THE BANK OF CALIFORNIA.

A Graphic Sketch of the Institution.

THE TRUE CHARACTER OF MR. RALSTON

His Labors to Build Up the Pacific Coast.

A FRIEND OF THE PEOPLE.

The Enterprises Sustained by the Bank.

The Institution Starts on an Enlarged Capital.

SAN FRANCISCO, Sept. 20, 1875. The Americanizing of the Pacific Coast and the magmificent results that have followed its annexation to the United States could not fail to draw here a host of remarkable men-men great in mechanics, great in invention, great in enterprise and great in the development of a new country, with such rich and varied resources. Such men could not possibly travel in the old slow style of their fathers, while such boundless treasures were beckoning to them to hasten on and gather them up. In a quarter of a century a country almost unknown to the world and with an almost un pronounceable name in the school class has thus sprung ato being and exhibited a capacity for independent self-existence that is really a marvel and a source of just pride to all who look with pleasure upon the progress of the American people. Towering head and shoul ders above all these great men stood the figure of William C. Ralston, who seems to be one of those remarkable creations of nature-seen only once in a generationendowed with an organization perfectly adapted for such a work as needed to be done on the Pacific Coast in the latter half of the nineteenth century. THE BANK OF CALIFORNIA

was the necessary outgrowth of such a country and such a man. To the man of the Pacific Coast the Bank of California took rank with the Bank of France and the Bank of England. Other cities in the country might boast of wealthy and powerful banking institu ons as stable and as invulnerable as the everlasting hills, but they were merely local in their reputation and limited in their sphere of operations; but to the Californian the bank of which Mr. Ralston was the head seemed to embody in one general idea the wealth and influence of the whole Pacific Coast, extending its active business relations castward to the great cities on the Atlantic Coast, and across the ocean to Europe, while westward it stretched its hand across the great expanse of waters and dealt enormously with the oldest nations of the world, regarding them as directly its own next door neighbors and special subjects for commercial intercourse. The Californian travelled with a sense of solidity when he had a letter of credit from his own bank. The thought of its greatness was ever in his mind, and inseparably associated with it was the name of "his friend, William C. Ralston," who was ever ready to aid and protect the Californian abroad who might by any accident or misfortune need the use of his name. It was the realization of this fact that made the man at home who had never deposited a dollar in the vaults of the bank as enthusiastic in his praise as the man of millions who had placed all his earthly treasures in his safe keeping.

THE PRESIDENT, WILLIAM C. BALSTON There was nothing of the "Great I am" about him no dash or style to attract attention; as simple in dress as he was plain and unaffected in manners. He did what he did naturally and without parade. He sought no one's confidence, yet he was the reposisought no one's confidence, yet he was the repository of the private business projects of nearly every one who had an enterprise to establish. He could be seen at any moment, could be talked to wherever he was; was accessible to the poorest as to the wealthiest and to the one as to the other; he possessed the rare gift of being an attentive listener. He was quick to perceive the drift of a conversation or the point of a statement addressed to him and often before an inquiry was ended the answer was delivered, "Yes," "No," or a suggestion of how it should be. He seemed almost intuitively to understand the merits of any measure to which his attention was called, and in brief, clear words his detailed was promptly expressed. There was no to the development of the country and was certain to be successful.

It is kindful carriage manufactory was another of his fostered enterprises, and had there been no overland Pacille Railroad it would have been grandly successful.

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By his aid and encouragement the country was another of his fostered enterprises, and had there been no overland fostered en possibility of misunderstanding him. Notwith the great power he wielded, he could submit to be talked to by those associated with him in the general interests of the bank, when they had anything to say to him by way of caution or suggestion with regard to any of the enterprises in which the bank was engaged. He never turned away from an implied reproof, however much he might think it uncalled for, and would always express his apprecia tion of the suggestion, though, at the same time, he would give evidence of the utmost confidence in his own judgment, and was self-willed enough to follow it

A wealthy capitalist remarked to your correspondent yesterday that "Ralston was a natural banker. I never know a man with such wonderful capacity for almost instantly realizing the relative value of exchanges in every part of the globe. The financial markets of the world were his study, and where there was a possibility of a dollar being made for the bank Raiston made it; and had he confined himself of late years wholly to the limitations of a sound banking business nothing could have ever occurred to injure the bank or to have tarnished the fame of its man ager;" and this is, I presume, the general judgment of his warmest friends, who would shudder to express or listen to an unkind word against his memory.

THE ORIGIN OF THE BANK. I need not enumerate the varied associations of Mr. Ralston with well known capitalists and bankers from the time he arrived in this city, as much of that has already been given to the public both by the electric spark and the pen in the various sketches of his life published in the daily press. It is sufficient to note that his career in business has always been onward and upward, every change being further in advance toward the goal of his ambition—the control of the moneyed interests on the Pacific. He had never known what it was to fail, and, intoxicated with an uninterrupted series of successes, he probably felt that time slone was bounded, and what he could not accomplish one day was only postponed till the morrow. Having been eminently successful in smaller banks, the conception of a gigantic corporate bank of the character of the Bank of California was naturally the offspring of his brain. The thought was solely his, and through his personal and direct influence and exertions the organization was effected and took legal form on the 15th of June, 1864, with a capital of \$2,000,000, with a reserve fund of \$1,500,000, and it entered upon a career of prosperity which was increased to \$5,000,000, with a reserve fund of \$1,500,000, and it entered upon a career of prosperity which was uninterrupted till its recent suidon and unlooked for collapse. From the beginning Mr. D. O. Mills, a cautious banker of Sacramento, was by Mr. Raiston's selection made its first president, while he himself filled the position of cashier, and in that relationship they continued till July, 1873, when Mr. Mills resigned and Mr. Raiston became its president. While he was cashier he was the head of the bank. He was its brain, soul and backbone, and when he ascended to the upper chair he continued to manage its business in the same way. Wherever he was, there was visibly the illustration of the sentiment, "L'Etat c'est mod." The trustation and the man were indivisible. He directed everything as it he owned it. The trustees were sellom more than figureheads.

There are two places eminently popular in San Francisco—California street and the Cliff House. No strangor ever visited the city without hearing of both. The great attraction of the one is the sea liens and the roaring of the billiows on a rock-bound coast, and in the other the buils and bears and the murmuring waves of the money market. After the first breakfast in the city the stranger is sure toward the goal of his ambition—the control of the moneyed interests on the Pacific. He had never known

Venice. Its massive blue stone pillars produce a striking effect. All around great towering buildings bave been put up, but the Bank of California is the gem of them all. It was Mr. Raiston's ambition that the external edifice should be suggestive of the wealth and stability within, and nothing was denied the artisan and the mechanic. The inside is finished throughout with bird's-eye maple, highly polished. The counters and decks are of solid San Domingo malagany, and the furniture of solid oak. The ceiling of the banking room is in deep panel work, painted in fresco, with ventilators in ornamental stucco work, and the mantels are of California marble. The vaults and safes are fireproof and invulnerable, and in every other way show the greatest care and skill in their construction. In the private office of this edifice, from the 27th of Jūne, 1867, to the 27th of August, 1875, William C. Raiston reigned supreme as the head of the most powerful institution on the Pacific coast—if not indeed of in many respects, the greatest bank in the United States, and there thousands of travellers from the distant nations made the personal acquaintance of one of America's most gifted men, a genula and most hospitable gentleman.

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It will be somewhat difficult for persons who never lived in a mining country to comprehend the scope and character of an institution like the Bank of Cahifornia without a word of explanation. In a country where mining and mining interests form the staple business of the community a bank must necessarily extend its operations outside the ordinary channels of trade. There are banks here that confine themselves strictly to the limits of commercial transactions and have nothing more than the calculations of debit and credit, advances and discounts to deal with, and their risks are only nominal. Another class of banking, however, here is necessary to meet the exigencies of the large interests associated with mining and stocks. Flood and O'Brien, Makey and Fair, four men who have made groat wealth within the last few years, are now erecting a bank to deal exclusively with this large interest, and to confine themselves wholly to it. But up to the present time such a bank as that alfuded to was next to impossible, even here in San Francisco. It required great wealth, and they are the bonanza kings. They can do it.

OPERATIONS OF THE BANK.

The Bank of California embraced in its operations both mining and commercial interests, and has probably now discovered that such a combination is not without its risks, for what is simple and clear in transactions of daily life above ground is not quite so easy to handle when concealed in the bowels of the earth. In addition to commerce and mining Mr. Ralston considered that one of the greatest and most important objects of a California bank should be to aid in the development of the country in every feasible way. Hence he was associated as the bank's representative, directly or indirectly, with every enterprise which promised to contribute to the wealth and advancement of the coast, and in so acting he had, no doubt of it, the fullest co-operation of the heaviest depositors, for, with all its wealth, California still c

will let him have what he requires." It was in this spirit that he extended aid to some of the best workmen who came pouniess to California in years past, and through his influence many branches of manufacture and industry have been successfully established here. It is difficult to find anything of magnitude here without tracing the hand of Raiston. He was in everything that needed aid.

The Mission and Pacific Woodlen Mill, that has given to California a world wide fame for the manufacture of the finest white goods and blankets, was an institution that he nourished and fostered into life. Donald McLennan, a Scotchman, as his name imports, came here from some woollen mills in Massachusetts with a light purse, but a head richly laden with experience, and made the acquaintance of the hardworking banker. Soon business was projected, land purchased and money advanced with which to commence the manufacture of woollen goods. With \$50,000 everything was purchased, including the first two machines, employs 925 men and women, and gives occupation and support in other ways to 3,000 persons, and its assets cover \$1,500,000. It was Raiston's pet, and with clearness of vision about the growth of the city, he had iand purchased far away from the centre of commerce, but which is now within a few blocks of the new City Hall, and the land is worth twenty times more than the original purchase price. The affairs of this mill have been in the hands of discrect, intelligent men, and from the excellence of its manufactured goods the Mission and Pacific Woollen Mill has a contract for furnishing to the government a large amount of clothing for both the army and the navy. The troubles of the bank and the death of Mr. Ralston's will affect in nothing the permanent stability of this industry.

With Ralston's aid the Pacific Rolling Mills were estables in the hands.

with Ralston's aid the Pacific Rolling Mills were established, and, with the heavy freight tariff in their favor, they have done an extensive and successful business. Such an industry was absolutely necessary to the development of the country and was certain to

more—to show the character of the man and how, even with the most benevolent and philanthropic sentiments, he could lay the foundation of his own enfoarrassment and overthrow when a dark and cloudy day obscured his path.

That the trustees or directors of the bank, as they

are usually cances, knew of the aid which he was ren-dering to those industries is as certain as any fact in life, and had the recent crash not come upon the bank from a variety of circumstances which Raiston could not foresee, and which, when they came, he could not possibly battle with, all these enterprises would have labored on to permanent and grand success, and his denunciators to-day would have been his loudest enlogists.

m any general statement of his ready assistance

From any general statement of his ready assistance to found new enterprises no one should deduce that his was a prodigal hand scattering broadcast his own and other people's wealth. It was not so. He was a careful financier, and he could say "No" emphatically when to his mind an impractical business was proposed. The bank paid interest to its depositors, and the money so deposited had to be used by the bank where it would command a higher rate of interest; and where he could, as he thought, sccure that and at the same time advance the interest of the country, he was ready, but then only. He was not omniscient and could not foresee what was beyond human ken, and there only did he stumble.

THE TORN IN HIS FORTURE.

When his history comes to be written it will be seen that the turn in his fortune was not due to reckless adventure or gambing with fate; but the first inroad upon his prosperity was that frightful earthquake in 1808 that shook the best buildings in San Francisco and demoralized the stoutest hearts. I well remember the incident and shall never forget the words of a general of the French army who was in the city at the time, "There be no brave mens to-day in California," The bank before this had extended aid to the Montgomery Street Real Estate Association to carry out a project which, had it been consummated, would have given San Francisco a magnificent business street from Telegraph Hill on the north to the Hay of San Francisco in the south. This earthquake was the entering wedge into the prosperity of William C. Ralston; it demoralized all enterprise for a time, and no one had confidence to build, no one cared to make improvements, and one by one new difficulties sprung up around the projects of extending Montgomery street. The money loaned was drawing interest, and more had to be loaned by the bank to move the project onward, but, in spite of everything, it became an elephant, and to protect the bank against this loss the liabilities were all assumed by Mr. Ralston as his own personal debt. With hi With his whole fortune either in the bank or at its command, it is very easy to conceive how difficulties of one kind and another, belonging to others with whom he had advised or with whom he was associated, became, through his delicate sense of honor, charged to his own personal account, and before he could fully realize it his fortune had taken flight. It is well known that in cases where he had favored enterprises and adventures that were not successful, rather than his friends who confided in his judgment should lose, he was always more ready to suffer than to see others injured.

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as "the man who never went back on the poor." His loss to California is irreparable. There was no man like him, and his place cannot be filled.

THE VICTIM OF ENVY.

For some time before his death he knew that there were parties at work to break the bank if they could only get the stock market to bear upon its interests, but with even this intimation he could not provide against the disaster that threatened it and him. The gold coin was not in the bank to meet a run. There was gold in the city, but it was "locked up" and beyond his reach. Those who had it were antsgonists of the bank, and the best of commercial paper could not move them to come to its relief. He saw the day of trial approaching, and with manly honesty set to work to sell his own property at immense sacrifice to decrease his liabilities, but nothing could save the Bank of California. Those who were determined to burst it had the power to do so and they did it, and here an interesting history will some day be given to the public; but for the present this must suffice, and to this I need only add that William C. Raiston did not ruin the Bank of California.

WALL STREET NOTES.

A FEW WHOLESOME TRUTHS-UNION PACIFIC

AND PACIFIC MAIL. There were many rumors of failures and troubles in the stock market yesterday, but none were well authenticated. The suspension of Messrs. Sheppard, Hall & Co., lumber dealers in Boston, was confirmed the liabilities were placed at \$1,500,000, with indebted ness to the Boston banks of about \$1,000,000. The particulars of this disastrous failure could not ascertained, but coming on the heels

be ascertained, but coming on the heels of so many of the same sort, the situation was rendered anything but encouraging. Union Pacific Railroad broke about midday from 70 to 64%, and various were the rumors in regard to its sudden retrograde movement. In one quarter it was reported that Mr. Gould's brokers had sold it inadvertently (?) and in another that ions had been called on THE RUGHE PINANCER by a well known home insurance company to whose demands he was unable to respond. At all events Union Pacific was sold down by somebody to 64%, and, although it rallied to 66% a 67, the close was at about the lowest point of the day. The officers of the insurance company were reported as refusing to affirm or deny the statements as to their loans to the company, and as Mr. Gould's brokers were sellers of his stock it was but fair to suppose that they were unable or unwilling to carry his load of inflated securities any longer.

THE EXPOSE OF THE PACIFIC MAIL STATEMENT THE EMPOSE OF THE PACIFIC MAIL STATEMENT was generally recognized as the pricking of the bubble, and there were but few holders except the sanguine ones who did not dispose of their stocks.

A statement of the real condition of Pacific Mail is promised in a day or two, with a list of all the steamers and the property of the company. Until this exhibit is made it would be worse than foily for the public to put their money in an enterprise that invites nothing, pays nothing, and for the moment is regarded as a mere speculative venture.

speculative venture.

Messra, Laidlaw & Co. give notice that the agency of the Bank of California will pay all outstanding drafts of the Bank of California on and after to-day, the 2d inst.

THE THIRD AVENUE BANK.

On inquiry at the office of the Third Avenue Savings Bank yesterday, the receiver, Mr. W. S. Carman, state there were no new developments. He expects to be assets and liabilities of the concern, within a few days. He also stated that the deposits made since Saturday He also stated that the deposits made since Saturday last have not been entered on the bank books, but, in view of the probable stoppage, which it was seen was inevitable at that time, the amounts paid in were placed in separate envelopes, with the name of the depositor thereon, and held by the teller in trust for those making such deposits. There is, therefore, every reason to believe that such depositors will receive back their money. Yet there is a legal point involved as to the right of the receiver to hand back these moneys. It is, however, almost beyond doubt that he will be authorized by the Court to do so. There were but few people around the neighborhood of the bank yesterday, and the few that did pay a visit to the institution went on their way when they found the state of the case, quietly submitting to the inevitable.

THE TOWNSEND SAVINGS BANK.

A TWENTY PER CENT DIVIDEND TO BE DE-CLARED IN FAVOR OF THE DEPOSITORS.

NEW HAVEN, Conn., Oct. 1, 1875. The affairs of the Townsend Savings Bank, which have been the subject of so much discussion and bitter criticism for more than a year, are, under the management of competent and responsible receivers, brighten-ing up. The disposition of securities claimed ing up. The disposition of securities claimed by many to be of questionable value have resulted so favorably to the interests of depositors that the receivers have to-day announced their ability to declare, during the latter part of October, a dividend of twenty per cent of the assessed values held by the institution in favor of its depositors. To pay at this rate more than \$500,000 will be required. The estimated amount is \$575,000. The payment of this money to more than 12,000 depositors will be a financial help to the community. An official statement from the receiver concerning the dividends, directing when and how the dividend is to be paid, will be shortly issued.

CUSTOM HOUSE NOTES.

Special Customs Inspector A. McCort received from the Custom House vesterday a check for \$1.118 32 as his reward from the government for a capture of smuggled watches he made over a year ago on the National line steamship Egypt,

Considerable growling exists among Custom House officers with respect to their assessments "for the

night inspectors, \$12.
Acting Deputy Surveyor Corsa receives the assessments at the barge office.
Deputy Collector Samuel Maddox leaves for Europe this morning, on account of ill health, on the steamship Adriatic.

REAL ESTATE SALES.

Quite a large crowd attended the Real Estate Exchange yesterday. The following sales of property

A. H. Muller & Son sold, for account of Auson B. Birdsall and others, in bankruptcy, by order of receiver, sixteen brown stone houses and lots on the east side of Lexington avenue and on the south side of Forty-seventh street, variously sized, 20x85, 20x100.5, 18x100.5 and 17x100.5, to Egbert Dunn, receiver, for \$375,000.

D. M. Seaman sold, per order of the Court, in fore-

D. M. Seaman sold, per order of the Court, in fore-closure, the three story and basement brick building and lot, 25x98.9 on Fortieth street, north side, 280 feet east of Eighth avenue, to Andrew Euste, for \$6,000, over and above a mortgage of \$5,330—total, \$11,350. The property is valued at \$14,000. Also a three story frame house and lot, 18x100.11, on the south side of 106th street, 196 feet east of Third avenue, to Peter Asien, for \$3,850, the property being valued at \$5,000.

avenue, to Peter Asten, for \$3,850, the property being valued at \$5,000.

E. A. Lawrence & Co. sold in foreclosure, by order of the Court, the plot of land 100x134 6x100x140.10, on the south side of 175th street, 500 feet west of Tenth avenue, to F. J. O'Neil, second mortgagee, for \$2,925.

George H. Scott sold, by order of the Court, in foreclosure, the three story brick house and lot 18x74.10, on the south side of 127th street, 18 feet east of Fourth avenue, to John Campbell, plaintiff's attorney, for \$1,800, over a mortgage of \$5,380, total, \$7,180, said property being valued at \$10,000.

THE NEW HAVEN INSURANCE CASE

JUDGE SHIPMAN DISMISSES THE PETITION OF THE COMPANY FOR AN INJUNCTION TO RE-STRAIN COMMISSIONER STEDMAN-THE COM-MISSIONER DEMANDS THE ASSETS OF THE COMPANY AND IS REFUSED.

NEW HAVEN, Conn., Oct. 1, 1875. In the United States District Court at Hartford this morning the petition of the American National Life and Trust Company for an injunction, filed some two weeks since, restraining Insurance Commissioner Stedman from assuming possession of the assets of the company, came up. Counsel for petitioners and the respondent were present in numbers. Judge Shipman's opinion, which was given at some length, entered fully into the points raised in the argument, and sustained the power of the Legislature to repeal the company's charter and establish the validity of the act of the last session. In denying the petition for an injunction and vacating the restraining order granted by him he expressed the opinion that the charter is repealed by the act, and that it was competent for the Legislature to name a custedian of the assets, pending the determination of the question of the decision, of which the revival of the charter

dependent. and fell like a thunderbolt among counsel for the company. Commissioner Stedman, who was prescarrying here at ten minutes past two o'clock. Accompanied by Simeon E. Baidwin as counsel, two policemen and a reporter, he proceeded by back to the office of the insurance company, on Chapel street, opposite the Green, and demanded of Mr. Benjamin Noyes, its president, the delivery to him of the assets of the company. To this demand Mr. Noyes, reading from a paper, replied as follows:—

not my purpose to resist the law, and I do not intend to. I shall not part with the assets to any other person, but shall hold them subject to such orders and decrees as shall be made by the courts having jurisdiction of the legal questions involved."

Commissioner Stedman then said:—"Mr. Noyes, you refuse to deliver to me the assets?"

Mr. Noyes replued, "You have my answer."

The Commissioner then said, "I have brought these men here as witnesses," to which Mr. Noyes simply replied, "Well."

This ended the proceedings at the company's office, and the Commissioner and his counsel left.

At three o'clock a messenger left the city with an application to the Superior Court of New London county, now in session at Norwich, for a writ of mandamus to compel the delivery of the assets. President Noyes has been notified also that he will be held liable under the criminal law of the State. If the application for a mandamus is granted Mr. Stedman will soon be in possession of the company's office.

Fending the proceedings the greatest excitement prevalled in the streets, and speculation is rife as to what may be the answer of the Superior Court to-morrow for a mandamus.

STATIONERS' BOARD, OR TERADE

STATIONERS' BOARD OF TRADE.

A number of the leading stationers of this city, repreenting a trade interest of large and constantly growing importance, have taken initiatory steps to form a local Board of Trade and for organizing an Exchange. The association will be located in the building at the southeast corner of Broadway and Fourth street, where the second floor has been secured. The general office will front on Broadway and will be furnished in comfortab style with desks and easy chairs for the use of non resident members of the trade visiting the city. Post Office boxes and good attendance are to be supplied and nothing is to be left undone to secure the comfor and nothing is to be left undone to secure the comfort and convenience of buyers. Andrew Geyer will have charge and general management of the Exchange. Private offices will be allotted for use as required. Back of the general office and fronting on Fourth street, twenty offices, each 15 feet long and an average of 9 feet wide, have been arranged. These will be used by a number of the leading firms as sample rooms for the reception of orders. The Exchange will be kept open daily throughout the year, and its convenience, together with the fact that information of general interests of the stationery trade, and that all new goods and novelties, with the current market rates, can be secured at one place, will, it is expected, prove of the greatest benefit to the trade. The meeting for permanent organization will be held at No. 74 Duane street on October 7, and a fair will be held at the new Exchange on October 21, the same date upon which the Book Association's will occur.

A SIGN OF THE TIMES.

One of the most important branches of industry in Newark is the manufacture of jewelry. Heretofore for the last year or two the trade has been dull to the ex tent of doing nothing, but just now with it, as with all other trades, there is observable an improvement for the better. One of the leading firms there state that there is a considerable trade springing up; that aimost daily they employ new hands, and there is a prospect of a fall trade somewhat better than it has been for

AMERICAN PEACHES IN EUROPE.

INTERESTING ACCOUNT OF THE EXPERIMENT OF SENDING FRESH PEACHES OVER THE ATLAN-TIC-WHY IT FAILED-QUEEN VICTORIA'S DIS-PHILADELPHIA, Sept. 30, 1875.

The arrival of Mr. R. T. Lockwood on the steamship Ohio, of the American line, on Saturday last, has ena-bled us to obtain further and definite information about the peach exporting experiment of last month. Our readers will recoilect that a large space in the steamer Ohio was reserved for the placement of an immense refrigerator into which the peaches were put the same day that they were picked. The steamer sailed on the 26th of August with fifteen tons of ice in the refrigerator. Upon the departure of the vessel the temperature of the refrigerator stood at sixty-six degrees, but the same night it tell to fifty-four degrees The next day it reached fifty degrees, and upon the next day forty-eight degrees. This, it appears, was the

lowest point during the trip.

At noon on the 30th, four days out, the mercury had risen to fifty-one degrees, and at the same hour on the 31st indicated fifty-four degrees, and was still tending

CONDITION OF THE PEACHES. Feeling convinced that the ice supply was exhausted, after consultation with the officers of the ship, Mr. Lockwood determined to open the refrigerator and examine the contents. At the time the steamer was off the Banks of Newfoundland in a dense fog. After a partial subsidence of the fog the hatches were opened. To obtain access to the refrigerator some fifty crater had to be removed. The fruit in these crates was dry and in fine condition. This was especially the case with the yellow varieties and Reeve's favorites. Captain Morrison then supplied ten tons of ice, which

was put in the refrigerator, and the fruit returned to its proper place. The opening, examination and sealing of the hatches occupied but one hour and a quarter. At the starting of the fan the mercury stood at 56 degrees. and at no subsequent period did it reach lower than 54 degrees. It was discovered that the fan had been run too rapidly, the friction of the atmosphere at a high rate of speed necessarily causing a rapid exhaustion of ice. The speed was reduced, and subsequently the fan was storned. On the lat and 24 of Sentember the measure. continued on the ascending scale, reaching upon date 56 degrees. From this until the 5th the m was rising but very slowly, but on the 6th the a was so rapid that all hopes of a successful fru the scheme was abandoned by those interested, for and passengers were alike deeply interested in a periment.

periment.

ARRIVAL OF THE STEAMER.

On the 7th, at 2 A. M., the steamer anchored in the Mersey. A few hours after it was attempted to ascertain the temperature, but the evaporation from the formenting fruit entirely obscured the thermometer. A few revolutions of the fan dispelled the moisture, when it was perceived that the mercury was standing at ninety degrees, while in the outer air it indicated but sixty-five.

DISAPPOINTED ENGLISHMES.

The experiment had been heralded in advance, and in such sanguine terms that deep interest was manifested on the part of the populace as well as dealers. Of this latter class a number had come from London to make purchases, and upon the arrival of the vessel many put the populace as well as the purchases. out from shore in tugs and small boats to anticipate the demand. It is said that an agent of the Queen was present to look after supplies for the royal household. Upon communicating to the gathered crowds that the peaches were rotten and must be cast away, many regrets were expressed.

regrets were expressed.

THE RESULT.

Upon the opening of the hatches a sight and smell greeted the eyes and nostrils which set saide all nope of saving even a portion of the Juscious fruit. With the exception of an oscasional peach in the centre of acrate, the entire mass was reeking with fermentation and only fit for distillation.

the entire mass was reeking with fermentation and only fit for distillation.

A portion of Reeve's favorite, which had been stored in the ice room of the ship, carefully wrapped in paper, were found, upon the arrival, in excellent condition.

The projectors of this enterprise had built much upon the large profits which they might expect, provided all things went favorably; but, from inquiries, Mr. Lockwood felt convinced that they would have been seriously disappointed in this respect. The quantity of peaches in the market from the Continent was unusually great and the fruit large and in fine condition. Besides, many of the nobility at this season are absent from their homes, and to them the dealer looks for his best market.

best market.

This failure is regretted; but, knowing the character of the organizers of this first experiment, it is assure that they will make another attempt next season, and with the knowledge and experience thus acquired, the will take such measures as to prevent a second disaster

RAPID TRANSIT.

Yesterday the Rapid Transit Commissioners were engaged for four hours with their engineers, Messrs. Newton and Shreeve, in completing the specifications and plans of the proposed road. One of the Commissioners states that they will not, in their report to be made next Monday to the Mayor, recommend any of the plans before them. They will provide certain conditions, forms of structure, &c., for the government of ditions, forms of structure, &c., for the government of the Gilbert Elevated and New York Elevated railroads in the prosecution of the work, and allow the companies to adopt such plans, now before the Commission, as may conform to the specifications. This they understand to be a compliance with the spirit of the act of last session under which they are created. It this programme be adhered to it is not unlikely that the roads to be built will embody various plans. Companies accomplishing anything by an appeal to the United States Court, though a non-resident, as the streets are the property of the State, and not of the individual property owners along their lines.

JERSEY WIFE BEATERS.

The crime of wife beating is fearfully on the increase in Trenton. Scarcely a day elapses without a case of this sort toming up before the police justices. The latest cases were those of Edward Powers and Edward carriving here at ten minutes past two o'clock. Accompanied by Simeon E. Baldwin as counsel, two policemen and a reporter, he proceeded by hack to the office of the insurance company, on Chapel street, opposite the Green, and demanded of Mr. Benjamin Noyes, its president, the delivery to him of the assets of the company. To this demand Mr. Noyes, reading from a paper, replied as follows:

"I am advised by learned counsel that the law under which you claim to take pessession of the assets of this company is nell and void; and I am further advised that the bond of \$25,000 you have offered is illegal and defective, and not such as to justify me in surrondering and handing over to you the assets of this company, amounting to more than \$1,000,000. It is stringent justice to this class of criminals. Conover, both of whom were charged with atrocious

WELSH PRESBYTERIAN CHURCH.

GENERAL ASSEMBLY AT SCRANTON-A LARGE REPRESENTATION OF DELEGATES FROM ALL PARTS OF THE UNITED STATES PRESENT-A MUSICAL AND A RELIGIOUS RACE-THE "MIXED MARRIAGE" QUESTION-THE SEVENTH BULE TO BE STRICTLY OBSERVED.

SCHANTON, Pa., Oct. 1, 1875. The grand national Eistedfod, or musical festival, of the Welsh, of which so much has been said, and which was conducted here with such marked ¿clat, was scarcely over when we were favored with a national religious reunion. It is the General Assembly of the Welsh Presbyterian Church of the United States which met here yesterday and is to continue its deliberation several days hence.

Here we have as delegates from New York the Rev. Hugh Davis, Middle Granville; Rev. James Jarrett, Utica; Elders Ebenezer Jones, Holland Patent, and H. D. Foulkes, Middle Granville. From Pennsylvania-Rev. T. J. Phillips, Plymouth; Rev. R Vaughan Griffiths, Shenandoah; Elders James R. James, Hyde Park, and William Parry, Slatington. From Ohio-Rev. John W. Evans, Oak Hill; Thomas A. Albans, Van West; Rev. J. J. Roberts, Columbus; Elders Uriah Davis, Columbus, and Joshua Roberts, Randolph; from Minnesota, Rev. William M. Jones. Judson, Rev. W. Roberts, D. D., Bellevue, and many others. Then there are Rev. T. C. Davis, of Pittsburg, Pa.; Rev. T. Foulks, of Oshkosh, Wis.; Rev. M. 4. Ellis, A. M., of Bangor, Pa ; Rev. W. W. Vaughn, of Racine, Wia Rev. Dr. S. C. Logan, of the First Presbyterian church of this city, was present to-day and fraternized with his Welsh brethren.

The Assembly having listened to the reading of the roll of delegates, elected the Rev. Dr. Roberts, of this city, Moderator, to supply the place of the Rev. Howel, Powell, of New York, who had died since the last meeting of the Assembly. Committees on missions, on union with the American Presbyterians in regard to education, on literature and kindred subjects were appointed, after which the assembly a telling sermon by the Rev. J. J. Roberts, of Columbus, who has long since distinguished himself as a writer of religious standard works of special interest and those of the Presbyterian faith. His text was from Romans, v., 6—"For when we were yet without strength in due time Christ died for the ungodly."

faith. His text was from Romans, v., 6—"For when we were yet without strength in due time Christ died for the ungodly."

After a short recess an address was delivered by the Rev. Hugh Davis, of Middle Granville, N. Y., who acquitted himself very creditably.

[APTERNOON SISSEION.]

At the afternoon session the Rev. Dr. Roberts announced to the Assembly that delegates had arrived representing the General Assembles of Ohio and Illinois, and upon those gentlemen being presented to the meeting they were received with the most gratifying manifestations of welcome.

The Rev. John D. Jones, who represented the General Assembly of Illinois, said he had been sent to the Welsh Assembly, because he was a Welshman and could speak to his brethren in their native tongue. He spoke at considerable length, and gave some interesting statistics of the membership, wealth and work of the Presbyterian Church in America. His figures show an aggregate of \$10,000,000, collected for religious purposes during last year, and his other statements were illustrative of a powerful and abiding state of religion in the Church.

Dr. Moore, representing the Assembly of Ohio, next addressed the Assembly, prefacing his remarks with an allusion to the fact of his being a thorough "Cymry," and giving some laughable experiences of his first effort to master the impossible diphthongs of the Cymrian tongue. He spoke very warmly in favor of a union between the Welsh Calvinistic and the sister American Presbyterian Church, and said he was pleased to know that the Welsh Calvinistic Methodist Church was so wholly Presbyterian in doctrine and church polity that no obstacle stood in the way of a unity with its membership. He expressed the cannes hope that the time would soon come when it would not be necessary to send delegates from the American to the Welsh Presbyterian Assemblies, bocause they would all form one body.

The Seventh Rule.

A very important feature of the day's proceedings was the report of the Committee on Church Discinline.

Presbyterian Assemblies, because they would all form one body.

THE SEVENTH RULE.

A very important feature of the day's proceedings was the report of the Committee on Church Discipline, regarding the vote of the laity of the churches in the several States, on what is known as the "Seventh Rule," in the confession of faith which enjoins the expulsion of all members of the Church who may contract marriages with non-members. The report was rather vague and indefaile, the posult not being given in figures. The committee represented, in relation to this important matter, that the "vote was incomplete and unsatisfactory," and they offered a resolution to "compromise" the affair by making it obligatory on all their churches to suspend such members from communion as might be found guilty of violating the seventh rule. This resolution was adopted unanimously, and, from the tone of the several speakers regarding it, the sentiment seemed in favor of its rigid cuforcement and observance, even with Hebraic accuracy. It is probable that zace has as much to do with this as religion, and the question of excommunication is observed, doubtless, as much to preserve in their purity the Cymrian race, customs and language, as to keep their faith inviolable.

This matter having been disposed of, the place for

inviolable.

This matter having been disposed of, the place for holding the next General Assembly in September, 1877, was discussed and, after some deliberation, Chicago, Ill., was selected, with the option of transferring the Assembly to Cincinnati if more convenient,

A SUICIDE IN HARTFORD.

HARTFORD, Conn., Oct. 1, 1875. shocked to find that during the night his wife had hung herself. Investigation showed that life had been extinct several hours. The act was accomplished by means of a rope, which deceased fastened to a door, means of a rope, which deceased fastened to a door, and, after placing a stocking around her throat, threw herself forward, and was found suspended, with her toes but a few inches above the floor. By reason of the reduction of her husband's wages the mind of Mrs. Woodruff had been for some time depressed, and the rash act which terminated her life was probably committed during a fit of insanity. She was fifty-six years of age and leaves a family of two children. Fifteen years ago, while a patient in the Insane Retreat here, the mother of deceased killed herself.

THE ELIZABETH SUICIDE.

The funeral of Mrs. Isabel Barrett, who committed suicide at Efizabeth, was an imposing and even impressive affair yesterday. It took place from the house of Mrs. Condell, in which the rash act was committed, Rev. Mr. French, of the Congregational church in Ber-Rev. Mr. French, of the Congregational church in Bergen, officiating. The corpse was clad in a costly robe of satin and merino, and encased in a haudsome casket, which, in turn, was covered with exotics. A fact which has given rise to a great deal of talk among the Elizabeth gossips is that the inscription on the coffin bears the name of "Isabel Cooper," the maiden name of the lady, and not that of her husband, her name by marriage being Isabel Barrett. Some of the Brooklyn friends of the deceased took charge of the funeral.

RELIEF FOR THE TEXANS.

J. H. Brower, No. 45 South street, begs to acknowledge contributions for the relief of sufferers at Indianola, &c., which he has placed by telegram:-William Oothout..... Cash
D. B. Eaton
Peckheimer, Goodkind & Co.
M. H. Moses & Co.
Samuel N. Pike & Co.
H. E. Moring & Uo. Samuel N. Pike & Co.
H. E. Moring & Uo...
From New York Heralb (amount of subscriptions received by them).
Cash...
Barbour Brothers.
Through Brooks, Dewson & Co.:— Cash
Jenkins & Adams.
Previously remitted and acknowledged...... New York, Oct. 1, 1875. \$5,345

RAISING LONG ISLAND CITY.

The work of the Long Island City Improvement Commission is at present being prosecuted with great vigor. The grade has been raised on Jackson avenue, from the Court House to Ferry street, the filling in being from three to eight feet in depth, and making it necessary to raise the buildings on either side of the street for the entire distance. Ferry street, from Jackson avenue to the ferry, is to be also raised to the same height, and work upon it has already commenced. The horse car companies have consequently discontinued ranning their cars to the Hunter's Point ferry, the cross-town road from Brooklyn stopping at the Greenpoint bridge, and the Ravenswood route being run only to Third and

road from Brooklyn stopping at the Greenpoint bridge, and the Ravenswood route being run only to Third and Ferry streets.

A serious accident, consequent upon the necessity of raising the buildings on the line of the pavement has already occurred. William Panier, of Newtown, contracted to raise the house of Francis Lantry—a two story frame, with kitchen extension—on Jackson avenue, between Fourth and Fith streets. He had raised the building about four feet when his blocking gave way in the rear and the structure canted over and slid down, totally demolishing the kitchen and badly wrecking the main building. When the crash took place Mrs. Lantry, about eight y years old, was in the kitchen; but fortunately some of the timbers lodged above her in such a way that she was saved from injury, and she was subsequently rescued by Officer Minnocks after considerable effort. Lantry kept a liquor saloon on the first floor, and his stock of liquors, none of which had been removed, was almost entirely destroyed. He estimates his toss at about \$1,000. The chimney of the main building toppled over upon an adjoining house, failing through a skylight and carrying away the starway from the garret to the cellar.

BACK IN PLYMOUTH

Mr. Beecher at Last Night's Prayer Meeting.

"RADIANT WITH SMILES."

The Church and the Street Choked with His Welcomers.

The light of Mr. Beecher's countenance was beheld once again last evening at the Plymouth prayer meet-

Since the departure of the famous preacher for his regular summer vacation amid the lovely scenery and invigorating breezes of the White Mountains the Friday night prayer meetings have been continued at Plymouth church, to be sure, but they were marvellously tame affairs and illustrated most perfectly how weak and spiritless a thing this greatest of American church congregations would be should their leader be suddenly and permanently removed from their midst. Mr. Beecher's presence in the prayer meeting seems to diffuse new life and vitality among his parishioners, and during the entire meeting thrills them with joy and enthusiasm unspeakable. A master of the English language, irresistibly eloquent, pathetic and humorous, he is at times wont to shower upon his devoted and confiding flock, from cups of amber, what they consider the NECTAR OF STERNAL PELICITY.

It was not publicly announced that Mr. Beecher would preside over the prayer meeting last evening, in the hope of preventing a crowd, but somehow the intelligence leaked out and spread like wildfire, and its effect—the bad weather making no. the slightest difference-began to be apparent as early as six o'clock last evening, when the tide of humanity began setting in in the direction of Plymouth church. From near and from far, and from every point of the company, they came, until the various streets leading to THE GREAT MECCA

were one seething, hustling, jostling deluge of men and women. This deluge emptied itself into the church from front and rear and sides, and when every square inch of seating room had been occupied then every square inch of standing room was appropriated until the aisles, the halis, the vestibules, the staircases and the windows teemed with perspiring but patient disciples of Beecher. If was, indeed, like the gathering of the clans.

At twenty minutes past seven Mr. Beecher, accompanied by his wife and son, entered the lecture room and elbowed his way through the crowd to the platform, and was immediately greeted with

Notwithstanding Plymouth's pastor's hair is silvered with the frosts of sixty-two years it has been a long time since he looked as tresh, as vigorous and as hearty as upon this occasion. His massive face was radiant with smiles, which told more plainly than even his eloquent tongue could do the joy he felt at being surrounded by so many faithful followers. It will be remembered that some three years ago Mr. Beecher made use of the following words:-"I am admonished that the best of my years have passed, and that my sun will soon go down. Let it go down to-day, to-morrow, whenever it may, please God I will not ask for the lengthening out of one single day. I have lived a happy life. I have been a happy paster. I have loved you, and been loved by you. I have seen your children come up and walk in the ways of life. I have gone down with hundreds to see the framework laid in the dust, believing that the spirit was above. We have come through the years together

WITHOUT A QUARREL, without a break and without a shaking of confidence, to this blessed hour." He might have said all this last evening and it would have been as truthful as three evening and it would have been as truthful as three years ago. True, he does not bear the appearance of a man whose sun is about to go down, but that he has come through the twenty-eight years of his pastorate without a break with his congregation or a shaking of confidence on their part, notwithstanding the recent past, no one who was present at Plymouth prayer meeting last evening could possibly doubt. This congregation doubtless feels that hir. Beecher's allegation, made some time ago, that for twenty-five years ne had not withheld his strength, but had labored with simplicity and with sincerity of motive for the honor of God, and for the love that he bears to them and the indescribable love that he bears for his country and for humanity, is as true as their own existence. He never opens his mouth but his words are hung upon and DEVOURED BY HIS CONGREGATION

DEVOURED BY HIS CONGREGATION
with more zest and satisfaction than can well be
imagined. His word to them is law, and they are content with believing it such law as is best suited to their
case. Such coinface is rarely to be found, but much
to be admired, and can it truthfully be said it is unde-

to be admired, and can it truthfully be said it is undeserved?

Mr. Beecher opened the meeting with prayer. He said:—'We thank Thee for Thy faithful love, for the said:—'We thank Thee for The faithful love, for Thy faithful love, for Thy faithful love, for Thy faithful love, for Thee, Accept our thanks for the special merces that Thou hast given us in the weeks past; may this yoke and burden be sanctified, and we beseech, since Thou dost sometimes come with the rod that there may be faith that whom thou lovest thou chasteneth.' We are gathered together again; whither shall we go? To what shall we live? We pray to be inspired more and more with the name of Christ. Accept our gladness, our affection, our sympathy. Grant that we may be of one accord, of one mind. May this year be fruitful."

After a hymn and prayer by Brother Charles Mar-ton Mr. Beecher said: ton Mr. Beecher said:—
I am very glad to get back to my parishional life and duties. It has never been a burden to me to discharge a ministerial duty; for, aithough there are responsibilities and cares, they are such as spring up from contact with the world rather than the relations pastor and people sustain is religious affairs. I have been blessed with a vigorous constitution and generally good health, and I don't suppose I should need much of a vacation from year's end to year's end if I only had my church duties to perform and were exempt from my autumnal duties to perform and were exempt from my autumnal with a vigorous constitution and generally good health, and I don't suppose I should need much of a vacation from year's end to year's end if I only had my oburch duties to perform and were exempt from my autumnal catarrh; but by resorting to the mountains I am exempt from that, and I consider it only a fair return that I should go on with my pustoral duties in my vacation if opportunity offer. I do not think of it as a matter of equivalents—"if the Lord gives so much I will give so much"—but if a man is in health, and there is work he likes and the opportunity offers, I know of no better way of spending a vacation than to work. I count it a great privilege to be permitted to preach all summer; I count it a privilege to stand before a congregation at any time, and to sow the seed of truth and inspire higher conceptions of human life. I can bear witness that my affection for Jesus Christ as all that is grand and beautiful grows, and He never was so much the inspiration of my life as now. I never loved Christ as I love Him to-day; not, perhaps, as other men do, but in my own way. I have found out my way to the Lord, and He is to me the chief among ten thousand and allogether lovely. The life we live in the flesh, Paul asys, is by faith, but I say by love; therefore, I love to preach I never had any art of preaching good sermon. On any grand occasion when a good sermon is expected I will be sure to preach a poor one. My proaching does not mean intellectual exhibition, but an effort to spread the sacred affection I feel for God—to fill men's souls full; not to fill theny with formal statements of doctrine, but to kindle the generous,

SELF-FIRDING LAMP OF LOVE.*

Therefore it is that I am thankful to preach in vacation. I the past summer I have been placed under unusual c reumstances. My audience has been larger than it is here. I have reason to believe that the administration of truth has not been void, and I look back to the summer with grattude and some degree of satisfaction. I have had a good deal of pleasure

will disclose; but I know I have an appetite for presching. I propose
or measure, but I trust a deeper insight into spiritual
things will be given.
I am grateful for your personal affection (I know I
have it), but that which I earnestly desire is your spiritual co-operation, and one thing is needful, and that is
a personal knowledge of Jesus Christ for each of you;
it is not enough that you have a churchly life and experience. May God give this consecration, and then
let things come or go. Noither length nor breadth, nor
height nor depth, ner any other creature shall separate
us from the love of God, which is in Christ Jesus.

BOOKS RECEIVED.

"Irish Riffemen in America." By Arthur Blennerhasset Leveth. London: Edward Sondford, and New York; Van Nostrand.
"Thirty Thousand Names of German, Swiss, Dutch and French and other Immigrants in Fennsylvania from 1727 to 1776." By Professor J. Daniel Rupp, Falladelphia; Ig. Kohler. Kohler.

"Elsie's Womanhood," By Martha Farquharson. New York: Dodd & Mead.

"Daily Thompits." By Rev. T. De Witt Talmage. New York: Dodd & Nead.

"Under the Stork's Nest." From the German of A. E. Katsch. Philadeiphia; J. H. Lippincott & Co.

"The Lacey Diamonds." By the author of "The Odd Traup." New York; E. J. Hale & Son.

"State Engineer's Report on Railroads for 1874." Albany: Weed. Parmag & Ca. "The Lacey Diamonds," By the author of "The Odd Trainp." New York: E. J. Hale & Son. "State Engineer's Report on Railroads for 1874," Albany; Weed, Parsons & Co., "Practical Ethics." By Matilds Fletcher. New York: A. S. Barnes & Co., "The Human Voice." By R. T. Trail. New York: S. E. Wells & Co., "Accidents and Emergencies." By Alfred Smoc. Now York: S. E. Wells & Co.