CONTINENTAL SUNDAY

Beauties of Paris and Its Joyous Multitudes-Laxity of Religion in Berlin-The Roman Festa.

The strict enforcement of the excise laws in New York City has provoked a sharp contan or American Sunday on the one hand and secration the multitude which believe in the freedom of day, as defined by radical church members ing bakeries, provision stores and meat chops, and practiced in New York, means the closing places of business are closed in Berlin; and of saloons from Saturday night until Monday Sunday is the antithesis of the American Sabbath so called, but it is not that riot of intoxication and revelry that Sabbatarians seek to inculcate. A collection of the views of eminent men on Sunday observance published by the New York Independent contains three letters descriptive of Sunday life in representative of Europe as a whole. The Parisian Sunday is described by Theodore and Rome by Prof. F. Z. Rooker, S. T. D., secretary of the apostolic delegation in Washington, recently connected with the American college in Rome. From the letters the following extracts are taken:

SUNDAY IN PARIS.

If the day be fine-a bright sun in winter and cool breezes in summer-Paris presents the most beautiful exterior of any capital in the world. There are smoothly paved road-ways full of cheap cabs—one of the greatest desiderata of New York—and neatly laid sidewalks free from those treacherous un-evennesses, the bane of the pedestrian in American cities; and, to cap all, these Paris streets are as clean. Then there are well trimmed lawns in the many public gardens, numerous flower beds blooming in every season, graceful fountains over playing, innumerable statues and groups of sculpture by past masters in the plastic art, comfortable benches scattered along miles of avenues, and scores of more comfortable chairs under the trees of the broader streets and squares, countless restaurants and cafes with their immaculate be found neither in London nor in any American city, overflowing, especially on Sunday,

with good-natured crowds of men, women and children in gala dress, But a description of the attractions of Paris on Sunday would be quite incomplete without some mention of the charms and entertainments in its immediate vicinity. Here belong the horse races, offered in great variety nearly all the year around, at Longchamp and other suburban tracks; the Seine boats bearing their happy human freight to the Vincennes wood, in one direction, and to the superb alleys of St. Cloud in the other; the neighbor-ing town of Scenux, with its garden dedicated to Robinson Crusoe and Friday, and its din-ing tables perched in the easily accessible one of the favorite Meccas of the more wellto-do Parisian Sunday sightseers, Fontainewith its historic apartments and its

to the delighted crowds who throng its gal-leries from morning till night. The same thing is true of the fine military museum at the Hotel des Invalides, of the Trocadero ethnological and architectural collections, of the Guimet exhibition of oriental religions, of the modern painting and sculpture at the Luxembourg, of the Carnavalet museum so rich in souvenirs of the history of Paris, and true, also, of a half-dozen or more other museums, collections and exhibitions of greater or less importance. It is on Monday that these public resorts are closed for the weekly cleaning and sweeping, not on Sun-day, when all the population is free and can

The two state theaters—the Francais and the Odeon-and the opera house, are not only open throughout the year, winter and sum-mer, but never dream of closing their doors on the Sabbath. In fact, on that day the Francais and the Odeon, and, as a rule, all the Paris playhouses, offer two performances, afternoon and evening, when the programs are made as popular as possible and the prices of admission reduced. In a word, the managers seem to vie with one another in an effort to entertain the public, a striking instance of the democratic spirit which per-

vades the Paris Sunday.
Furthermore, the best musical concerts occur on this same day; and it is on Sunday, too, that the military bands perform in the parks. When the great annual picture exhibitions are in progress, the price of admission is reduced, as in the case of the theaters, on Sunday, and at the old Salon no charge whatsoever is made in the morning, when one may see thes of people, four or five deep and a block long, filing in through the gates in order to feast their eyes on the best work of the leading artists of the world.

Now, how do the people of Paris use these privileges of a French Sunday? In answering this question we may separate the population into two grand divisions. The leisure class. that have amused themselves during the week, generally remain at home on Sunday; for if they go out they complain of finding the streets too crowded, the cabs taken and the theaters full. Speaking generally, it is the masses who take possession of Paris on Sun-day; and they evidently get so much enjoyment out of it and must be so much benefited by the aesthetic surroundings, that even a Puritan would have to admit that some good

thing can come out of Nazareth. The big stores and most of the small ones so no business on this first day of the week, so that the army of clerks are free. Many of the great public administrations, such as the in Italian cities is precisely such as is impost and telegraphic offices, close early Sun-plied in the name by which it is commonly those bent on rest and innocent amusements. The mechanics and vast majority of the day laborers, the shop girls and house servants, the university students—probably from 15,000 to 20,000 in number—the cadets from the rest from the usual occupations of the week, various government schools in Jaunty unia day as far as possible without care, a day forms, and the multitude of school chidren. in their way, give vivacity and variety

to the joyous scene It may be asked. How are religious interests affected by a Parisian Sunday? I have ver perceived that they are injured thereby. Neither Catholic priests nor Protestant pas-

Is it true, as sometimes asserted, that a Parisian Sunday propagates immorality? It may seem so to an American or English cye accustomed to our more constraine! Sabbaths. The noisy merry-go-rounds loaded haths. The noisy merry-go-rounds loaded with shouting children, and sometimes even with adults; the open-air concerts with many a broad song; the sipping of wine, beer and restaurants are open ail day and restaurants are open ail day and evening. Sich with cases, and the frequent outbursts of hilarity on the streets and in open cabs, are apt to shock and be misunderstood by annothers from over the sea. It is felt that if their far and in open cabs, are apt to shock and be misunderstood by annothers from over the sea. It is felt that if they are apt to shock and be misunderstood by annothers from over the sea. It is felt that if they are apt to shock and be misunderstood by annothers from over the sea. It is felt that if they are apt to shock and be misunderstood by annothers from over the sea. It is felt that if they are apt to shock and be misunderstood by annothers from over the sea. It is felt that if they are closed in the dike are open for a part or all of the morning; but they are does not atimulate and contains no whiskeys of such cases as were into a part or all of the morning; but they are does not atimulate and contains no whiskeys of such cases as were into a part or all of the morning; but they are does not atimulate and contains no whiskeys of such cases as a tonic and alterative. It acts mildly on the stomach and restaurants are open air concerts with many and restaurants are open air the company in the granting of loans. The emboys in their annual removed to the company in the granting of loans. The sex milder of the company in the granting of loans. The such that set in the town and their and removed in the attention. It is the bowels and kidneys will find the true for it. I believe it to be the best preparation for it. I believe it to be the best preparation for it. I believe it to be the sum and found it to be all that is claimed for it. I believe it to be the sum and found it to be all that is claimed for it. I believe the best preparation of the company in the granting of loans. The elosed i

here it is that we make our mistake. French go together and there enjoy the pleasures of revelers wear their merriment on their sleeves. For instance, one sees more intoxi-How it is Observed in Paris, Berlin and Rome.

Rome.

How it is Observed in Paris, Berlin and Rome.

Rome.

Rome.

Row in Paris during one week day than would be seen in Paris during a month of the children romp and play until the staking sun warns them all of night's approach, and they then wend their way homeward. Those

SUNDAY IN BERLIN.

The Germans make a sharp distinction beween the Sabbath and Sunday, claiming that A DAY OF REST AND RECREATION the former was peculiar to the old dispensation, while the latter belongs to the new. Christian freedom respecting times and sea-sons is emphasized; and if there is no divine command to sanctify the Lord's day, it is easy to make the first day of the week a holiday instead of a holy day. The result is what is known as the continental Sunday. For a long time, however, earnest Christians have regarded the neglect of the religious observance of the day as the source of in-calculable moral and spiritual evils, and united between the advocates of the Puri- efforts have been made to promote its con-

A few years ago laws restricting labor on the multitude which believe in the freedom of Sunday were passed by Parliament, and the the continental Sunday. The American Sun-effect is visible throughout Germany. Exceptthe former are also closed during the hours of service, from 9 to 11 in the morning, and morning and the suppression of the sale of after 2 in the afternoon. The Sundays immeliquor by hotels, clubs or other places not diately preceding Christmas are not included strictly classed as saloons. The continental in the law, but the stores are open and

There is another important exception limitations to labor on Sunday do not affect the means of transportation, the cafe, the restaurant, the saloon, and places of amuse-ment. All the theaters are open, including the royal theater and the royal opera. The crowds on Sunday are expected to compen-Paris, Berlin and Rome. These letters pre-The most objectionable play is as likely to be sent the continental Sunday in different light given then as at any other time. Secular con-than is commonly understood, and are fairly certs abound. Among the most popular resorts in winter are the dancing balls, where the dancing lasts from Saturday evening to Stanton of New York City, Berlin by J. H. Hock on Sunday evening, Restaurants are W. Stuckenberg, D. D., of Cambridge, Mass., usually connected with the theaters, concerts and balls, and intoxicating drinks are sold. One need but look at the valoons on that day to learn why so many fam'les and employers regard the day of rest as most of all to be dreaded, and not a few believe that many a laborer would be better off if the day were spent in ordinary work. Certair crimes are more frequent on that day than on others; it is made the occasion for intemperance and debauchery, and in numerous instances the effects are felt on Monday in the industrial

oursuits.
The Germans are very fond of nature, and are glad to escape from the confinement of the city. On any fine summer Sunday multitudes crowd Unter den Linden and the other thoroughfares to get to the Thiergarten, the great park of Berlin. Adjoining it is the Zoological garden, where on some occasions 50,000 or more congregate. The restaurants and beer gardens in the suborbs do an enor-mous business, the means of conveyance are crowded, and overcrowded, and frequently extra trains are run late at night in order to bring the people back to the city. Entire families, parents and children, go on these festurants and cares with their immediate tables invitingly installed on the broad sidewalks, and lastly the famous boulevards—the boulevards, from the Madeleine to the Montmartre—the like of beer, and little intoxication is seen; but statistics prove that there is more drunkenness in Berlin than a stranger would suspect. Sometimes the excursionists start in the morning, but more frequently after dinner, and return in the evening. Grunewald, the royal hunting park, is but a few miles distant, and is frequented by scores of thousands.

The unnumbered multitude, sometimes hundreds of thousands, who thus seek contact

with nature, must not be supposed to consist

exclusively of those who ignore the church

Many attend divine services in the morning and go to the woods in the afternoon. The religious services are usually held at 9 in the morning and at 6 in the evening. Sunday school meets soon after dinner; but it is more for children. young men and young women attending only as teachers. Very generally the children bebranches of towering chestnut trees; St. long to the poorer classes. The churches of Denis, with its tombs, and Versailles with its picture galleries, and, still further away, but gant ones have recently been added, but still gant ones have recently be the actual needs are not met. The popula-tion of the city numbers about 1.700,000. The Catholics have over 100,000, the Jews about 70,000, while the rest, excepting a small Such are some of the more inviting aspects of external and exterior Paris on a propitious Sunday. Now a word about a few of the internal, the within-doors allurements of this same captivating city.

The magnificent Louvre, with its immense The magnificent Louvre, with its immense collections of paintings, sculpture, antiquities, had a seating capacity of 60,000, not quite metaphorically, and good spirits grow tired ethnological and naval museums, is thrown wide open on Sunday, year in and year out, to the delighted crowds who throng its galif they went at the same time. It has repeatedly been stated that no other city in Christendom was so poorly provided with church accommodations. Many of these churches were in the center of the city; but wretched indoor quarters. in the new parts, away from the center, where the growth of the population has been enormous, few churches were built. As a consequence, there were parishes with over 100, 000 souls. Even now, when the number of churches has increased, there are parishes with 60,000 to 80,000 souls, with but a single hurch and two or three pastors. The min-sterial force is not equal to the demands. Many families never see the paster in their homes, not even in cases of sickness; and thousands of funerals occur without the presence of a preacter. Sometimes they are not wanted when the dead are burief; but at other

> These facts and the laxity of view respecting Sunday are not, however, the only ex-planations of the manner of observing the day n Berlin. The liberals have long had contro of the city government; and in Germany to be liberal in politics usually means to be very liberal in religion. Many Jews are influential leaders of the party. Little could be expected from these liberals for the multiplica-tion of churches or for the better observance of Sunday. Not less significant is the fact that an extreme rationalism and agnosticism have entered the ranks of culture, while the socialistic masses are affected by materialistic atheism. What an influence these socialists exert may be inferred from the fact that a few years ago they cast over 20,000 more votes in the city than all the other parties, and that five of the six representatives in Parliament from Berlin are social democrats. During the last two decades an improvement has taken place in the religious condition, and this has cold on the attendance at divine service; but for multiludes in cultured circles and among the masses Sunday is simply a day of rest and recreation and amusement. for social gatherings and family entertain-ments, often with duncing and games. In families regarded as exceptionally religious it is customary for the ladies to sew or knit, or engage in other kinds of light work. The servants usually have every other Sunday afternoon for visiting, and great numbers of them are seen in the streets, in public gardens

imes they are wanted and cannot be hall,

and at balls. SUNDAY IN ITALY.

One scarcely ever hears the first day of the week called by its calendar name in Italy. It is not generally spoken of as Domenica, but as the Festa. The observance of the day lay afternoon, and add a large contingent to known. It is a festa, and what a festa means to the rich, to the middle class, and to the poor of a Latin race, Sunday means to the rich, the poor, and the middle class in Italy. To all it means a day of enjoyment, a day of ship, a day for healing up of old sores and perhaps opening of new ones.

The Italians are all Catholics. They would think you insane were you to question it. If you do hazard the inquiry, they will answer that they were born Catholics, and Catholics tors appear to complain of it. Criticism em-anates only from Anglo-Saxon visitors, who last absolute religious duty of every Catholic do not know the France outside of Paris. on Sunday is to hear mass. That done there and who do not get beneath the vancering of is nothing else that the church absolutely Paris itself. It may, in fact, he said that the Catholic church profits by this unrestricted she does on other days, except that they absolutely is the court of the court o Sunday, eseptially in the country districts; for the peasants, who flock to town chiefly lor the shows, the dancing and the promeuade, begin and end the holiday at mass and vestories of lialy some of the people hear mass. In the cities of lialy some of the people hear mass.

and some don't,

open air and beautiful natural surroundings. The older people meet and gossip; the younger

they then wend their way homeward. Those who have horses and carriages and those who can afford to hire them, make these Sunday afternoon promenades with such additional eass and luxury. Those whose circumstances require stricter economy seem to got equal enjoyment from watching and admiring the display of their more favored brethren. To lacrease the pleasure of these outings, bands are stationed at different points in the parks or in the public squares, and programs of excellent music are rendered with consummate skill. Within a constant of the same and the marrying distincts at Jefferson-ville, Ind., had the honor of tying the knot for the lart one of twenty-one children of one family, the other day. All came from Kentucky, and were married within three years.

Iowa is to get in one at international marriage, and there is a title among the assets. Miss Alice Belknap, daughter of the late General W. W. Belknap, is to wed Count Seeckenyi of the Austrian legation at Washington. Within an hour after sunset all are in their respective homes and the afternoon's

on the roads leading to the country and pass their time in taverns and roadside inss. Countless places of this kind exist, and crowds of people frequent them on Sunday afternoons. They go in little groups and gather around tables set in the open air, if the season permits, or in pleasant rooms, if cold or inclement without; and there they drink their wine and eat luncheons, either brought with them or ordered from the host.

The men play cards or outdoor games, the The men play cards or outdoor games, the stake being the wine for the party. It is in these parties that trouble arises. They play is willing to sacrifice \$10,000 of the bride's game after game, and at the end of each game | money in rewarding the agent. the loser passes the wine around. By and by it becomes difficult for them to follow exactly the course of their games, and to feel satis-fied at the end of them just who is the loser. fied at the end of them just who is the loser. to get off. Her story is a sad one. About Then disputes arise, quarrels ensue, and not four years ago her lover, a railroad man, infrequently some serious cutting is done; or, was killed. She went insane from the shock becoming exhibitated by the wine they drink, they grow impatient of the slow progress of ordinary games, and take to methods of gambling which give quicker results, but which infallibly end in misunderstandings. Evening comes on, and, though these people remain at their pleasure longer than the more peaceable ones, they, too, return at a convenlent hour to the city.

is provided for those whose tastes do not run in either of the directions I have described. For children, and for grown folk with tastes of children, the showman pitches his tent in the squares and vacant places on the out-skirts of the city. There Punch and Judy shows amuse the crowd; freaks are ex-hibited; gymnasts and acrobats display their feats; thrilling tragedies and side splitting comedies are acted; singers whose voices have become too worn even for concert halls find still some "so poor to do them rever-ence;" a stray wild beast sometimes lends an attraction to the motley show within the mysterious canvas; jugglers and magicians the crowd wonder open-mouthed; merry-go-rounds help the poor people to imagine almost anything their humor fits them for, and all is enlivened by the squeaking tones of dilapidated hand organs. If one goes on Sunday afternoon into the very poor parts of Italian cities, still

Still another kind of popular amusement

other sights are to be seen, still other ways of passing the idle day. Here the shops are not closed. Wares of all kinds are exposed for sale—all kinds that the poor require, and of a quality suited to the condition of the buyers. Household goods, clothing, food, every-thing is bought and sold with greater commotion than on any other day of the week.

The population turns all out-ofdoors; the streets are filled; hucksters congregate and their cries,
mingling with the loud talking of the people, help to make a bedlam. Push carts, laden with wretched candies and fruits, with nuts, and, in the season, with villainous ice-cream, wind their way with difficulty through the crowds. Dark, dismal, dirty wine shops are there in great numbers and are kept perpetually filled with customers attracted by the placards hung out before the entrances telling of wine to be had within for 5, 6, 7 or 8 cents the half litre. The pleasure and rest enjoyed by these poor people are not of an elevated kind, to be sure, but it is the best they can provide for themselves. They cannot go to the parks and villas, for they cannot clothe themselves in a presentable manner, and "human respect" is perhaps strongest in the very poor. They cannot go out on the country roads to the taverns and wayside inns be-

LABOR AND INDUSTRY.

Thirty-nine unions of the A. R. U. have been organized in the eastern states. Forty unions are to be started in Tennessee and Georgia.

The financial statement of the International Typographical union shows a balance October 10, \$43,028,92; receipts to October 25, \$4,610.69; total, \$47,-639,41; expenditures, \$1,674.94; balance in treasury, \$45,964.47.

Typefounders union No. 3 of Chicago will soon adopt a label which will form a part of a matrix and be cast on each type cast by the members of the union. Chicago has the only typefounders' union in the country. The great mountain of coke accumulated at Bessemer, Pa., by the Carnegie Steel company recently contained 250,000 tons, and

is still growing. Nearly 1,000 men are at work in the toach shipbuilding plant at Chester, Pa., where seven steel vessels are under con

A shirt manufacturing firm at Elizabeth N. J., as an experiment, will semi-annually divide its net profits with its employes. If the plan makes the employes attentive and increases the standard of those employed it will be adopted permanently. Ground has been broken in South Beth-

lehem, Pa., for a new silk mill which is to be built by Lipps & Sutton. The new mill will cost \$50,000, and it is expected will employ 600 hands. The American Sewing Machine company Washington avenue, Philadelphia, is putting additional machinery into their bicycle de-

partment with the expectation of being able to turn out 10,000 bicycles during the season of 1896. Sharpless & Watts, 1522 Chestnut street, Philadelphia, are entering upon the manufacture of bicycles and expect to have an output during the season of about 3,000

Sioux City has secured practically next to the largest glucose factory in the world. C. Anson Potter of New York, representing eastern capitalists, signed an agreement to put in a \$1,000,000 plant if \$75,000 bonus was raised. Two-thirds of the amount was raised at a meeting of business men.

Vast deposits of iron have been found at Aitken, Minn., by parties of practical iron men who have been prospecting there for some time, but nothing will be done toward developing the property until spring. The Morton Tin Plate company, Cam-

bridge, O., report a steady increase in the demand for higher grades of plates and are confining their operations to the manufacture of those goods, so far as their tinning department is concerned. The yellow pine of southern Georgia can be utilized in more ways than any other tree in the world. Its products are tar, pitch, rosin and turpentine, and the body of the tree can be used for fuel or manufactured

into lumber, shingles, cross-ties and fence A large factory is soon to be erected by the Winchester Repeating Arms company, New Haven, Conn., which will be 300x60 feet and three stories. It is to be built of brick on the slow burning plan, and be de-voted to the manufacture of paper shot shells. In the rear a brick structure will be built, 150x50 feet, to be used for drying the paper

Old People.

Old people who require medicine to regulate the bowels and kidneys will find the true

A Massachusetts new woman deserted her husband because he made her work in his grocery store. She ingreased the business and he refused to share the profits with her, so she quit him in diagrap.

ington. The duke of Marlborough is not the only

their respective homes and the afternoon's pleasure is over.

Such is the afternoon for the quiet, order loving element. But tastes differ, and another portion of the community prefers to go out on the roads leading to the country and again.

There is a girl living in Flora, Ind., who never misses a passenger train during the daytime, and watches intently for some one and from that day to this she has met every train in the hope of seeing her lover return to her, and firmly believes that he will do so. She may be seen standing on the plat-form awaiting the arrival of the train in

all kinds of weather. Harvey Darneal and Mrs. Amanda Cravens were married at Gallatin, Mo., in 1848. Two were married at Gallatin, Mo., in 1848. Two years later he went with a party of gold-seekers to California. He quit writing, and, supposing he intended never to return, his wife got a divorce. Afterward she married a man named McDonald, who died a few years ago. She and her first husband, Darneal, met about a year ago. There was a recond courtship, resulting in their marriage lassin. November 6 at a hotel in Princeton. again November 6 at a hotel in Princeton Mo., after being separated forty-five years. They are visiting relatives at Richmond.

TAKING CHANCES.

Madeline S. Bridges in Rochester Union. You love me? Ah, I know, As men love, no better, dear. Worship? Yes, a month or so. Tenderness? Perhaps a year.

After that, the quiet sense Of possession; careless care, And the calm indifference That all married lovers wear.

Blame you, dearest! Not at all. As fate made you, so you stand. As fate made you, so you fall Far below love's high demand.

Yet strange is love's deep law!
I can look you through and through,
Tracing plainly nature's flaw In the heart she gave to you.

Knowing all my heart must stake, All the danger, all the fear And yet glad, even so, to make This! my losing bargain, dear!

A. G. Bartley of Magic, Pa., writes: feel it a duty of mine to inform you and the public that DeWitt's Witch Hazel Salve cured me of a very bad case of eczema. cured my boy of a running sore on his leg.

MILLIONS AT THEIR COMMAND.

In these prosaic days when a Chicago railway king desires to give his brother million-aires a "jolt" he saunters out and purchases \$10,000 fur-lined overcoat. That is what a \$10,000 fur-lined overcoat. That is what General Joseph T. Torrence did the other day. "General" Torrence—the title is bestowed by courtesy—made all his money out of railroads. He has been building and operating railroads since he was of age. He is reputed to be worth \$25,000,000. Not long since he completed a few-stery manufon in hicago, which, because of the magnificence of its exterior and interior decorations, is regarded as one of the wonders of that city.

John D. Rockefeller is probably the wealthiest man on the western hemisphere. He is reputed to be worth \$200,000,000. It has all been made since he became 21 years old. He is the oil king of the world. His fad, if it can so be termed, is philanthropy. Is made the University of Chicago what it is by his wealth. He lives modestly, teaches a unday school class-so do his wife and daughters—and has no hobby outside the de-sire to do the greatest possible amount of with the money which he has accumulated.

Cecil J. Rhodes, the diamond king of South Africa, does not know just how much he is worth. A recent writer says that he is a worth. A recent writer says that the is a choice compound of Nero, Attila and Genghis Khan, with some of the amiable traits of Dick Turpin and Boss Tweed. Mr. Rhodes is an Oxford man, puny in his early years and with the prospect of an early death before him. He went to South Africa to recuperate, liked it, took to conservative politics and speculation and there he stays. He is described as an Englishman 42 years of ago speculation and there he says. The is de-scribed as an Englishman, 42 years of age, big and strong in physique and in brain masterful, a man of great ideas, a man who justifies his ideals by his deeds; he learned the business of diamond mining; he became interested in a mining company. But there were many mines and many companies.. Mr. Rhodes determined to consolidate the mining interests, to control them all. He accomplished his purpose. It was not easily no quickly. Vast capital was required-\$150,000,000 at the minimum. The great amalgamation was one of the most interesting in the financial world. He is worth today perhaps \$35,000,000. And it has been made within twenty years.

There is another Englishman whose wealth s simply stupendous when viewed even in the light of nineteenth century fortunes. name is "Barney" Barnato. To his fr he is plain "Barney." Who is he? Few can tell with accuracy. He is outspoken and frank, and his wealth, estimated at all sorts of figures, but probably \$100,000,000, has not turned his head. Barnato has been barber, circus performer, circus manager, theatrical promoter, gold miner, gold owner and gold nine promoter.

The parallel to Barnato of the millionaires who have been made in a score of years on who have been made in a sc oreof years on this side of the Atlantic is Anthony Nicholas Brady, the gas king of New York. He be-gan life as cashier in an Albany barber shop. Then he took charge of the bar at the Delavan house; then he ran six tea stores, and finally he drifted into the granite pavement business. Pretty soon, in the language of the street, he had "money to burn." Then he took to cheap illuminating gas and out of this has made a fortupe. He has no fads. He is a home man with simple tastes. He is quiet and unobtrusive, but as quick as lightning at a deal. Here is the story of one of his latest transactions: The Providence, R. I., street rallways were in the market and they were brought, almost as a matter of course, to Mr. Brady, who had money for such investments. That was Fri-lay. Friday night Mr. Brady took the train to Providence and spent Saturday there making his examination. For the examination of such a system some experts would have taken two weeks, but en Monday morning, bright and early; Mr. Brady was back n Wall street advising his associates to go into the deal. At noon Monday a contract for \$13,000,000 was concluded and the deal so hastily made has resulted in one of the most profitable investments in the world. Mr. Brady's wealth is estimated at \$23,-000,000.

If Troubled with Rheumatism Read ments and fee of local counsel.

ANNAPOLIS, Md., April 16, 1894.—I have used Chamberlain's Pain Baim for rheumatism and found it to be all that is claimed care is exercised in protecting the interests of Tontine and general surplus in the usual way

A GREAT INSURANCE COMPAN

REPORT OF THE NORTHWESTERN MUTUAL LIFE.

Solidity of Investments and Economy of Management.

Assets of \$73,349,707 and Surplus of \$13,545,436--Results of a Two Months' Investigation of the Company's Business and Methods by Representatives of the Insurance Departments of Five States Embodied in a Report Which Confirms the Confidence the Public Has Always Had in This Milwaukee Institution.

The examination of the business of the Northwestern Mutual Life Insurance company by a commission representing the Wisconsin departments of five states, which has consin departments of five states, which has consinted in the constant of the business of the states, gives a slight loss to be deducted from the growth of the business of the states, gives a slight loss to be deducted from the constant of the constant of the business of the states and the constant of the cons consin departments of five states, which has been in progress for two months has been completed. The examination has been very thorough and exhaustive. A large force of clerks has been employed in examining the company's investments, liabilities and methods of business and the result is a substantial testimonial to the solidity of its condition, the excellent quality of its assets and its economy of management. The company's surplus is \$13,545,436,54, while its assets has grown to the enormous amount of \$73,349,707,84. The report of the commission is as follows:

mission is as follows:

MILWAUKEE, Oct. 15, 1895.—Hon. H. L. Palmer, President Northwestern Mutual Life Insurance company—Dear Sir: The commission representing the insurance departments of Wisconsin, Massachusetts, Illinois, South Dakota and Nebraska have completed the examination of your company and submit to you the following report giving the results of such examination. The last complete examination of the Northwestern Mutual Life Insurance company was made in 1877, participated in by Northwestern Mutual Life Insurance com-pany was made in 1877, participated in by the departments of Massachusetts, New York, Illinois, Maryland and Wisconsin. The present examination began early in July last by the insurance departments

of South Dakota and Nebraska, to which were subsequently added by invitation of the company, Massachusetts, Illinois and Wisconsin.

The Board of Examiners organized by the selection of Commisioner William A. Fricke as chairman and placed the general supervision of the details of the examination in charge of Wm. D. Whiting. In this work teh departments were represented as follows:

In this work ten departments were rep-resented as follows: South Dakota and Nebraska, represented respectively by C. H. Anderson and Frank H. Wilson, examiners, employing four Massachusetts, represented by Commis sioner George S. Merrill and Wm. D Whiting with a force of seven clerks.

Illinois, represented by Superintendent B. K. Durfee, J. J. Brinkenhoff, actuary, and

ments, but the examination was brought down to August 1, 1895, to ascertain whether any material changes other than those in-cident to the normal course of business

had occurred. The examination has disclosed the following to be the company's.

remium notes on policies in force—secured by reserve
l'ar value of bonds owned
Market value over par.
Cash in office.
Cash in banks
Agent debit balances.
Literat op mortage.

Rent on real estate. 1.22.23, acc Gross premium on outstanding policies 1st year, 294.641.00, ren Gross deferred prem, on policies in force 1st year, 121.814.00, ren

TOTAL LIABILITIES, DEC. 21, 1894.....

Of this surplus \$8,583,711.35 is accumulated Tontine earnings, and general surplus 4,961,725.19

Realizable on uncollected and deferred premiums., \$208,228.90

Deduct for cost on collection 50 per cent....... 208,227.00 675 per cent.

nterest on morragares due nterest on bonds due nterest on policy loans tent on real estate

TOTAL ASSETS, DEC. 31, 1891......

\$13,545,426.54

ASSETS.

piece in the company without flaw or in-

cumbrances. Each parcel was valued by ap-praisers selected by the chairman, with the

The real estate on hand acquired by fore-

into the company's annual statement for rents

received and paid.

The custom of the company has been (with

estate. The mortgage loans, comprising nearly 80 per cent of total assets, have been

represent farm loans. The loans are dis-tributed in Illinois, Wisconsin, Minnesota, Colorado, Nebraska, Ohio, Iowa, Tennessee,

Indiana, Kansas, Michigan, Missouri, Ken-tucky and a few in South Dakota, Alabama,

Texas and Georgia. About one-half of the whole is in Illinois and Wisconsin. The

interest in default is less than one-half of 1 per cent, or about one month's interest. Loans are placed through salaried local

agents, without any commission from the bor-rower. The titles are examined by the com-

pany's counsel, with a corps of assistants, and

no charge is made except actual disburse-

Attorney General Mylres has examined into

carefully placed and yield a gross rate of 5 6-10 per cent interest, payable semi-annually. About one-fourth of the mortgages unduly or without semi-

Cost Value of Real Estate Owned-

to be impaired before any deduction could justly be made from this item.

ame being sufficiently checked by the papers and receipts of interest. Loans on policies and premium notes were becked by the notes themselves and with the Wisconsin valuation registers, to ascerain if the policies upon which they are a lien were in force and able to sustain the

loans. These items were found to agree with the company's books and statements. The item of premiums in course of collection and deferred were treated in like man-ner, resulting in a slight difference only from

the company's figures.

The bonds owned were counted by the commissioners, and found to be on hand with the exception of those deposited with the insurance departments of Wisconsin, Virginia and Canada, for which satisfactory certificates were furnished. The premium for market value over par allowed is \$51, 451.83 less than the company's statement. Cash in office and in banks, as shown by

the books was found to be correct.

The company's statement deducted \$18.167.51, mostly agent's credit balances, from
cash in office, which has been corrected
above by carrying the same into liabilities. One-half of the agent's debit balances were found to be good by payment since December 31, and otherwise, and has been allowed.

The total assets found on examination do not materially differ from the amount claimed by the company at the same date.

LIABILITIES.

The valuation registers of the Massachusetts department, being computed on a 4 per cent basis, were used for ascertaining the necessary reserves to be held on policies and Illinois, representation on the company's and the company's some clerk.

Wisconsin, by Commissioner William A. Fricke and Henry S. Vall, actuary, with a force of five clerks, together with the Hon. W. H. Mylrea, attorney general.

Constituting in all a force of twenty-six persons, besides the appraisers of real estate in different localities.

December 31, 1894, was adopted for making the financial statement so as to constitution of the company's department by lapse, surrender, death or maturity, to ascertain if justifiably cancelled. The final valuation is in excess of that found by the company by the sum of \$144.

361. It was discovered that there had been cancelled certain ten payment life policies considered to the company's owners had ceased paying premiums owners had ceased paying premiums. and interest on notes. These policies con-tain clauses giving paid-up insurance on lapse for as many tenth parts of original insurance as there had been "complete" an-nual premiums paid, but the notes declare

the policy forfeited in case interest should

467,540,42

467,682.12

158,193,51

139, 104, 00 7,510,069,00 161,110,68 5,313,047,62 5,474,158,30

754,324,69 1.037,333.59 156,125.09 156,525.09 15,297.68 15,374.68 8,827,17 10,050.57 429,248.09 160,260.00

\$1,288,576.00 1,496,804.00

\$73,349,707.84

Financial Condition, Dec. 31, 1894.

In this item the Commission have charged the Company with the extreme possible liability;
 t is only fair to state that from the experience of the Company in the adjustment of claims under these policies, the actual liability will undoubtedly be largely reduced.

The titles of real estate owned were investigated by Attorney General Mylrea, and were found to vest the ownership of each resolution reinstating the insurance on this

praisers selected by the chairman, with the final result of increasing the total value by \$56,590.88 over the amount claimed by the company in its December 31, 1894, statement

closure is remarkably small in proportion to actuary reserve on certain Tontine policies, the large sum invested in mortgages and is

Office building, when allowance is made for the portion occupied by the company. This amount for own occupancy does not enter into the company's annual statement for the company is ann

few exceptions) to dispose of real estate acquired by foreclosure as rapidly as possible and merge the net loss into the interest earnings of the year in which it is sold. An analysis of the business for twenty years shows that only a small percentage of loans made are foreclosed and acquired as real than their face. It would be unfair to compel estate. The mortrage loans convertible

1 not be paid thereon.

class of policies as soon as your attention was called to this matter.

charged by the company, to \$128,388, and to charge for guarantees in excess of 4 per cent

vestigation it became apparent that many of the cases contested were fraudulent and con-

stituted no real liability. Any company long in existence is bound to accumulate a consid-erable amount of such cases. Some of these

a company to carry such cases forever as a liability at their face or submit to extortion

It was not discovered that the company had unduly or without sufficient cause contested

is necessary to take them into consideration in order to ascertain the true condition of the company at that date, as the parties insured

were actually dead, and only a formality in-tervened before payment became due.

Reserve for paid up insurance claimable.

Reserve against excess Tontine guarantees
Reserve against policies concelled for intemperance
Reserve against premiums below net rates
Death claims in process of adjustment.

Death claims contested or in litigation.

Death claims contested or in litigation.

Death death claims described in 189, proofs received in 189, less reserve.

187,702.27
Endowments due and awaiting claimants.

37,442.00
Dividends due on outstanding and deferred premiums.

Dividends due in cash and paid-ups and pest-mortem.

Dividends due in advance and accrued commissions.

Unpaid bills, accounts, etc., presented after January 1st, 1895.

TOTAL

economical management.

An investigation of the business done in 1895 to August 1 discloses no unusual event Justly be made from this item.

As all payments of interest or principal are made direct to the home office and not through loan agents, it was deemed unnecessary to communicate with each borrower as to their opinion, applicable alike to all companies, that the interest of the policy holders dictates that no more money be carried as to the amount of his outstanding loan; the "cash on hand or in banks" than is neces-sary to meet the current needs of the com-pany, and that all funds over and above these necessities be promptly invested.

The amount of business has increased, with a corresponding increase in income, dishurse-

a corresponding increase in income, disburse-ments, assets, liabilities and surplus. A larger relative proportion of investments in city, county, state and United States bonds has been made. The company holds no stocks, and does not invest in railroad bonds. The expense chargeable to each item is well within the limit provided for, except in the single case of new business, whereon the first var's complete the single case of the state of the single case of the state of the single case of the state of

the single case of new business, whereon the first year's commissions plus the additional expenses incident to the first year, after allowing for light mortality, does not leave erough of the premium to cover the necessary reserve at the end of the year.

This comment is not to be accepted as a reflection upon the company, but is made to emphasize the regret of the commission that all fixed premium life companies do not take concerted action in cutting down this large expense item found in these companies, rather than await the time for legislation to restrict the expenditures for new business.

THE VARIOUS DEPARTMENTS.

The several departments of the com-pany are conducted with ability and integ-

pany are conducted with ability and integrity.

The medical department is thoroughly systematized in its methods of appointing and supervixing local examiners and scrutinizing applications for insurance.

The ratio of rejected cases average about 8 per cent, and the districts in which applicants must reside are restricted to the better portion of the United States—no foreign business is done.

better portion of the United States—no foreign business is done.

The care exercised in selecting risks is
likewise proved by the actuary's calculations, showing the death rate to be only
about 80 per cent of that expected by the
mortality table, although the company is
now thirty-eight years old. Care is again
shown by the small number of cases of
fraud among death claims.

The legal department looks after the
titles and abstracts, and examines minutely
into the legality of each bond in which the
company makes investments. A careful inquiry into the details of this department will
be found in the attorney general's report.

The Actuarial department is well systematized and equipped, making it easy to
acquire any information desired. The card
system is used in this and several other
departments with good effect and to an extent not usually found.

The financial department, with the aid
of the finance committee of seven trustees
is an extensive affair. This committee
meets several times a week and passes
upon every investment.

is an extensive affair. This committee meets several times a week and passes upon every investment. The minutes of their transactions, as well as the character of the investments, indicate careful and in-

telligent discrimination. The agency department is managed with the assistance of the committee on agencies and insurance. The increasing agencies and insurance. The increasing new business and advance in insurance out-standing from year to year are evidences of competency. The company gives no bonuses, allowances or salaries to agents. Agents are under bond, and losses from default are few and small in amount. Agents' debit balances and commuted commissions are noticeably small.

The examining committee

ticeably small.

The examining committee is composed of three trustees, whose duty it is twice a year (December 31 and June 20), to count all the assets, compare vouchers and checks with the cash book, check all the entries which finally culminate in the ledger, and verify the trial balances from which the published and sworn statements are made up. This work was found to have been faithfully done both for December 31, 1894, and June 30. both for December 31, 1894, and June 30,

No expenditures for illegal or improper purposes have been discovered. The custody of securities is in the hands of the president and second vice president.

Bonds with two surstles for \$20,000 are given by the president, secretary, cashier and treasurer. All officers and office emand treasurer. All officers and office employes are salaried and receive no other compensation. No one, except agents, derives any commission upon the business. The company's treatment of policy holders is eminently fair. All privileges and benefits given to new policy holders as to loans, rates of interest, surrender values, guarantees, freedom of occupation and realidence, are extended at once to the old. Every facility in making this examination has been cheerfully extended by the officers and clerks over a period of more than two months, frequently entailing night work and considerable interruption to current

than two months, frequently entailing night work and considerable interruption to current business and suspension of vacations. The new business written by the company, however, during this period has been as large as for corresponding date in any previous year of its history.

The commission has found little to criticise and much to commend. It is a pleasure to congratulate the policy holders of the Northwestern Mutual Life Insurance company upon having their interests guarded by so efficient a board of officers, and the highest compilment that can be paid is, that by so efficient a board of officers, and the highest compliment that can be paid is, that this examination has demonstrated that the company in its dealings with its policy hold-ers and beneficiaries and its financial man-agement has lived up to that high standard of reliability which has gained for it the confidence of the people and made its grand success possible. Respectfully submitted,

WILLIAM A. FRICKE, Commissioner of Insurance Wisconsin, Chair-

GEORGE S. MERRILL,
Insurance Commissioner, Massachusetts,
BRADFORD K. DURFEE, Superintendent of Insurance, Illinois, J. E. HIPPLE, Commissioner of Insurance, South Dakota. EUGENE MOORE Auditor of Public Accounts, Nebraska,

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any case—in fact, the amount in litigation upon death claims, compared with the amount paid, is surprisingly small and the company singularly successful in defending such suits. It was found necessary, however, to add \$187,752.27 to the claims outstanding in process of adjustment, for deaths occurring in 1894 on which proofs were not made until acme time in 1895. Many of these cases were unknown to the company on December 31, as proof blanks are furnished by the agents, and not from the home office, but it General Agent

LIFE INSURANCE COMPANY.

OFFICE

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1623 Farnam St.