SHE SWAYS A LEGISLATURE.

The Hon. Mrs. Eurithe K. La Barthe Author of the Utah Theatre Hat Law.

HER EXPERIENCE GAVE HER THE IDEA.

Tried for a Law Even More Severe Than That Finally Adopted—It Was Toned Down Because the Governor Owned Stock in an Opera House.

SALT LAKE CITY, UTAH, April 1.—The Hon. Mrs. Eurithe K. La Barthe bears the distinction of being the first woman who has [illegible] legislation against the theater hat [illegible] State. She is a member of the Utah Legislature from the [illegible] through her influence the law [illegible] the State adopted the following: "A bill for an Act to compel the removal of headwear of [illegible] and [illegible] places of amusement, and [illegible] a penalty for the violation thereof. Be it enacted by the Legislature of the State of Utah:

Section 1. [illegible] theatre [illegible] of amusement [illegible] wear [illegible] view of any other person.

Section 2. Any person [illegible] of the provisions [illegible] subject to a fine [illegible] each offense upon [illegible].

Section 3. This act shall take effect upon its approval.

That is the law as it appears in Utah's statutes. [illegible] the wanted the law to read is being the bill as originally introduced:

"A bill to compel the removal of high hats and headwear in theatres, opera houses and other places of amusement.

"Be it enacted by the Legislature of the State of Utah:

"Section 1. That all parties attending theatres, opera-houses and public places of amusement shall be required to remove all kinds of headwear that tends to obstruct the view of others.

"Section 2. That managers of theatres, opera-houses and places of amusement shall provide suitable rooms for the placing of such wearing apparel.

"Section 3. That managers of theatres, opera-houses, and places of amusement shall be responsible for the enforcement of this law and in case of failure to do so they shall be subject to a fine of not less than $10 [illegible] more than $100 (one hundred dollars) for each offense."

Mrs. La Barthe explains in the following statement written by her exactly what she brought about the theater hat legislation, and why it is that the amended bill, instead of the original, was passed. Here is what she says:

To the Editor:

"It was my fortune to secure the passage by the Utah Legislature of the anti-high theatre hat bill. It met with little or no opposition, for every man who has attended a theatrical performance and sat in the rear of one of those giant head coverings that no sex is given to wearing, saw the wisdom of it and required little or no inducement to vote for the same. The law is a law both in the spirit and the letter of enforcement, and the theatre managers are complying with it in every town in the State that boasts of a place of amusement.

"The adoption of the law and the carrying out of its principles is proving very satisfactory to the general public. My object in introducing this bill was simply to protect the rights of theatre goers, many of whom are poor people whose means make it possible for them to attend a theatrical entertainment only once in a great while. The seats they secure are, as a rule, in the cheaper portions of the theatre—in the rear of the orchestra or balcony. Now place a high hat in front of them, when seated far back and what could they see? Nothing at all. They pay a dollar or more for a seat [illegible] and are certainly entitled to receive the full pleasure the entertainment offers.

"The present style of hat and headgear, as you well know, is extreme as to height and width. While admitting that ladies ought to have a proper respect for the rights of others, it is a deplorable fact that this feeling does not exist with them as often as it ought to. In fact, in nine cases out of ten, they have every advantage when they do not observe the dictates of these feelings, because the enforced auditor will suffer in silence rather than take the risk of offending a lady by asking her to remove her hat.

"I recall an instance when I was not so timid and when the lady (?) to whom I made a modest and polite request, [illegible] gave me a [illegible] look, and kept her hat on without even doing me the courtesy to reply. It settled the matter so far as I was concerned, and [illegible] and I am willing to blush for my sex if necessary, and to stand up for it against any man. But when it comes to being [illegible] why that is a different matter altogether and I could not [illegible]. I take great pleasure in the thought that that lady, whose name I do not know, is obliged to take off her hat when she goes to the theatre nowadays.

"I enclose a copy of my original theater hat bill, and a further copy of it in amended form. According to my way of thinking, the original is far better than the amended bill. But as Salt Lake City has no modern [illegible] it was thought the Governor, being a stockholder in our theater building, might veto the bill if he was required to build an additional room for wraps, etc. That is why the bill was amended. Even in its amended form it is a relief, for if we do have to hold our wraps in our laps, we can at least see what is going on on the stage instead of being treated to the rear view of a towering mass of feathers, flowers, ribbon and felt. I will not deny that the big hat has its uses, but being placed on view at the theater is not one of those to which it should be devoted.

"EURITHE K. LA BARTHE."

While the ladies of the United States have in a measure endorsed the anti-high theater hat protest, Mrs. La Barthe was the first to raise the flag of crusade in the Legislature. It is a singular fact that the pioneer in a movement of this nature should come from Utah, the one State in the Union where woman was at one time in almost abject slavery.

THE HON. MRS. EURITHE K. LA BARTHE, THE WOMAN LEGISLATOR OF UTAH. HER ANTI-THEATRE HAT BILL HAS BECOME A LAW. SHE WRITES HER OWN STORY.

THE CITY BEAUTIFUL.

Jerusalem Is Not Disillusionizing to the Western Visitor.

In the April Century there is an article on "The Miracle of the Greek Fire," by Richard Watson Gilder, describing the scenes of Holy Week in Jerusalem. This has a particular timeliness from the momentous events in which the Greek Church plays an important part. Mr. Gilder says:

"A city beautiful! On Palm Sunday, from the stairway near the spot where Mary stood when the body of her son was taken from the cross, I saw the Greek procession in the Church of the Sepulcher. Then I went over to the Mount of Olives. Looking back from a field well up on the hillside, the whole city lay beneath—the temple area, with the great mosque in full view across the valley of Jehoshaphat. From here Jerusalem, with its clear and stately outline of walls, the domes and minarets of the mosques, and the old towers and churches, has a singular completeness. Perhaps even in Solomon's time, from the outside, though different, it was not more lovely. The warm gray of the stones of the city is the color of the unbleached wool of goats, the hills are darker, with a delicate bloom over them, spotted with gray olive-orchards, and melting in the distance into color. It is indeed a city set upon a hill, isolated, distinguished. The picture realizes one's lifelong dream of the city of God.

The sunset sky was wild and cold, with streaks of sunshine. The rain ceased, and the air grew warm. In the rich, low light all blemishes were lost, and the City Beautiful was spread before the pilgrim's eyes. Perhaps it was here that Christ wept over Jerusalem, along or near this path he must have come on the day of his 'entry' on the first Palm Sunday, whose feast was being kept this very day throughout all Christendom. There were no other travellers; a few Syrians passed by. I gathered some flowers by the wayside and turned again homeward.

You see that we did not find the Holy Land disillusioning. There are many things that confound the Western mind; there is filth and degradation and superstition. But here is the same sky, the same landscape, the same dominating Orient. The painter who knows the Holy Land best said to us in Jerusalem: "At times when I look at these fields, and realize that this very picture was reflected in the eyes of Jesus, I feel myself shiver." The Bible, no matter what one's theology or philosophy, here takes on a vitality and meaning beyond the power of conception hitherto. Are the places real? Jerusalem, all Syria, is real, and some of the "sacred places" are unquestionable. But you do not have to be sure that the place is exact, when you listen, with a new emotion, to the words of Jesus, repeated by the French monk on Good Friday, and at that "station of the cross" where Christ cried out, "Daughters of Jerusalem, weep not for me, but weep for yourselves, and for your children."

The Fashion in Spring Jackets.

"The sleeves of the new jackets," writes Isabel A. Mallon in the April Ladies' Home Journal, "are decidedly smaller, the necessary fullness being immediately at the top.

"The revers are not exaggerated, the rather simple masculine coat collar and lapels being favored, and these are very often faced with velvet.

"There are few ripple effects! Instead the smart jacket—that is, the semi-fitted one—rests smoothly across the back and does not suggest too much fullness.

"Covert cloths are especially favored. The colors in vogue are fawn, tan, light and dark blue, reseda, cream white, black —as a matter of course—and all the indescribable grays.

"Braiding, especially with soutache, obtains very generally, and coats have designs arranged for them, the braiding being done by hand so that a wide effect is given to the shoulders, a narrow to the waist, and a broad to the hips.

"Short Empire coats entirely covered with braid, put on lengthwise, are seen.

"Small buttons of ivory, pearl and gilt are used, the ivory and the pearl being the round bullet shape, while the gold buttons are flat and suggestive of gold dollars. Large buttons, notably those showing the Delft colorings and patterns, continue to be popular, but the newest jackets show the fly closing, with no attempt at closing buttons as if they were really used."

Improving Song Birds.

The first lot of imported birds brought to Oregon from Germany by the association for the introduction of song birds, arrived in 1889, and another lot arrived in the spring of 1892. There were a good many varieties, some of which did not thrive and soon disappeared. Among those which became acclimated and have increased and spread over the country may be mentioned starlings, which nest yearly in many places about the city, on high buildings, and church steeples; song thrushes, black thrushes, goldfinches, linnets, greenfinches and skylarks. The latter have probably become more numerous than any of the other kinds and are found in large numbers in meadows around Portland and for some distance out in the country.—Portland Oregonian.

Spring Idyl—The young man seated himself beside his inamorata in the sleigh. It was biting cold. "Why do you carry that basket?" queried the old man from the door-step. "We will be gone several hours," replied the sweet girl; "we may need it to gather crocuses and such."

No, Maude, dear, the scales run by the orchestra do not lessen the waits between the acts.

Haberdashers are advertising neckties as "Whisperings of Spring." They are mostly stage whispers.

BAB TALKS ON CITY LIFE.

The Ever-Moving Panorama on the Streets of a Gotham.

WHY GIRLS AGE PREMATURELY.

How the Other Half Exists—Companions on the Promenade—My Lady and Her Poodle Since Pugs Are Out of Fashion.

Florida, Orange County, New York, April 1, 1897.

We pay out our good money to see some wonderful panorama, or whatever a succession of scenes may be called, and never stop to think that, in any one of the great cities, there is a never-ceasing panorama, to which we pay little or no attention. Not only a never-ceasing panorama, but an ever-changing panorama. A panorama of comedy and of tragedy, of life and of death, and a panorama in which, sometime, we ourselves constitute the moving figures. Where is it? On the streets of a great city. Get up early some morning and see it moving. It's half past 7 o'clock, and taking your stand on one of the well-known streets, you wonder, first of all, where all the women are coming from. They crowd the sidewalks. Some walk quickly, while some drag along, as if all life were weariness. Most of them are young, too young to have such tired faces. They are the busy bees in the hive. They are the hundreds of girls who live—God knows how—and who hurry every morning with the horrible fear of being too late to take their places behind the counters or at the desks in the great shops. It does seem as if, for a little while at least life should be a pleasure to these women. I ought to say, "these young girls." But what female thing stays young when it has to solve the riddle of earning its bread and butter? Look at them as they go by, think of the long, wearisome hours, think of the few pleasures, and then think, with a great wonder, how it is that they manage to look as hopeful as they do.

CHILDREN OF WEALTH.

Leave this street in the shopping district at 9 o'clock, and go to the fashionable avenue. There you meet the school girls, hundreds of them, some walking alone, others in merry groups, and others, the daughters of the very wealthy and the very careful, are accompanied by maids for fear even the sunshine might stare offensively at these small girls. Then, the housekeepers are coming out. The busy, wise women who propose to select for themselves the dainties that will appear upon their tables. At this time you will meet the bright, handsome girl who knows that a walk in the early morning hours brings the roses to her cheeks, increases the brightness of her eye, and makes the doctor's bill a very slight item in her yearly expenses. Behind her walks a stately poodle or a French poodle, with his curls fashionably trimmed, or a queer-looking dachshund, but never, under any circumstances, a pug, since they are quite out of fashion, as they deserve to be. Eleven o'clock and prettily dressed women are here, there and everywhere, busy shopping, while those who are not interested in the very latest fashion are, it is more than possible, looking after some pet charity. Some free kindergarten for the children of the poor. Some nursery where, for a penny or two, a baby is cared for the whole long day, while its mother has an opportunity to earn her livelihood, and, these are the charities that take up part of the morning. Fashionable women manage their charities well. They see that the milk and bread served to the children on the other side are as good as that which is offered to the small people in their own nurseries. They look over the accounts, and many a one gives up her morning shopping so that she may be kept from temptation, so that the money which would have been spent for the prettiest bonnet that ever came from Paris may go for little gowns or comfortable frocks, to be worn in houses where Parisian bonnets were never heard of.

RUSHING TO LUNCHEON.

Very soon it's 1 o'clock, and half the feminine population is rushing for its luncheon. Some go home, some to the big fashionable restaurants, and many more to the quiet little places in side streets, where, for a very small sum of money, enough to at least satisfy hunger may be gotten. Some of the Pharisees go to a famous restaurant that was founded for the benefit of working women. Here a good luncheon, almost amounting to a dinner, is served for twenty-five cents, and Madame Hypocrite takes advantage of this opportunity and saves her money. She and her kind crowd up to the tables and keep away the women for whom the Margaret Louisa Home and places like it, were founded. I wonder at what table the Hypocrites, those female Hypocrites, will sit in the future? Three o'clock and the Avenue is gay with carriages, laden with elegantly-dressed women, starting out to pay visits. There are more—many more—on the sidewalk in costumes so bright that, looking from a window, you think this panorama is one of many-colored flowers. For the women of society during the afternoon, there are teas and teas, and no end of teas, and possibly there's a special entertainment of music or reading, to which in between a few minutes are given.

THE HOME COMING.

Six o'clock or a little after—and they are all going home. The shop girl and the society girl, side by side. One, tired because she has enjoyed herself so well, the other tired because—well—how can any female thing stand from eight to six and not get tired? Then, you begin to see here and there women whose cheeks are rosy-red, whose hair is golden, whose gowns are gay, but who never come out in the sunshine. They are the birds of night. The sun would show that the roses in their cheeks, like the gold of their hair, was bought. They're flitting about, but keeping rather quiet yet awhile. A little later and it seems as if all the great city was emptying itself into the theatres. Here's a large omnibus filled with a merry party and chaperoned by a jolly matron. Here's a smart-looking brougham, in which are seated two happy-looking people, who are going to intensify their happiness by listening to divine music. And walking on the street and riding in the cars is many a pretty girl with many a manly fellow, who feels that, after the play is over, he'll have the courage to tell the story of his love. And, after awhile, the play is over. The big omnibus takes up its merry load and goes off to a fashionable restaurant to have supper, and many a pair, walking slowly under the moonlight, whisper happy words to each other, and are certain that nobody in all the history of the world ever loved as they do. Just back of one of these loving pairs comes a gaudy bird of the night. The innocent girl that she passes leans closer on the arm of the man she has just promised to marry and wonders in her heart how such women can live. The woman looks at them, the man's face flushes, but the gaudy bird of the night with the queer honor that belongs to her class, makes no sign. And the girl who has such a horror of her never dreams that her lover could tell the history of this night bird, who was once a dove like her.

BIRDS OF THE NIGHT.

As it grows later, the night birds are more daring, their shrill voices are heard, and sometimes you see one of them being dragged along by a policeman who doesn't forgive in her the drunkenness that he overlooks in the members of a fashionable club.

Here and there, in absolute contrast, are the quaintly dressed women of the Salvation Army, ready and eager to say a kindly word, or give a helping hand to any woman, no matter how depraved she may be. And, oddly enough, the birds of the night seldom say anything that is not polite and respectful to these women. Explain that if you can. I'll do it for you. There is not one of them, no matter how wicked she may be, no matter how low she has sunk, who does not recognize and admire real goodness. And they know the difference. The world has taught them how to discriminate between the Hypocrites and the Samaritans. The world has taught them much that is evil, but it has never taken away from them their appreciation of sincerity.

That's the reason why I believe that many a bird of the night will have her opportunity to become as white as a dove.

TIDINGS OF JOY.

The night grows darker and darker, the only lights being the street lamps. Look down at the riverside and see the boats coming in. What are they laden with besides the human souls they carry. Letters that tell of joy to you, or of sorrow to me, messages of great pleasure to somebody else and of dire misfortune to another. And from way down on a little island in the ocean are coming telegrams to be delivered at once, announcing when the great ships may be met at the docks. And the telegraph operators, ticking them off, smile because many a one tells the story of a heart. One carries news that means the salvation of his fortune to a merchant. And the small boy who delivers it looks eagerly for a tip; but the man is so happy that he forgets. Happiness makes some people selfish. Another boy is given a message to deliver far up near the park. The night is fading away and the morning is breaking. The door is opened, in answer to the messenger's quick ring, by a sleepy-looking servant, but while he is signing for the message a young girl rushes downstairs. She is barefooted and has thrown a dressing gown over her nightdress. Quickly she takes the telegram, tears it open, reads it, and then—for she guessed what it would be—she opens the tiny purse she has brought with her, and pours all its contents, many little pieces of silver, into the boy's hand. She flies to her room and reads the message again, little knowing that that which seemed so sacred to her was not a secret to this uniformed bringer of good tidings. He had read it before he left the office, and this was what it said: "We are in the city that holds the dearest girl in the world." The night is gone. It's time for the panorama to begin again, but imprinted on my mind is that message, and I wonder who that girl is. Then I answer my question myself. She is the finest product of civilization—the American Beauty.

BAB.

How Girls Should Consider Proposals.

"My dear girl, when a man asks you to become his wife you ought to put some questions to yourself," writes Ruth Ashmore to girls on "The Profession of Marriage," in the April Ladies' Home Journal.

"Satisfy yourself that you love this man well enough, not only to be happy with him, but if need be, to suffer with him.

"Decide for yourself if this be the man of all others in whom you will find your ideal companion, for companionship means as much in marriage as in friendship.

"Then, you must think of the future. Ask yourself, too, whether this man brings out in you all that is best, whether he provokes that which is little and mean in you, or whether he piques you into making light of that which is good.

"Decide whether this man is the one with whom you would be willing to grow old; whether this man is the one to whom you would, without hesitancy, submit questions that trouble your conscience. Then, too, you must ask yourself what seems, perhaps, like a trivial question, whether this man is one whose name you will feel honored in bearing, not because of any material wealth he may possess, but because of his being an honest gentleman.

"Think out all these things, ask yourself question upon question, not only as to his fitness, but as to yours, and then, if you give him the loving answer that he wishes, try to become thoroughly acquainted with him."

Spring.

The sweet south wind, so long
Sleeping in other climes, on sunny seas,
Or dallying gayly with the orange trees
In the bright land of song,
Wakes unto us, and laughingly sweeps by,
Like a glad spirit of the sunlit sky.

The laborer at his toil
Feels on his cheek its dewy kiss, and lifts
His open brow to catch its fragrant gifts—
The aromatic spoil
Borne from the blossoming gardens of the south—
While its faint sweetness lingers round his mouth.

The bursting buds look up
To greet the sunlight, while it lingers yet
On the warm hillside; and the violet
Opens its azure cup
Meekly, and countless wild flowers wake to fling
Their earliest incense on the gales of Spring.

. . . .

Nor unto earth alone—
Thou hast a blessing for the human heart,
Balm for its wounds and healing for its smart,
Telling of winter flown,
And bringing hope upon the rainbow wing,
Type of eternal life, thrice-blessed Spring!

—William H. Burleigh, in Washington Star.

INSURANCE COMPANY OF NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, A. D. 1896, OF THE CONDITION AND AFFAIRS OF THE "PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF NORTH AMERICA," OF PHILADELPHIA, ORGANIZED UNDER THE LAWS OF THE STATE OF PENNSYLVANIA, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE STATE OF VIRGINIA, IN PURSUANCE OF THE LAWS OF SAID STATE.

President, Charles Platt.
Vice-President, Eugene L. Ellison.
Secretary and Treasurer, Greville E. Fryer.
Incorporated April 14, 1794; commenced business as an association in 1792.
Principal office, No. 232 Walnut street, Philadelphia.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized	$3,000,000 00
Whole amount of capital actually paid up in cash	3,000,000 00

II. ASSETS.

Value of real estate owned by the company (less the amount of incumbrances thereon)	$ 457,132 35
Loans on bond and mortgage (duly recorded and being first liens on the fee simple), upon which not more than one year's interest is due	2,362,638 76
Loans on bond and mortgage (first liens), upon which more than one year's interest is due (of which $73,115 are in process of foreclosure)	100,535 00
Interest due on all said bond and mortgage loans	56,643 78
Value of the lands mortgaged, buildings and perishable improvements (value of buildings mortgaged (insured for $2,244,-400 as collateral)	$6,337,947 00
Total value of said mortgaged premises	$6,337,947 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 OTHER STATES AND OF ALL OTHER STOCKS AND BONDS, OWNED ABSOLUTELY BY THE COMPANY.

	Total Par Value.	Total Market Value.
United States Government, 5 per cent., due 1904	$ 100,000 00	$114,000 00
United States Government, 4 per cent., due 1907	25,000 00	27,250 00
Boston city loan, 4 per cent., registered, due 1913	112,000 00	120,960 00
Richmond (Va.) city 4 per cent. bonds, $3,000 due 1927, $50,000 due 1921	53,000 00	55,000 00
Georgia State loan, 4 1-2 per cent., due 1911	25,000 00	28,250 00
Baltimore city loan, 3 1-4 per cent., registered, due 1927	200,000 00	194,000 00
City of Columbus, O., 4 1-2 per cent., due 1902	25,000 00	25,500 00
Toledo city loan, 5 per cent., due 1903	1,000 00	1,020 00
Cincinnati city loan—$8,000, 6 per cent., due 1927; $10,000, 7 3-10 per cent., due 1902; $10,000, 7 per cent., due 1902	28,000 00	30,800 00
Belgian Government, 3 per cent., fcs. 250,000	49,000 00	49,000 00
City of Portland (Ore.) City Hall bonds, 5 per cent., due 1922	50,000 00	58,000 00
Providence city loan, 5 per cent., gold, due 1900, registered	25,000 00	26,000 00
East Lincoln (Ill.) per cent., due 1906	10,000 00	10,300 00
City of Montreal, 4 per cent., due 1925	111,000 00	122,100 00
Western Springs, Cook county, Ill., warrants, 6 per cent.	382 50	382 50
City of Chicago warrants, 6 per cent.	13,400 00	13,400 00
City of Chicago improvement bonds, 6 per cent., due 1898	26,000 00	26,000 00
Pennsylvania Railroad Company's consolidated, 5 per cent., registered and coupon	220,000 00	232,700 00
Pennsylvania Railroad Company's consolidated mortgage registered bonds, 6 per cent.	100,000 00	118,000 00
Philadelphia and Reading Railroad Company's first mortgage, 6 per cent., due 1910	350,000 00	420,500 00
North Pennsylvania Railroad Company's bonds, general mortgage, 7 per cent., due 1903	75,000 00	89,250 00
North Pennsylvania Railroad Company's coupon bonds, 4 per cent., due 1936	5,000 00	5,550 00
Belvidere and Delaware Railroad Company's first mortgage, 6 per cent., due 1902	50,000 00	57,000 00
Pennsylvania and New York Canal and Railroad Company's bonds, 7 per cent., guaranteed by L. V. Railroad Company, 1898	25,000 00	30,250 00
Lehigh Valley Railroad Company's consolidated bonds, 6 per cent., registered, due 1923	100,000 00	115,000 00
Lehigh Valley Railroad Company's 6 per cent. annuity bonds, registered	100,000 00	123,000 00
Delaware Division Canal Company's bonds 6 per cent., due 1898	15,000 00	14,250 00
French rentes, 3 1-2 per cent., fcs. 30,000	5,800 00	5,800 00
Brooklyn Wharf and Warehouse Company, 5 per cent., gold bonds, due 1945	30,000 00	30,900 00
Baltimore and Potomac railroad bonds, 6 per cent., due 1911	5,000 00	6,000 00
Schuylkill River East Side railroad, 5 per cent., coupon, due 1935	20,000 00	20,400 00
Terminal Railroad Association of St. Louis, consolidated 5 per cent., due 1944	40,000 00	42,000 00
Lehigh Coal and Navigation Company's consolidated mortgage, 7 per cent., registered	5,000 00	6,250 00
Easton and Amboy Railroad Company, first mortgage, guaranteed 5 per cent., registered	100,000 00	107,000 00
Philadelphia and Erie railroad registered, 5 per cent., guaranteed by Pennsylvania Railroad Company, due 1920	150,000 00	178,500 00
Chicago and Western Indiana railroad first mortgage bonds, 6 per cent., coupon, due 1919	70,000 00	82,550 00
Northern Central Railway Company's consolidated 6 per cent., general mortgage, due 1904	16,000 00	18,400 00
Pittsburg, McKeesport and Youghiogheny railroad, second mortgage, 6 per cent., due 1934	50,000 00	61,000 00
Lehigh Valley railroad sterling 6 per cent. bonds, gold, due 1897	7,000 00	7,070 00
The Belt Railroad and Stock-Yard Company, 6 per cent. coupon bonds, due 1911, Indianapolis	50,000 00	50,000 00
Bergen County Railroad Company's first mortgage bonds, 6 per cent. coupons, due 1911	50,000 00	52,000 00
Car Trust of New York, No. 2, Series D, 6 per cent., registered	23,000 00	23,000 00
New York and Long Branch railroad, first mortgage, 5 per cent., coupon, due 1931	150,000 00	165,000 00
100 shares Philadelphia National Bank	10,000 00	19,000 00
40 shares Philadelphia Bourse	2,000 00	400 00
228 shares Chesapeake and Delaware Canal Company	11,400 00	250 00
1,500 shares Insurance Company of North America	15,000 00	31,500 00
Mutual Insurance scrip (Atlantic Mutual), registered	6,410 00	6,410 00
Philadelphia and Baltimore Central railroad, 5 per cent., first consolidated, registered, due 1911	100,000 00	105,000 00
Delaware and Chesapeake railroad, first mortgage, 4 per cent.	100,000 00	95,000 00
New York, Lake Erie and Western railroad, 4 1-2 per cent. third mortgage, due 1923	200,000 00	216,000 00
Steubenville and Indiana railroad, 5 per cent., first mortgage, registered, due 1914	200,000 00	216,000 00
Corning, Cowanesque and A. railroad, 6 per cent., first mortgage, due 1898	9,000 00	9,000 00
William Cramp & Sons' Ship and Engine-Building Company, 6 per cent., gold notes, due 1897-1898	50,000 00	50,000 00
Terre Haute and Logansport railroad, extension mortgage, 6 per cent., due 1913	50,000 00	47,500 00
Texas and Pacific Railway Company's first mortgage, 6 per cent., due 1905	20,000 00	21,400 00
Louisville and Nashville railroad (Evansville and Henderson division), first mortgage, 6 per cent., due 1919	63,000 00	71,820 00
Lehigh Coal and Navigation Company's general mortgage, 4 1-2 per cent., due 1924, registered	50,000 00	51,000 00
Lehigh Coal and Navigation Company's 4 1-2 per cent., collateral trust bonds, due 1905	50,000 00	51,500 00
New York, West Shore and Buffalo railroad, first mortgage, 4 per cent., due 2361	25,000 00	26,250 00
San Antonio and Aransas Pass Railway Company's first mortgage, 4 per cent., guaranteed by Southern Pacific railway, due 1943	21,000 00	11,760 00
Wrecking boat "North America" and lighter	29,000 00	29,000 00
Canada and Atlantic railroad, first mortgage, 5 per cent., due 1909	20,000 00	15,000 00
Jefferson railroad, first mortgage, 5 per cent., coupon, due 1909	35,000 00	39,550 00
McKeesport and Belle Vernon railroad, first mortgage, 6 per cent., due 1918	20,000 00	24,000 00
Pennsylvania and New York Canal and Railroad Company's 4 per cent., registered, due 1939	50,000 00	[illegible]
Lehigh Valley Railway Company, first mortgage, 4 1-2 per cent., gold, due 1940	50,000 00	50,000 00
Baltimore Belt railroad, first mortgage, 5 per cent., due 1990	30,000 00	27,900 00
Elizabeth railroad, of Austria, 4 per cent.	40,000 00	40,000 00
Lehigh Valley Railroad Company's consolidated bonds, 4 1-2 per cent., due 1923	50,000 00	49,500 00
Tioga railroad, first mortgage, 5 per cent., due 1915	5,000 00	5,250 00
Philadelphia and Reading railroad improvement mortgage, 6 per cent., due 1897	100,000 00	103,000 00
Lehigh Valley Terminal Company's 5 per cent., registered, due 1941	40,000 00	42,800 00
Cincinnati, Hamilton and Dayton railroad, general mortgage, 5 per cent., due 1942	50,000 00	52,000 00
Camden and Atlantic, 5 per cent., gold bonds, due 1911	50,000 00	52,500 00
Northern Pacific railroad (Pend d'Oreille division), first mortgage, 6 per cent., due 1919	4,000 00	4,000 00
Cleveland, Lorain and Wheeling railway, first mortgage, consolidated, 5 per cent., gold, due 1933	50,000 00	52,000 00
Prospect Central Company, Philadelphia, 6 per cent., first mortgage, due 1904	25,000 00	25,000 00
Northern Central railway, consolidated bonds, 6 per cent., due 1900	10,000 00	10,700 00
International Navigation Company's 6 per cent., gold bonds, due 1906	50,000 00	51,500 00
Delaware River Railroad and Bridge Company, first mortgage, 4 per cent., gold bonds, due 1936	50,000 00	53,000 00
Total par and market value, carried out at market value	$4,525,392 50	$4,936,222 50 — $4,936,222 50

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 AMOUNTS LOANED ON EACH.

	Total Par Value.	Total Market Value.	Loaned Thereon.	
McKeesport and Belle Vernon railroad, first mortgage bonds, 6 per cent.	$40,000	$48,000	$40,000	
New Jersey Consolidated Traction Company, 5 per cent., bonds	10,000	8,300	5,000	
Allegheny county bonds, due 1913	5,000	5,350	4,000	
30 shares Philadelphia Mortgage Company	3,000	2,130	1,300	
50 shares Pennsylvania Company for Insurances on Lives and Granting Annuities	5,000	24,300	20,000	
100 shares Lehigh Coal and Navigation Company	5,000	4,100		
City of Philadelphia, 6 per cent., due 1901	5,000	5,450		
City of Philadelphia 3 1-2 per cent., due 1920	3,000	3,060	10,000	
Lehigh Valley Railroad Company's 7 per cent. bonds	2,000	2,600		
Total par and market value and amount loaned thereon	$78,000	$103,290	$80,300	$80,300 00

Cash belonging to the company deposited in bank and bankers' hands	782,589 87
Gross premiums (as written in the policies) in course of collection, not more than three months due—fire, $539,059.48; marine, $234,693.08	773,752 56
Bills receivable, not matured, taken for fire, marine and inland risks	60,114 88
All other property belonging to the company—viz.: Due from other companies for reinsurance on losses already paid; reinsurance claims on marine losses paid, $14,953.75; marine notes past due awaiting settlement of losses, none; book debts due company, $67,864.63; total	82,818 38
Aggregate amount of all the assets of the company, stated at their actual value	$9,656,808 08

III. LIABILITIES

	Fire.	Marine.	
Gross claims for adjusted and unpaid losses due and to become due	$102,629 50	....	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	173,859 20	$174,300 00	
Losses resisted, including interest, costs and other expenses thereon	43,988 32	....	
Total gross amount of claims for losses	$320,477 11	$174,300 00	
Deduct reinsurance thereon, $20,120.30, and also salvage claims, $126,000	20,120 30	126,000 00	
	$300,356 81	$48,300 00	
Net amount of unpaid losses			$ 348,656 81
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, $3,022,090.37; unearned premiums (50 per cent.)		$1,511,045 19	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $2,963,413.95; unearned premiums (pro rata)		1,508,033 15	
		$3,019,078 34	
Less amount reinsured		106,644 84	
		$2,912,433 50	
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, $244,159; unearned premiums (100 per cent.); gross premiums (cash and bills) received and receivable on all unexpired marine risks		144,159 00	
Total unearned premiums as computed above			3,156,592 50
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent. of the premium or deposit received			781,659 31
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, $35,000; return premiums, none; reinsurance, $41,906.53; book debts due by the company, $3,159.41; total			80,065 94
Total amount of liabilities, except capital stock and net surplus			$4,367,074 56
Joint-stock capital actually paid up in cash			3,000,000 00
Surplus beyond capital and all other liabilities			2,319,733 52
Aggregate amount of all liabilities, including paid up capital stock and net surplus			$9,686,808 08

IV. RECEIPTS DURING THE YEAR

	Fire.	Fire and Marine.	
Gross premiums and bills unpaid at close of last year	$ 588,802 56	$ 305,782 74	
Net collected	$ 588,802 56	$ 305,782 74	
Gross premiums on risks written and renewed during the year	4,785,484 56	2,094,040 60	
Total	$5,374,287 12	$2,399,822 34	
Deduct gross premiums and bills in course of collection at this date	539,059 48	294,807 96	
Entire premiums collected during the year	$4,835,227 64	$2,105,019 38	
Deduct reinsurance, rebate, abatement, and return premiums	855,631 19	531,103 87	
Net cash actually received for premiums	$3,979,596 45	$1,573,911 51	$5,553,507 96
Received for interest on mortgages			140,522 60
Received for interest and dividends on stocks and bonds, collateral loans and from all other sources			227,377 93
Income received from all other sources—viz.: Net perpetual premiums for the year			2,321 99
Deposit premiums received for perpetual fire risks		$17,694 94	
Aggregate amount actually received during the year in cash			$5,923,730 53

V. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount actually paid for losses	$2,268,505 85	$1,907,429 81	
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), $243,062.52, and all amounts actually received for reinsurance in other companies, $470,140.66; total deductions	101,754 73	611,448 45	
Net amount paid during the year for losses	$2,166,751 13	$1,295,981 36	$3,462,732 49
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, $360,000)			360,000 00
Paid for commission or brokerage			1,035,731 45
Paid for salaries, fees and all other charges of officers, clerks, agents, all other employes			300,458 24
Paid for State and local taxes in this and other States			113,787 56
All other payments and expenditures—viz.: Advertising, postage, stationery, travelling expenses, etc.			293,727 65
Amount of deposit premium returned during the year on perpetual fire risk		$15,372 95	
Aggregate amount of actual disbursements during the year, in cash			$5,569,437 39

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR.

	Fire Risks.	Marine and Inland Risks.	Aggregate.
Fire, marine and inland risks written	$2,766,018 00	$164,957 00	$2,930,975 00
Premiums received (gross)	41,921 59	1,231 41	43,153 00
Losses paid	14,081 62	205 04	14,286 66
Losses incurred	16,812 87	205 00	17,018 87

(Signed) CHARLES PLATT, President.
(Signed) GREVILLE E. FRYER, Secretary.

State of Pennsylvania, city of Philadelphia—ss.:

(Seal.) Sworn to January 27, 1897, before

RICHARD H. REILLY, Notary Public.

D. N. WALKER & CO., Agents,