National Republican.

W. J. MURTAGH.....PROPRIETOR

WEDNESDAY.....SEPTEMBER 12 1877.

LIFE INSURANCE FRAUDS.

The country has for years been flooded by statements showing the great incomes and enormous assets of the leading life insurance companies. It was not an uncommon thing to see a new corporation grow so rapidly as to be in the receipt of an income sufficient to maintain a kingdom within a few years after its organization. They then built palaces to transact their business in, and their officers being paid princely salaries quickly became mighty men of the earth. Although many of these statements were, as has since been discovered, greatly exaggerated by the perjuries committed by unprincipled officials, yet after making due allowance for that fact, the real amount of money which the people of the United States have been induced to intrust to these overgrown and generally ill-managed or corrupt corporations is marvelous.

As we showed yesterday, the amount of money with which these companies have been intrusted is more than four hundred million dollars. The income of those which were doing business in the State of New York for the year ending January 1, 1876, was $108,645,084.49. It is very proper, therefore, to inquire what use these trustees have made of the funds committed to their care for the benefit of the widows and orphans of the nation. While these trusts are the most sacred which men can take upon themselves, an examination of the history of their management shows that they have generally been used as instrumentalities for plundering the most industrious and provident class of our citizens.

The rapid rate at which the life insurance companies were increasing their accumulations in their palmy days is shown by the fact that during the year in which they received $108,645,084.49, as above stated, the excess of their income over expenditures of all kinds was $29,357,932.88. During that year they expended the sum of $79,982,466.45. In order to fully comprehend the iniquitous character of the method in which this business has been carried on, it will be necessary to look into the details of manner in which the above sum of nearly eighty million dollars was disposed of. We find the items to be as follows:

Paid for death losses	$27,174,631 05
" surrendered policies	20,414,573 22
" dividends to stockholders	364,062 20
" dividends to policy holders	17,900,605 21
" commissions to agents	5,429,124.93
" salaries of officers	3,826,672 51
" advertising and office expenses	4,876,796 70
Total	$79,982,466 45

The total receipts of the companies for that year being $108,645,084.49, the above statement shows that those corporations only paid out about one fourth of what they received for the benefit of widows and orphans, the legitimate end for which they were organized. The three items of commissions to agents, salaries of officers and incidental expenses deserve special study, for they show very conclusively that the chief object of these companies as at present managed is very far from being the welfare of the widows and the fatherless.

It will thus be seen that only one dollar out of four ever reaches the persons for whose benefit they are collected. As ELIZUR WRIGHT well says in his recent work on the subject, there are in the United States a half million of families who have subjected themselves to a tax of $100,000,000 per annum, only one fourth of which is annually paid to widows and orphans. There is no use of talking about making such a system as this secure. It is founded upon principles radically wrong. No good can come out of it. It should, therefore, be utterly destoyed, in order that a new and equitable one may be established in its stead.

We do not take this radical stand without due deliberation. The defects and iniquities of a system cannot be exaggerated when ELIZUR WRIGHT, who has studied the subject more thoroughly than any other man in the world, solemnly declares that "the facility for swindling in life insurance is so great that the wonder is that it should ever be conducted with any degree of honesty." He says furthermore that every whole life policy is ridiculous, and deserves to bear date of April 1. It is no light offense that after it has been thus proven that insurance companies as at present organized are robbing the public they should continue to exact their unjust claims, because, by the letter of their contracts, they have the policy-holders in their power. The penalty of forfeiture hangs over all who do not continue their payments. But although it is in the power of the insurance companies to

Crave the law,
The penalty and forfeiture of their bonds,

yet it would be inexpedient for them to insist upon driving their hard bargains. If they do so, they will destroy the entire system, for frauds, mismanagement and failures have so shaken public confidence in these institutions that they can never regain it, unless they are reorganized upon sounder and more equitable principles.

Life insurance is as desirable now as it ever was, and we believe that it is possible to organize companies upon such a plan as will make policies just as safe as national bank bills. Upon this point we will say more hereafter. Those of our readers who are insured in the old companies will have to make the best of a bad bargain. Many companies have failed, and many more will follow. Their history will form one of the blackest chapters in the annals of crime and corruption. The sooner, therefore, the present system is overthrown the better it will be for the cause of suffering humanity.

A SOCIAL PROBLEM.

One of the most interesting topics considered in the recent social science meeting at Saratoga was the changes which have recently taken place in the population of New England. In a paper read by Dr. ALLEN before that body he estimated that more than half a million of the natives of New England have during the present century emigrated to other States. While these have gone out a larger number have been received from abroad composed, as a general rule, of persons of different religious views, and rugged physical constitutions.

A change has likewise taken place in the occupation of the natives. At first they were nearly all agriculturists; now comparatively few are. Thus a two-fold change has been effected by emigration out of the States, and by migrating from the country to the cities. They have exchanged the farm for the shop, the store and the mill.

The New Englanders have pushed intellectual culture to the outside limit. Originally Protestants and firm believers in the literal inspiration of the Scriptures, they have latterly drifted as a class into the semi-infidelity of Unitarianism. The birth rate, which has long been declining, has now nearly approached the death rate, so that the increase of the native New England stock is very slow, and that stock is moreover exceedingly delicate and refined. The new population which has been introduced into the midst of this declining but refined and energetic population is chiefly Celtic and Catholic. A problem of no small interest is presented as to the influence which these two widely different classes of society will have upon each other. As human nature is constituted these must each be modified by the other. The Irish, under the influence of New England institutions and culture, will in one or two generations become quite a different race from what they were when they landed on those shores. The character of the native population will no doubt be considerably influenced by the new citizens with whom they are now mingling. The earnest religious faith of the Irish will not be without its effects upon a people over whom skepticism has gained so great an ascendancy. In time inter-marriages between the two races will increase the physical strength of the population of the New England of the future. We believe, therefore, that great good will result from this commingling of diverse races.

HON. W. D. KELLEY'S FINANCIAL VIEWS.

It affords us sincere pleasure to place before our readers a letter from Mr. KELLEY, in which he explains his plan for an issue of greenbacks, convertible at all times into bonds. The letter is as follows:

WEST PHILADELPHIA, Sept. 11, 1877.

The Editor of the Republican, Washington, D. C.:

DEAR SIR: I have read your leader on savings banks in THE REPUBLICAN of August 30 with much interest, and beg you to give me space enough to correct one error into which you have fallen, and the correction of which may do something to expedite the adoption of the only means of protecting the American people against financial and social chaos. You say:

> Although we do not believe in the practicability of the scheme advocated by Hon. WM. D. KELLEY and others, which proposed to issue an indefinite amount of greenbacks to be interchangeable with government bonds at a low rate of interest, we nevertheless think that that plan contains the germ of what might be made a very useful and beneficent financial policy.

Many of your readers will—indeed you may—possibly be surprised to learn, that I have never advocated an indefinite issue of greenbacks; that my effort has been to prevent contraction, and that I have publicly proclaimed, on all occasions, that I regarded inflation as worse than contraction, because it was an evil in itself, and the parent of inevitable contraction. I have, therefore, always advocated, as I do now, an issue of greenbacks limited by law, and convertible at all times into bonds, bearing one cent a day interest on a hundred dollars, and those bonds again convertible into greenbacks, and to prevent needless panics from this system have stood upon the idea of Secretary CHASE that the volume of greenbacks should be limited by law, and a reserve fund of $30,000,000 of greenbacks should be held by the Treasury for the sole purpose of redeeming such bonds if presented in excess of current deposits, and that any of the reserve thus disbursed should be withdrawn from circulation by the use of the first receipts for bonds after the temporary draft shall have ceased.

I mail you herewith copies of published papers of mine of different dates showing you how steadily I have resisted alike inflation and contraction, and how earnest is my conviction that the adoption of the convertible bond system can alone give steadiness to the volume of currency and the business of the country, and rescue the savings banks from the ruin impending over them, which ruin, if it comes, will, in my judgment, involve the question of social order in almost every manufacturing and mining centre of the country.

Yours very truly, WM. D. KELLEY.

Even if we admit the soundness of the financial theory advocated by Mr. KELLEY, it seems to us there are two obstacles in the way of its adoption which are insuperable. In the first place unless he considers the quantity of greenbacks now authorized by law as sufficient to give the necessary volume of currency, it would be impossible to increase the quantity, the present issue being held constitutional only as a war measure. But even if the greenbacks could be had, we do not believe that they could be kept in circulation, if exchangeable bearing bonds, especially if the bonds were issued in small denominations, as is contemplated by the plan. The consequence would be that a considerable portion, at least, of the money circulating from hand to hand in all larger transactions would be these interest-bearing bonds, current interest being added in making exchanges.

THE New York *Express*, since it came into the possession of the new Tammany Ring, of which JOHN KELLY is the boss, has sunk to a lower level than the devil's organ, the New York *Sun*, and that is saying a great deal.

DOBB PIATT occasionally evinces rare talents as a lexicographer. His definition of a modern detective, as expressed in a recent letter to the Cincinnati *Enquirer* is far superior to any we have yet seen. It is as follows:

> A detective with us is either a criminal who has escaped conviction, or a convict who has escaped punishment. He is selected because of his dishonesty, and no one has the slightest trust in his honor.

MR. FRANCIS PARKMAN will soon publish another volume of his French-American histories, to be entitled "Count FRONTENAC and New France under LOUIS XIV." Mr. PARKMAN's reputation as an accurate, thorough and entertaining historian is now well established, and his new contributions to that department of literature are waited for with interest both in England and America.

THE meetings which have been held for the purpose of establishing a labor exchange for the benefit of the poor will accustom our citizens to act in concert in the consideration of questions relating to the interests of the city. We hope that these meetings will be kept up, and that after they have accomplished the end for which they were originally called, they will take up other topics of public interest. The present is an important crisis in the history of the city. It is possible by proper efforts to give it such an impetus this winter as will secure its permanent prosperity.

THE details concerning the tragic death of the English actress, AMY FAWSITT, as published in our columns this morning are almost incredible, and but for the fact that they were corroborated by the affidavits of eye witnesses, we would be tempted to regard the matter in the light of a *Herald* canard gotten up for sensational purposes. What astonishes us most of all is that this perfect counterpart of DICKENS' BILL SYKES should have slowly murdered this poor unfortunate woman, without one word of protest from any of the half dozen people who were present in the house. Not a finger was raised to save the helpless victim from her assassin. It is a narrative the perusal of which makes one's blood curdle with indignation, and that such a fiendish act should have been so effectively smothered during these many months is a disgrace even to the city of New York.

MR. NILES G. PARKER, ex-State Treasurer of South Carolina, and one of the fifteen persons recently indicted by the grand jury at Columbia, has put in a bid for immunity from punishment by turning State's evidence. And in the hope of making his confession more acceptable to the South Carolina officials he has caused that airy document to be published exclusively in the Democratic organ, the *World*. Mr. PARKER has succeeded in firmly convincing us that he is a most admirable rascal, and we are irresistibly led to the conclusion that he has been permitted to wander entirely too far from the place where he will find the greatest congeniality—the penitentiary. We should regret to see anybody convicted upon the unsupported testimony of such a person as Mr. PARKER, but if there are more of PARKER's kind in South Carolina or elsewhere, we earnestly urge that they be carefully collected and kept together in some place of safety. Whilst we are strenuously opposed to anything that savors of persecution for past political differences, let the Democrats of the South know once for all that from the honest Republicans of the North they will receive nothing but encouragement and support in punishing criminals as they deserve.

THE New York daily which is the laughing stock of the world, on account of the many fabrications it foists upon the public with all the display and solemnity of truth, has been publishing, in the form of telegraphic dispatches from special correspondents, that there will be a general strike of railroad employees on the 15th instant. Careful investigation in the West and elsewhere reveals clearly that this is a canard. The publication of such a baseless assertion has had a tendency to incense many of the railroaders in the practical departments against a large portion of the press generally, because the New York daily's fabrications have been widely copied and commented on. Many workingmen express the opinion it is the intention of that New York paper to incite another general strike if possible. It is true there is some vigorous grumbling among portions of the employees on several of the railroads, not only on account of the meagreness of the wages paid, but also the increased labor recently imposed, but they do not talk of striking as a mode and fashion. Their aim seems to be to accomplish in the political arena what they have failed to secure in a more summary manner, and with this object in view they are laboring quite zealously.

THE following communication has been addressed by the Hon. KENNETH RAYNER to several hundred newspapers throughout the country:

DEAR SIR: I inclose you my statement before the Court that fined me $20 for an assault, &c., a few days since. If this were a mere personal quarrel I would not think of annoying you with it. But inasmuch as the whole difficulty grew out of a refusal on my part to prostitute my official duties to the furtherance of private interests and objects, I feel that I have a right to call on the leading journals of the country to see that justice is done me. The simple fact is, I was assaulted for doing my duty.

Inclosed you will find the statement referred to, in which I make a special appeal to the dignified press to do me justice. I therefore request that you let the statement appear in *The Sun*. K. RAYNER.

To which yesterday's New York *Sun*, (the devil's organ,) replies editorially as follows:

> We are sorry that we cannot comply with the request of the venerable and estimable gentleman. The publication of his statement would not be a kindness. Justice was done him when the court fined and censured him for breaking the peace. The motives which led to the assault, and the provocations on the part of the person castigated, have nothing to do with the Hon. KENNETH RAYNER's culpability. When he struck a blow on the street the Solicitor of the Treasury violated the law, of which he is an eminent representative, and outraged the sentiment which requires gentlemen of the nineteenth century not to be betrayed into acts of brutal violence.

IT IS IMPORTANT in considering questions of taxation and local improvements that the peculiar relations of this District to the nation should be borne in mind. The Constitution provides that Congress shall have power to exercise exclusive legislation in all cases whatsoever over the seat of government. While this provision places the destinies of the Capital entirely under the control of Congress it likewise imposes very high responsibilities upon that body, for it is under moral obligations to render this Capital worthy of the power and wealth of the nation. The founders of this city fully recognized their obligations in this respect, for they laid it out upon such a magnificent scale as would, if fully carried out, render it the most splendid capital in the world. From the very circumstances of the case there can be no question but that the founders of the city designed that most of the work necessary for making it a city suitable for the capital of the Republic should be done at the expense of the General Government. They contemplated that the nation should not only erect public buildings, but that it should embellish the city with works of art, and provide it with cultivated society by means of a national university. The plan of the city necessarily renders it one of the most expensive in the world to complete and maintain. This fact, in connection with the one that the Government is so large an owner of property here, makes it just and equitable that a considerable share of the expense of improving the city should be paid by the General Government. As a matter of fact, a great portion of the debt of this District was incurred for the benefit and credit of the nation, and it would, therefore, be right that the people of the District should be relieved from all undue responsibility for it. If that debt is equitably divided between the people of the District and the nation, in proportion to the interest of each, the portion which the former would have to pay would be very small, indeed.

THE labor party in Ohio has split into two bitter hostile factions.

SIGNS of better times are multiplying in every part of the country.

IT is denied that Gen. SITTING BULL is to start a new morning paper here.

THE Washington Market Company is still pursuing its debtors, and entered several suits yesterday on the law side of the court.

MEMBERS of Congress are this year engaging apartments much earlier in advance of the opening of the session than usual.

ADJUTANT GENERAL THOMAS is one of the most courteous and affable gentlemen in the service, but, like all of us, he dislikes bores.

THE District Commissioners yesterday personally inspected the streets in East Washington, so as to be better posted as to the wants of that section.

M. GAMBETTA has been sentenced in the Republic of France for delivering a speech which President MCMAHON did not like. A pretty Republic is France!

THE high appreciation which the Germans have of English literature is illustrated by the fact that Baron TAUCHNITZ has republished at Liepsic over one thousand volumes of works written by English and American authors.

THE Democratic papers are crowing over what they call "the victory of CORNELL over the President." We do not think that MR. CORNELL takes the same view of the decision of the Administration to remove him from office next month.

GENERAL satisfaction has been expressed by the members of the bar with Justice OLDS's ruling that one justice of the District Court must not interfere, except by appeal, with a case of which another justice has taken jurisdiction. This is sound law.

WE ARE glad to observe that a new edition of the poems of JOHN JAMES PIATT is to be issued soon. Mr. PIATT's reputation as a true poet is well established in both America and England. His success proves that Ohio can produce poets as well as statesmen.

IF VIRGINIA wishes to encourage emigration to her borders she should cease all talk about the readjustment of her debt. An honest, square settlement according to the letter of the contract will insure a speedy return of prosperity to that Commonwealth.

THE Board of Health disapproves of its employees engaging in civil contracts, and declares that in the future they must confine themselves exclusively to their official duties, unless permission is obtained to engage in outside work previous to its performance.

THE highly interesting memoirs of DANIEL WEBSTER, written by the late PETER HARVEY, will be published at an early day by LITTLE, BROWN & Co., of Boston. The work will be edited by GEORGE M. TOWLE, well known as the author of a life of HENRY V, King of England.

OSMAN PASHA is not CRAWFORD. So says the Turkish Minister, and he is presumed to know. But since CRAWFORD has been made such a great man of, the question naturally arises, Where is CRAWFORD? We hope he will behave better than CHARLEY ROSS, and turn up soon.

QUEEN VICTORIA has begun to marry off her granddaughters. The first of these young ladies to be led to the hymeneal altar is the Princess CHARLOTTE, the daughter of the Crown Princess of Germany, the Queen's eldest child. The Prince of MEININGEN is the fortunate grand-son-in-law.

THE POPE has read the prophecies of the papers tending the near approach of death with anything but sensitiveness. Having recently seen an allusion of this sort in the *République Française*, he immediately subscribed for the paper for five years. "We shall see," he added, "who will last longer the GAMBETTA paper or I."

A GENTLEMAN who visited the editorial rooms of the Boston *Traveller* a few days ago lost his pocket-book. Suspicion at once rested upon one of the *Traveller's* paragraphists, the same fellow who during the last Fenian raid was awarded a diploma by the correspondents for his proficiency in petty larceny and dead-beatism generally.

ANOTHER harrowing story of criminal malpractice comes to us from New York. If there is a monster in human form it is the abortionist. It is to be deplored that certain newspapers in this and other cities with pretensions to respectability and decency, should aid those villains in procuring victims by permitting them to advertise their horrible business in their columns.

SEVERAL dairymen have petitioned the Board of Health to investigate the quality of the milk sold in the city. They assert that much of it is adulterated, and, as they are being undersold by the vendors of the spurious article, cannot get a living price for the genuine lacteal fluid that they claim to supply to customers. The board will render the community a great service by taking up the subject in hand and correcting the many abuses that exist.

THE Sixth Regiment of Baltimore has ended its career in disgrace. Governor GARRETT has demanded the resignation of its officers, and the Sixth has given up the ghost. The Governor's action is due to the discreditable conduct of the regiment during the late riots in Baltimore. On that occasion but three companies responded to the Governor's call, and of this number fully five sixths deserted during the struggle with the lawbreakers. Philadelphia papers please copy for the information of the militiamen who survived the Pittsburg affair.

THE VICTIM OF AN ABORTIONIST.

A YOUNG GIRL LYING AT THE POINT OF DEATH FROM THE EFFECTS OF AN OPERATION PERFORMED BY A NEW YORK QUACK.

The old town of Greenport, Suffolk county, Long Island, has been in a fever of excitement for the past week over the disappearance of a young lady of seventeen, the daughter of a wealthy family of the county. The father of the young lady, when her disappearance had become a settled fact, came on to this city, suspecting that she had been taken here for some evil purpose. His conjecture proved to be correct. Almost distracted, the father, accompanied by his brother-in-law, called upon the District Attorney and related a shameful story to that official. It appears that the young lady was betrayed by a man of prominence in her native place, and a friend of her family's, and that she came on here for the purpose of having an abortion performed. The matter was placed in the hands of Detective Officers Fields and O'Connor. This was on Monday last, and the detectives found the young lady on Sunday evening at the residence of Dr. T. L. Meyer, at No. 348 Second avenue, lying at the point of death from the effects of an operation which had been performed upon her a few days previous. The officers at once arrested the doctor's entire household, consisting of himself, his alleged wife and a servant named Annie Maginnis.

A heartrending scene took place when the grief-stricken parents entered the room. Their daughter, who had left home but a few days previously, the picture of health and beauty, was transformed to a mere shadow of her former self. The mother of the dying girl threw herself upon the bed and sobbed piteously, while the father looked on seemingly doumbfounded.

Yesterday the doctor and his wife and their servant girl were brought to the Toombs Police Court for a hearing before Justice Flammer. Dr. Phelps was on hand to testify as to the condition of the victim, but the only deposition taken was that of the servant girl, Annie Maginnis. It is as follows:

Annie Maginnis, of No. 75 Avenue C, being duly sworn, deposes and says that she is a servant in the family of Dr. L. Meyer, and has been for the past week; that on Wednesday last, the 5th inst., two young ladies called on Dr. Meyer; that they took lunch with him and his wife, one of the young ladies remaining all night; next day the same young lady had accompanied the one who remained over night called again, remaining but a short while; she did not return, to deponent's knowledge; on the Thursday following, that is, the day after the young lady took up her abode in Dr. Meyer's house, Mrs. Meyer, the wife of Dr. Meyer, requested deponent to fetch some hot water, which deponent did in a pitcher; Mrs. Meyer then took said hot water up to the apartment occupied by the young lady aforementioned as having taken up her abode in Dr. Meyer's house. ANNIE MAGINNIS.

Meyer and his wife were remanded to the Fourteenth precinct station-house. The girl Annie Maginnis being in an advanced state of pregnancy, was allowed to depart on her own recognizance.

The utmost secrecy was maintained by everybody connected with the arrests, as well as by the relations of the young lady. Her father was in court, and had the appearance of intense mental suffering. He is of very fine appearance, with a long flowing beard, and and evidently is a man of refinement and of good standing in the community. He gave the name as E. L. Reed, but this is supposed to be a fictitious one. He is apparently about forty years of age.

Detective O'Connor, when pressed for information, said he would not divulge the name either of the lady or her seducer for $10,000. It would defeat the plan he had laid for the arrest of the man, besides ruining the reputations of all the persons connected with the case. Continuing, Mr. O'Connor said: "It is an outrageous affair. It seems to me this woman was outraged instead of seduced. The man took her off and got her to drink wine, and she didn't know what had taken place till the following morning. We expect to arrest the man to-night, and we wouldn't let his name be known for anything, as if we did he would surely fly." Mr. O'Conner said that the city of New York was one of the best places in the world to hide in.

The detective also said the first operation was performed on the young lady the day she was brought there—Wednesday—repeated on Thursday, and the abortion accomplished on Saturday. Among reputable physicians Dr. Meyer was looked upon as a "render," that is one who is a member of an "abortionist's ring" and does the respectable part of the business.

Dr. Meyer occupied the first floor and basement of the house No. 348 Second avenue. A pull at the kitchen or basement bell always brought out two or three men, one of whom was sure to be the father of the young woman who lay at the point of death on the floor above. All of those men were bound to secrecy, and their only reply to every question was, "I don't know anything about it." The father of the young lady sometimes became excited, and threatened dire vengeance on the seducer of his daugher. Swinging his arms, he exclaimed, "It will all come out, I suppose, and when it does come out there will be not a *few officials mixed up.*"—*N. Y. World.*

PERSONAL.

PATTI, the tenor, has jet eyes and hair, and a lovely voice.

AMONG the good acts which Suetonius mentions as signalizing the commencement of the reign of Tiberius was the prohibition by an edict of the custom of daily kissing.

MR. AND MRS. SIMON WOLF, accompanied by friends from New York, left last evening for a pleasure visit to the Pacific Slope. They will be absent about five weeks.

THE widow of Sir William Bowes, in her will, written in 1420, disposes to her "god-daughter Maud, daughter of the Baron of Hilton, one romance boke, called the Gospelle."

SENATOR BAYARD, of Delaware, thinks Wendell Phillips ought to be called the nitro-glycerine candidate for Governor of Massachusetts, as it would be fatal to the people of that State to have such financial fallacies as his advocates implanted there.

THE editor of the Cynthiana (Ky.) *Democrat* exhibits with pride a quilt of worsted patchwork made by himself when fourteen years old. It contains twelve thousand pieces, and has taken four premiums at fairs, beating a total of about one hundred ladies.

SCHUMANN and Mendelssohn did not love each other. Schumann was a sweet and simple-minded German, whose physical disease ran away with his mind; and Mendelssohn was a clear-headed, technical tyrant, who had a mechanical genius, and was as transparent as a water spring.

DR. ROTH, of Danvers, Ill., died recently from starvation, caused by ossification of the gullet, a disease which has never been known to the physicians of that section. The entire interior of the esophagus became solid bone. His suffering was terrible, and death was a happy release.

MISS GEORGIE HOSKINS, daughter of Hon. S. S. Hoskins, member of Congress from New York, will be married to Mr. Robert Pressly Scott, at Utica, N. Y., on the 25th instant. Miss Hoskins is well known in Washington, and was a great favorite in society during her visit here last winter.

IT IS SAID that Mr. W. H. Vanderbilt is very kind-hearted, and easily touched by a sad story. It is related by a New York correspondent of the Boston *Gazette* that he carries about in his pocket-book a crumpled newspaper copy of Mr. William Winter's poetical address to Mr. John Brougham, and that when in the mood, he will take out this scrap and read it to his friends with moved appreciation.

MR. THEODORE TILTON, accompanied by his son Carroll, returned to his home in Brooklyn, from a tour of Europe, on last Saturday. He left his daughters, Misses Florence and Alice, in Stuttgart, Germany, where they will remain for a year or more, the former named young lady to continue her studies at the Conservatory of Music, and Miss Alice to pursue her search for knowledge at the Art School.

MRS. GEN. SHERMAN does not approve of "round-dancing," and does not allow her daughters to participate in it. She says: "The advocates of this dance have had their own way long enough—absorbing all entertainments—sneering upon and ridiculing those who quietly decline to participate. They have been ridiculing, and scorning, and slighting every modest and obedient girl, who failed to participate with them, for these many years."

THE Apostles of the Mormon Church in Salt Lake City, joined by J. W. Young and Daniel H. Wells, late counselor of Brigham Young, published a circular stating that on September 1 they held a meeting, waited upon the Lord, who blessed them, and who revealed to them the steps they should take. John Taylor, Senior Apostle and Acting President of the Twelve, is unanimously sustained in that position, and also that the quorum of twelve apostles is the presiding authority of the Church. This was the plan pursued at the time of the death of Joseph Smith, and was so ordered by Smith and sustained by Brigham Young. To facilitate the transaction of business, it was ordered that President John Taylor be assisted by John W. Young, Daniel H. Wells and George Q. Cannon. The circular urges all saints to be faithful in building temples and paying tithing.

MR. RUSKIN'S study at his rural home of Brantwood is a long, low room, with two large windows opening out upon the Lake of Conistan. Turner's "Lake of Geneva" hangs over the fireplace at one end, the author's writing-table stands at the other, and the walls are covered with book-cases and cabinets. These cabinets are full of valuable drawings and MSS. to illustrate Mr. Ruskin rises early, and writes for three hours before his guests are down. Breakfast over, he retires to his study to answer numerous letters or complete some piece of unfinished work, or will go out on to the hill, perhaps, and make a delicately finished study of rock and grass for the engraver's hand to copy. Between 1 and 6 o'clock the tourists on the lakes may see a slight figure, dressed in a gray frock-coat and wearing the bright blue tie so familiar to audiences at Oxford and elsewhere, walking about the quiet lanes, sifting down by the harbor's side, or boring on the water. The back is somewhat bent, the light brown hair straight and long, the whiskers scarcely showing signs of eight-and-fifty summers numbered, and the spectator need not be surprised at the determined energy with which a boat is brought to shore or pushed out into the lake.

HOTEL ARRIVALS.

At the Metropolitan.—Dr. Y. W. West, Richmond; G. W. Moore and W. H. Fenner, N. Y.; W. P. Calvert, Philadelphia; J. W. Ward, W. J. Miller and wife and W. S. Johnson and wife, B. L. A. Arnold, Del.; D. O'Connor and wife, Scranton; L. Dunlop, Philadelphia; Miss Annie A. Sullivan, Baltimore; W. H. Dixon, N. C.; J. Rotenhouse, Philadelphia; T. H. Carroll and J. C. Murrell, Pa.; A. W. Griffith, Ga., and E. T. Myers, Richmond.

THE MORMON PROBLEM.

From the New York Times:

The burial of the Mormon "empire founder," as Brigham Young liked to be styled, brings as face to face with the question: What will become of Mormondom? Though the dead prophet was the head and front of his commonwealth, we see no ground for assuming that his death will be followed by the death of the Mormon Church. Setting aside for a moment the effect of applying external force to crush it, the future of Mormonism simply depends on the comparative strength which the disintegrating and the conservative forces will now develop, and the latter seem to us much the more potent.

FINANCE AND COMMERCE.

Finance.

WASHINGTON, September 10, 1877.

In New York to-day money was easy at 5. Exchanges dull at 484¾. Gold quiet at 100¼. Gold to carry, 1.

Government bonds firm at the following quotations:

1867's, coupon's	110¼	1867's	109¾
1867's, new	109¾	New 5's	109¾
1867's	107¾	Ten-forties	104¾

State bonds active.

The following are the closing rates for State securities, as telegraphed from the New York Stock Exchange:

Tennessee 6's, old	41	S. Carolina, A. & O.	22
do. new	40	Missouri, 6's	101¼
do. series	42½	Missouri and St. Jo	103¾
Virginia sixes	30	Louisiana 6's	92
do. new	30	do. new	92
do. consol	52	Levee 6's	92
do. deferred	5¼	Levee 8's	82
Georgia 6's	90½	Alabama 5's	99¾
do. 7's	93	do. 8's	99¾
do. gold bonds	90	Arkansas 6's	39
North Carolina, old	19¼	do. 7's	5¾
do. new	7¾	do. 10	7
North Carolina s. tax	7¾	do. Cen.	4¾
South Carolina, old	40	Gold	108¾
South Carolina, new	22		

Stocks stronger.

The following are the opening and closing rates for the active stocks, as telegraphed to H. D. Cooke, jr., & Co., from the New York Stock Exchange:

	Shares sold.	Opening prices.	Closing prices.
Pacific Mail	1,600	24¾	24
Western Union	33,000	82¾	81¾
Chicago and Northwestern	1,300	34¼	33¾
do. preferred	4,600	62¼	61
Rock Island	600	102¾	100
Saint Paul	6,200	32	30¾
do. preferred	4,900	67¼	66¾
C. C. and I. C.	100	4	4
Erie	1,800	11¾	11¾
Hannibal and St. Joseph	100	13¾	11¾
Lake Shore	38,300	64¼	62¾
New York Central	3,300	104	102¾
Ohio and Mississippi	3,900	6¾	6¼
Wabash	2,700	11¾	10¾
Union Pacific	1,100	68	66¾
Missouri Pacific			14
Michigan Central	13,300	52¾	50¾
Delaware and Hudson	4,600	44	44¾
Pacific Central	600		11¾
Delaware, Lack. and Western	40,700	57	56¾
Gold to carry		—	1
Money		—	5
Gold		108¾	100¾

The following are the buying and selling rates for Government securities:

Securities.	Buying.	Selling
U. S. sixes, 1881, registered	110¾	
Five-twenties, 1865, old	109¾	105¾
Five-twenties, 1867	107¾	
Five-twenties, 1868	108¾	
Ten-forties	108¾	
New five per cents	107¾	
Currency sixes	122¾	123
Congress guaranteed 5-6's		74¾
4½ per cent. U. S. bonds	105¾	
4 per cent. U. S. bonds, reg	102¾	102¾
Gold	108¾	
Foreign Exchanges:		
Three-day bills	486¾	
Sixty-day bills	483¾	

Commerce.

BALTIMORE, September 8.—Cotton steady, and quiet middling, 11¼.

Flour quiet and unchanged. Wheat quiet and easier, very good to prime, 1 @$1 15; do. ordinary, $1 10@$1 40; Western, steamer, nominally 1 20; do. No. 2 winter red, spot, $1 41; September, $1 42¼; Octo-ber, $1 34¼; November, 1 34¼ bid. Corn—Southern quiet; Western steady; Southern white, 55c; do. yellow, 55c; Western mixed, spot, and September, 54½c; October, 55½ steamer, 57c. Oats scarce and wanted—Southern, 27@30c; Western white 32c; do. mixed, 30c. Hay firm and higher, at over 700. Hay Butter and Coffee unchanged. Provisions firm and unchanged. Petroleum firmer—crude 7¼c; refined, 14c. Sugar steady and firm, 10¼@10½c. Whisky quiet, nominally 1 08.

ROCHESTER—Flour, 4,000 barrels; wheat, 40,500 bushels; corn, 28,800 bushels; oats, 6000 bushels. Shipments rye, 1,000 bushels—corn, 2,000 bushels.

ST. LOUIS, September 11.—Flour firm; No. 2 Strait, $2 25@$2 40; superfine State, $2 20@$2 25; extra State, $2 50@$2 75; superfine Western, $2 20@$2 25. Southern flour firm and in fair demand; No. 2, $2 50@$2 75; superfine, $2 20@$2 25.

DIED.

BERRY.—On the 11th of September, 1877, at 6:45 a. m., CORA, beloved wife of Jeremiah Berry, aged twenty-one years.

The relatives and friends of the family are respectfully requested to attend the funeral from her late residence, No. 423 Fourth street southeast, this afternoon at 3 o'clock.

QUINN.—On the 9th of September, 1877, JOHN W. C. QUINN, infant son of Bernard and Ellen Quinn, aged thirteen months.

RYAN.—On Monday, September 10, 1877, at 6 o'clock p.m., Miss CATHERINE RYAN, in the seventy fifth year of her age.

The funeral will take place from the residence of Mrs. Wm. Ryan, No. 420 Eleventh street northwest, this morning at 9 o'clock. Friends of the family invited to attend.

WELSH.—At 4:30 p. m. on Monday, the 10th inst., after a short but severe illness, ALFORD C. WELSH, in the twenty-second year of his age.

The funeral will take place from the residence of his mother, No. 814 Sixth street northwest, at 4 p. m., Wednesday, the 12th inst. Friends of the family are invited to attend. [Star]

FARRELL.—On Monday, September 10, 1877, at 11:45 o'clock, after a long and painful illness of consumption, PATRICK FARRELL, in the twenty-eighth year of his age.

His funeral will take place from his parents' residence, No. 19 G street, between First and North Capitol streets, at 10 o'clock Wednesday morning, and proceed to St. Aloysius' church, where Requiem Mass will be celebrated. The friends and relatives of the family are respectfully invited to attend.

UNDERTAKERS.

R. W. BARKER,
CABINET MAKER AND UNDERTAKER,
CABINET MAKER AND UNDERTAKER,
NO. 411 ELEVENTH STREET N. W.,
BETWEEN F AND G STREETS.
Bodies Embalmed and prepared for transportation at the shortest notice. my23

R. F. HARVEY,
NO. 394 F STREET NORTHWEST.
I have secured the services of the BEST EMBALMERS in the country. mh21

CONDEMNED.—BALSAM COPAIBA IS CONdemned and discarded as being not only worthless but frequently injurious. It is disgusting in taste and smell, and will disorder the soundest stomach, and still the quacks use the drug. Samaritan's Gift is purely vegetable, pleasant to take and will always cure in from two to four days. It is the only known medicine that can be depended on, thereby avoiding exposure and trouble. Male packages, $2, female, $. Sold at Twelfth street and Pennsylvania avenue and by druggists. jes-1y W. B. ENTWISLE.

WILLIAM B. ENTWISLE,
Corner Penna. avenue and Twelfth street.
DEALER IN
PURE DRUGS, CHEMICALS, MEDICINES,
FANCY AND TOILET ARTICLES,
SPONGES, BRUSHES, SOAPS, PERFUMERY, &C.
PHYSICIANS' PRESCRIPTIONS CAREFULLY COMPOUNDED. aug28

NEW ADVERTISEMENTS.

THE CO-PARTNERSHIP HERETOFORE EXisting between William Buckley and William E. Verzillion is THIS DAY dissolved by mutual consent, I purchasing Wm. E. Verzillion's right, title and interest in said co-partnership.
WILLIAM BUCKLEY.

FOOD CURE.
aug 8-3m* 425 PENNSYLVANIA AVENUE.

IMPORTANT TO TAX-PAYERS.
For the convenience of property-owners and tax-payers, I have established an OFFICE at No. 211 Four-and-a-half street, between the Columbia Building and C street.
Special attention given to the READJUSTMENT OF IMPROVEMENT ASSESSMENTS and the collection of claims for damages to real estate, old material re-used and work done by lot-owners under permit.
IMPROVEMENT TAXES paid at a large discount.
Information relative to the general, special and personal tax laws cheerfully and freely given.
sept-1m WILLIAM DICKSON.

ATTORNEYS.

JOHN A GROW
ATTORNEY AND COUNSELOR AT LAW,
ST. CLOUD BUILDING, 1008 F AND NINTH ST
sept-1y WASHINGTON D C

PIANOS.

HALLET, DAVIS & CO.,
PIANO AGENCY,
511 Ninth street northwest.
Upright a specialty. aug14-tf

BUSINESS CHANCES.

VALUABLE PROPERTY ON NINTH STREET FOR SALE.—The Brick House and Lot, No. 516 Ninth street, between E and F streets northwest, is offered at private sale. The house has eleven rooms. The superior location of this property for business purposes limites to the purchaser