of the story in every instance, but advised against its publication on the ground that there would be no market for it. It was only when a Boston publisher, rather against his own judgment, consented to undertake it that "Helen's Babies" became the literary event of a summer some 20 years ago and reached a sale of nearly 200,000 copies.

Mark Twain went about with the manuscript of "The Innocents Abroad" under his arm, giving almost every publisher in New York an opportunity to reap the rich pecuniary profits which were then concealed within this manuscript, and it was not until in something of despair he offered it to a book subscription house that it was accepted, and even then against the advice of a majority of the directors of that corporation. It has paid Mark Twain over $100,000, and after the first rush had passed away there followed a steady sale for it which netted him some $60 a week.

A year ago Mr. James L. Ford, who has since gained some repute as a writer of humorous tales, received back from a publisher the manuscript of a story for boys. It was the eighth refusal of the story. Mr. Ford determined to make one more effort and placed the manuscript before another publisher, who accepted it. The story was published and has had the largest sale of any story for boys published within the past 10 years.

Mr. Howe, the author of "The Story of a Country Town," being in despair because of his experience with publishers, put it into type in his own printing office after the daily work of issuing his paper had been done, and in this dress the story remained unnoticed for more than two years and would probably be unknown to this day had not Mr. William D. Howells picked up a copy of it by chance in a secondhand bookstore, and being delighted with it praised it in The Atlantic Monthly. In a day Mr. Howe found himself famous, and his other stories, although not comparing with that for merit, have been gladly accepted by the publishers.

"Ben-Hur" was only accepted after prolonged negotiations and for two years after it was published was unrecognized. It was not until President Garfield had publicly and enthusiastically praised the work that the attention of the public was called to it, and it is a fact that this novel, which has returned to its author the largest pecuniary rewards received by any writer for a single work in the present generation excepting Mark Twain and Mrs. Stowe, was for two years covered with the dust of neglect in the booksellers' stores.

Some of Hawthorne's stories went begging, and Thackeray could not find a publisher for "Vanity Fair" until he had promised to risk some of his own hard earnings, and Rudyard Kipling's stories were declined by an American publisher who afterward printed them without Kipling's consent from an English publication of them. E. J. EDWARDS.

## THE DEAD MOTHER.

Low still the house! The light peering between
The close knit vines that o'er the casement lean
Falls faint and low, fearing to touch the bed
Where I lie cold and dead.

The bird whose song awoke me with the dawn
And filled with melody the fragrant lawn
This morning sang a faltering, plaintive lay
And then flew swift away.

Fond, weeping friends caress my marble brow
And tell my deeds of good, as they somehow
Would fain eke out in tender words and tears
The love of mortal years.

And kindred hands, for many a year estranged,
Have o'er my form the friendly clasp exchanged,
And I, in death, have healed the bitter strife
I sorely wept in life.

The conscious door opes noiselessly, and he
Who had few words of tenderness for me
Kneels at my side and cries: "Couldst thou but live!
"Forgive, sweet wife, forgive!"

Yet I am calm, with calmness of the dead
Who by the love of God are comforted.
My peace doth like a mighty river roll,
And rest unto my soul.

But hark! a voice—a cry—so small, so faint
My child! In paradise, I hear thy plaint!
Oh, God! Grant but to me its steps to guide,
And I ask naught beside.

—Zitella Cocke in Youth's Companion.

# AGAINST FREE COINAGE

## Why Senator Voorhees Will Oppose the Silverites.

## IT IS A PRACTICAL IMPOSSIBILITY

**A Letter from Secretary Carlisle in Which Is Shown That a Free Coinage Law Would Cost the Government a Hundred Million Dollars.**

WASHINGTON, Aug. 21.—In an article headed "The Present Situation," the Washington Post says:

The free coinage of silver at a ratio of 20 to 1, or at any increased ratio, is practically impossible.

This is the trump card which Senator Voorhees is to play in the senate tomorrow. It is behind this barrier that he is to intrench himself. This is to be his explanation for abandoning the convictions of a lifetime; this is to be his answer to those who will quote against him his memorable speeches in the past.

This trump card has been placed in Senator Voorhees' hands by the administration. Secretary Carlisle, who, despite all assertions to the contrary, is loyal to the president to the last degree, first gave to Senator Voorhees verbally the data to make good the assertion that free coinage is impracticable. He has gone further than this and has prepared an elaborate letter which the senator will read in the senate. In this letter the statement is made that it will cost the government between $112,000,000 and $113,000,000 to carry out the provisions of Senator Vest's free coinage bill.

It is true that there is nothing in Senator Vest's bill about recoinage. But it does not need a prophet's vision to know that dollars below par, which only the government is compelled to take, will drift with alarming rapidity into the treasury in payment of customs dues and accounts, and there they will remain, adding to the congestion of the currency. Unless they can be recoined they will be useless as money, and if there is to be free coinage at an increased ratio some of the silver financiers in the senate must provide the secretary of the treasury with over $100,000,000 to execute the law.

Altogether it would seem as if the silver men were involved in a situation from which it will be difficult for them to extricate themselves.

The letter of Secretary Carlisle referred to in the foregoing is as follows:

"Referring to our conversation relative to the probable cost incident to the change from the present coinage rate between gold and silver (1 to 16 for the standard silver dollars and 1 to 14.95 for subsidiary silver) to a ratio of 1 to 20, you are respectfully informed that the number of silver dollars coined since 1878 aggregates 419,832,450.

"Without any allowance for abrasion and loss incident to melting the same the coining value of these dollars, at a ratio of 1 to 20, would be $333,223,163, or $84,110,288 less than their present face value. To recoin these dollars at the ratio of 1 to 20 would require the addition of 81,376,700 ounces of new bullion, which, at the average price paid for silver under the act of July 14, 1890, would cost $75,883,700.

"In addition to this I estimate that there would be a loss from abrasion and in the melting of these dollars of at least $3,000,000, which amount, together with the difference in the face value, of the coins ($84,110,288) which have to be reimbursed to the treasury by an appropriation for that purpose.

"From the fact that the silver dollars are distributed throughout the country it would be necessary, as they are redeemed at the several sub-treasuries, to transport them to the mints, and the expense of transportation for $300,000,000, the amount outside of the stock on hand at the sub-treasuries and mints at Philadelphia, San Francisco and New Orleans would average at least 1½ per cent. or $4,500,000.

"I therefore estimate the cost of recoining the silver dollars already coined as follows: New bullion to be added, $75,883,700; loss by abrasion and melting, $3,000,000; cost of coinage (labor, materials, etc.), $6,290,000; copper for alloy, $68,200; transportation of dollars to mints, $4,500,000; total, $89,741,900.

"The stock of subsidiary silver coin in the country is estimated at $77,000,000, which at full weight would contain 55,000,875 ounces of fine silver. This amount, at a ratio of 1 to 20, would coin $55,843,802, or $21,156,197 less than the present face value.

"To recoin $77,000,000 of subsidiary silver into an equal amount of fractional coin at a ratio of 1 to 20 would require the addition of 18,797,625 fine ounces which, at the average price paid for silver under the act of July 14, 1890, would cost $17,528,785. There would be a loss of about 2½ per cent. by abrasion from the face value, or about $1,295,000.

"I would, therefore, estimate the cost of recoining the subsidiary silver in the country at a ratio of 1 to 20 as follows: New bullion, $17,528,785; loss by abrasion, $1,925,000; cost of coinage (labor, materials, etc.), $2,500,000; copper for alloy, $15,636; cost of transportation, $1,155,000; total, $23,124,421."

### Mississippi Outlaws Convicted.

MACON, Miss., Aug. 21.—The jury in the case of Tom and Walter Tolbert, the Kember county outlaws, charged with the murder of Thomas H. Cole, brought in a verdict as follows: "We, the jury, find the defendants—Tom Tolbert and Walter Tolbert—guilty as charged in the bill of indictment, and fix the penalty at life imprisonment." The jury recommended to the authorities that all the mercy possible be shown in behalf of Walter Tolbert.

### Shot by an Unsuccessful Rival.

HOLLIDAYSBURG, Pa., Aug. 21.—Walter Geiser, a young Altoona druggist, paid a social call upon a daughter of Joseph Reed, of this city. As he was departing from the house he was struck in the breast by a pistol bullet fired by a person in the outer darkness. The would be murderer, who is supposed to be some discarded lover of the girl, escaped. Geiser's wound may prove fatal.

### A Disagreement Expected.

TRENTON, Aug. 21.—The jury in the Shann murder case will, it is believed, disagree. When last heard from they stood three for acquittal and nine for murder in the second degree. The general expectation is that they will ask to be discharged on the ground of inability to agree.

### Where Koetting's Stealings Went.

MILWAUKEE, Aug. 21.—The money of the Southside Savings bank which John B. Koetting squandered while cashier went into deals on the board of trade. Receiver Barth says $130,000 disappeared in that way.

### They Wouldn't Burn.

"I was looking over my old letters today, George, and I found all those that you wrote me before we were married, when you said that I was"—

"Oh, pshaw!" interrupted George, "let bygones be bygones. Why don't you burn those old letters, I should just like to know?"

"I did try to burn them, but they wouldn't burn."

"What nonsense! Wouldn't burn? I'd like to know why?"

"They are too gr


INSURANCE STATEMENT.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1892, OF THE CONDITION AND AFFAIRS OF THE GERMANIA FIRE INSURANCE COMPANY OF NEW YORK, organized under the laws of the State of New York, made to the Auditor of Public Accounts of the Commonwealth of Virginia, in pursuance of the laws of Virginia.

President—HUGO SCHUMANN.
Vice-President—FR. VON BERMUTH.
Secretary—CHARLES RUYKHAVER.
Principal Office—52 & 54 WILLIAM STREET.
Organized or Incorporated—MARCH 2, 1859.
Commenced Business—MARCH 3, 1859.

I. CAPITAL.

| | |
|---|---|
| Amount of capital stock subscribed | $1,000,000 00 |
| Amount of capital stock actually paid up in cash | 1,000,000 00 |

II. ASSETS.

| | | |
|---|---|---|
| Value of real estate owned by the company | | $ 447,649 11 |
| Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due | | 168,500 00 |
| Interest due on all said mortgage loans, none; interest accrued thereon, $3,950 | | 3,950 00 |
| Value of lands mortgaged, exclusive of buildings and perishable improvements | $ 96,500 00 | |
| Value of the buildings mortgaged (insured for $139,500 as collateral) | 211,000 00 | |
| Total value of said mortgaged premises (carried inside) | $307,500 00 | |

ACCOUNT OF BONDS OF THE UNITED STATES, AND OF THIS STATE AND OF OTHER STATES, AND ALSO OF BONDS OF INCORPORATED CITIES IN THIS STATE, AND OF ALL OTHER BONDS AND STOCKS OWNED ABSOLUTELY BY THE COMPANY.

| | Par Value. | Market Value. |
|---|---|---|
| United States Bonds, Registered, 4 per cent. 1907 | $ 250,000 00 | $ 286,875 00 |
| United States Bonds, Coupon, 4 per cent., 1907 | 614,100 00 | 701,609 25 |
| American Dock Improvement Co. 1st Mortgage Bonds, 5 per cent., 1911 | 25,000 00 | 27,500 00 |
| Atchison, Topeka & Santa Fe R. R. General Mortgage Bonds, 4 per cent., 1995 | 25,000 00 | 20,937 50 |
| Chicago, M. & St. P. R. R. (S. M. Div.) 1st Mortgage Bonds, 5 per cent., 1910 | 25,000 00 | 29,250 00 |
| Chicago, M. & St. P. R. R. (Chic. & Pac. W.) 1st Mortgage Bonds, 5 per cent., 1921 | 25,000 00 | 27,750 00 |
| Chicago, Milwaukee & St. Paul Preferred Stock | 40,000 00 | 45,800 00 |
| Chicago, R. I. & Pacific R. R. 1st Mortgage Bonds, 6 per cent., 1917 | 25,000 00 | 31,2[illegible]0 00 |
| Consolidated Gas Co. Stock | 25,000 00 | 31,375 00 |
| Chicago & Northwestern Ry. Co. Stock | 60,000 00 | 66,150 00 |
| Delaware & Hudson Canal Co. Stock | 50,000 00 | 67,250 00 |
| D. L. & W. R'way & B. R. R. Consolidated Mortgage Bonds, 7 per cent., 1894 | 10,000 00 | 10,100 00 |
| E. T., Va. & Ga. R. R. Consolidated Mortgage Bonds, 5 per cent., 1956 | 25,000 00 | 22,687 50 |
| Fargo & Southern Ry. 1st Mortgage Bonds, 6 per cent., 1924 | 20,000 00 | 23,400 00 |
| Flint & Pere Marquette R. R. 1st Consolidated Mortgage Bonds, 5 per cent., 1939 | 25,000 00 | 25,000 00 |
| Georgia State Bonds, 3½ per cent., 1918 | 25,000 00 | 25,843 00 |
| German-American Bank Stock | 5,175 00 | 6,468 75 |
| Hannibal & St. Joe R. R. Consolidated Mortgage Bonds, 6 per cent., 1911 | 25,000 00 | 29,312 50 |
| Kentucky Central Ry. 1st Mortgage Bonds, 4 per cent., 1987 | 25,000 00 | 21,125 00 |
| Lake Shore & Michigan Southern Stock | 80,000 00 | 77,100 00 |
| Long Island R. R. 1st Mortgage Bonds, 5 per cent., 1931 | 15,000 00 | 17,250 00 |
| Louisville, New Albany & Chicago 1st Mortgage, 6 per cent., 1919 | 7,000 00 | 8,015 00 |
| Michigan Central R. R. 1st Mortgage Bonds, 5 per cent., 1931 | 20,000 00 | 22,000 00 |
| Mil. & No. R. R. (Main Line) 1st Mortgage Bonds, 6 per cent., 1910 | 25,000 00 | 28,500 00 |
| Mil. & St. P. Ry. (Chic. & Mil. Div.) 1st Mortgage Bonds, 7 per cent., 1906 | 15,000 00 | 19,650 00 |
| Mississippi State Bonds, 4 per cent., 1919 | 20,000 00 | 20,000 00 |
| National Park Bank Stock (20 shares) | 5,000 00 | 15,750 00 |
| N. Y., Brooklyn & Man. B. Ry. 1st Consolidated Guarantee Bonds, 7 per cent., 1906 | 25,000 00 | 25,000 00 |
| N. Y. Central & Hudson R. R. R. Stock | 60,000 00 | 65,400 00 |
| N. Y. C. & H. R. R. R. Debenture Bonds, 5 per cent., 1904 | 25,000 00 | 26,812 50 |
| N. Y., Ont. & Western Ry. Preferred Mortgage Bonds, 4 per cent., 1992 | 50,000 00 | 41,875 00 |
| Penn. R. R. Co. Stock | 50,000 00 | 54,500 00 |
| Pittsburgh & W. Ry. 1st Mortgage Bonds, 4 per cent., 1917 | 25,000 00 | 20,875 00 |
| Richmond City Bonds, 4 per cent., 1923 | 40,000 00 | 39,500 00 |
| Richmond City Bonds, 5 per cent., 1919 | 10,000 00 | 10,700 00 |
| Rome, Watertown & Ogdensburgh R. R. Co. Stock | 50,000 00 | 54,500 00 |
| St. P., Minn. & Man. Ry. 1st Mortgage Bonds, 7 per cent., 1909 | 12,000 00 | 13,230 00 |
| St. P., Minn. & Man. Ry. Consolidated Mortgage Bonds, 4½ per cent., 1933 | 25,000 00 | 25,625 00 |
| St. P. & No. Pac. R. R. General Mortgage Bonds, 6 per cent., 1923 | 16,000 00 | 19,440 00 |
| Third Avenue R. R. Co. 1st Mortgage Bonds, 5 per cent., 1937 | 25,000 00 | 28,375 00 |
| Toledo & Ohio Cen. Ry. 1st Mortgage Bonds, 5 per cent., 1935 | 35,000 00 | 33,150 00 |
| Underwriters Protective Association of Newark, 5 per cent., 1932 | 1,000 00 | 1,000 00 |
| Union E. R. R. Brooklyn 1st Mortgage Bonds, 6 per cent., 1937 | 15,000 00 | 17,250 00 |
| Wabash R. R. 1st Mortgage Bonds, 5 per cent., 1939 | 25,000 00 | 25,593 75 |
| Western Union Telegraph Co. Stock | 30,000 00 | 28,500 00 |
| Total par and market value (carried out at market value) | $2,010,275 00 | $2,247,756 75 |

ACCOUNT OF STOCKS, BONDS AND ALL OTHER SECURITIES (EXCEPT MORTGAGES) HYPOTHECATED TO THE COMPANY AS COLLATERAL SECURITY FOR CASH ACTUALLY LOANED BY THE COMPANY, WITH THE PAR AND MARKET VALUE OF THE SAME, AND THE AMOUNT LOANED ON EACH.

| | Par Value. | Market Value. | Amount Loaned Thereon. |
|---|---|---|---|
| 15 Shares New York Economical Printing Company Stock | $1,500 00 | $2,250 00 | $2,000 00 |
| 5 Shares Macoupon County, Ills., Funding Bonds, 6 per cent | 500 00 | 500 00 | |
| Total par and market value and amount loaned thereon | $2,000 00 | $2,750 00 | $2,000 00 |

| | |
|---|---|
| Cash in the company's principal office | 67,608 75 |
| Cash belonging to the company deposited in bank (name bank): National Park Bank, $2,210.03; German-American bank, $1,585.59; National Bank of Illinois, $31,842.55. Total | 35,638 83 |
| Interest due and accrued on collateral loans | 50 09 |
| Gross premiums (as written in the policies) in course of collection not more than three months due | 211,172 94 |
| All other property belonging to the company, viz: Rents due and accrued, $3,787.52; cash in hands of department managers, $7,059.40. Total | 10,846 92 |
| The gross amount of all the assets of the company | $3,195,170 90 |
| Amount of premiums unpaid on policies which have been issued more than three months (inside) | $1,078 16 |
| Aggregate amount of all the assets of the company, stated at their actual value | $3,195,170 90 |

III. LIABILITIES.

| | | |
|---|---|---|
| Gross claims for adjusted and unpaid losses due and to become due | $ 89,050 83 | |
| Gross losses in process of adjustment, or in suspense, including all reported and supposed losses | 62,172 52 | |
| Losses resisted, including interest, costs, and other expenses thereon | 11,786 44 | |
| Total gross amount of claims for losses | $112,999 79 | |
| Deduct reinsurance thereon | 22,313 32 | |
| Net amount of unpaid losses | | $ 90,676 47 |
| Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, $318,141.55; unearned premiums fifty per cent | $308,070 77 | |
| Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $1,429,190.76; unearned premiums (pro rata | 753,510 03 | |
| Total unearned premiums as computed above (carried out) | | 1,061,580 80 |
| All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: Commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, $31,264.54 | | 31,264 54 |
| Total amount of all liabilities, except capital stock and net surplus | | $1,183,521 81 |
| Joint stock capital actually paid up in cash | | 1,000,000 00 |
| Surplus beyond capital and all other liabilities | | 1,011,649 09 |
| Aggregate amount of all liabilities, including paid-up capital stock and net surplus | | $3,195,170 90 |

IV. RECEIPTS DURING THE YEAR.

| | Fire. |
|---|---|
| Gross premiums and bills unpaid at close of last year | $ 198,948 96 |
| Deduct amount of same not collected | None |
| Net collected | $ 198,948 96 |
| Gross premiums on risks written and renewed during the year | 1,538,082 08 |
| Total | $1,737,031 04 |
| Deduct gross premiums and bills in course of collection at this date | 211,172 94 |
| Entire premiums collected during the year | $1,525,858 10 |
| Deduct reinsurance, rebate, abatement and return premiums | 519,237 68 |
| Net cash actually received for premiums (carried out) | $1,006,620 42 |
| Received for interest on mortgages | 8,485 00 |
| Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources | 99,670 66 |
| Aggregate amount of receipts actually received during the year in cash | $1,114,406 08 |

V. DISBURSEMENTS DURING THE YEAR.

| | Fire. | |
|---|---|---|
| Gross amount actually paid for losses (including $140,576.45 losses occurring in previous years) | $727,243 20 | |
| Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), $4,476.71, and all amounts actually received for reinsurance in other companies, $113,813.29. Total deductions | 118,290 00 | |
| Net amount paid during the year for losses | | $ 608,953 20 |
| Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, $100,000) | | 100,000 00 |
| Paid for commission or brokerage | | 164,797 57 |
| Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes | | 115,359 56 |
| Paid for State and local taxes in this and other States | | 24,378 98 |
| All other payments and expenditures, viz: Advertising, agency and office expenses, fire patrol, printing, stationery, traveling, rents and board expenses | | 80,749 69 |
| Aggregate amount of actual disbursements during the year in cash | | $1,094,223 99 |

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR.

| | Fire Risks. |
|---|---|
| Fire, marine and inland risks written | $734,665 00 |
| Premiums received (gross) | 7,089 49 |
| Losses paid | 9,519 37 |
| Losses incurred | 4,326 30 |

(SEAL OF THE COMPANY.)

HUGO SCHUMANN, President.
CHARLES RUYKHAVER, Secretary.

STATE OF NEW YORK, CITY OF NEW YORK, ss:

Be it remembered, that on the 4th day of February, 1893, at the city aforesaid, before me, JOHN A. HILLERY, a resident in said city, duly commissioned and qualified under the laws of the State of New York to take acknowledgements to instruments under seal, &c., personally appeared HUGO SCHUMANN, President, and CHARLES RUYKHAVER, Secretary of the GERMANIA FIRE INSURANCE COMPANY OF NEW YORK, who, being sworn, deposed and say, and each for himself says, that they are the above-described officers of the said company, and that the foregoing is a true and correct statement of the actual condition of said corporation on the last day of its fiscal year, to-wit: the 31st day of December, 1892, according to the best of his information, knowledge and belief, respectively, and that the seal attached is the seal of said corporation.

In testimony whereof I have hereunto set my hand and affixed the seal of my office, on the 4th day of February, 1893.

(SEAL) JOHN A. HILLERY,
Commissioner for Virginia in New York City and County.

JOHN B. CARY & SON, Agents,
No. 1201 MAIN STREET.



August 22, 1893.

TIMES LIBRARY COUPON.

PRICE, 15 CENTS. Our price to sender of 4 Coupons, 5 cents.

No. 1. THE REVERIES OF A BACHELOR; OR, A WORK OF THE HEART.—By IK MARVEL. (Donald G. Mitchell.)
No. 2. LAYS OF ANCIENT ROME (Illustrated.) By LORD MACAULAY.
No. 3. TILLYLOSS SCANDAL. A new work by J. M. BARRIE, author of "The Little Minister."
No. 4. THE HOUSE OF THE SEVEN GABLES. By NATHANIEL HAWTHORNE.
No. 5. CRANFORD. By MRS. GASKELL.
No. 6. THE COMING RACE. By LORD LYTTON.
No. 7. DREAM LIFE. By IK MARVEL.
No. 8. FRANKENSTEIN; OR, THE MODERN PROMETHEUS. By MRS. SHELLEY.
No. 9. A BOOK OF GOLDEN DEEDS. By C. M. YONGE.
No. 10. MOSSES FROM AN OLD MANSE. By NATHANIEL HAWTHORNE.
No. 11. THE SCARLET LETTER. By NATHANIEL HAWTHORNE.
No. 12. ESSAYS OF ELIA. By CHARLES LAMB.
No. 13. VICAR OF WAKEFIELD (Illustrated). By OLIVER GOLDSMITH.
No. 14. TWICE-TOLD TALES. By NATHANIEL HAWTHORNE.
No. 15. PAUL AND VIRGINIA. By BERNARDIN DE SAINT PIERRE.
No. 16. "STORY OF AN AFRICAN FARM." By (Ralph Iron) OLIVE SCHREINER.

Name..... Street.....
Town..... State.....

Address TIMES BOOK DEPARTMENT.

Watch the list carefully, as new books are constantly added.

1. THE REVERIES OF A BACHELOR; OR, A BOOK OF THE HEART. By IK. MARVEL (Donald G. Mitchell.)
This American classic has enjoyed a world wide circulation at its price of $1.25. It is now offered for the first time at a nominal cost to our subscribers.
How agreeable is "Ik. Marvel" in this gem of a book from his pen, how quaint, how humorous, philosophical, pathetic and charming.

2. LAYS OF ANCIENT ROME. By LORD MACAULAY. Beautifully Illustrated.
Macaulay's "Lays" are instinct with the very soul of poetry, and are full of heroic action and energy. Like Scott's spirit-stirring ballads, they have a fine picturesque quality, with graphic breadth and great realistic power of expression. The English, no less than the Roman lays, have the breadth of the battle-field and the sounding notes of the charge to battle. The illustrations of this edition are unique, being executed in delicate outline.

3. A TILLYLOSS SCANDAL. By J. M. BARRIE.
A new work by J. M. Barrie, author of the Scottish classic, "The Little Minister," which has had a phenomenal sale, may be expected to whet the literary appetite of every intelligent reader of high-class fiction. In stories of humble Scottish peasant life, Mr. Barrie is on his own special ground. He knows the characteristics of the Scottish weaver and the peasant class as the sailor knows the sea. His sketches are full of a dry, quaint humor, with a strong realism and great force and directness of narrative power. Never, since Scott's day, has Lowland Scottish fiction had such an interpreter or so entrancing a depictor of character, lit up, at the same time, with odd situations and amusing or droll incident.

4. THE HOUSE OF THE SEVEN GABLES. By NATHANIEL HAWTHORNE.
This masterpiece of Hawthorne's is full of the imaginative charm of romance. In felicity of touch, its author is unapproached by any writer since his own day. The work is, perhaps, the purest piece of poetic prose in all the range of American literature.

5. CRANFORD. By MRS. GASKELL.
"Cranford," in its charming miniature painting and sketches of character, recalls the best of Jane Austen's novels. It is a delightful picture of old world social life in an English country village, descriptive of the feelings, habits, opinions, character and social conditions of the little community. The story is quiet earnestness and with fine literary aptitudes in the writer. It is beautifully illustrated.

6. THE COMING RACE. By LORD LYTTON.
"The Coming Race," by Lord Lytton, is a clever and ingenious excursion into the realm of science, as the inventive mind of man may find it in the coming time. It presents a curious but fascinating picture of the human environments, as we may see it realized in the next century, when human needs will be served by every resource of electrical and mechanical contrivance—when "the coming race," for instance, will be enabled to exchange domestic helps for ingenious and mercury-footed automatons, and have at command every appliance adapted to the marvellously changed social and industrial condition of things. The work is the product of a fanciful but rarely gifted and versatile mind.

7. DREAM LIFE. By IK. MARVEL (Donald G. Mitchell.)
There is a profound mental study in this world-wide American classic. It contains a series of very vivid and picturesque studies of individual character and feeling. It has a fascinating power over the reader, while its graceful diction charms the literary appreciation and fills the mind with delightful, though sometimes pathetic pictures.

8. FRANKENSTEIN; OR, THE MODERN PROMETHEUS. By MRS. SHELLEY.
Like Mrs. Crowe's "Night Side of Nature," Mrs. Shelley's "Frankenstein" is a book every one should read. Its author has great imaginative powers and a weird but original genius. There are passages in "Frankenstein" that appal the mind and make the flesh creep. Once read, the book can hardly ever be forgotten.

9. A BOOK OF GOLDEN DEEDS. By C. M. YONGE.
This is just the book to put into the hand of youth, circulating a healthy morality, and true manly and womanly sentiments. Few books are better formed than this to develop and mould the tastes of the rising generation and encourage optimistic and patriotic ideas.

10. MOSSES FROM AN OLD MANSE. By NATHANIEL HAWTHORNE.
Another delightful companion for idle hours is this collection of magazine papers, which Hawthorne entitled "Mosses from an Old Manse." Like all his works, it is distinguished for its simplicity and truth. Its high literary excellence commends it anew to public favor.

11. THE SCARLET LETTER. By NATHANIEL HAWTHORNE.
A romance of intense interest, exhibiting extraordinary power of mental analysis and graphic description. For an artistic exposition of Puritanism, as modified by New England colonial life, we have nothing like it in our literature. Like the best of Scott's novels, it is true at once to the local manners and scenic features of the age and place.

12. ESSAYS OF ELIA. By CHARLES LAMB.
These charming essays are full of a gay humor, interspersed with many sly hits, happy puns and bright scintillations of wit; carefully elaborated as they are, they are written with the utmost ease and grace, and composed in a spirit at once delicate and unobtrusive. Seeking his material in the common paths of life—even the humblest—Lamb gives an importance to everything and sheds a grace over all.

13. VICAR OF WAKEFIELD. By OLIVER GOLDSMITH.
This beautifully illustrated edition of a famous English classic will increase its attractions for those who recognize the claim it has as essentially a "home book" for the whole reading world. Goldsmith has shed over the world the tenderest light of his genius, and the pastoral scenes in it are unrivalled, we had almost said unapproached, by any other writer of fiction. As Sir Walter Scott said of it, "We read the Vicar of Wakefield in youth and in age, and return to it again and again, and bless the memory of an author who contrives so well to reconcile us to human nature." The book, throughout its fascinating pages, exhibits all the characteristic traits of "Poor Poll"—a genial fancy, and the most diverting simplicity.

14. TWICE TOLD TALES. By NATHANIEL HAWTHORNE.
Hawthorne, the most distinctly American and by far the most popular of our writers, has given the world an undying book in "Twice-Told Tales." The stories were originally contributed to an Annual, published now over fifty years ago, and being subsequently reprinted, are in reality "Twice-Told Tales." They have all the felicity of expression, as well as the subtlety of thought and insight, which are the special charm of the author of "The Scarlet Letter." Each story breathes its own air of contemplation, and its effect is heightened by the felicities of style no less than by the imaginative genius of the author