





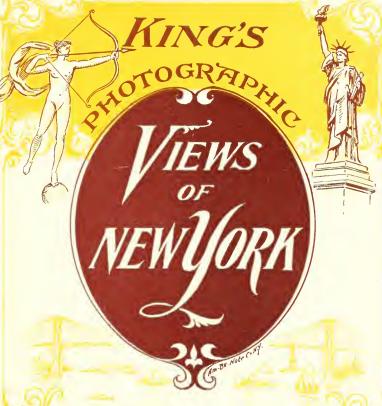






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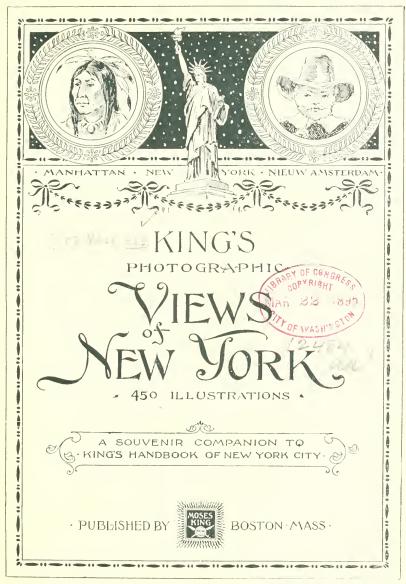


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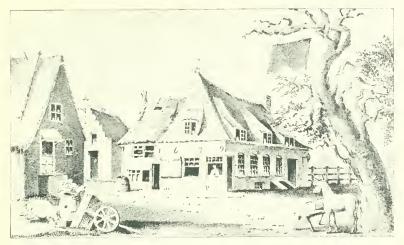
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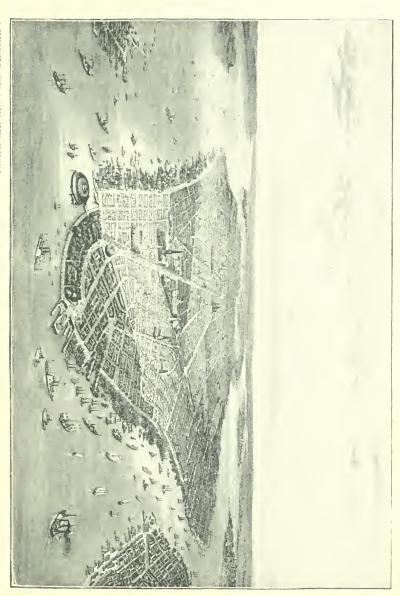
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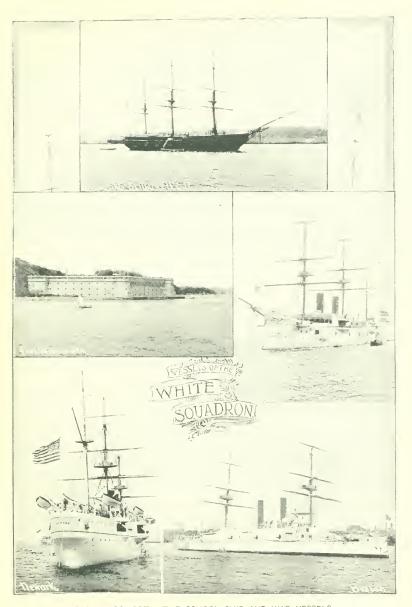
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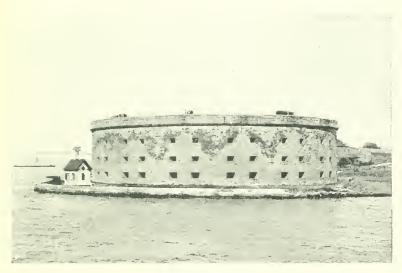
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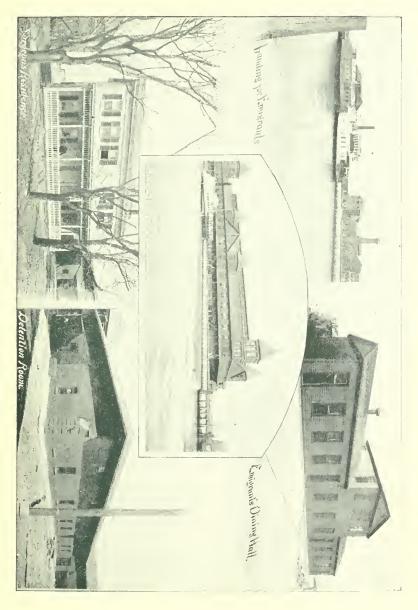
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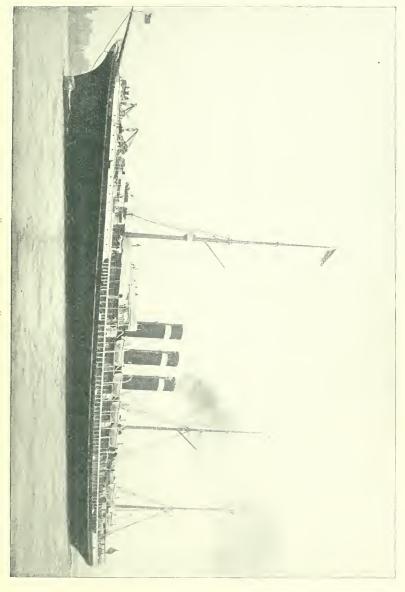
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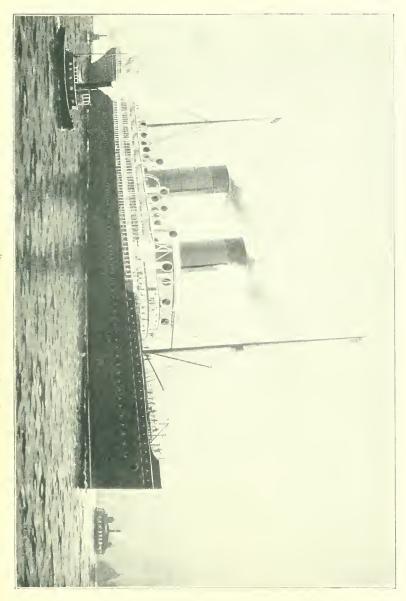
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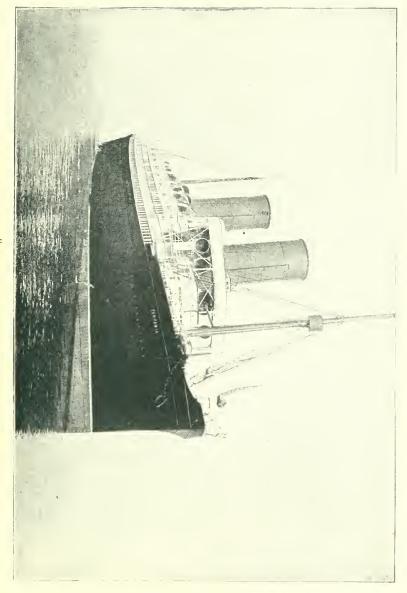
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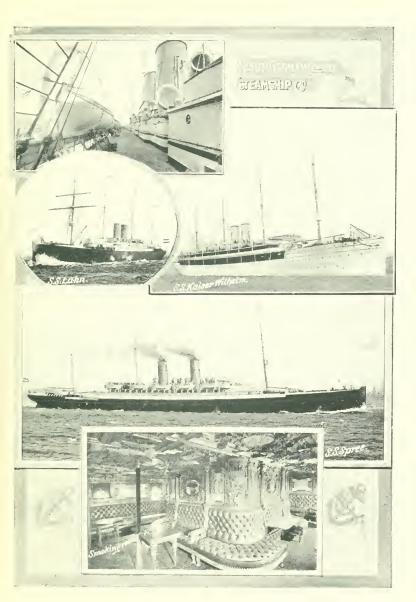
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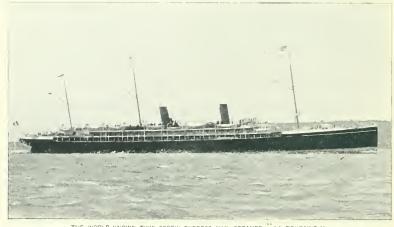
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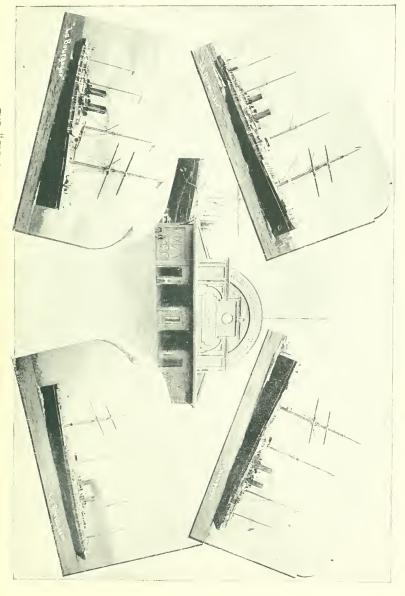
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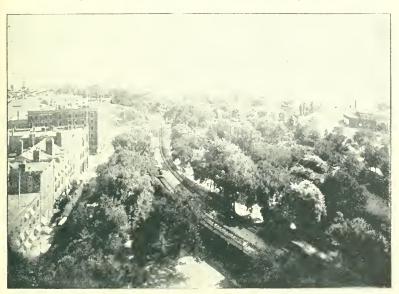
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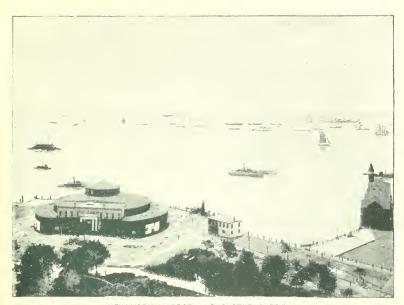
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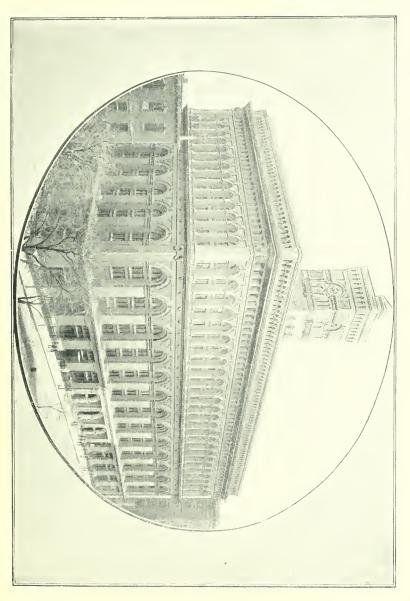
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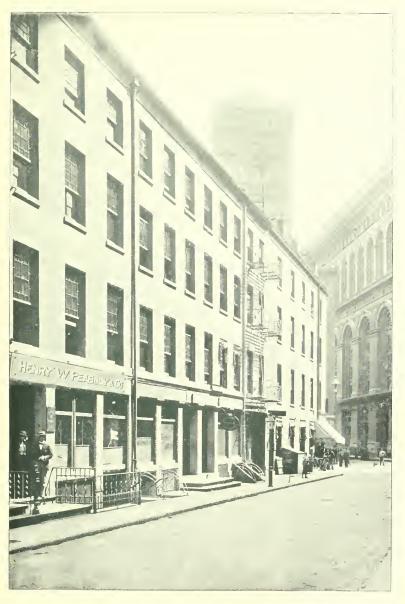
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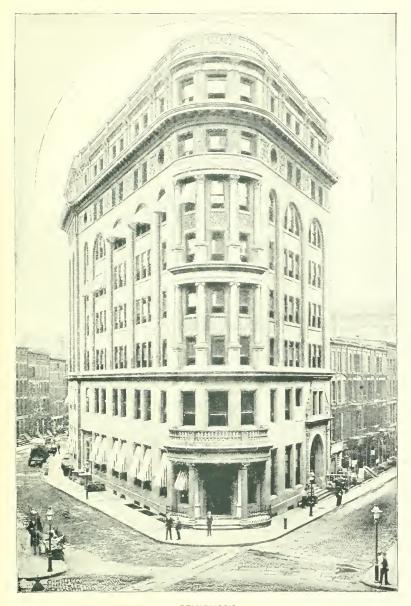
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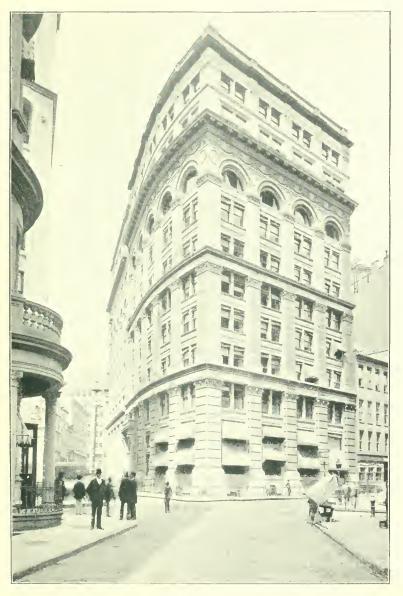
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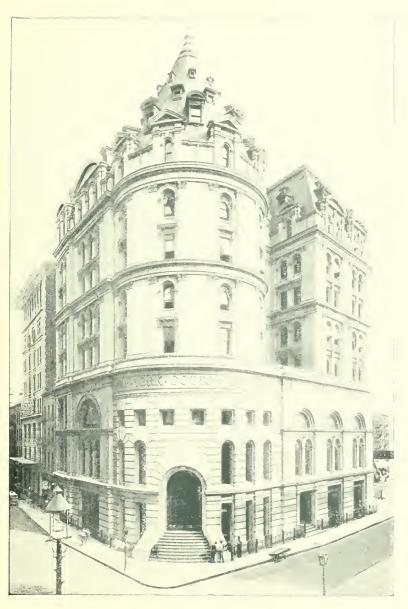
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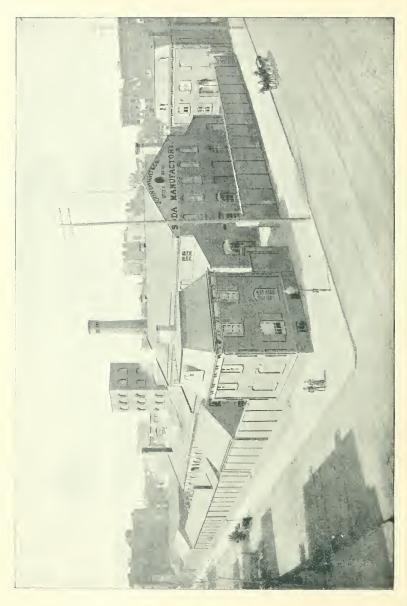
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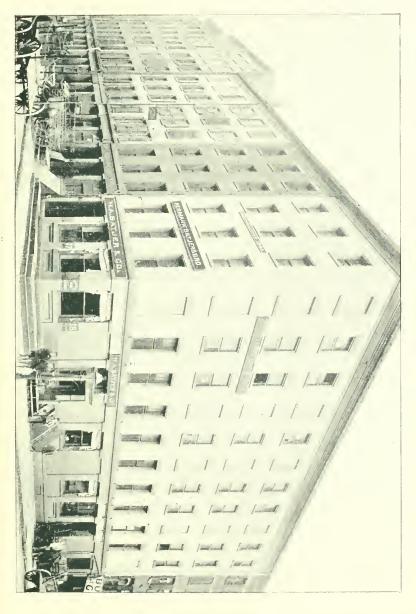
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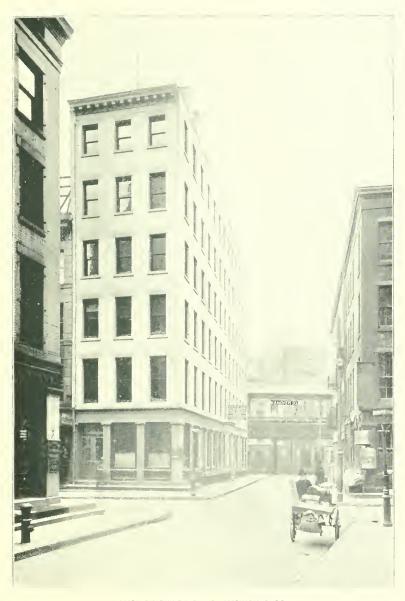
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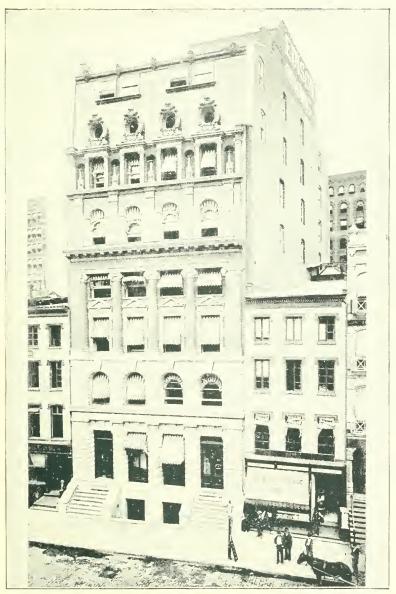


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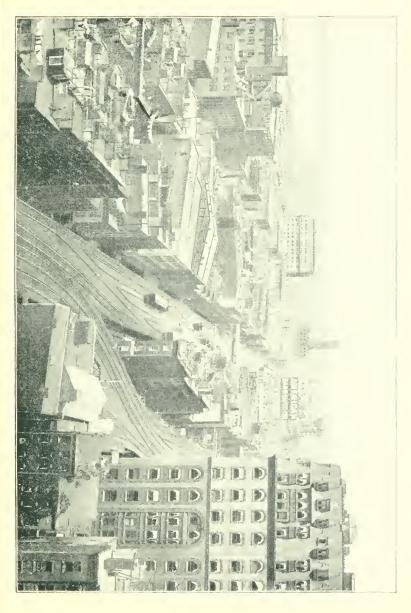
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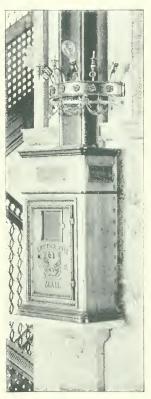
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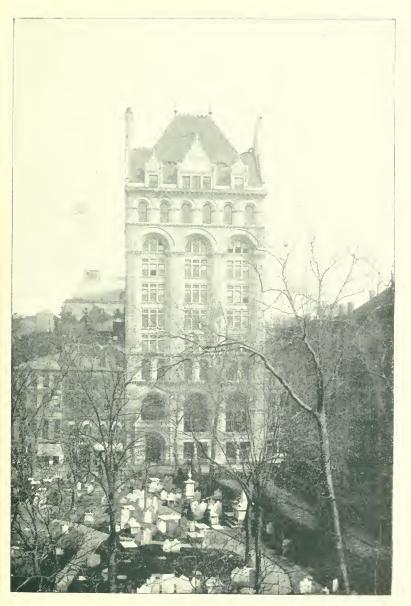
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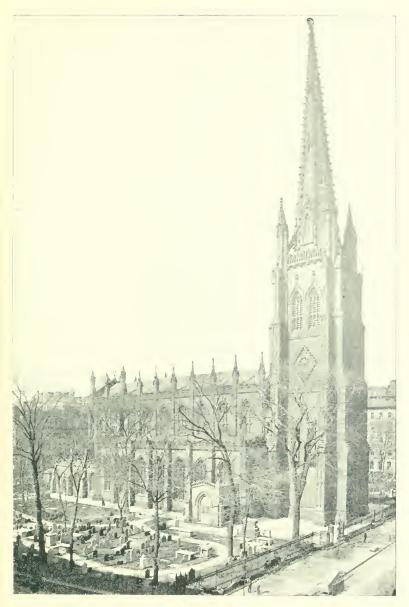
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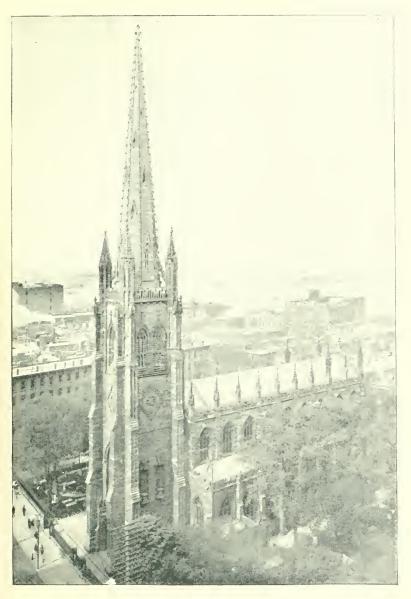
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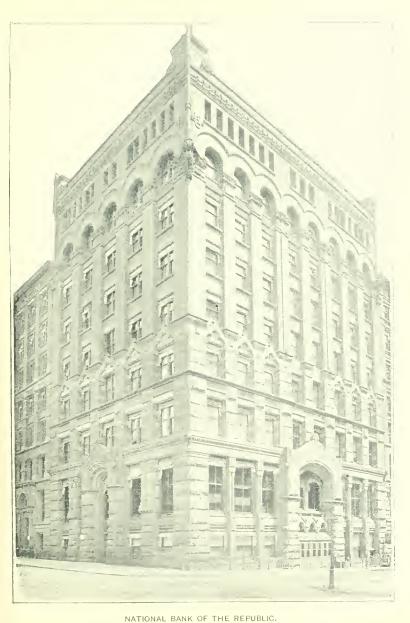
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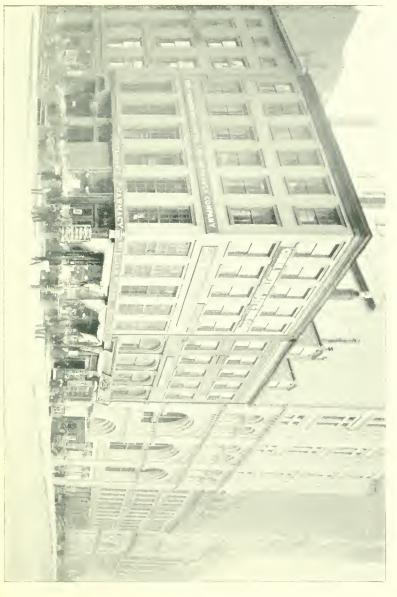
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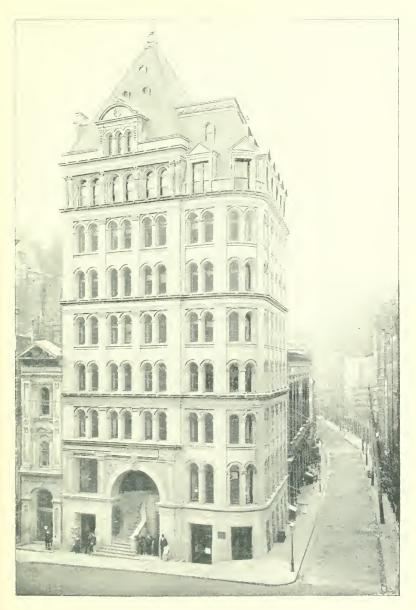
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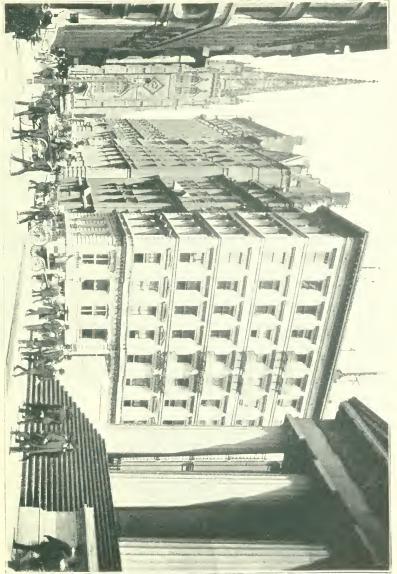
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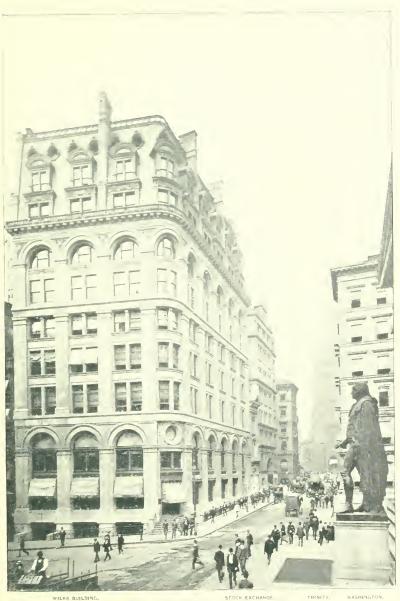
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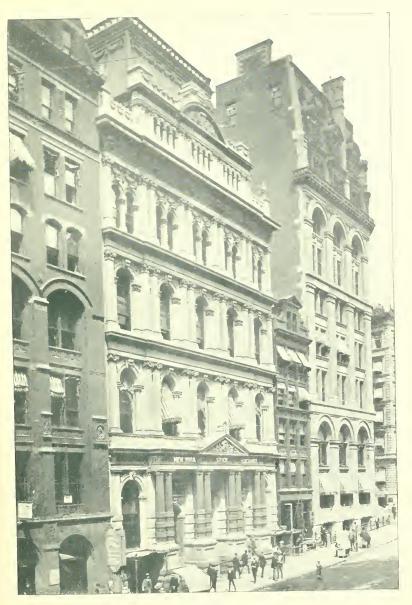
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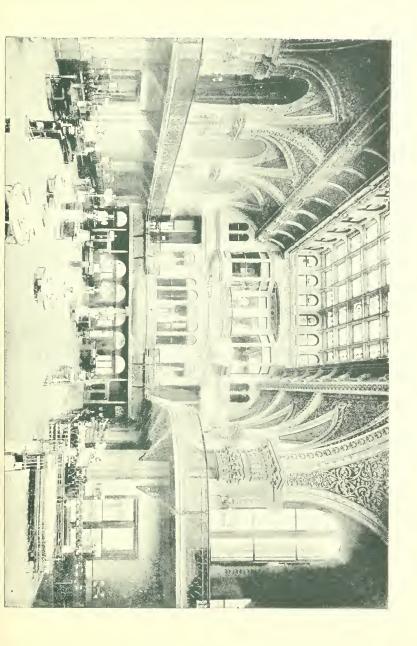
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SAM'L R. DORRANCE, Vice-President. EDWARD S. CLARK, Secretary. WILLIAM A. GAMWELL, Ass't Sec'y.

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GEORGE GORDON KING.

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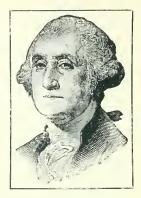
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BROAD STREET

Ten years after

GEORGE WASHINGTON

was made President of the United States, the Providence Washington Insurance Co. was incorporated in Rhode Island. It has been constantly in business ever since, and is now in its ninety-sixth year.



Providence Washington Insurance Co.

INCORPORATED 1799.

20 Market Square, PROVIDENCE, R. I.

Cash Capital,	\$400,000.00
Net Surplus,	45,987.20
Unpaid Losses and other Claims against	
Company,	. 168,033.01
Re-insurance Reserve,	603,281.98
Assets, January 1st, 1894,	\$1,217,302.19

J. H. DE WOLF, President. J. B. BRANCH, Vice-President, E. L. WATSON, Secretary.

GEO. E. BIXBY, Treasurer.

ROWLAND HAZARD, J. H. DE WOLF, WM. GROSVENOR, WM. AMES. F. W. CARPENTER. R. I. GAMMELL, E. PHILIP MASON. ROYAL C. TAFT. EUGENE W. MASON, JOHN S. PALMER.

AGENCIES THROUGHOUT THE UNION.

New York Agent: W. S. BANTA, North-west corner of Cedar and William Streets.



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WALLST, NORTHEAST CORNER OF NASSAUST. ON THIS SPOT GEORGE WASHINGTON WAS INAUGURATED PRESIDENT.

THE WASHINGTON



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Life Insurance Company of . . New York. . .

W. A. BREWER, Jr.,

ASSETS, \$14,000,000.

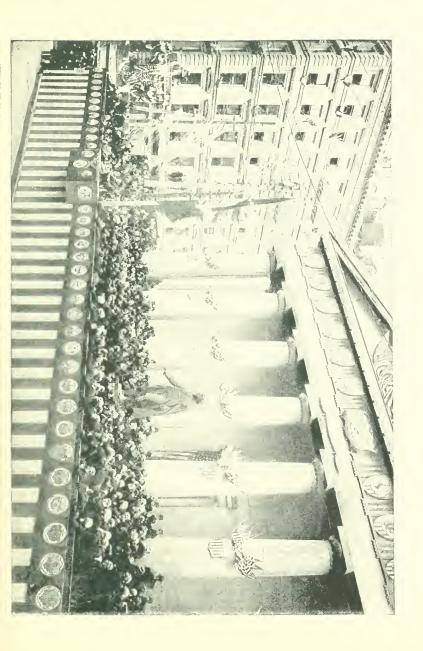
The Washington's Assets comprise the largest proportion of First Mortgage Loans on improved Real Estate of any Life Insurance Company in the World.

The holdings of most Life Insurance Companics (at a time when losses on railroad, industrial, and manufacturing securities have reached *Thousands of Millions*), contrasted with the first Mortgage loans of the Washington on real estate, give force to this Official Endorsement by the Hon. Superintendent, after an exhaustive examination of the Company:

"It is most agreeable to me to know that your Company discloses a most excellent condition of affairs,"

Signed, JAMES F. PIERCE,
Superintendent.

Particulars relating to The Washington's Trust Fund Policy and other plans of insurance, obtained by applying to the Company's agents.





THE OLD UNITED STATES HOTEL, OF BOSTON.

has maintained its RESPECTABILITY AND EXCELLENCE.

Originally the largest Hotel in Boston, it has been twice enlarged years ago, by the extensive wings on Kingston and Lincoln Streets, named respectively Oregon and Texas.

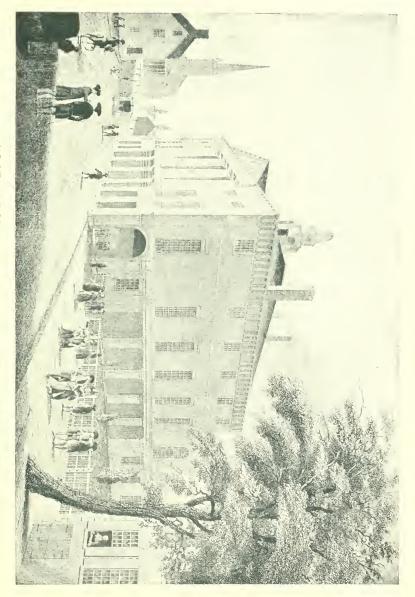
During the past five years it has been under the management of

Mr, TILLY HAYNES, of Springfield, Mass.

who has completely renovated, enlarged and improved the property, and last year added still another hundred rooms, by building across from Texas to Oregon.

Think of a Hotel from Texas to Oregon, and you will understand why this notice is written which is to say that the UNITED STATES recommends itself for its quiet, orderly management, and the notable character of its guests, its numerous public rooms and grand old parlors, broad halls and numerous stairways, while none of its 500 Guest Rooms are above the fourth floor.

These, with its very central location, its most excellent *able, and moderate charges, recommend it to all who have once shared its hospitality.



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When a visitor from any city, especially from abread, comes to your office or to your residence present him, with your compliments written in the front, with a copy of "King's Handbook of New York City."

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While your guest he will look over it and gain more information and interest in your city than you can take time to give him in several hours.

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"Whoever has traveled life's dull round,
Where'er his stages may have been,
May sigh to think he still has found
The warmest welcome at an inn."
—SHENSTONE,

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The Mechanics' National Rank

OF THE CITY OF NEW YORK.

33 WALL STREET.

STATEMENT OCTOBER 2d, 1894.

RESOURCES.

Loans and Disco	unts,	- \$1	0.873,060,44
Bonds,		-	141,693.75
Banking House,			545,796.92
Due from Banks	, -	-	728,903 52
Cash and Check			4 000 530 73
Banks, -	-		4,206,538.72

\$16,495,993,35

LIABILITIES.

Capital Stock,	\$2,000,000.00
Undivided Profits	- 2,113,234.62
Dividends Unpaid	- 7,570.38
Deposits:	
Individuals, 8,186,965 53	
Banks, 4,188,222.82	12,375,188.35

\$16,495,993.35

Calling your attention to the above statement, we respectfully solicit accounts of individuals, firms, banks and other corporations. Depositors offered every facility which their balances, business and responsibility warrant.

HORACE E. GARTH, President.

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GALLATIN NATIONAL BANK.

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GALLATIN BANK BUILDING.

Adjoining the United States Assay Office,

NEW YORK CITY.

Capital, - - - - \$1,000,000 Surplus and Profits, - - - 1,500,000

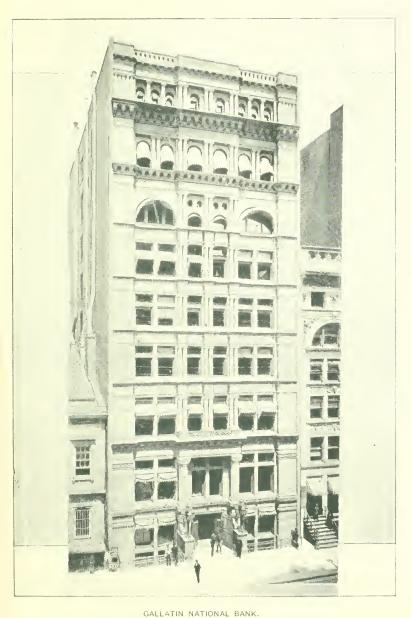
OFFICERS:

FRED'K D. TAPPEN. President. ALEX. H. STEVENS, Vice-President. ARTHUR W. SHERMAN, Cashier.

DIRECTORS:

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THE

Metropolitan Trust Company

OF THE CITY OF NEW YORK,

37 & 39 Wall Street.

Capital, -	-		~	white	 \$1,000,000.00
Surplus,	-	-	~	-	1,000,000.00

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FREDERICK D. TAPPEN, Vice-President.

CHARLES M. JESUP, 2d Vice-President.

BEVERLY CHEW, Secretary,

GEO. D. COANEY, Ass't Secretary.

THOS, G. HILLHOUSE, Counsel.

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D. O. MILLS, New York.

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MORRIS K. JESUP, New York.

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WALTER T. HATCH, of W. T. Hatch & Sons, New York.

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HEBER R. BISHOP, New York.

GEORGE A. HARDIN, Justice New York Supreme Court, Little Falls, N. V. J. HOWARD KING, President Albany Savings Bank, Albany, N. Y.

JOSEPH OGDEN, New York.

HENRY B. PLANT, President Southern Express Company, New York.

EDWARD B. JUDSON, President First National Bank, Syracuse, N. Y.

THOMAS HILLHOUSE, Late Assistant Treasurer United States, New York.

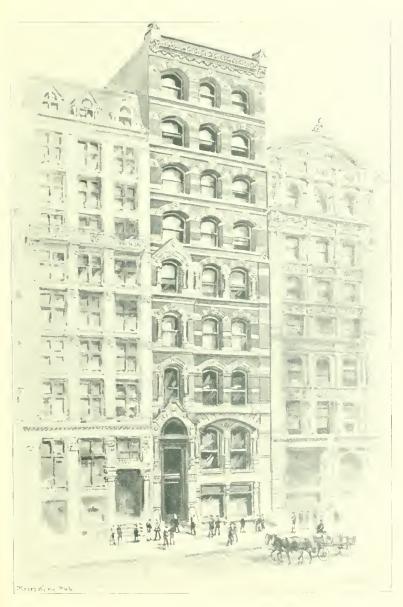
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W. H. TILLINGHAST, New York.

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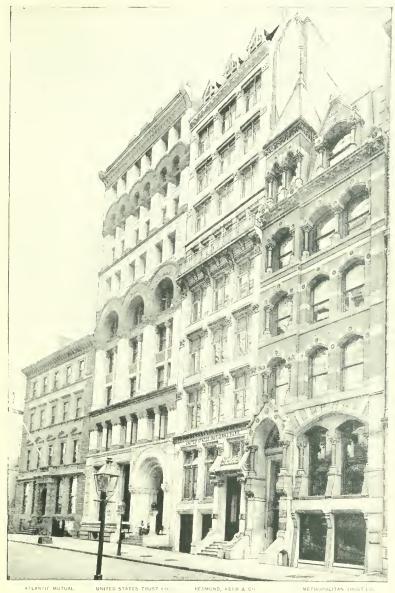
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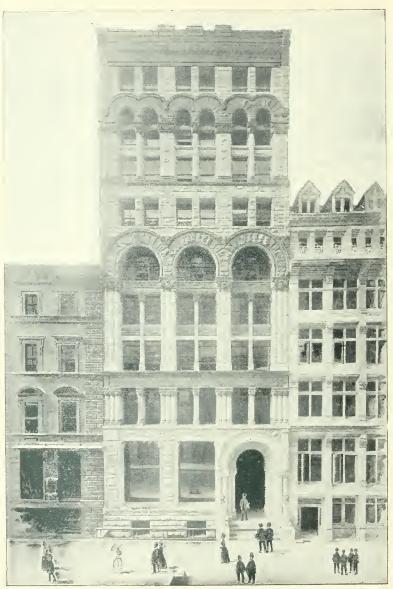
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OF THE CITY OF NEW YORK,

Nos. 42 and 44 Wall Street.

Founded in 1803.

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JOSHUA SANDS, - - 1804-1808
RICHARD VARICK 1808-1820
LYNDE CATLIN, - - 1820-1833
JOHN I. PALMER, - 1833-1857
AUGUSTUS E. SILLIMAN, 1857-1868
JACOB D. VERMILYE, - 1868-1892
ROBERT M. GALLAWAY, 1802- -



CASHIERS

From its Incorporation.

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OCTOBER 2d, 1894.

 Capital,
 \$2,000,000.00

 Surplus and Profits,
 944,242.54

 Deposits,
 14,270,387.75

 Total Assets,
 \$17,214,630.29

DIRECTORS.

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ELBERT A. BRINCKERHOFF,
CHARLES S. SMITH, - - - - Capitalist.

EX-President Chamber of Commerce.

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Jacob Wendell & Co.
Oelrichs & Co.
Vermilye & Co.
President.

Brown Brothers & Co.
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GEORGE SHERMAN, - - Vice-Pres't Central Trust Co.

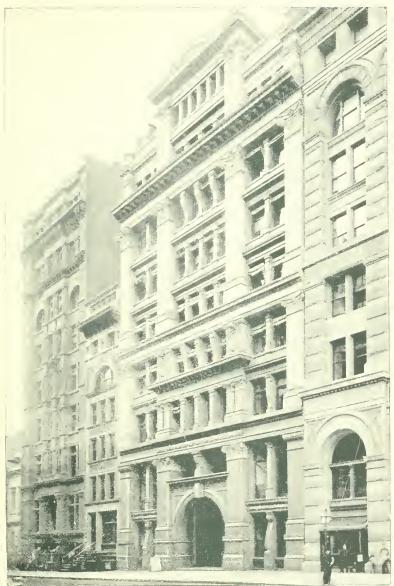
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ROBERT M. GALLAWAY, President.

ELBERT A. BRINCKERHOFF, Vice-President.

CORNELIUS V. BANTA, Cashier.

JOSEPH W. HARRIMAN, Ass't Cashier.



GALLATIN BANK THOMPSON BUILDING, MANHATTAN BANK, MERCHANTS' BANK DANK IT AMELIFA

THE MERCHANTS' NATIONAL BANK.

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More than four score years, the Bank of America has conducted its business at the same location, one of the most frequented corners of Wall Street.





1812.—The Bank of America.

SECOND BUILDING.
THE BANK OF AMERICA.—1835

The third Banking House of the Bank of America is shown on opposite page.

1812.

THE

1894.

BANK OF AMERICA

NEW YORK.

44 & 46 WALL STREET.

Capital, -		-			\$3,000,000
Surplus Fund,	-	-	-	-	1,500,000
Undivided Profits,		-	-		702,018
Total Capital, Surplus	, Etc,	-	-	-	5,202,018

DIRECTORS:

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David S. Egleston, George A. Crocker, George G. Haven, Dallas B. Pratt.

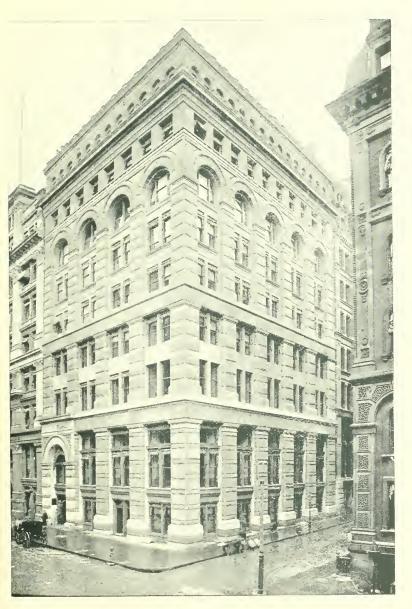
OFFICERS:

PRESIDENT, WILLIAM H. PERKINS.

VICE-PRESIDENT, FREDERIC P. OLCOTT.

Assistant Cashier, WALTER M. BENNET.
Assistant Cashier, JOHN SAGE.

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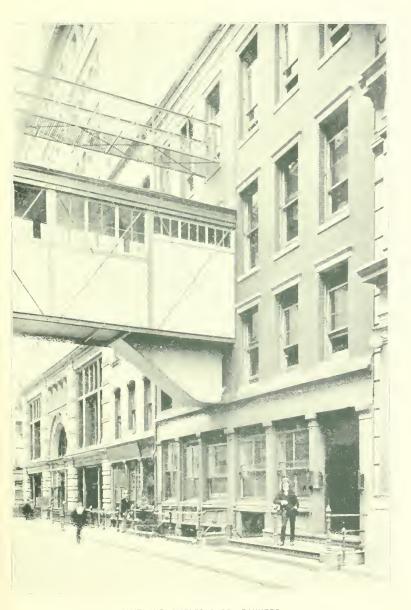
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INSURANCE COMPANY
OF LIVERPOOL, ENGLAND.

Statement of United States Branch, JANUARY 1st, 1894.

AGENCIES IN ALL THE PRINCIPAL CITIES, TOWNS AND VILLAGES IN THE UNITED STATES.

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NEW YORK: -E. F. BEDDALL, Manager.

GEO. M. COIT, Assistant Manager.

JOHN TENNEY, Assistant Manager.

PHILADELPHIA: -GEO. WOOD, Manager.

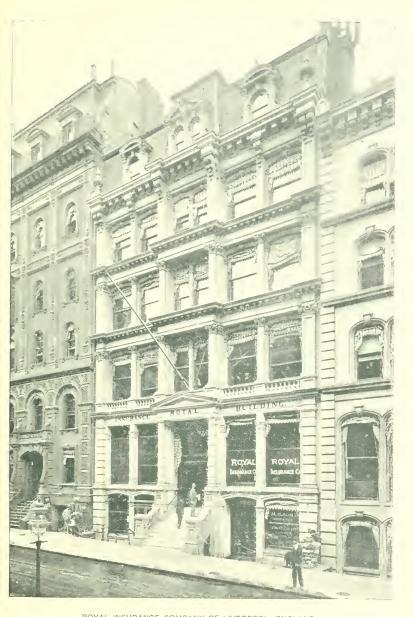
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LOUISVILLE: -BARBEE & CASTLEMAN.

CINCINNATI:-JOHN H. LAW & BROS.

CHICAGO: -E. L. ALLEN, for Northwestern States.
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SAN FRANCISCO:-ROLLA V. WATT.



ROYAL INSURANCE COMPANY OF LIVERPOOL, ENGLAND.

ROYAL INSURANCE BUILDING, No. 50 WALL STREET, NORTH SIDE, JUST EAST OF WILLIAM STREET.

Crane & Company

DALTON, MASS.

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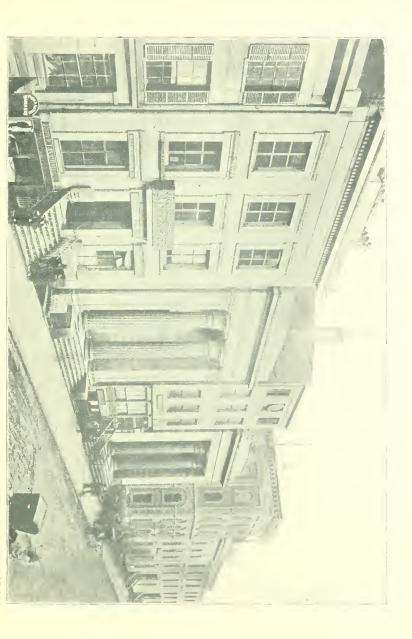
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	Bond	Paper	rs
er er	Parch	ment	Papers

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United States Government

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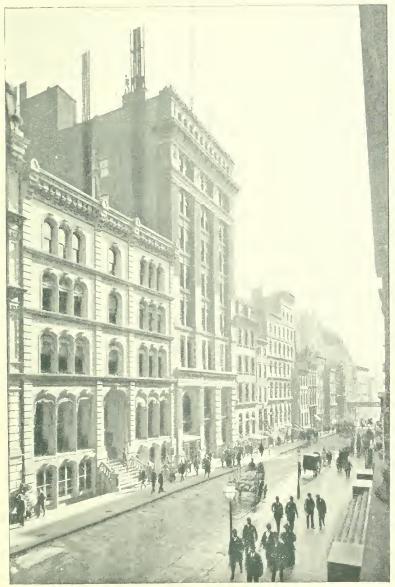
CRANE & CO., DALTON, MASS.





NEW YORK LIFE INSURANCE & TRUST CO.

NEW YORK LIFE INSURANCE & TRUST CO. 52 WALL STREET, NORTH SIDE, THREE DOORS EAST OF WILLIAM STREET.



NEW YORK LIFE INSURANCE & TRUST (1)

WALL STREET FERRY.

NEW YORK LIFE INSURANCE & TRUST CO. 52 WALL STREET, NORTH SIDE, THREE DOORS EAST OF WILLIAM STREET.



THE UNITED STATES BRANCH BANK CORNER-STONE, SACREDLY GUARDED BY

THE NEW YORK LIFE INSURANCE AND TRUST COMPANY No. 52 WALL STREET.

NOTE.—In the Directors' Room of the New York Life Insurance & Trust Co, in the white marble building, No. 58 Wall Street, there is, in an excellent state of preservation, the corner-stone of the once powerful United States Branch Bank, which formerly occupied this site. The great institution which owns and guards this corner-stone is virtually the delest and strongest of the Life Insurance and Trust Companies, so many of which have begun and prospered since this Company was chartered in 1830. Its first President was William Bard, an enthusiastic advocate of life insurance and also of corporate, in place of individual power of trusts, annuities and other kindred interests. This Company declines all corporation or other public trusts, and accepts only private trusts created by will or otherwise, grants annuities, manages property as agent for owners, allows interest on deposits, and is a legal depository for executors, trustees, and money in suit. The officers are

President, HENRY PARISH, Second Vice-President, WALTER KERR, Secretary, HENRY PARISH, JR., Assistant Secretary, GEORGE M. CORNING.



THE NEW YORK LIFE INSURANCE AND TRUST COMPANY.

ITS GRANITE BUILDING ERECTED IN 1839-40, AND TAKEN DOWN IN 1866-67.

NOTE,—This building replaced the building of the United States Branch Bank. The Building Committee consisted of G. C. Verplanck, Kobert Ray, John Rathbone, Ir. B. L. Swan and John Mason. In 1.76 (1.75 it was replaced by the present white marble building, No. 52 Wall Street, creeted under supervision of Henry Parish, Joseph Sampson and John Taylor Johnston as Building Committee. It has always been jointly owned and o empted by the National City Bank and the New York Life Insurance and Trust Company.

THE NATIONAL

CITY BANK

OF NEW YORK.

ORIGINAL CHARTER DATED 1812.

CAPITAL. - - \$1,000,000 SURPLUS. - - - 1,000,000 UNDIVIDED PROFITS, - 2,000,000

IAMES STILLMAN, PRESIDENT.

GEORGE D. MEEKER, CASHIER.

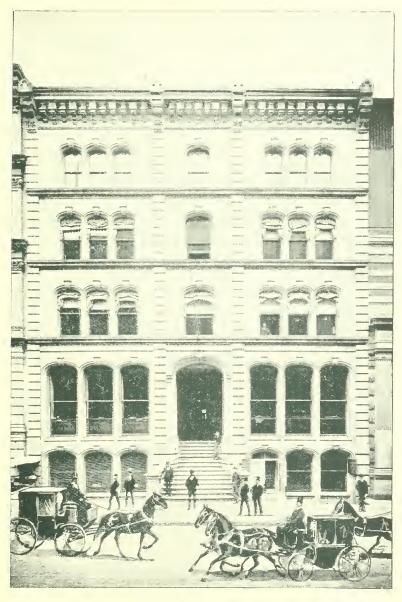
G. S. WHITSON, Ass'T CASHIER.

Directors:

JAMES STILLMAN,

PERCY R. PYNE, LAWRENCE TURNURE, ROSEWELL G. ROLSTON, HENRY A. C. TAYLOR,

CLEVELAND H. DODGE, HON. SAMUEL SLOAN, WILLIAM ROCKEFELLER, H. WALTER WEBB, FRANCIS M. BACON, GEORGE D. MEEKER.



NATIONAL CITY BANK OF NEW YORK.
52 WALL STREET, NORTH SIDE, BETWEEN FEARL AND WILLIAM STREETS.

CARTER, HAWLEY & CO.

Shipping and Commission Merchants,

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Batavia, Java;

Singapore, Straits Settlements;

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SURINAM BANK, of

AMSTERDAM, HOLLAND;

Paramaribo, Dutch Guiana.

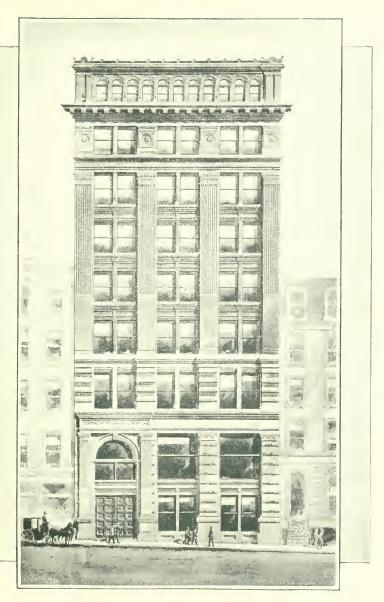
ALSO, CORRESPONDENTS IN

CHINA, JAPAN and EUROPEAN PORTS.

AGENTS FOR THE

Standard Asphalt Company,

REFINERS OF TRINIDAD ASPHALT.



CENTRAL TRUST COMPANY OF NEW YORK.
54 WALL STREET, OPPOSITE THE CUSTOM HOUSE,

JULIUS STEINWENDER.

CHARLES STOFFREGEN.

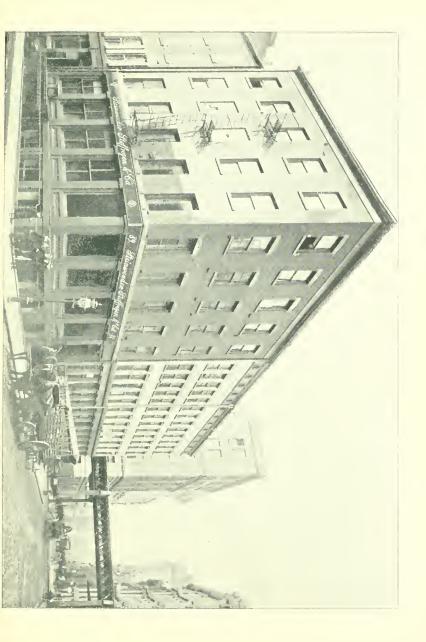
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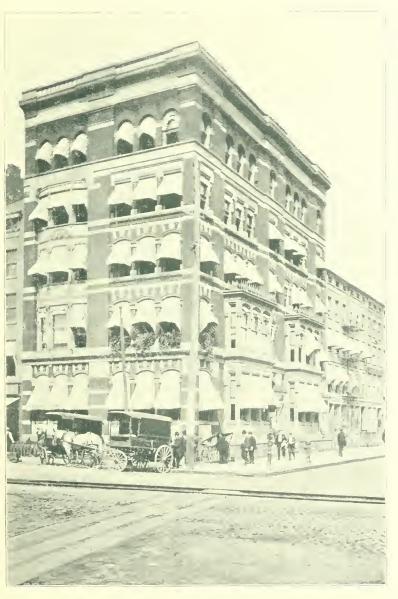
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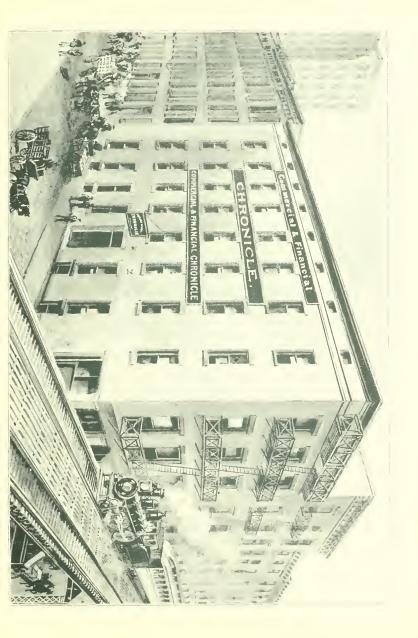
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JANUARY 1st, 1894.

Total Assets in the United States,

\$3,555,199.56

Reserved for unexpired Risks, - \$2,119,619.73	3
Outstanding Losses, 425,529.32	2
All other Liabilities, 71,167.40	С
NET SURPLUS, 938,883.11	I.
Тотаі, Assets, \$3,555,199.5 6	5

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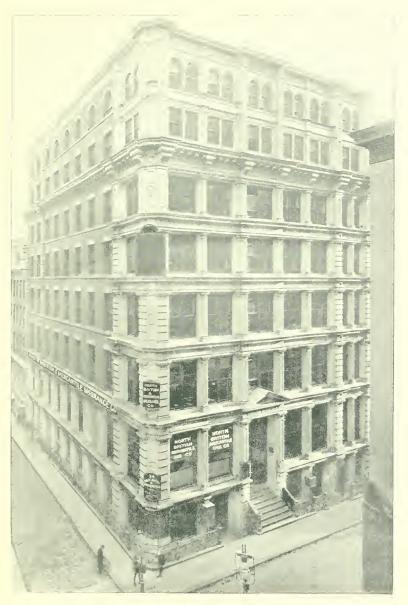
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Assets.

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Losses.

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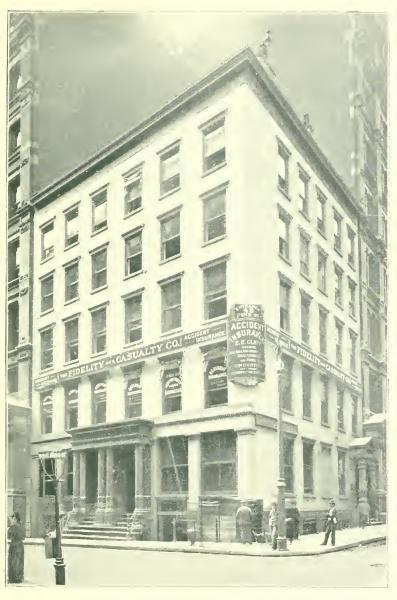
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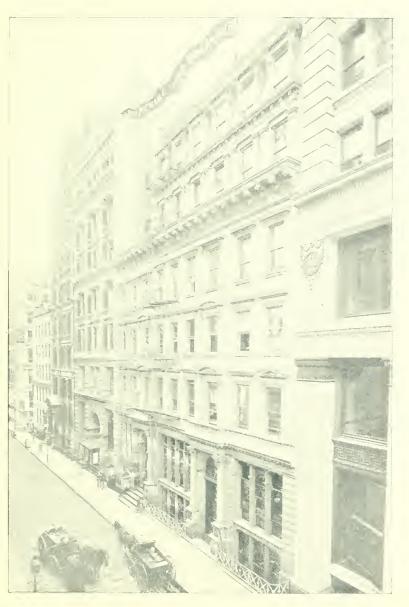
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The Imperial Insurance Company, Limited, of London, England, is one of those old and staunch foreign corporations which have become an absolute necessity for the protection of losses against fire in this country. The Imperial is over ninety years old, having been instituted in 1803. It is, with a single exception, the largest purely fire-insurance company in Great Britain; and, without any exception, it has the largest net surplus of any English insurance company doing a fire business. At home it is esteemed as one of the strongest and most successful of the insurance corporations. In this country, since its establishment in 1868, when it opened its office in New York, it has made a record which places the United States branch on an equal footing with the best American companies. In this country its gross assets are \$1,847,271, which includes the reserve of \$905,078 for uncarned premiums, \$141,031 for unsettled losses, and \$37,458 for all other claims, leaving a net surplus in the United States of \$762,804. It has paid the colossal sum of \$65,000,000 for losses.

The General Manager of the company is Edward Cozens-Smith, who has been at the head of the company's affairs for over twenty years. The managers of the Metropolitan District are J. J. Courtney and John R. McCay, a firm composed of two experienced and energetic underwriters. Mr. Courtney has been connected with the Imperial for twenty-nine years, eighteen of which were spent at the company's head-offices in London. Mr. McCay has been the representative of the Phænix Insurance Company of Hartford for twenty years.

Besides having the management of the Metropolitan District for the Imperial they are also managers of the New England and Middle States department of this company. They also have the management for the Metropolitan District of the old Phænix of Flartford, one of the staunchest of the American insurance companies, and also of the Lion Insurance Company of England, another of the great English fire corporations. Their offices are in the Imperial Building, at 31 and 33 Pine Street, a six-story, marble-front office-building owned by the Imperial Insurance Company, and well situated in what is regarded now as the insurance district. The trustees of the Imperial in the United States are Henry W. Cannon, President of the Chase National Bank; W. A. Read of the Banking House of Vermilye & Co., and R. L. Edwards, President of the Bank of the State of New York.

The Imperial has, besides those mentioned above, the following departments, viz.: Boston, John C. Paige, Manager; Chicago, Daniel C. Osmur, Manager; Atlanta, J. T. Dargan, Manager; San Francisco, W. J. Landers, Manager, and representatives in every nook and corner of the United States, and throughout the civilized world.



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[A Sketch from "King's Handbook of New York."]

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LIABILITIES.

Unpaid Losses, \$363,161.65 Re-insur. Reserve, 1,258,733.66 All other Liabilities, 40,000.00 Net Surplus, 625,880.72

GENERAL MANAGER

DIGBY JOHNSON.

MANCHESTER, ENGLAND

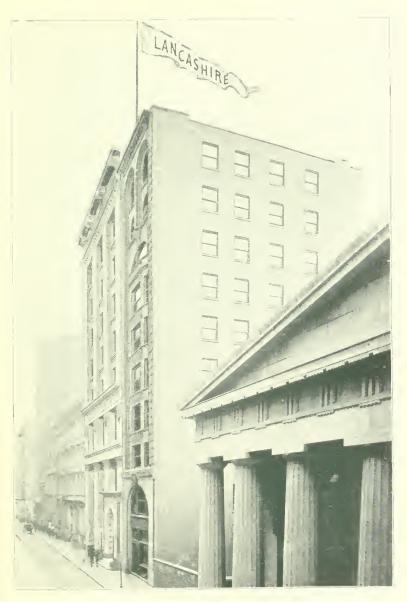
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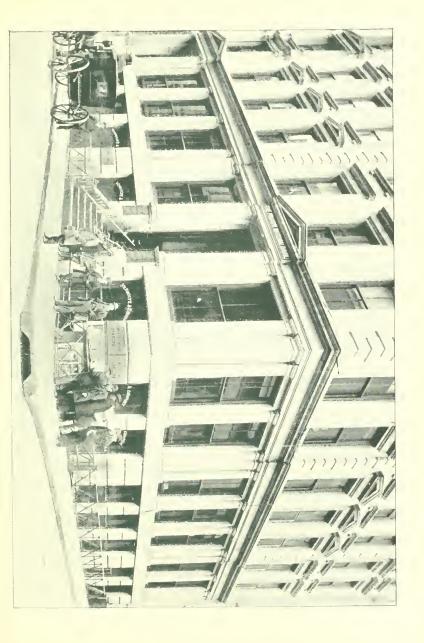
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Surplus,			-	-	-	-	-	1,900,000
Deposits	exceed	_	-	-	-	who		20,000,000

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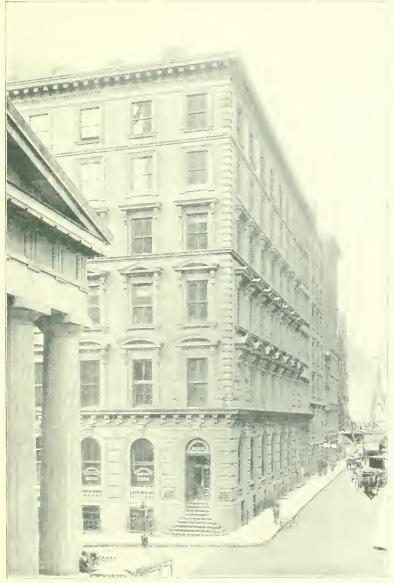
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Including Capital, \$2,000,000.00
Liabilities - \$557,253.62
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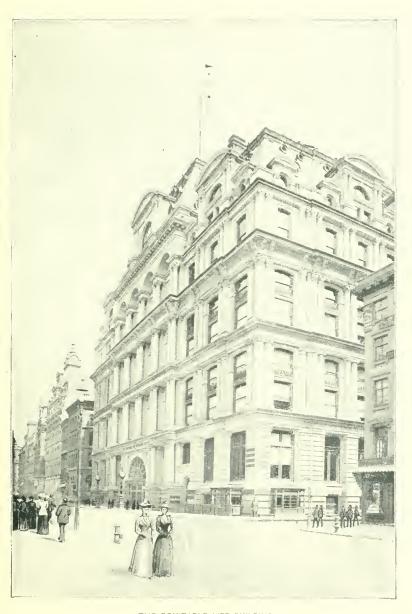
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Reserve for Losses,	506,307 48
Reserve for Insurance in Force, .	. \$2,797,505.54



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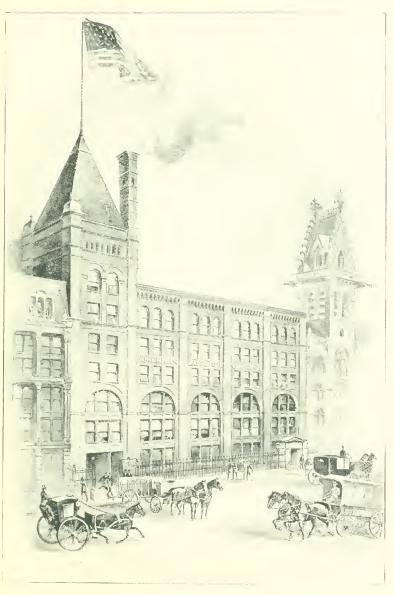
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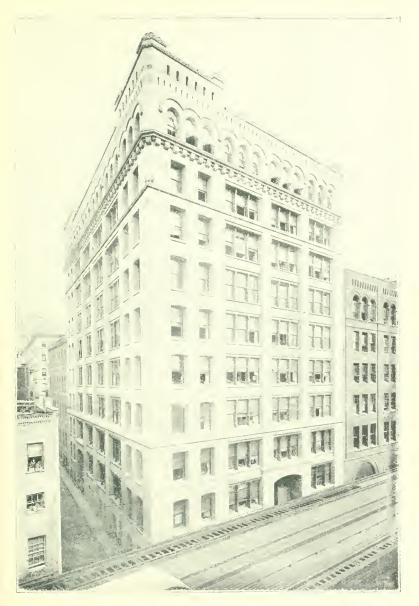
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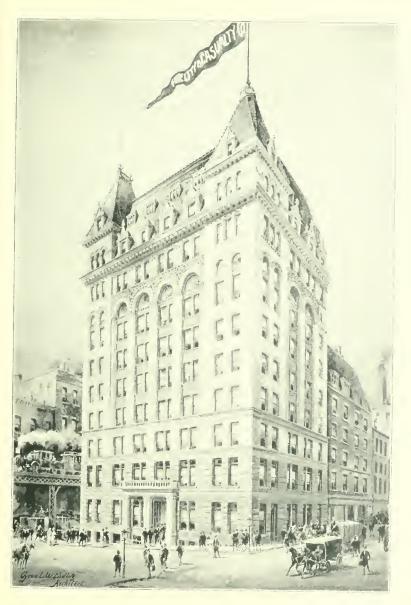
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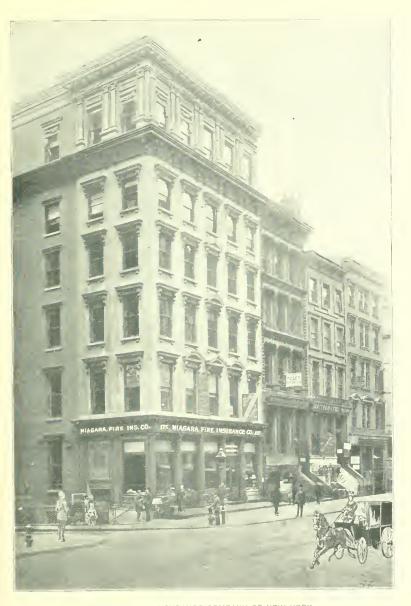
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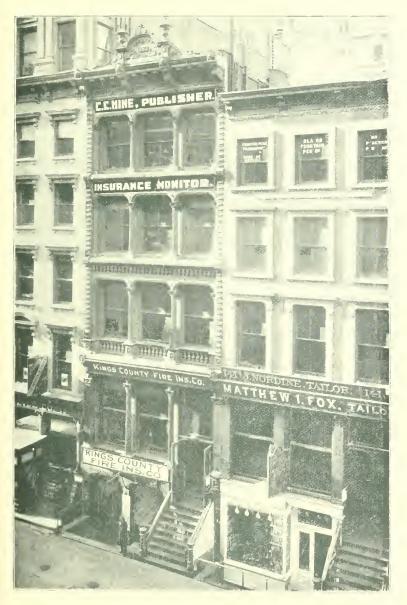
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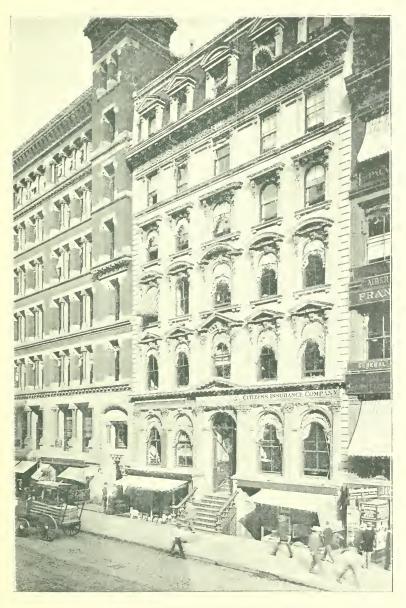
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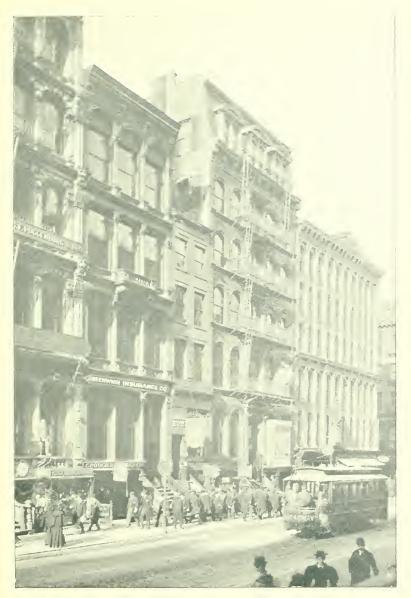
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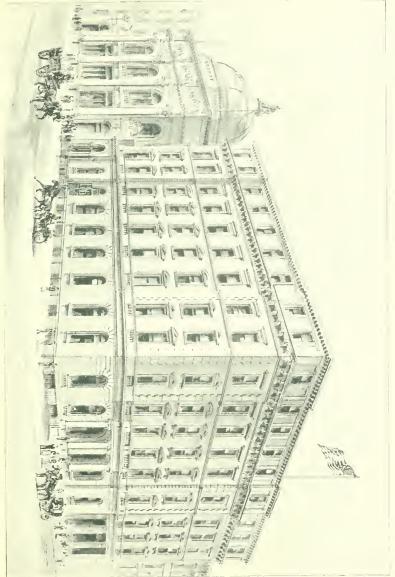
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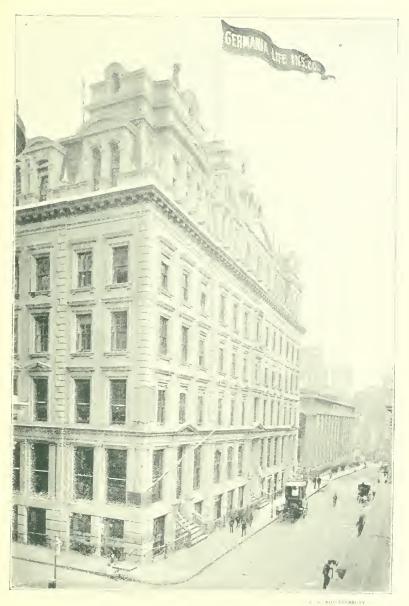
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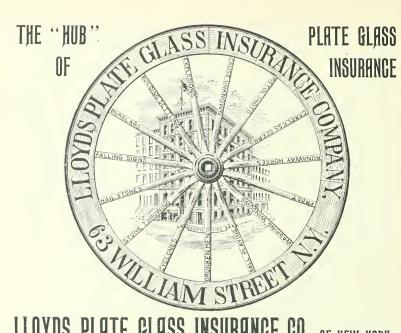
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Reserve for Unearned Premiums, -		-		-		-	1,098,152.93
Reserve for Losses under adjustment,	~		-		-		115,552.49
Reserve for all other Claims, -				-		-	32,945.96
Net Surplus.	-		-		-		960,332.83
Total Assets,				-			\$3,206,984.21

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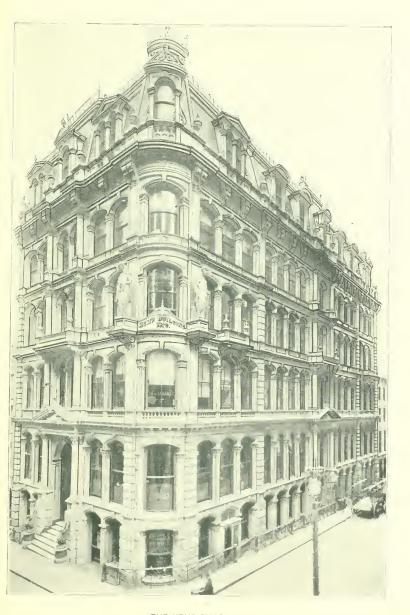
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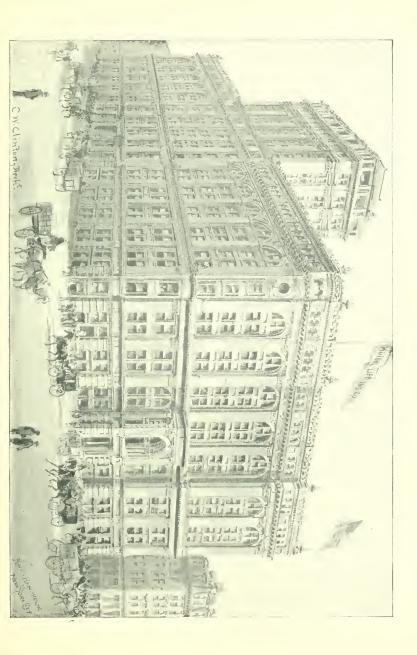
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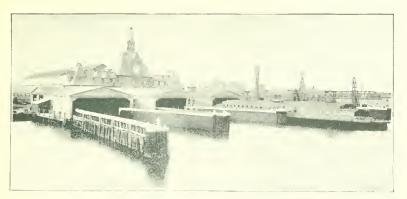
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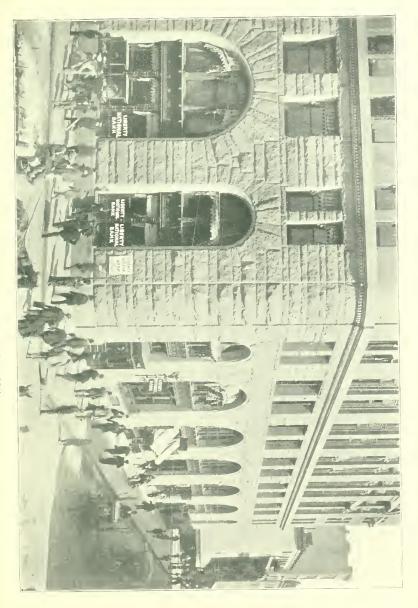
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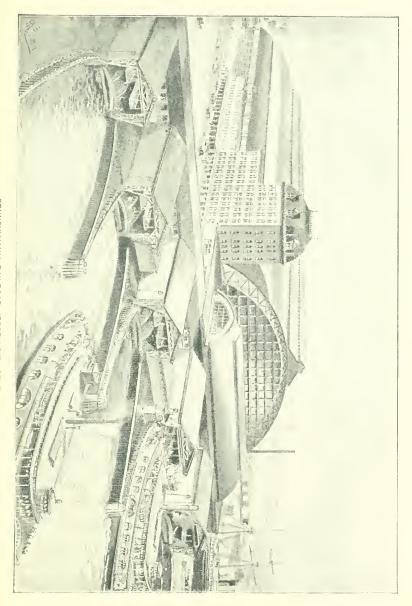
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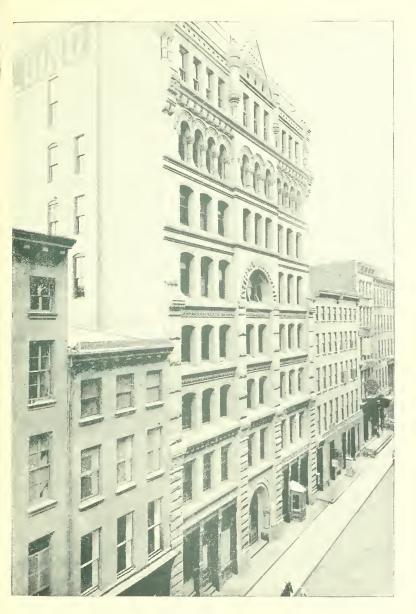
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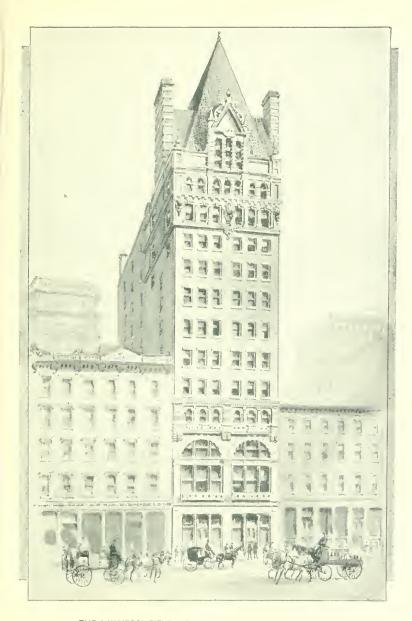
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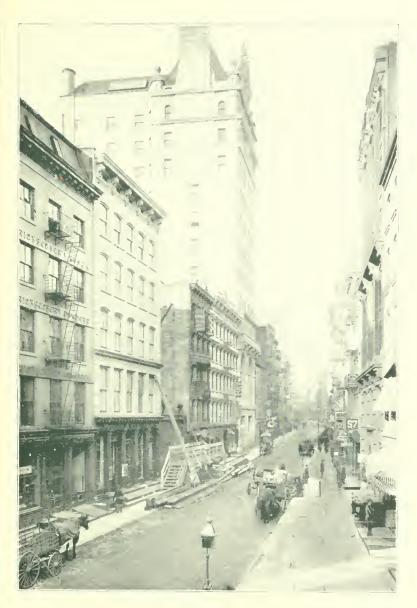
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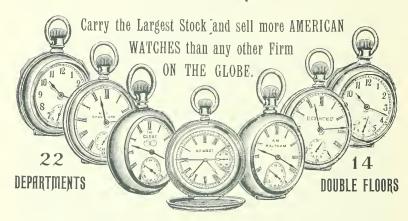
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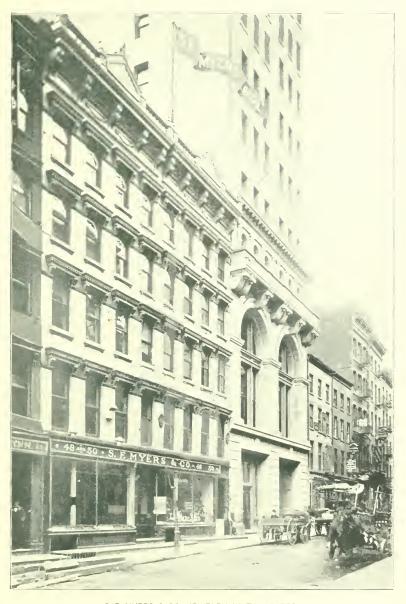
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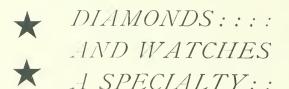




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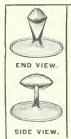
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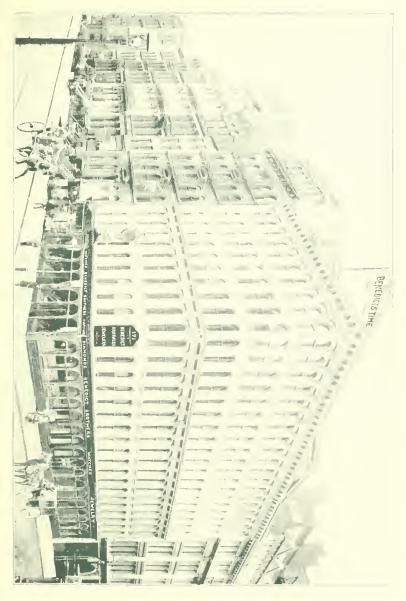
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In 1830, on his third trip to Paris, stopping at the mansion of his brother-in-law, the distinguished Dr. Sue, the physician of the Empress Josephine and the father of Eugene Sue the novelist, he witnessed the uprising of the populace and the expulsion of Charles the Tenth. He at once determined to come back to his native land, though General Lafayette, who had been called to the head of affairs, entreated him to remain. Entrusted by the General with the government despatches, and with a safe conduct, he started for the United States via London. There he completed his purchases for this shop, which he fitted up on an unprecedented scale of magnificence, the first to have marble tiling. The infusion pans, counter scales and prescription balances were of solid silver. He had a bust made of Dr. Rush, of Philadelphia, the foremost American scientist of the day, to surmount the doorway. All else was in keeping. The New York College of Pharmacy, to which he was admitted, gave its first course that very year. He filled a prominent part, as the records show, in its determined, well-fought contest, when, with a backing of pharmaceutical and medical bodies, it procured the beneficent law of 1848 that prohibits the importation of adulterated, deteriorated, inferior or spurious drugs into the United States. He headed the suit in 1854 by which Sharp's Broadway railroad, whose franchise, a fraud on the city, obtained through questionable legislation, was perpetually enjoined. This injunction was shamelessly circumvented in 1886 through the boodle Board of Alderman. His eldest son, the late John J. Milhau, attained distinction as Surgeon and Brevet-Brigadier General of the United States Army. His only surviving son and partner, Edward L. Milhau, is his successor.



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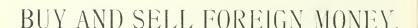
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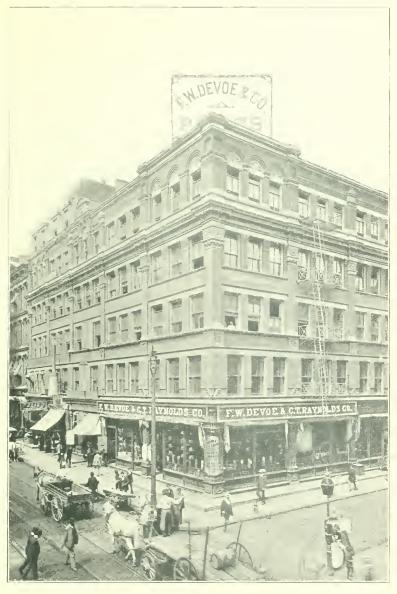
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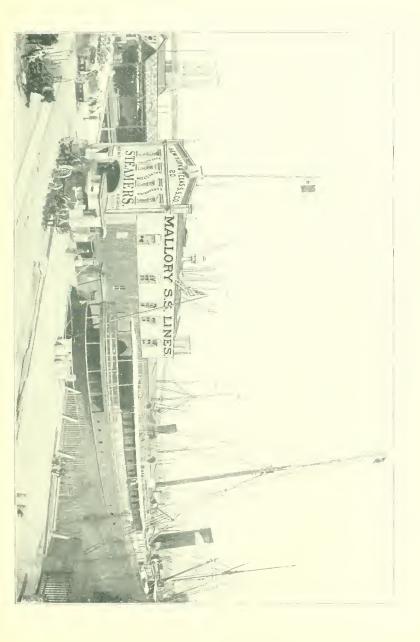
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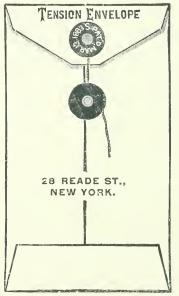
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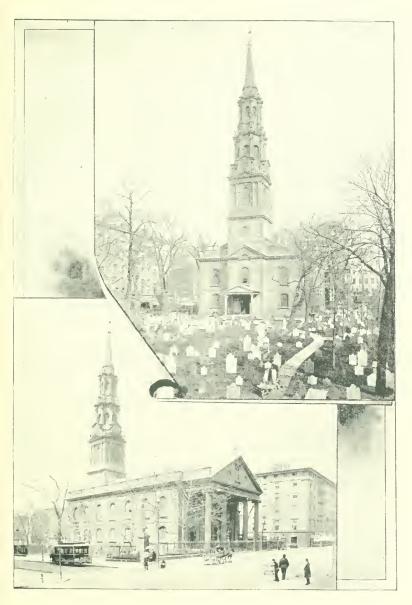
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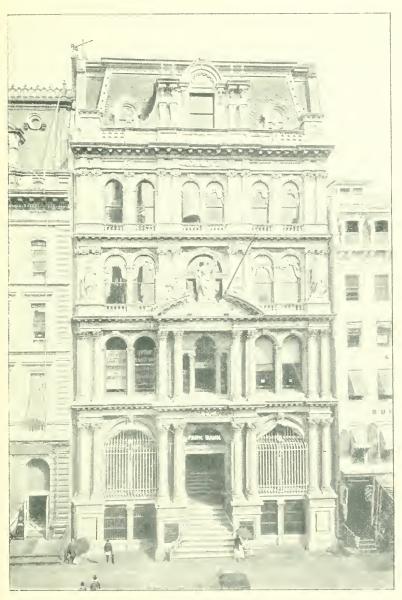
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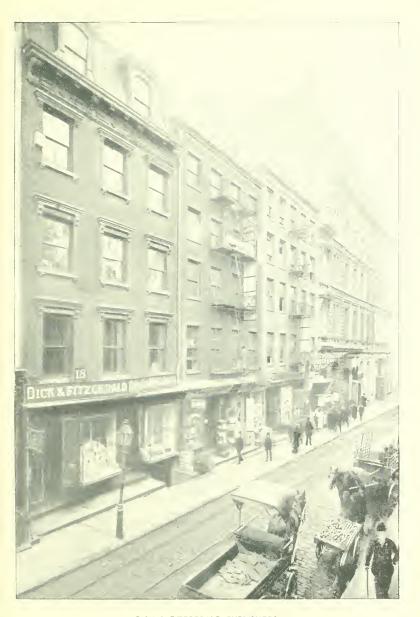
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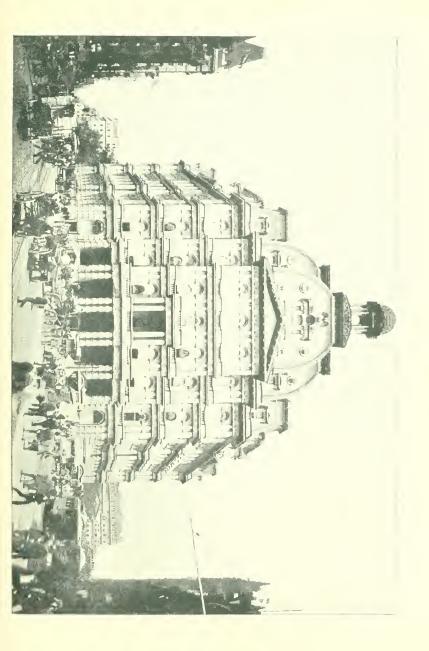
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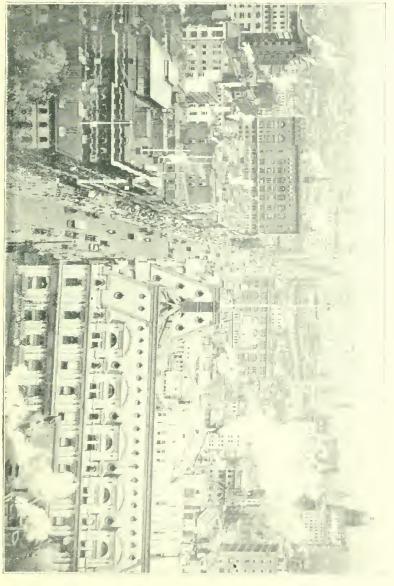
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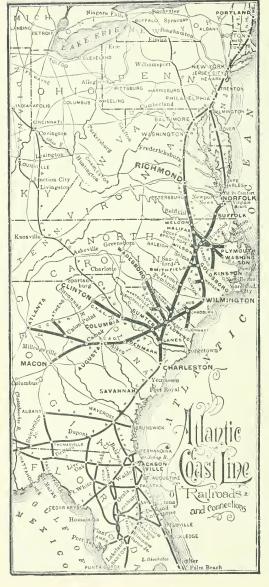
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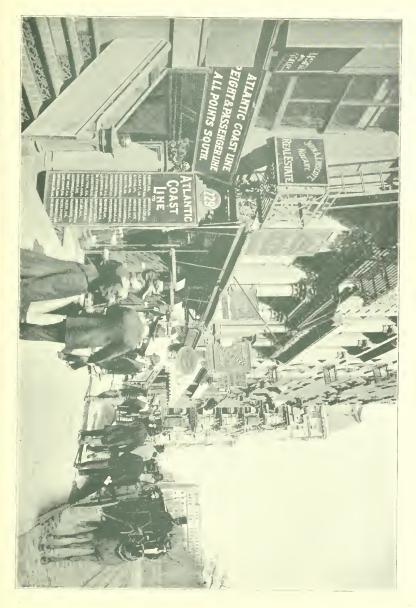
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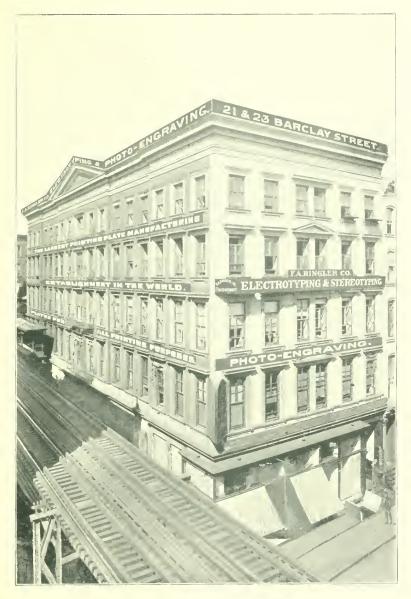
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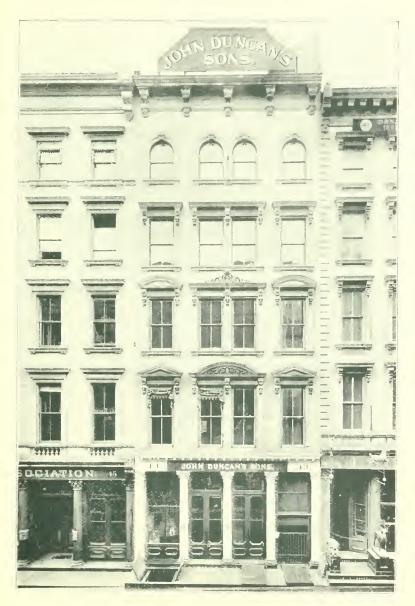
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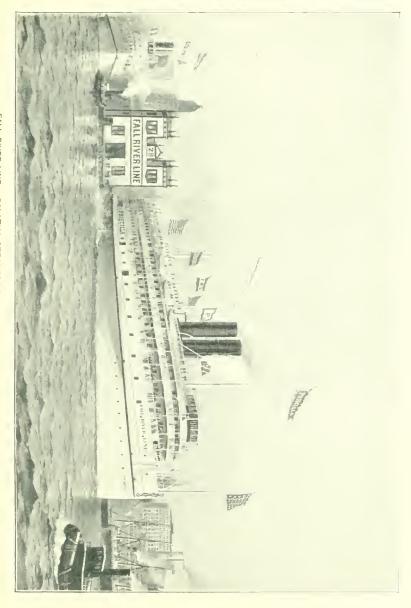
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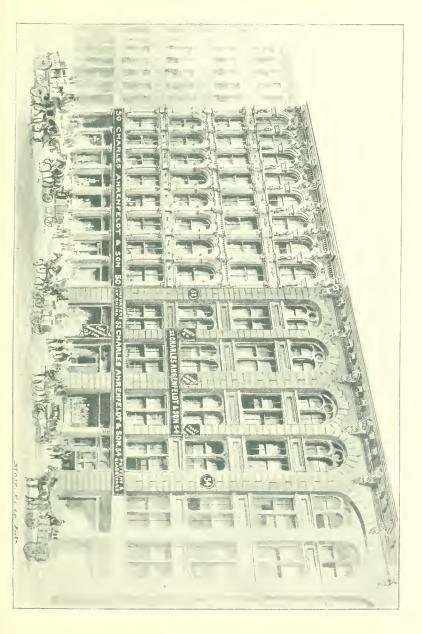
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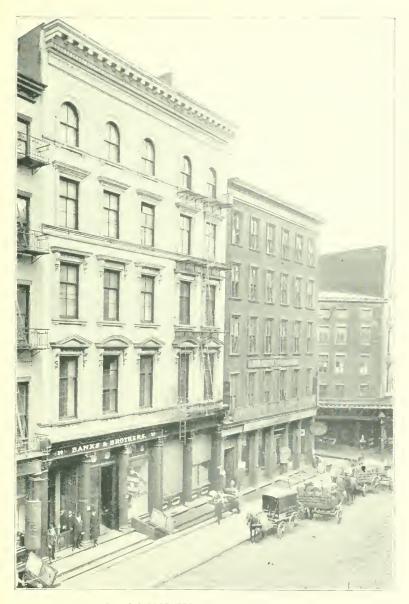
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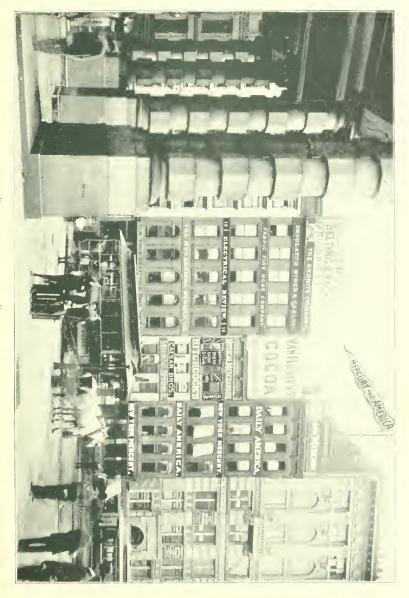
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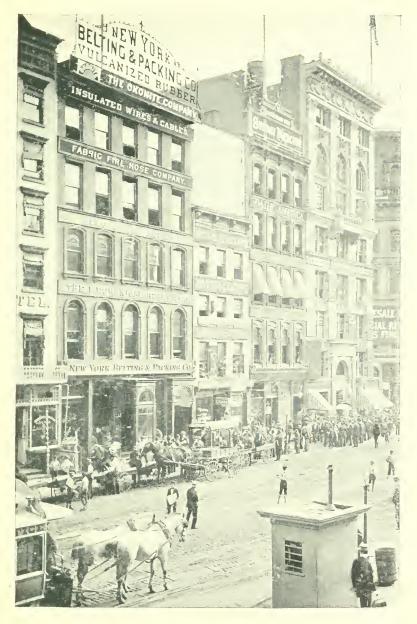
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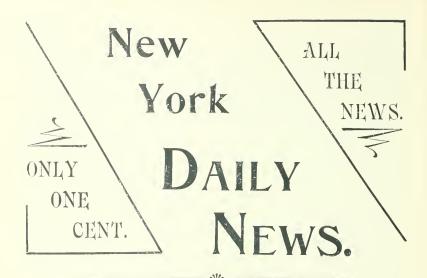
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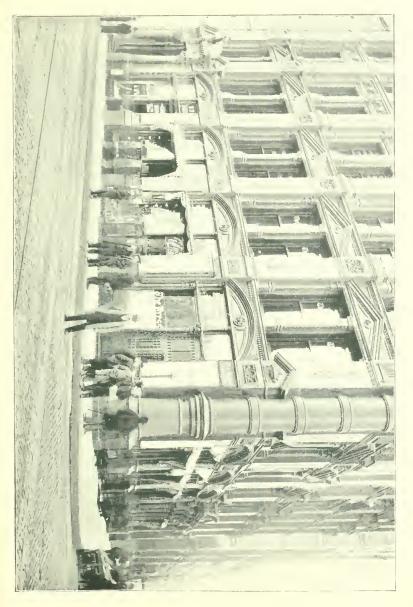
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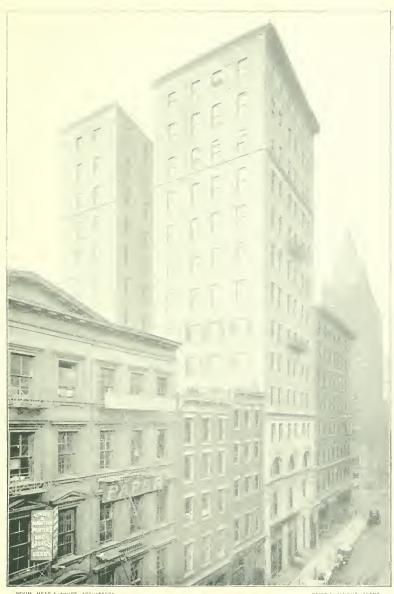
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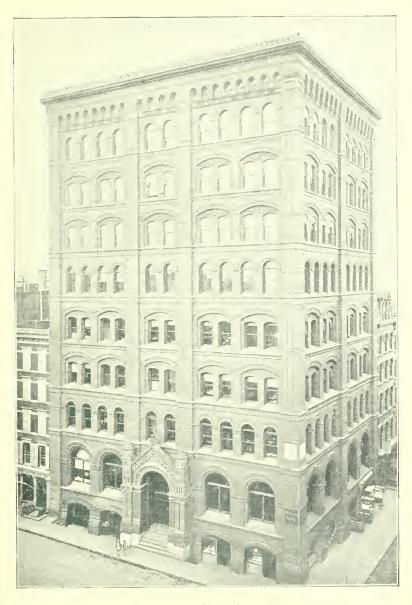
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united in its Executive Committee.

Its work is on three main lines: sales of its publications by its store, in various depositories and through the trade; sales and grants by its colporters; and grants to the destitute and to Christian workers at home, and aid to

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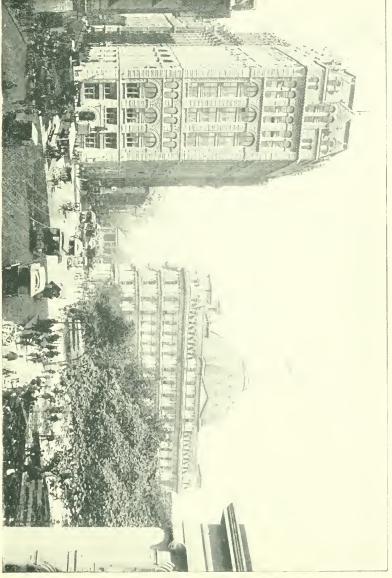
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[SEE PAGE 278.]



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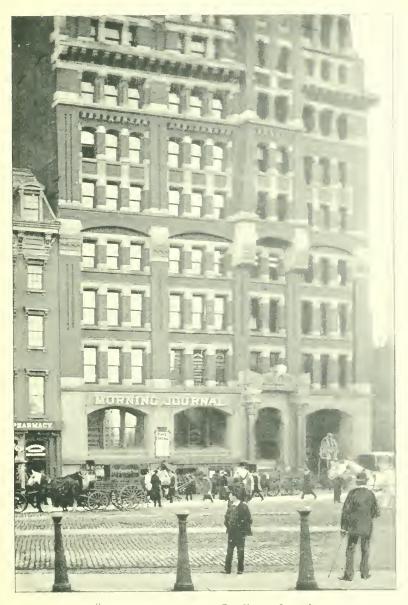
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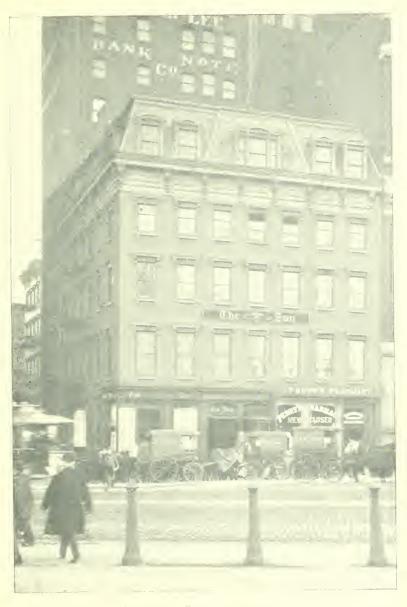
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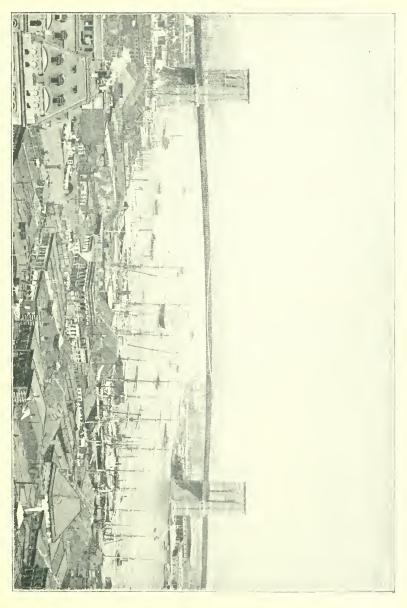
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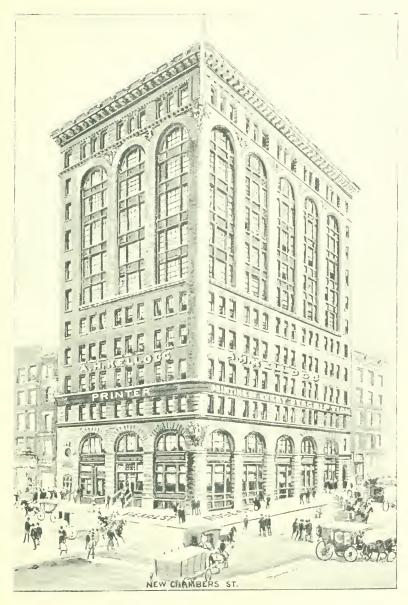
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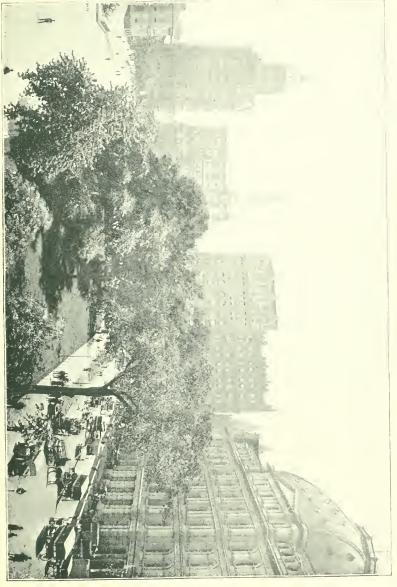
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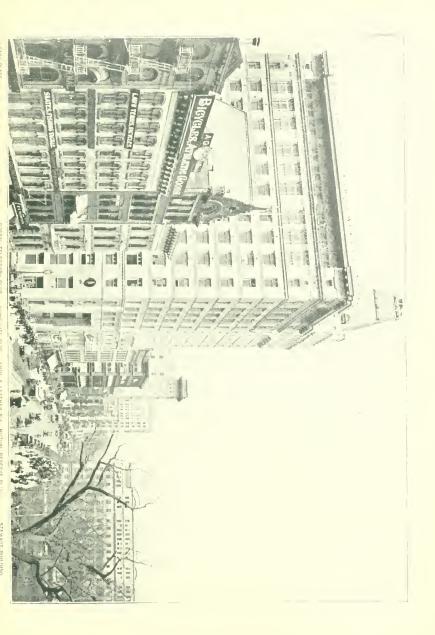
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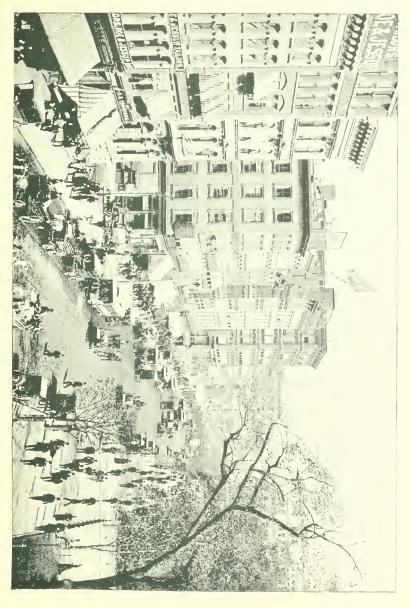
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Ready Reckoner for Earned and Unearned Premiums	5.00
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The following list includes some of the principal Life and	
casualty Works published by The Spectator Company:	
	Price
The Insurance Year Book	\$5.00
Handy Guide to Premium Rates, Applications and	
Policies of American Life Companies	2.00
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Life Agents' Codex	1.50
Principles and Practice of Life Insurance	5.00
Talks with Life Insurance Agents	2.00
A B C of Life Insurance	1.00
Compendium of Official Life Insurance Reports	1.00
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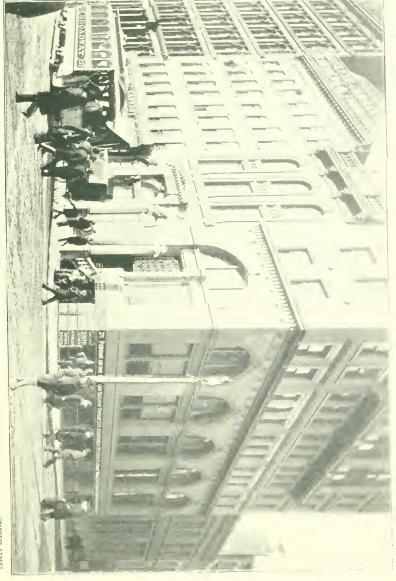
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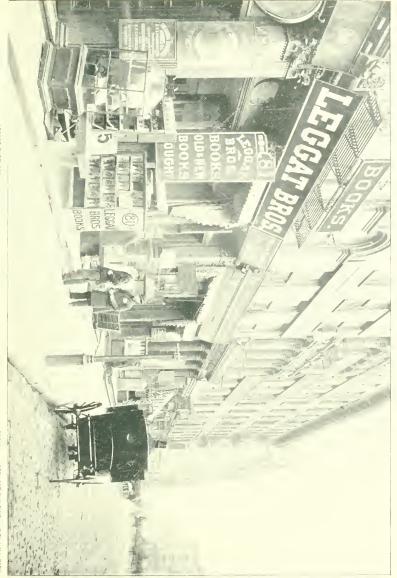
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Capital Stock, -	-	-				-	\$500,000.00

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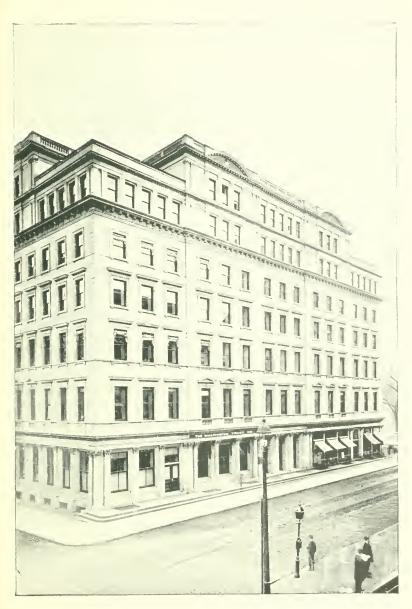
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[A Sketch reprinted from "KING'S HANDBOOK OF NEW YORK."]

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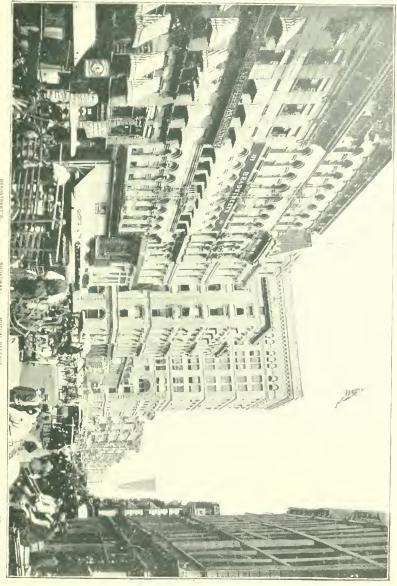
The massive quarto volumes of more than 2300 pages, which it publishes four times in every year, contain the estimated worth and recognized credit, business and address of more than a million of subjects, besides much other valuable information. Bradstreet's offices nearly compass the earth. That its mighty mission has been fulfilled with fidelity as to facts, conservatism as to judgment, and conscientiousness as to details, is proven by a record which challenges the attention and commands the respect of every person who has sought information through its channels or availed himself of its facilities for the investigation of personal credits. The Bradstreet Company is the oldest, and financially the strongest, organization of its kind working in the one interest and under one management. It has wider ramifications, with greater investment of capital, and expending more money every year for the collection and dissemination of information than any similar institution in the world. It has long been recognized and practically endorsed by the various departments of the government, as also by the highest local courts of the

United States.

This company publishes, under the name of *Bradstreet's*, a sixteen-page weekly newspaper, which covers the condition of the crops and markets; and, dealing as it does, with the news of commerce, finance and manufactures, *Bradstreet's occupies a unique place. It is impartial and unbiased, and is quoted the world over as an authority. An active department of this company's business is the Bradstreet's bindery, which ranks with the most famous binderies of Paris and London.

The Bradstreet Company has been an important factor in the development of the world's commerce for more than forty years, but its pre-eminence began in 1876, under the presidency of Charles F. Clark. The executive and

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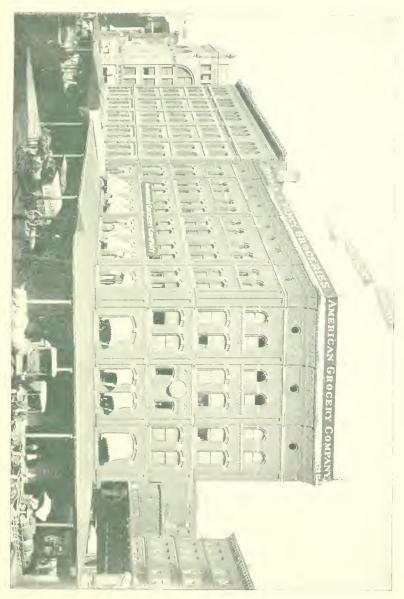
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HIGHEST QUALITY OF ALL.



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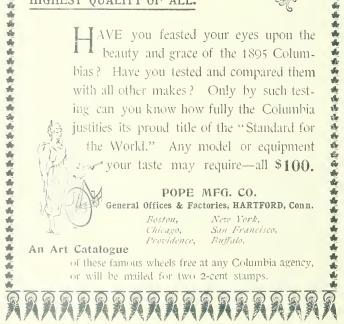
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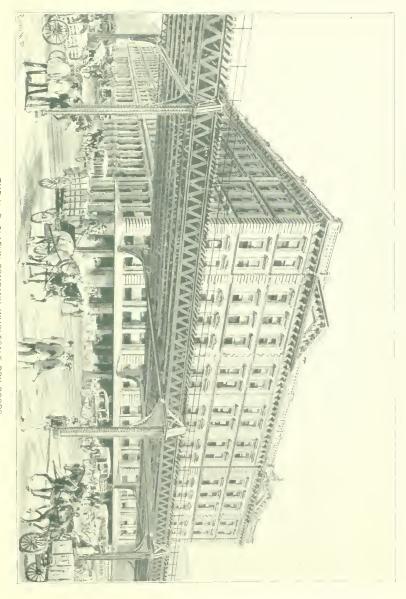
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- Valuable Display and Advertisement can be had from the windows of the West Broadway offices, on account of their close proximity to the Elevated R. R. and the Elevated Station.

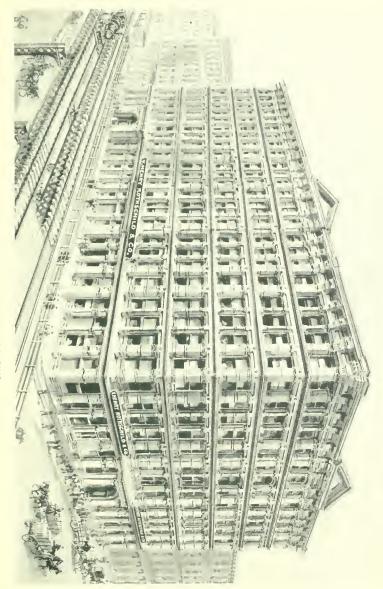
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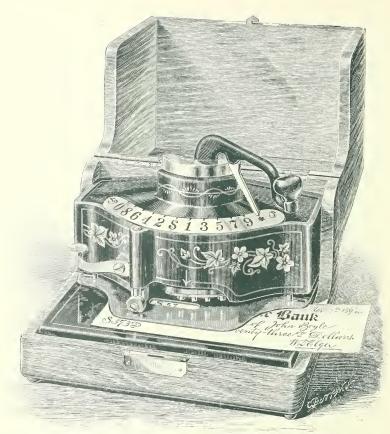
Offices will be kept thoroughly clean, and tenants will be shown every attention. The rents are low and include everything.

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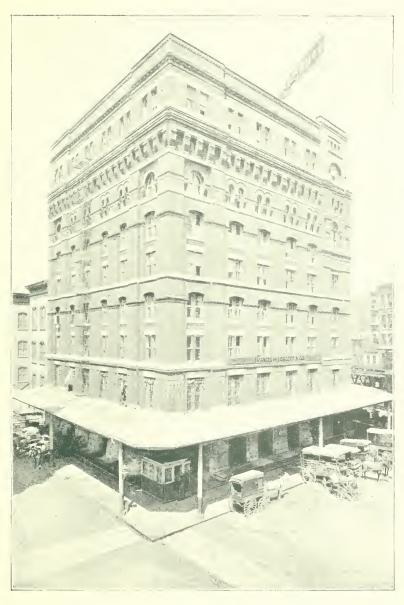
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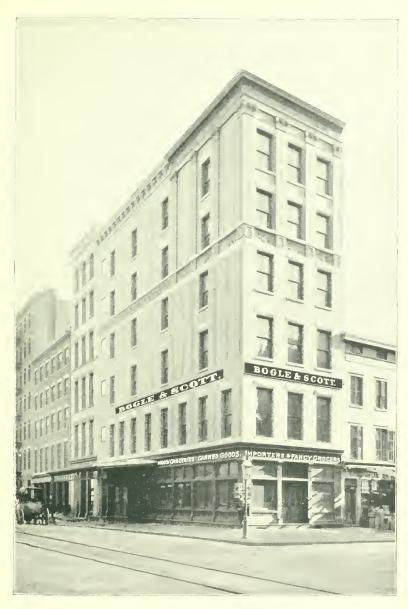
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MAX AMS.

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FRUIT PRESERVES, MUSTARD, PRESERVED FISH and CAVIAR.

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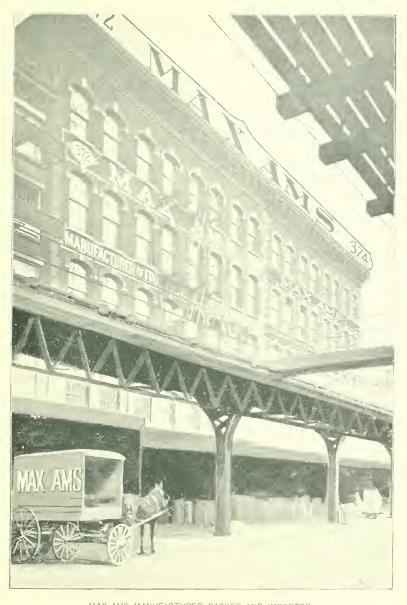
HERRINGS, RUSS. SARDINES, ANCHOVIES, SPECIALTIES in SMOKED and PRES. FISH DELICACIES.

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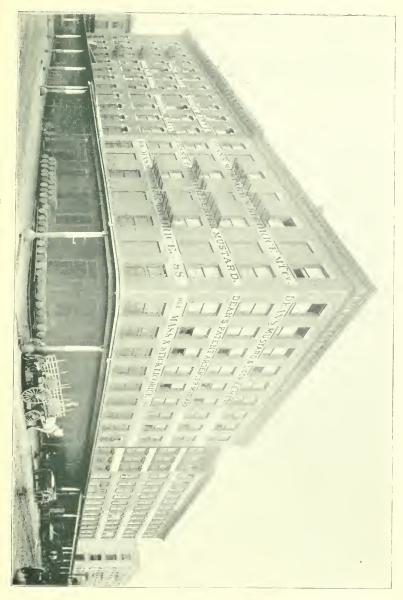
NEW YORK.

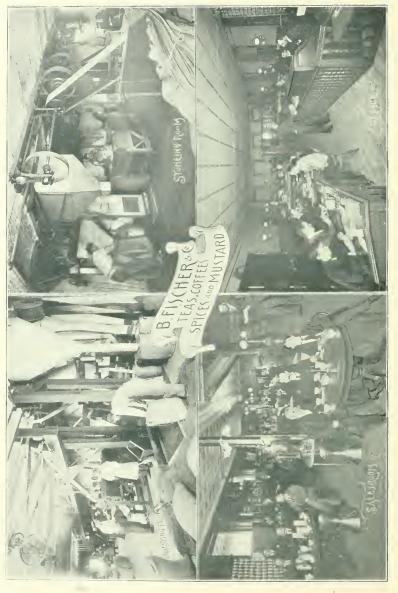


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60 PER CENT. DIVIDEND 60

The total cost for the past 13 years for \$10,000 insurance in the MUTUAL RESERVE amounts to less than Old System Companies charge for \$4,500 at ordinary life rates—the saving in premiums being equal to a cash dividend of nearly 60 per cent.

35 MILLION DOLLARS 35

THE MUTUAL RESERVE, by reducing the rates to harmonize with the amount required for Death Claims, and by judicious economy in expenses of management, has already saved its policy holders over thirty-five million dollars in premiums.

1881.	THE ELO	QUENCE	OF	RE	SUL	TS.	1894.
No. of POLICIE	S IN FORCE, over						. 85,000
INTEREST INCO	DHE, ANNUALLY, I	EXCEEDS					. \$130,000
B1-MONTHLY I	NCOME EXCEEDS						. 750,000
RESERVE EME	RGENCY FUND EX	CEEDS					. 3,820,000
DEATH CLAIMS	S PAID, OVER .						20,500,000
	8 IN 1893, OVER						
NEW BUSINESS	S. JANUARY TO DE	CEMBER, 18	91, .				70,316,730
INSURANCE IN	FORCE EXCEEDS						. 280,000,000

THE RESERVE FUND PROTECTED.

The Reserve, Emergency, Fund is Held in trust for the policy-Holders by the Central Trust Company of New York, and other reliable corporations, and Departments appointed by Government.

Not a single dollar of the accumulated or invested reserve fund has ever been used or required either for the payment of death losses or for any other purpose.

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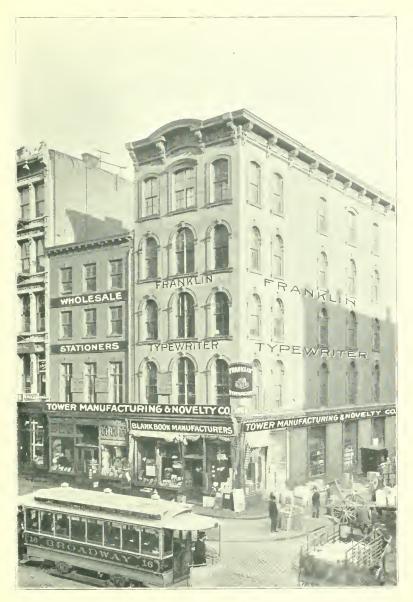
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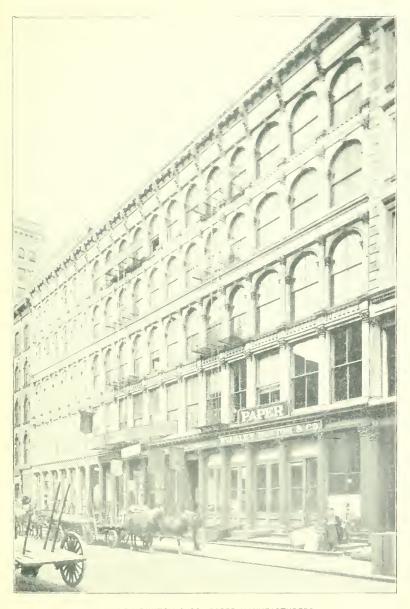
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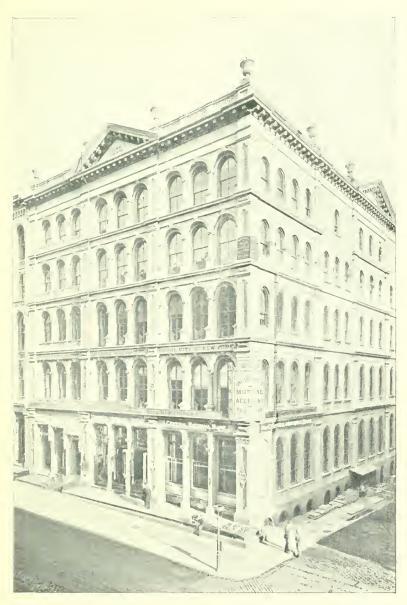
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CENTRAL NATIONAL BANK OF NEW YORK.
NOS. 320 AND 322 EROADWAY, NORTHEAST CORNER OF PEARL STREET.

Tefft, Weller & Co.

Wholesale Dry Goods Merchants.

[Reprinted from "King's Handbook of New York City."]

EFFT, WELLER & CO., importers and jobbers of dry goods, of 326, 328 and 330 Broadway, is one of the oldest and most widely esteemed houses in the wholesale dry-goods trade. Its members have been prominently identified with public interests for the past forty years. This business was founded January 1, 1849, by Erastus T. Tefft: and the firm name has been successively, E. T. Tefft & Co; Teffts, Griswold & Kellogg; Tefft, Griswold & Co.; and Tefft, Weller & Co. Through all these changes the house has been steadily advancing, enlarging its trade in all directions, and increasing its capital, facilities and force, as well as its experience. Its founder was a rare man. He was a man of quick perceptions and sound judgment. He was eminently just in all his ways. He was of a conservative disposition, yet was bold, courageous and daring when the occasion demanded these qualities. He was uniformly courteous, kind and gentle, and commanded the confidence and respect of all who knew him. Mr. Tefft died November 10, 1888, at the venerable age of 78 years.

The present firm is composed of his two sons, William E. Tefft and Frank Griswold Tefft, George C. Clarke, John N. Beach and Morton D. Bogue. The firm name of Tefft, Weller & Co. is retained as a trade-mark; there having been no Weller interests in the house since the death of Joseph II. Weller in 1886, two years previous to the death of E. T. Tefft. The firm occupies the entire seven floors of the spacious iron and granite-front building at 326, 328 and 330 Broadway, and three floors of No. 324, together with two floors of Nos. 320 and 322, making in the aggregate 166,250 square feet of floor space. These vast areas are occupied by very full lines of the goods in which the house deals, admirably arranged and ordered. The location of Tefft, Weller & Co.'s buildings, on the cast side of Broadway, between Pearl and Worth Streets, is in the midst of the great wholesale drygoods trade.

The business of the house is thoroughly systematized, each partner giving to it his personal attention, in some special direction. The employees in all the departments number about four hundred and fifty.

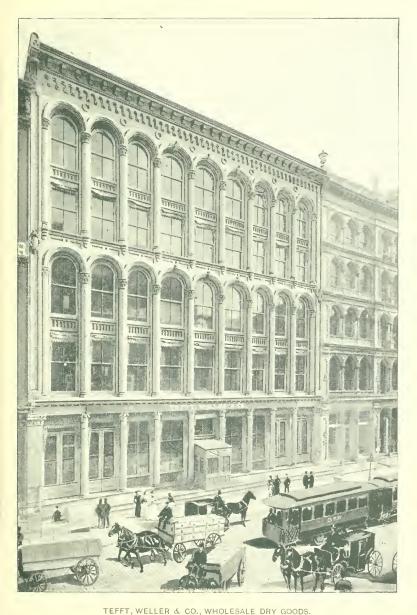
A large and well-assorted stock is kept at all seasons, comprising foreign and domestic dress goods, silks, velvets, hosiery, notions, white goods, linens, laces, shawls, cloaks, wholens, flannels, blankets, prints, ginghams, domestics, and an unusually large variety of carpets and mattings, floor oilcloths and upholstery goods.

Acting not as commission merchants, but as direct traders, dealing with the chief manufacturers both at home and abroad, Tefft, Weller & Co. have peculiar advantages for the safe and favorable conduct of their business, and for its indefinite expansion, whenever occasion arises therefor. The choicest products of the European looms and workshops are found in their vast stocks, as well as the output of hundreds of American factories, favored by the new birth of industrial activity in the United States.

Tefft, Weller & Co enjoy facilities for securing every possible advantage in the purchase of goods, both in home and foreign markets, and are always in a position to take excellent care of their enstoners—a fact which, judging from their constantly growing business, the trade appreciate.

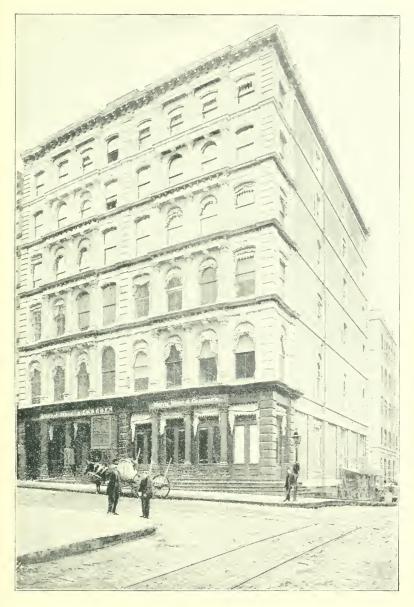
TEFFT, WELLER & CO.,

440, 322, 324, 326, 328 and 330 Broadway, East Side, between Pearl and Worth Streets.

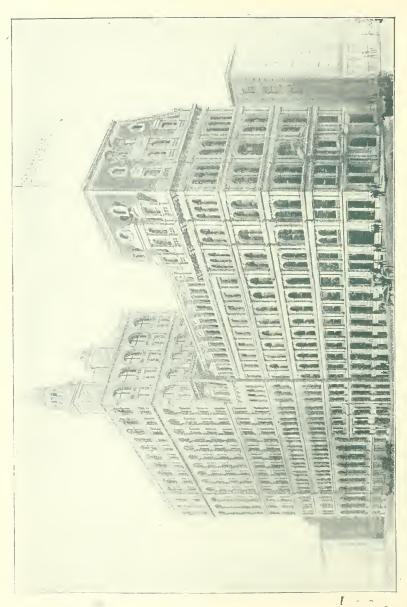


NOS. 320, 322, 324, 326, 328 AND 330 BROADWAY, EAST SIDE, BETWEEN PEARL AND WORTH STREETS.





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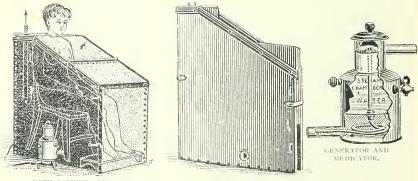
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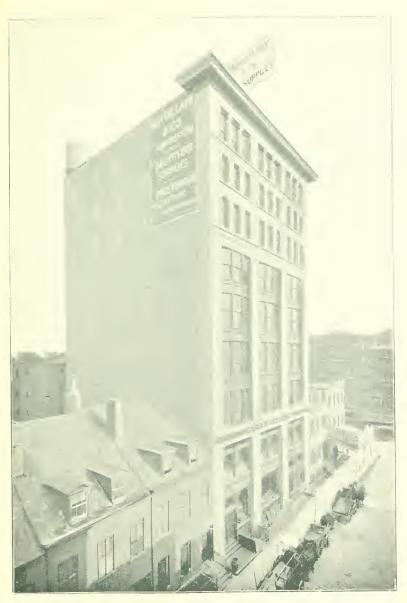
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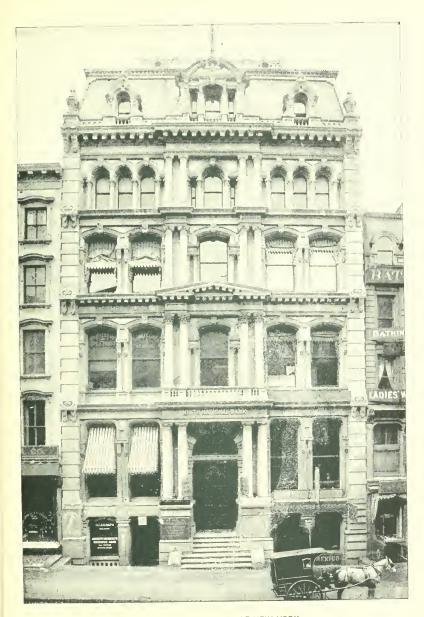
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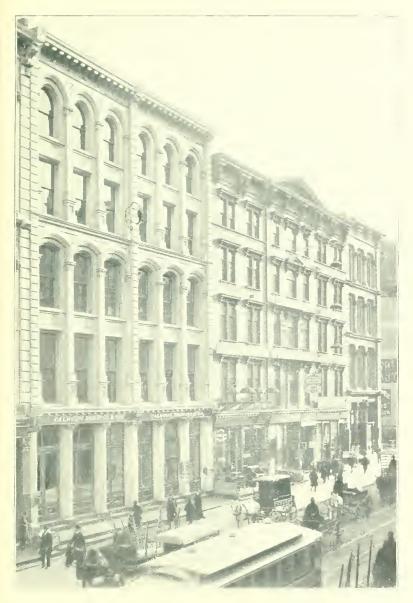
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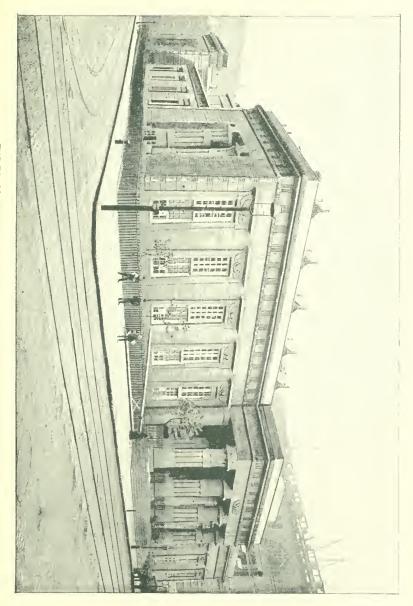
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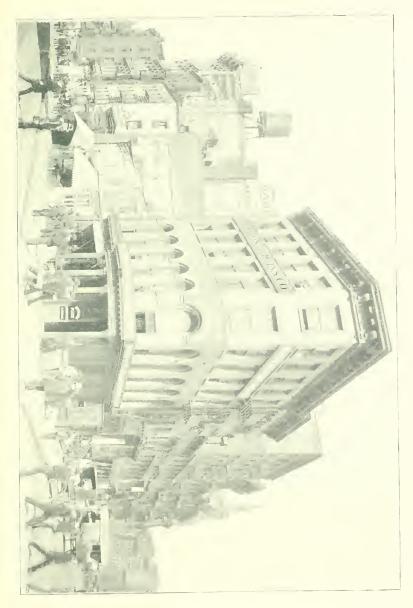
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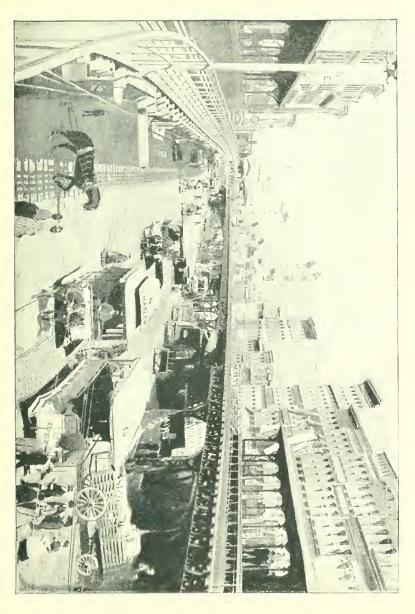
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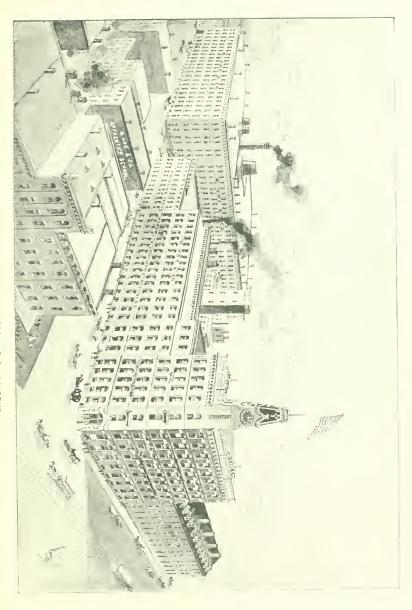
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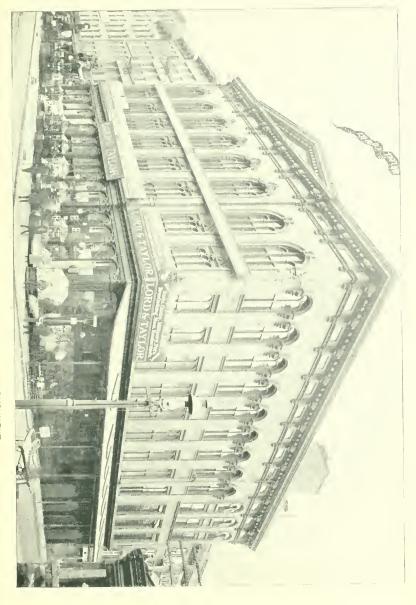


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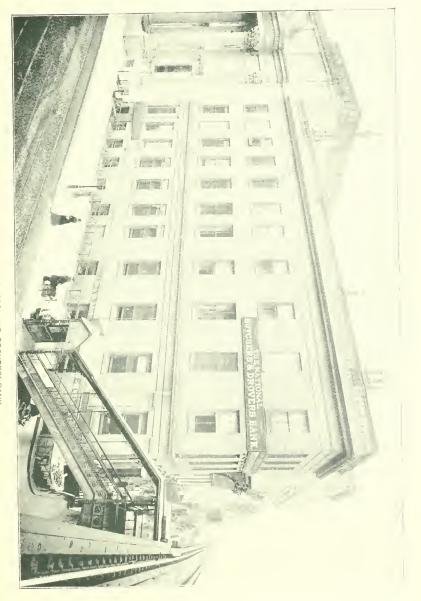
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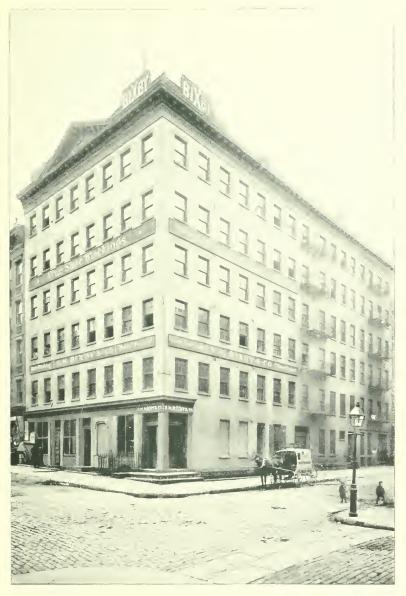
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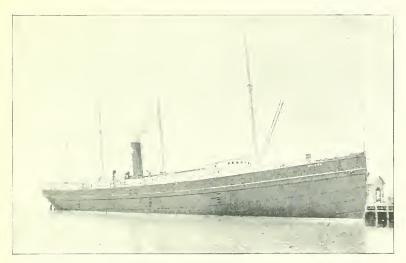
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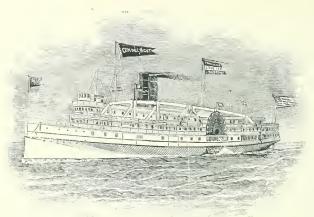


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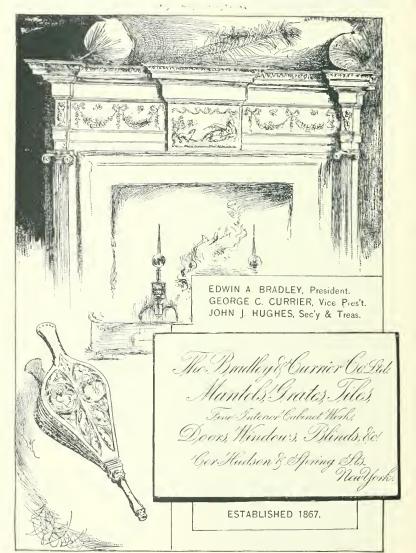
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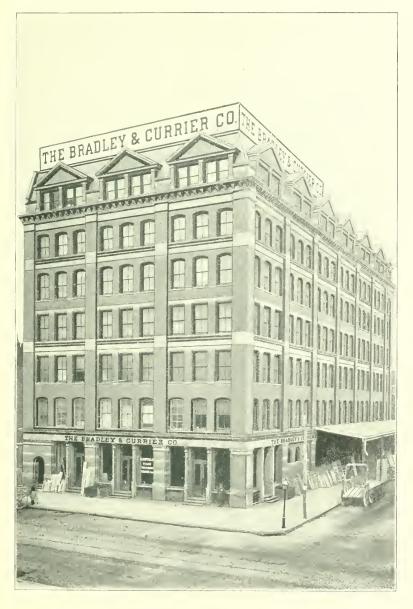
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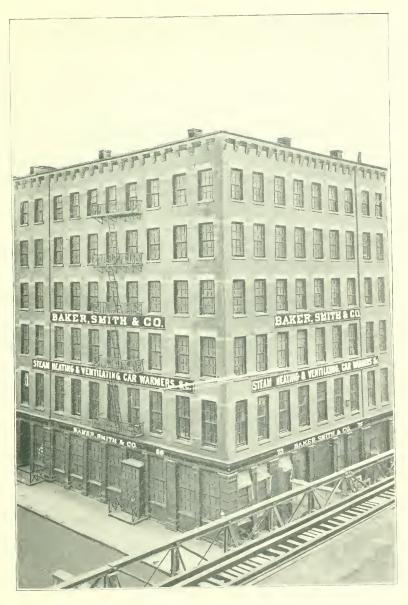
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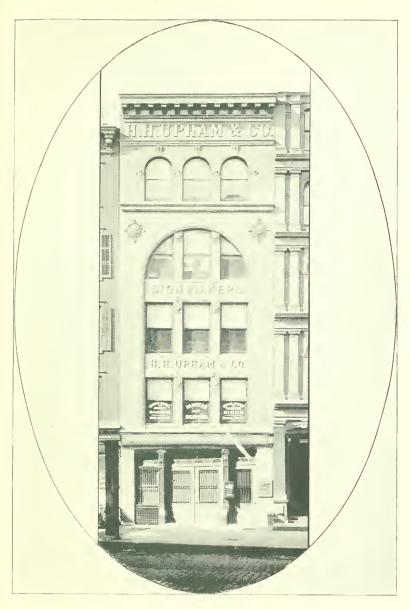
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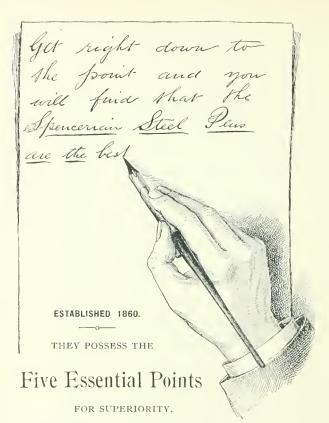
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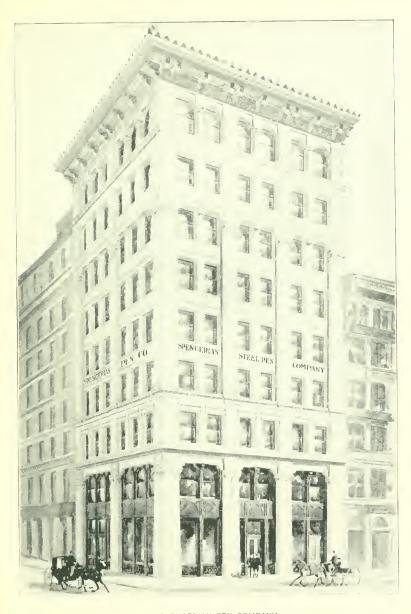
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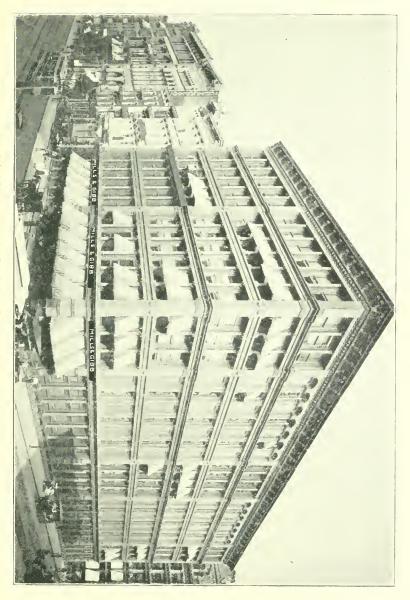
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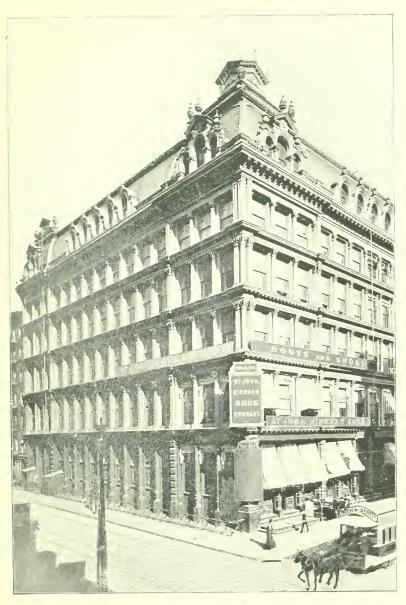
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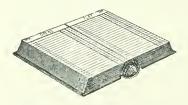
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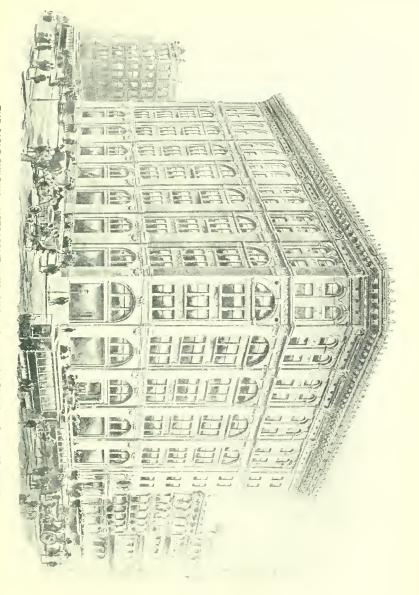
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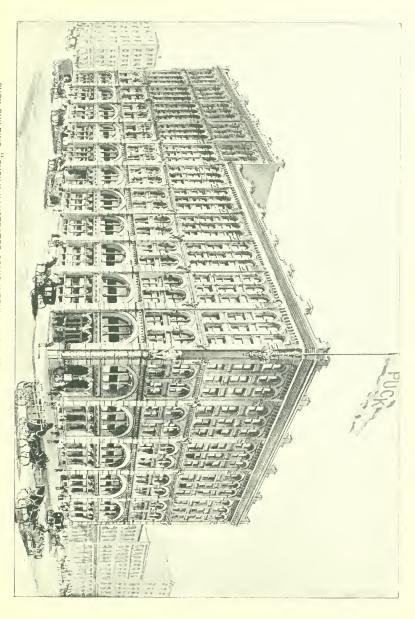
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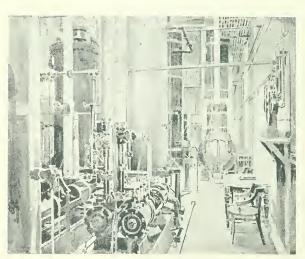


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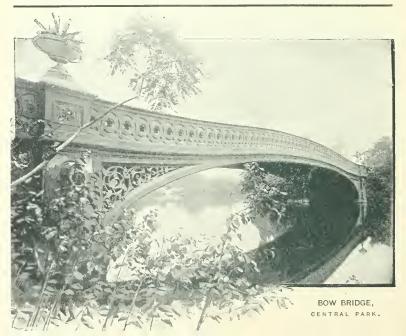
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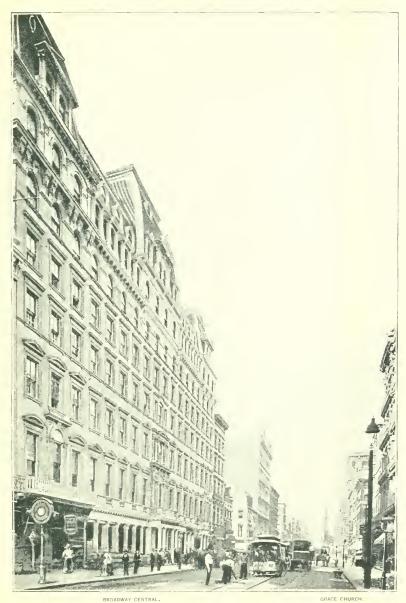
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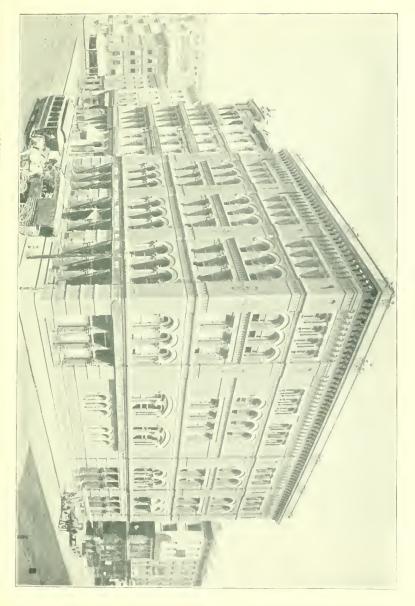
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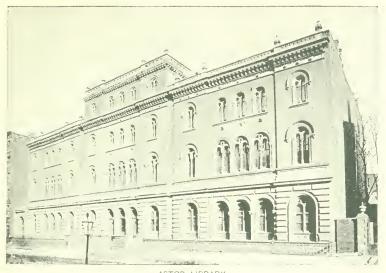
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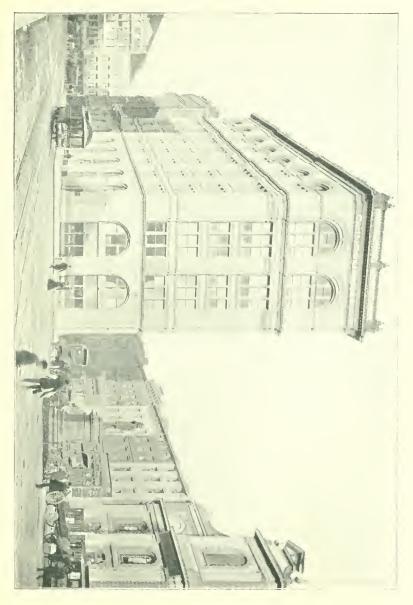
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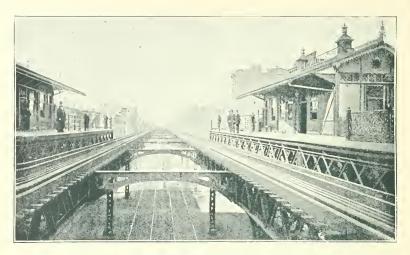
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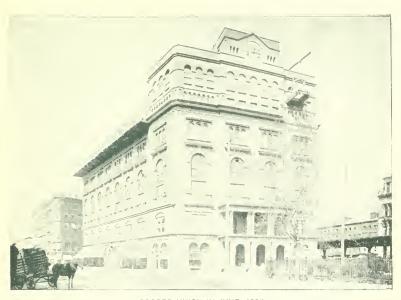


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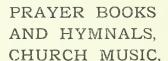
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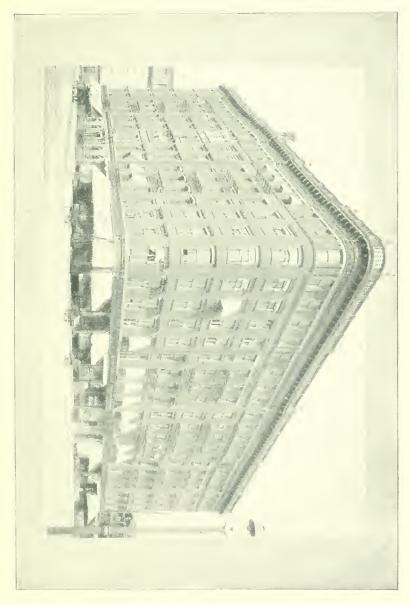
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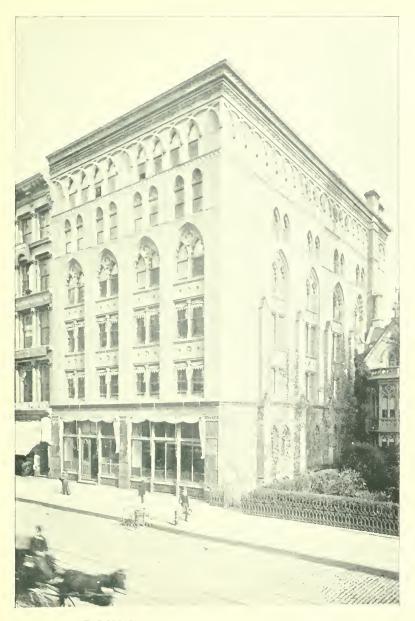
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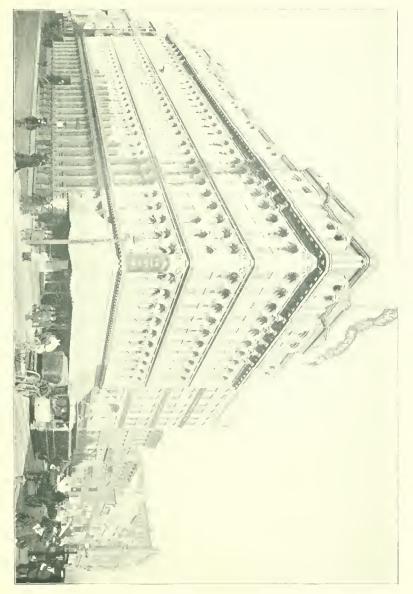
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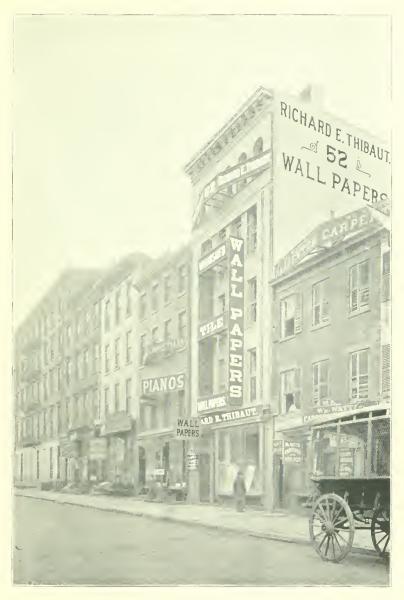
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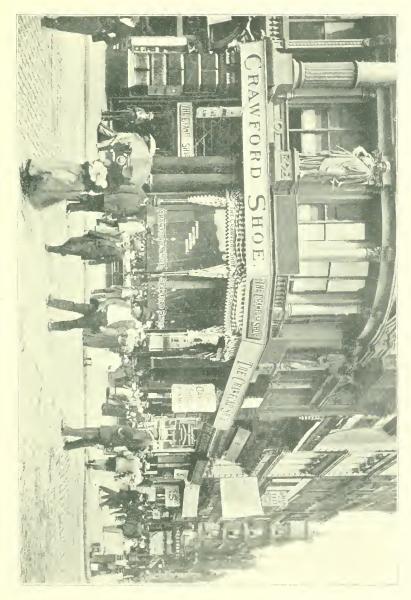
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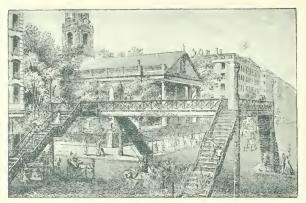


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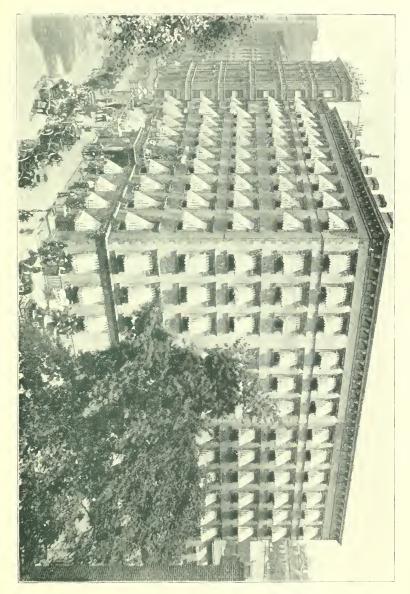
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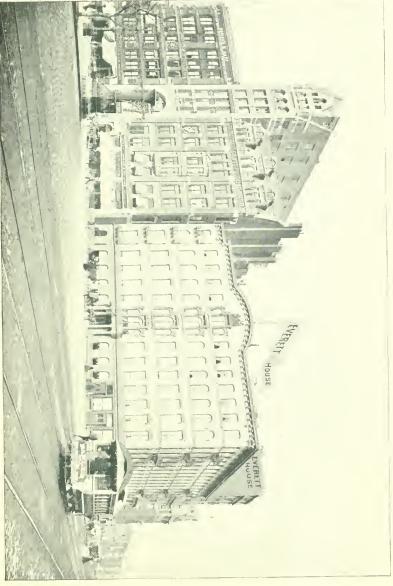
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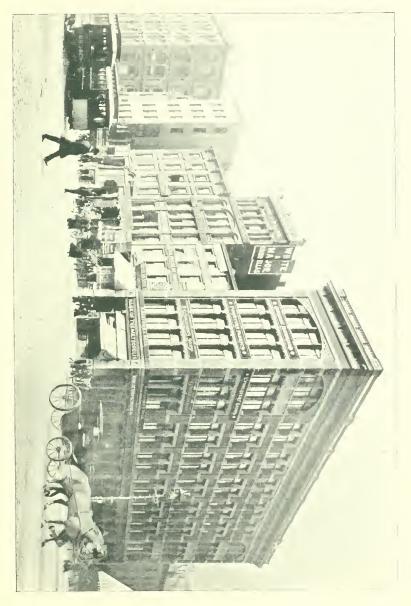
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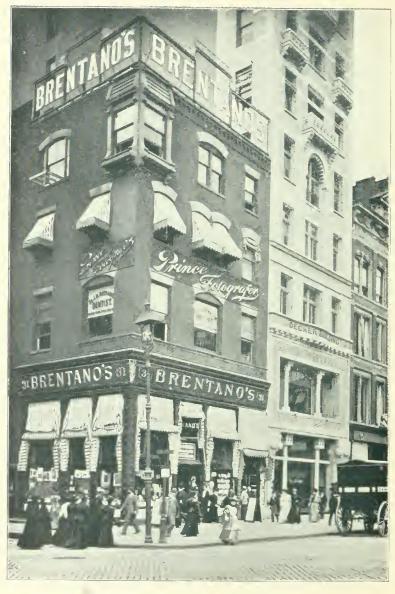
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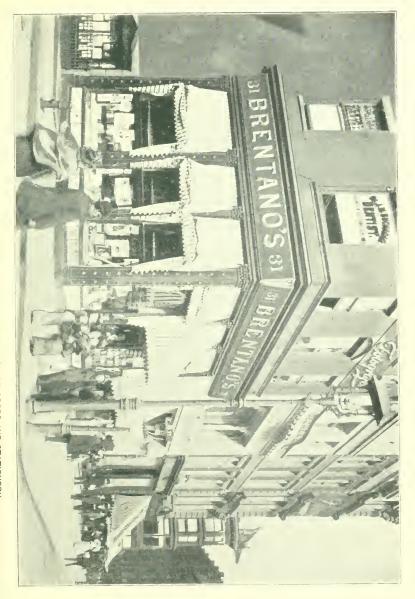
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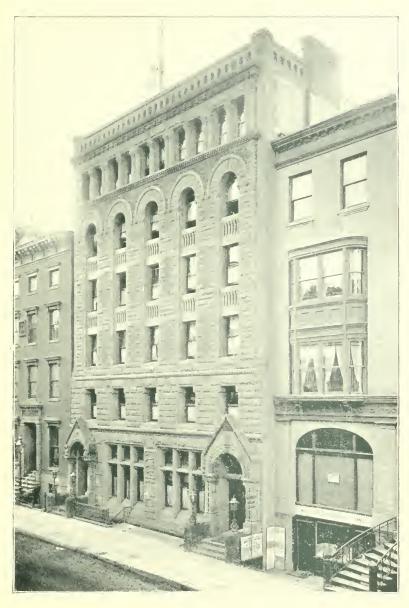
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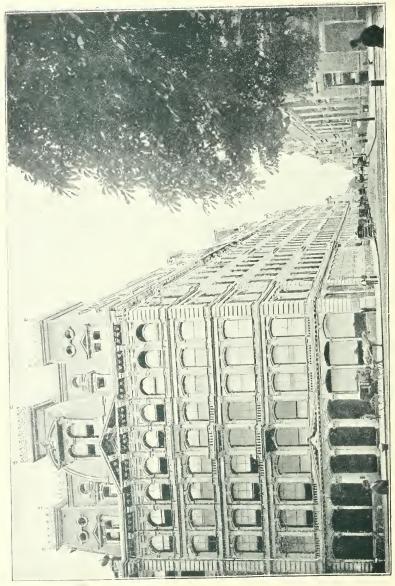
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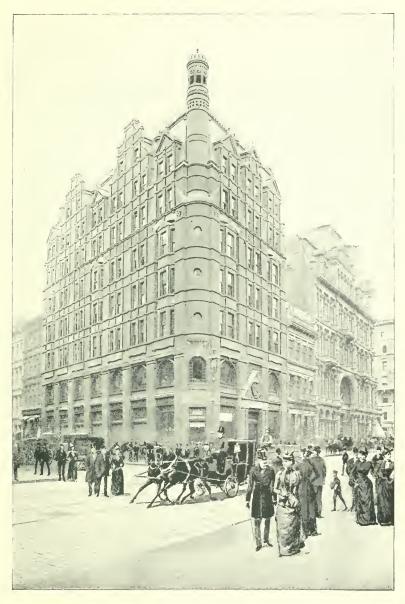


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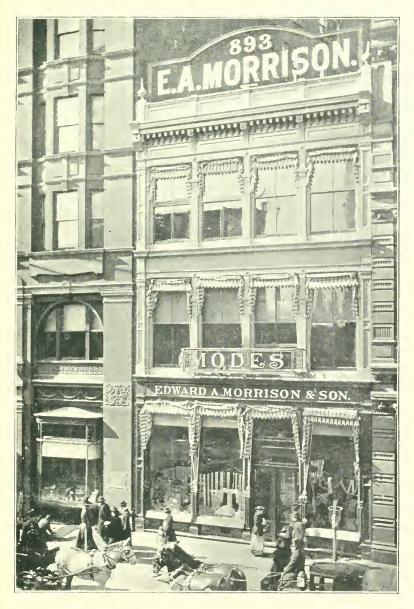
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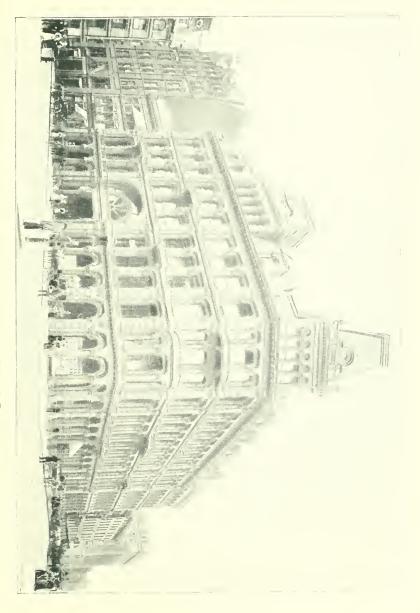
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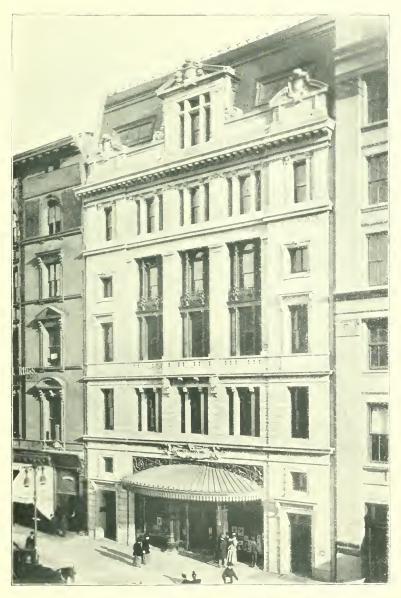
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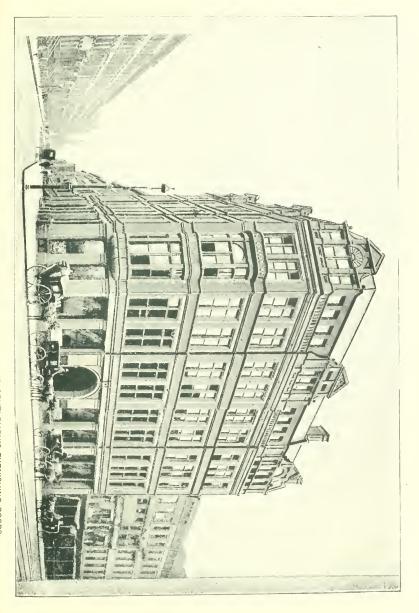


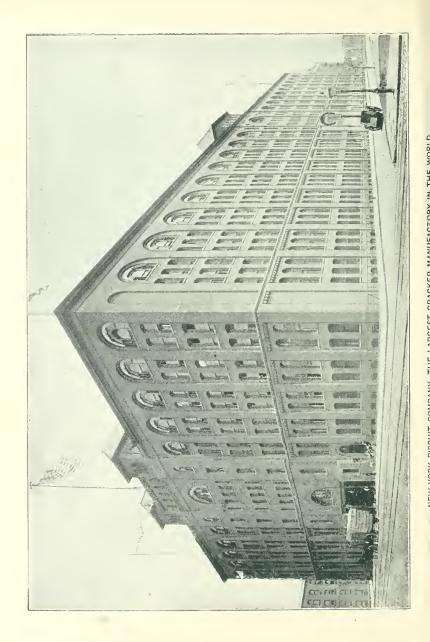
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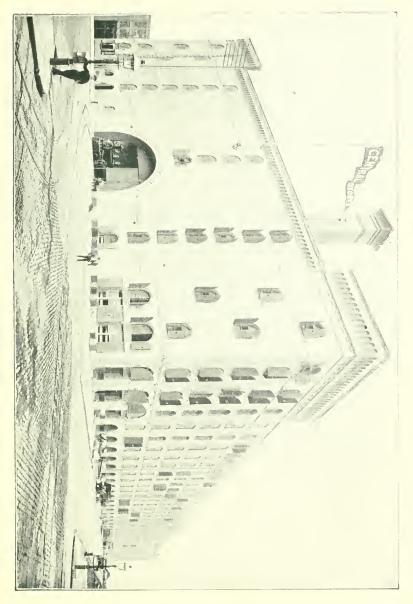
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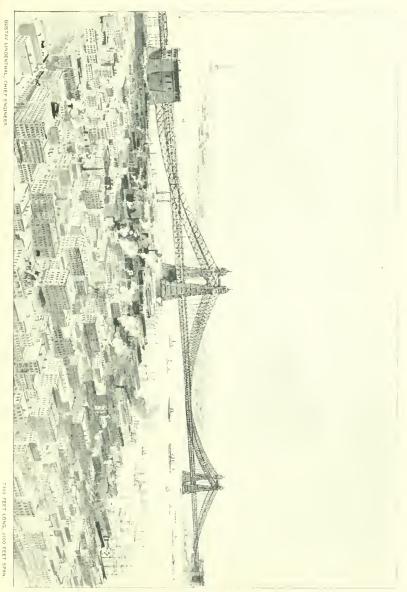
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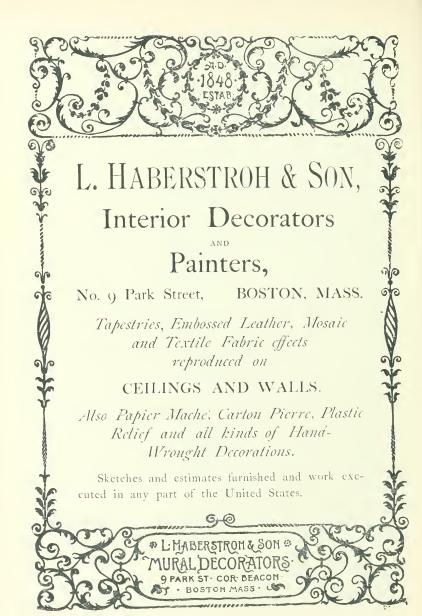
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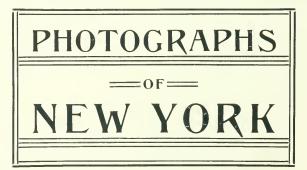








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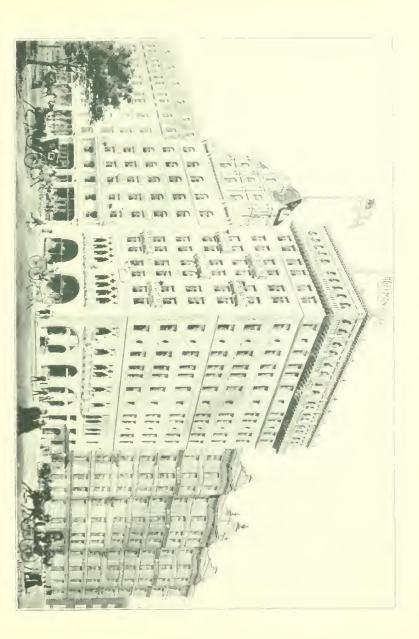
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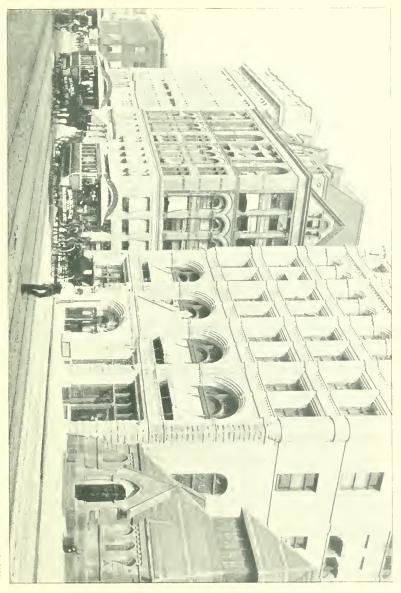
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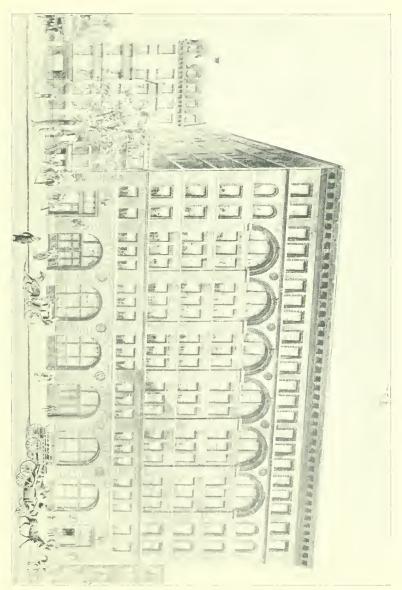
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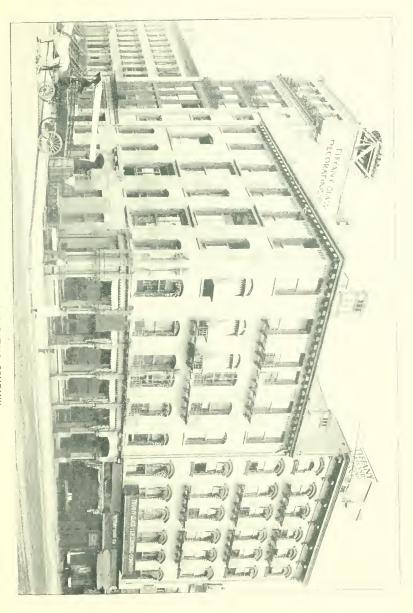
· FVRNISHERS: & GLASS: WORKERS: DOMESTIC & ECCLESIASTICAL. DECORATIONS · MEMORIALS ·

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TIFFANY FAVRILE GLASS IS THE OUTCOME OF A SERIES OF EXPERIMENTS RECENTLY CONDUCTED BY MR. LOUIS C. TIFFANY. THE RESULT OF THESE INVESTIGATIONS IS SHOWN IN NEW COMBINATIONS OF COLOR WITH COLOR, COLOR OVER COLOR, THE DEEPENING OF TONE, THE SUBILE QUALITY OF THE TEXTURE, THE INTRODUCTION OF NEW COLORS, THE UNION OF METAL WITH GLASS, AND THE WONDERFUL ORNAMENTAL EFFECTS OBTAINED BY IMBEDDING LINES AND THREADS OF ONE COLORED GLASS IN THAT OF ANOTHER, WHILE THEY ARE IN A MOLTEN STATE, AND DURING THE OPERATION OF BLOWING. TIFFANY FAVRILE GLASS HAS BEEN MADE INTO A VARIETY OF ORIGINAL FORMS IN VASES AND OTHER OBJECTS OF INTEREST TO COLLECTORS AND LOVERS OF ART. IT IS ALSO USED IN OUR FINER COLORED WINDOWS AND MOSAICS.



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MADISON SQUARE GARDEN TOWER VIEW.
LOOKING TOWARD THE EAST, EAST RIVER IN THE DISTANCE.





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R. Wallace & Sons Manufacturing Co.

SILVERSMITHS

No. 226 Fifth Avenue,

Between 26th and 27th Streets,

NEW YORK.

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An exquisite Italian Renaissance building. Ten stories high; 250 feet front. Positively fire-proof.

perfect Sanitary Plumbing and Ventilation. Steam theat and Electric Lights in every Room.

Elaborate elevator service. Every modern appliance in all the details of construction and equipment.

A marvellously beautiful house in the swellest quarter of New York.

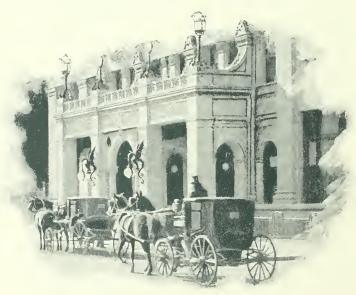
The most perfect restaurant in the world.

European Plan Exclusively. 350 Rooms from \$2 upwards.

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FIFTH AVENUE ENTRANCE TO HOLIAND HOUSE.



MARBLE COLLEGIATE CHURCH.

GEO EDW. HARDING & GOOCH, ARCHITECTS.



(JOHN J. GIBBONS)

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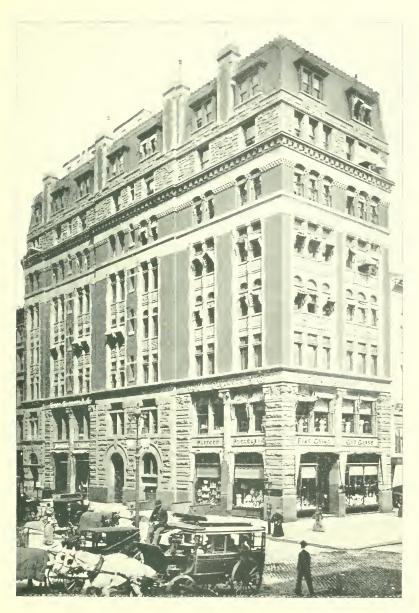
Fine China, Glass Pottery.

Fifth Ave. & Thirtieth St.

NEW YORK CITY.

Northwest Corner (opposite Holland House)

And at NEWPORT, R. I.



GILMAN COLLAMORE & CO., FINE CHINA, GLASS AND POTTERY. FIFTH AVENUE, NORTHWEST CORNER OF 30TH STREET, OPPOSITE HOLLAND HOUSE.

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ABSOLUTELY FIREPROOF,

PARK (4TH) AVENUE, 32D TO 33D STREETS.

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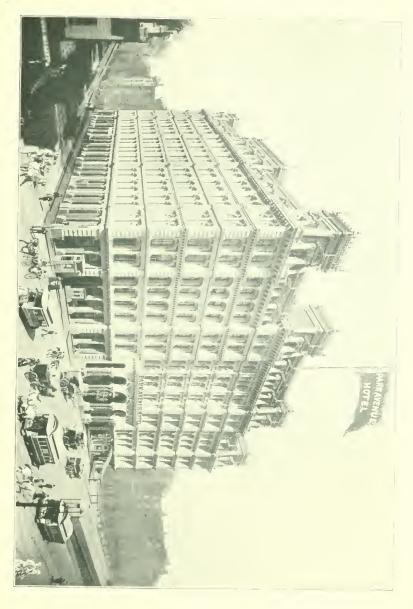
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\$1,00 PER DAY AND UPWARDS.

BAGGAGE TRANSFERRED TO AND FROM GRAND CENTRAL DEPOT FREE OF CHARGE.

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A QUIET HOTEL, ELEGANTLY FUR
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CATERING TO THE MOST REFINED
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Whittier Machine Company

MANUFACTURERS OF

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The most costly and most luxurious hotel in the world. The Stewart Building. The great office building,

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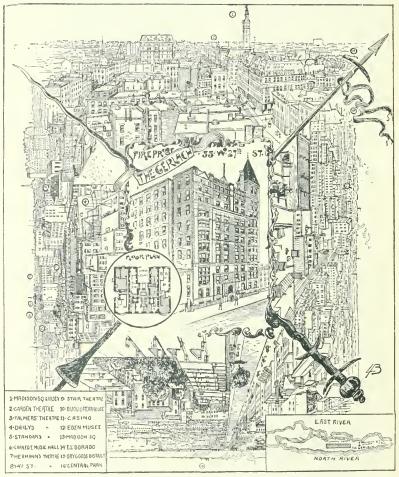
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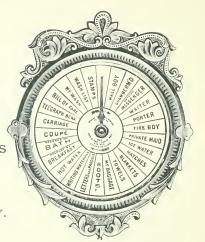
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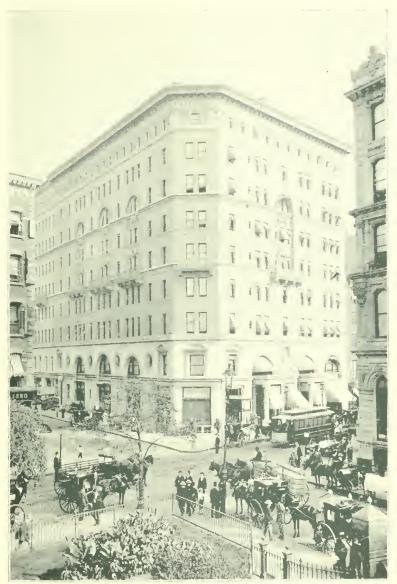


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Automatic Appliances for Hotel, Flat-House, Domestic, Commercial, Railway, Steamship, Telephone Adjunct, Main and Auxiliary Fire and Police Alarm, District Telegraph, Cable and Trolley Road, and all other Signaling.... Electric Clocks, Telemeters, Watchman



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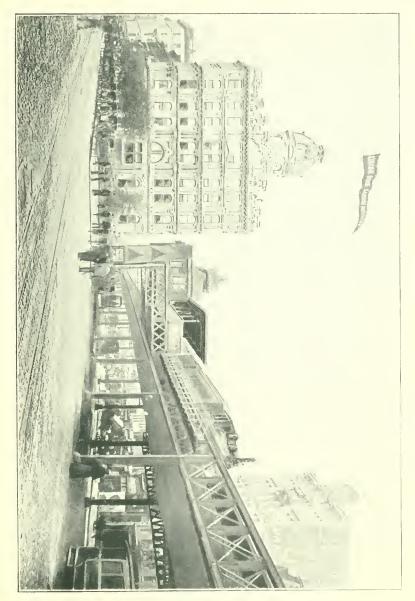
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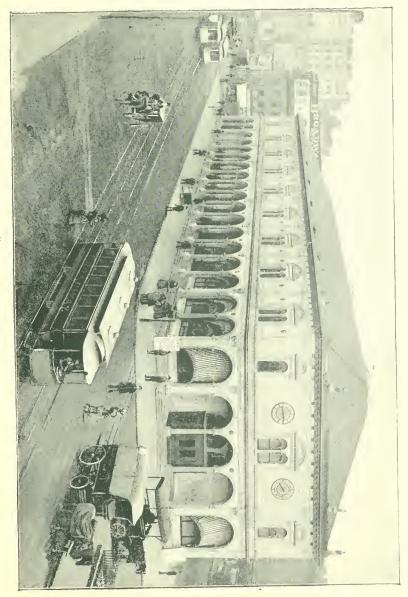




PALMER'S THEATRE. EROADWAY, NORTHEAST CORNER OF WEST 30TH STREET.



HERALD SQUARE. BROADWAY, WEST 35TH STREET AND SIXTH AVENUE. \$604\$



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FIRE-PROOF BUILDING MATERIAL.

HARD AND POROUS TERRA COTTA HOLLOW BLOCKS FOR ARCHES, PARTITIONS, CEIL-INGS AND ROOFS.

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THE NEW — ST. CLOUD HOTEL,

BROADWAY and FORTY-SECOND STREET.

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The NEW ST. CLOUD HOTEL, after a complete modernizing in every particular, including a thorough renovation and entire New Furniture, was opened to the public SEPTEMBER 20th, 1893.

A NEW FIRE-PROOF ADDITION,

One Hundred New Rooms,

Elegant Private Dining Rooms, Supper Rooms, etc., Opened December 1st, 1894.

THE ST. CLOUD

IS NOW MODERN IN ALL RESPECTS; ENTIRE NEW PLUMBING;

PERFECT STEAM HEATING PLANT;

ELECTRIC LIGHT EQUIPMENT;

ICE FREEZING MACHINERY, ETC., ETC.

THE ST. CLOUD

IS CENTRALLY LOCATED, IN THE HEART OF THE THEATRE DISTRICT; ONE-HALF BLOCK FROM 420 ST. STATION 6TH AVE. ELEVATED ROAD; FOUR LINES OF CABLE AND HORSE CARS PASS THE HOTEL; THREE BLOCKS FROM GRAND CENTRAL DEPOT; FOUR BLOCKS FROM WEST SHORE DEPOT.

THE ST. CLOUD

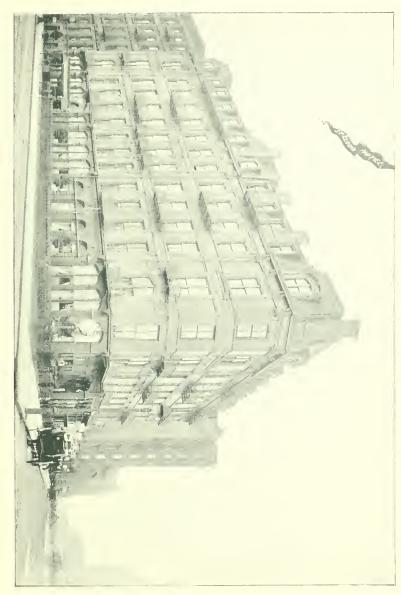
ON THE EUROPEAN PLAN.

ROOMS, \$1.00 A DAY AND UPWARDS.

ROOMS, WITH BATH, \$2.50 AND UPWARDS.

N. B. BARRY, Proprietor,

For Nineteen Years proprietor of the Hotel Glenham, Fifth Ave., New York.



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OFFICES: 128 WEST 42d STREET, NEW YORK.

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Ironwork for Buildings, Bridges, Roofs.

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ONE BLOCK FROM GRAND CENTRAL DEFOT

GEORGE MURRAY, FROP.

ROOMS \$1 AND UPWARD

Ibotel Castleton

STATEN ISLAND'S PALATIAL HOTEL St. George, S. I.

AMERICAN PLAN

FACING NEW YORK HARBOR

GEORGE MURRAY, PROP.

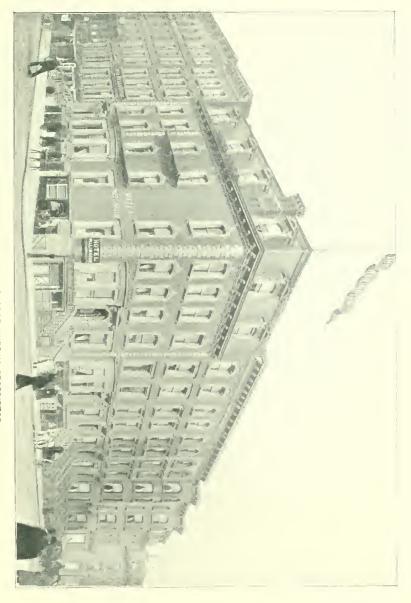
Ibotel Sherwood

FIFTH AVENUE, N. E. COR. 44TH STREET
NEW YORK

GEORGE MURRAY, PROP.

AMERICAN PLAN

ROOMS SINGLE AND EN SUITE



Morning, Noon and Night.

- YOU CAN LEAVE GRAND CENTRAL STATION, THE VERY CENTER OF THE CITY,
- FOR CHICAGO, ST. LOUIS AND CIN-CINNATI, IN A MAGNIFICENTLY EQUIPPED TRAIN,
- VIA THE NEW YORK CENTRAL, THE GREAT FOUR-TRACK TRUNK LINE.
- TRAINS DEPART FROM AND ARRIVE AT GRAND CENTRAL STATION, NEW YORK,
- CONNECTING THE EAST AND WEST, BY THE NEW YORK CENTRAL LINES.
- CHICAGO IS ONLY 24 HOURS AWAY; CINCINNATI 22; ST. LOUIS 30.
- ELEVEN THROUGH TRAINS EACH DAY, PRACTICALLY A TRAIN EVERY HOUR, VIA

"America's Greatest Railroad."



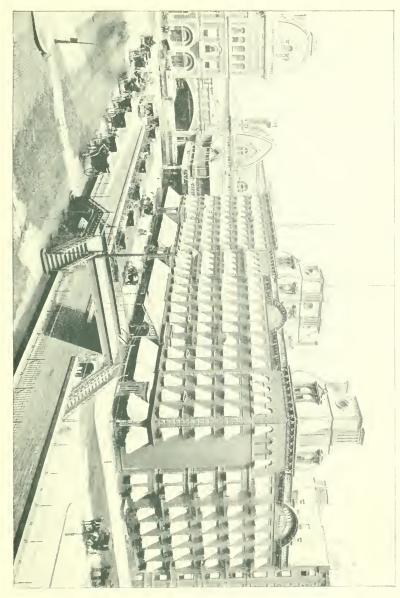
Grand Union Hotel,

OPPOSITE THE GRAND CENTRAL STATION, NEW YORK.

[Reprinted from "King's Handbook of New York City."]

The Grand Union Hotel (European Plan) is located at Fourth Avenue and 42d Street, just across the street from the Grand Central Station. It is architecturally unassuming, but it is very large, its dimensions being 200 by 135 feet. It contains over 500 sleeping-rooms, and does the largest business of any hotel in New York in respect to the number of guests entertained. The features which first strike the visitor to the hotel are its cleanliness and quaintness, and an air of home comfort which is lacking in many hotels. The walls of the public rooms are covered with paintings, mostly by American artists, of a high order of excellence. There are also a number of examples of foreign schools, purchased by the proprietors at the Paris Salon. One of the cafés is devoted to curious old colored prints, and another to prints relating to the early history of New York. Several large rooms on the ground floor are set apart for reading and writing, and are abundantly supplied with stationery, books, papers and illustrated periodicals. This is a popular feature with the traveling public, who appreciate having a comfortable place in which to lounge, read and write. The hotel has the reputation of being one of the most profitable in the country.

Simeon Ford, the senior proprictor, having been asked to account for the continued and growing success of the Grand Union, in spite of the building of many new and elegant hotels, said: "In the first place, we have a location which, for transient business, is unique. We are just across the street from the Grand Central Station, and travelers, instead of having to struggle with hackmen and expressmen, can step across to our house, and we deliver their baggage in their rooms in a few minutes without charge. Then, again, we have a moderate-priced house. We give a nice room for a dollar a day, but, if people want to pay more, we have handsome suites which cost four or five dollars a day. Our food is of the best quality obtainable, and well-cooked; and we don't ask enough for it to bankrupt a man. We are cranks on the subject of cleanliness. We are eternally scrubbing and mopping. Then again we are within easy distance of all the best shops and theatres. But, above all, we attribute our success to the fact that we try to take good care of our guests and make them feel at home, and we try our best to impress upon our employees that we get our living out of the traveling public, and that they are entitled to some consideration, and when our employees do not agree with us on this point we ask them to 'seek fresh fields and pastures new'."



POTTIER & STYMUS CO.

High Art Furniture, Furnishings and Decorations.

Pottier & Stymus Company is one of the best known houses in their line. Their reputation is world renowned, their business extending from New York to California, and they have also had extensive dealings with patrons in Europe. The superior grades of furniture and woodwork which they manufacture have made them famous. The articles which they manufacture are made from designs of their own, the production of the most skilled artists and

artisans, or from designs of architects.

Their factory and warerooms are situated at the northeast corner of Forty-first Street and Lexington Avenue, and are the most complete of their kind in the United States. The buildings are of brick and iron and completely fire-proof, well-lighted and equipped with facilities that are unsurpassed for the manufacture of their high grade work. One of the chief advantages of having the warerooms and factory combined is that a personal supervision can be given by the different heads of the company to all work during its progress, from inception to finish, and they are also enabled to reduce the cost of their manufacturing to a minimum.

Among many of the richest and finest private residences in America that have been furnished by this company can be mentioned those of Henry M, Flagler, William Rockefeller, J. A. Bostwick, John D. Archbold, Wallace C. Andrews, Fred. T. Steinway, and M. C. D. Borden, of New York; George Westinghouse, Jr., of Pittsburgh and Lenox; Robert Pitcairn, of Pittsburgh; William Williams, Myron P. Brush and William G. Fargo, of Buffalo; Mark Hopkins, Leland Stanford, James Flood, Charles Crocker and Henry J. Crocker, of San Francisco; Mrs. C. H. Strong, of Erie, Pa., and Mrs. N.

Willis, of Galveston, Tex.

They have also contributed greatly to the furnishing and decorating of the large hotels of New York and other cities—the Fifth Avenue, Savoy, Plaza, and Astor's magnificent new Hotel Waldorf. In the latter they furnished the celebrated State Apartments which were occupied by the Duke of Veragua in 1893; also the Renaissance, Colonial, Empire and other suites, which are regarded as the most sumptuously furnished and decorated hotel rooms on either continent. The principal part of the celebrated Ponce de Leon Hotel at St. Augustine was furnished by them, and also the grand staircase in the Royal Poinciania Hotel, Lakeworth, Florida.

The principal rooms in the President's Palace, at Chepultepec, Mexico, were furnished by this company, against competition from France and England.

The business was founded in 1856 by Auguste Pottier and William P. Stymus, and in 1871 it was merged into a corporation. The present officers are William P. Stymus, Jr., President, son of William P. Stymus, one of the founders of the original house; Frank R. Pentz, Vice-President and Treasurer; and William P. Stymus, Secretary.

There is a growing desire for individuality and distinction in decoration and furniture. A wide scope for originality and beauty in such things is offered by such a concern as Pottier & Stymus Co. It gives a much needed relief from the stereotyped designs of ready-made furniture, which is of necessity designed and made to please the great number of people. In such a case there can be no other distinct style adopted, and the result is the mongrel and commonplace production.

Just as essential as an architect in the placing and construction of the structure is the artist in the designing and manufacturing of the furnishing and decorations. In this latter field stands pre-eminent the house of Pottier & Stymus Co.



POTTIER & STYMUS COMPANY, FURNITURE, FURNISHINGS AND DECORATIONS.

LEXINGTON AVENUE, NORTHEAST CORNER 415T STREET.

Samuel H. Rathbone, President. R. A. CUNNINGHAM, Vice-President. Louis H. Holloway, Ass't Cashier.

JAMES B. STORY, Cashier.

Nineteenth Ward Rank

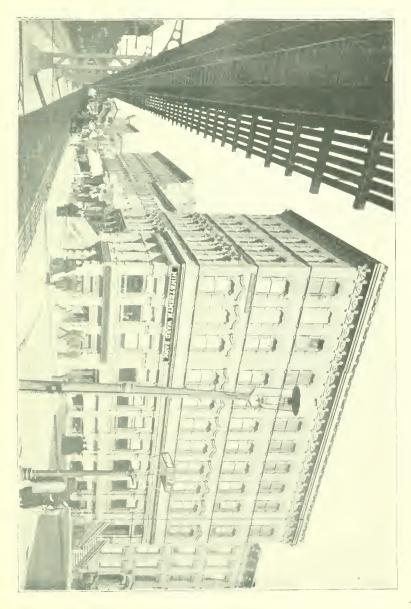
OF NEW YORK,

Third Ave. and 57th St., north-east corner.

Directors.

MATTHEW BAIRD, JOHN F. CARROLL. RICHARD A. CUNNINGHAM, WILLIAM FORSTER, MYER HELLMAN, JOSEPH J. KITTEL,

JULIEN L. MYERS, ROBERT C. RATHBONE, SAMUEL H. RATHBONE, GEORGE P. SHELDON, RICHARD K. SHELDON, JAMES B. STORY.





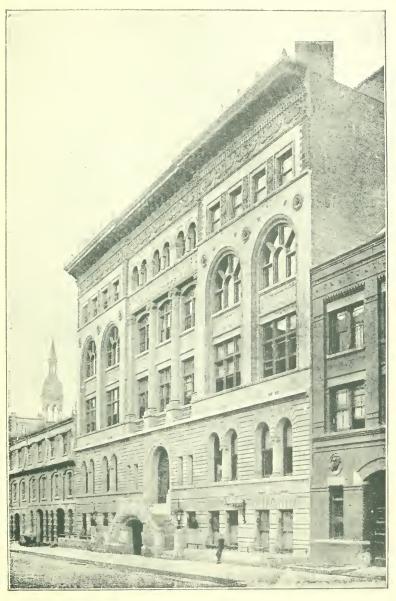
FIFTH AVENUE, NORTH FROM FORTIETH STREET.
SHOWING PORTION OF OLD RESERVOIR, HOTEL BRISTOL, TEMPLE EMANU-EL.



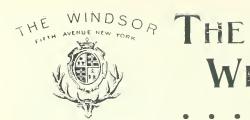
FIFTH AVENUE, NORTH FROM FORTY-SECOND STREET.

VIEW FROM 420 TO 48TH STREET.

622



THE BERKELEY SCHOOL FOR BOYS. NO. 20 WEST 44TH STREET, SOUTH SIDE, NEAR FIFTH AVENUE.



HAWK & WETHERBEE

WINDSOR · · · · HOTEL

FIFTH AVENUE, entire block between . . . Forty-fifth and Forty-sixth Sts. NEW YORK.

Conveniently Situated, a Model Hotel. & & & &

NEAR THE GRAND CENTRAL RAILWAY STATION, ELEVATED AND SURFACE TRAMWAYS, THEATRES, PLACES OF AMUSEMENT, CHURCHES AND CLUBS.

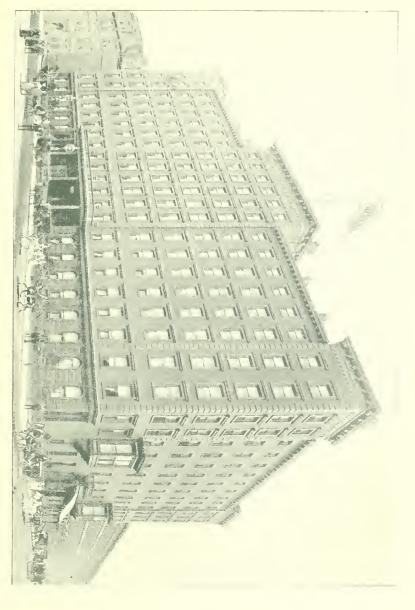
FITTED THROUGHOUT WITH THE LATEST APPROVED MODERN SANITARY PLUMBING. . . CUISINE AND SERVICE UNSURPASSED. . . COOL AND ATTRACTIVE IN SUMMER; COMFORTABLE AND HOMELIKE IN WINTER. ROOMS AND MEALS ON THE AMERICAN AND EUROPEAN PLANS. . . .

Stages, when desired, will meet all steamers and convey passengers and luggage direct to the hotel at moderate charges. Railway Tickets, Sleeping Car and Drawing-Room Car accommodations can be secured in the hotel; Cable and Telegraph Office, Russian and Turkish Baths, and every comfort and convenience for travelers. Wellighted and ventilated Spacious Public Rooms, Corridors, Drawing-Rooms and Parlor Suites, Single or Double Rooms with or without baths.

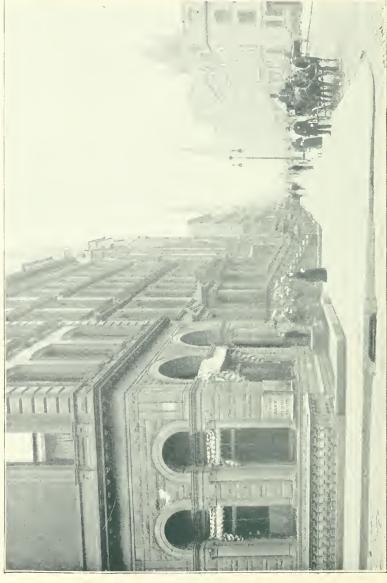
All drinking water used in this hotel is filtered by the **Pasteur Germ Proof System** and the ice is manufactured by the Hygeia Ice Co. from Distilled Water.



WINDSOR CASTLE.



, HEAVENLY REST CHURCH,



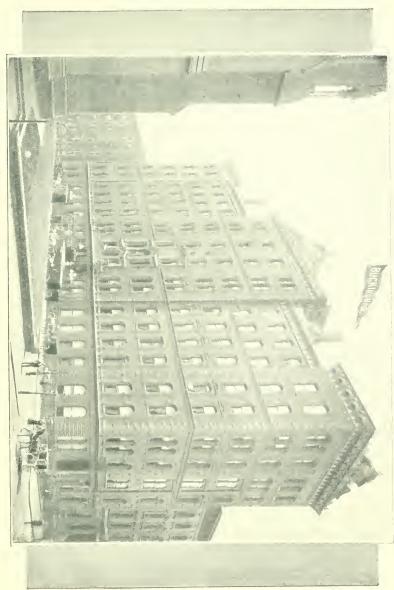


THE BELGRAVIA; FIRE-PROOF APARTMENT HOUSE. FIFTH AVENUE, NORTHEAST CORNER OF 49th STREET. PROPERTY OF THE KEMP ESTATE.



THE KEMP FIRE-PROOF APARTMENT HOUSE ON FIFTH AVENUE.

NOS. 615 AND 617 FIFTH AVENUE, EAST SIDE, BETWEEN 497H AND 507H STREETS.

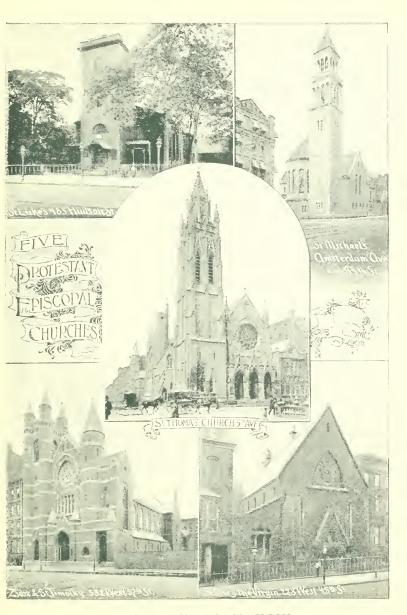




MRS. WILLIAM H. VANDERBILT. FIFTH AVENUE, WEST SIDE, NORTH FROM FIFTY-FIRST STREET.

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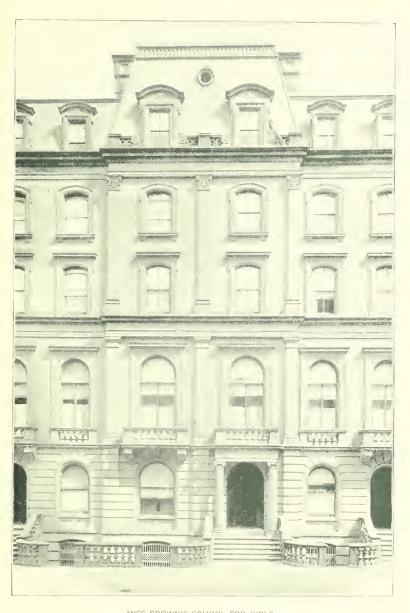
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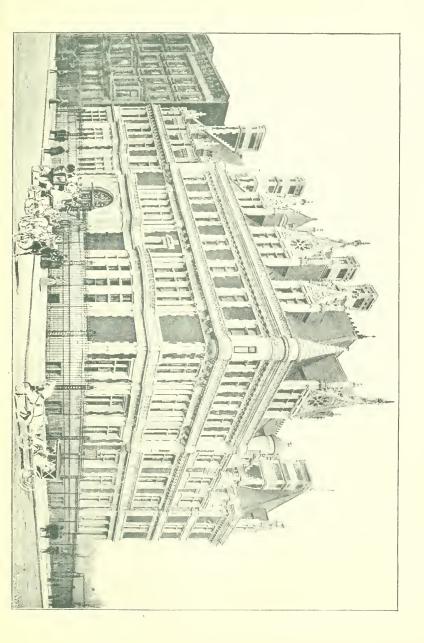
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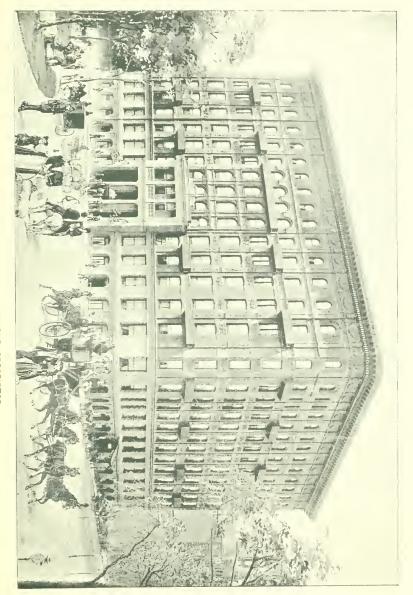
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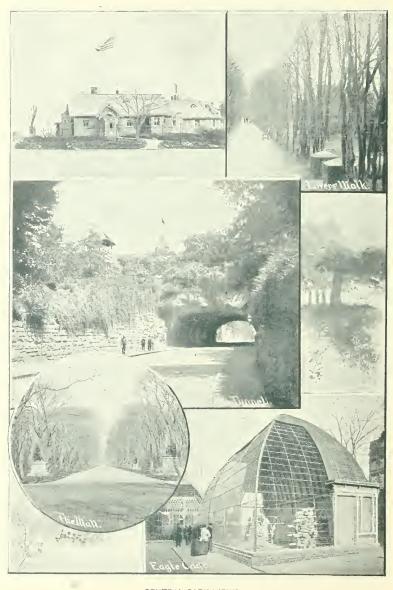
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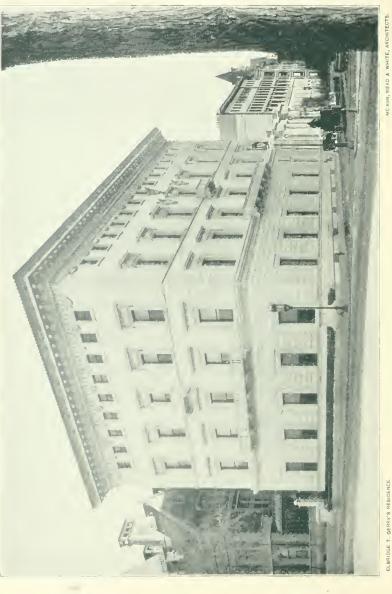


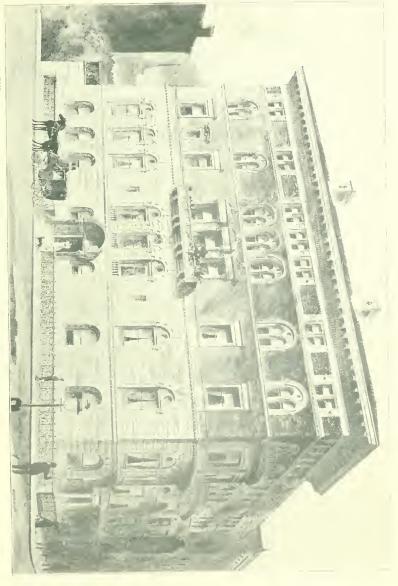
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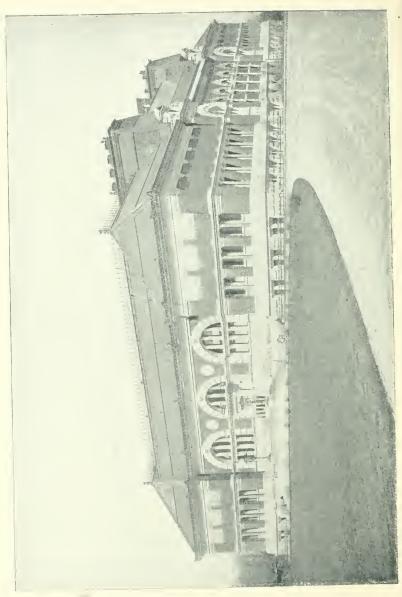
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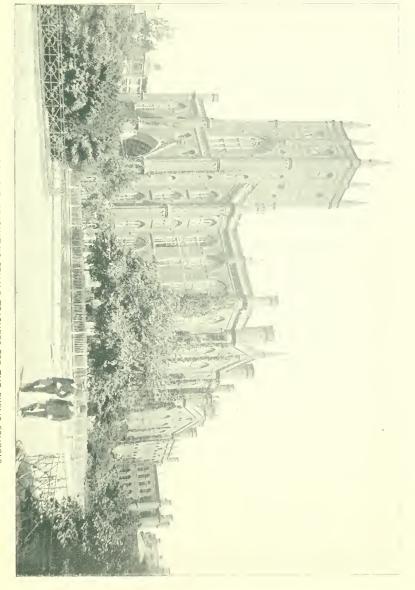
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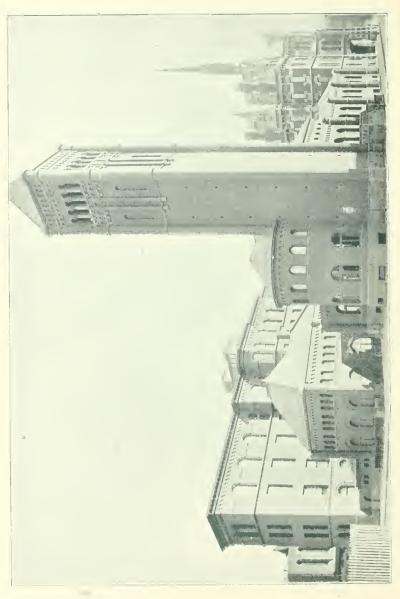
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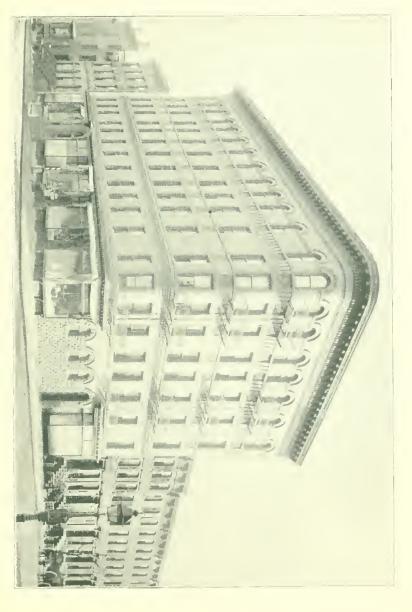
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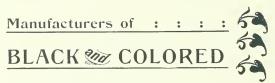
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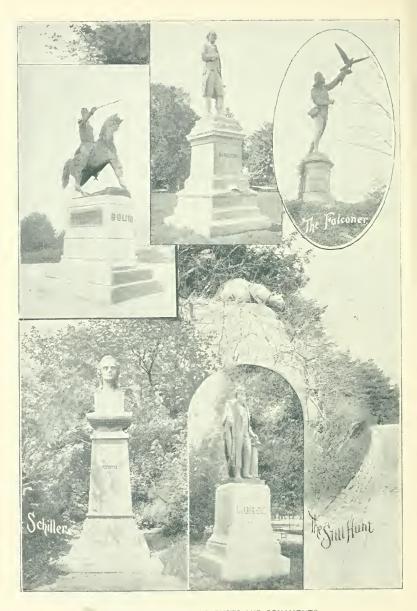
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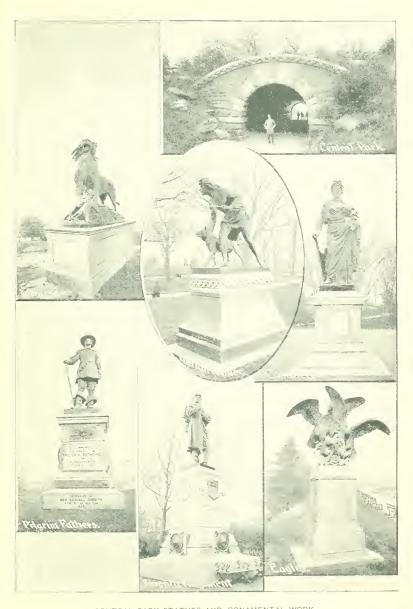
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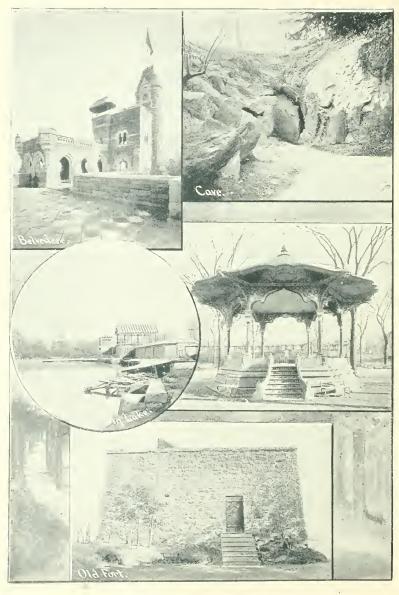


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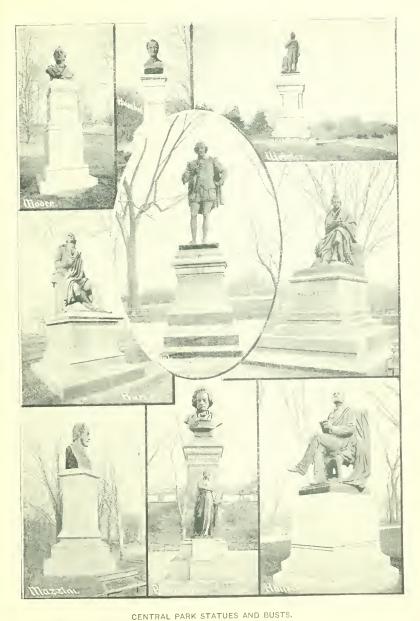
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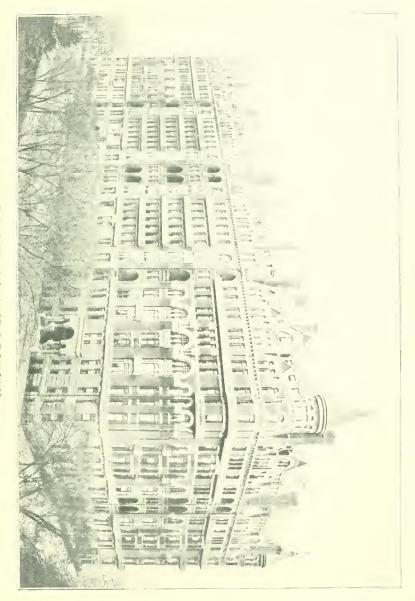
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Note.—The New York Tribune recently gave a two-column description of the newest of the grand New York Hotels—The Marie Antoinette. Here it is only possible to reprint the headlines and a few extracts of the Tribune's description:

HOTEL MARIE ANTOINETTE.

The Charm and Refinement of Versailles Translated to Manhattan Island.

A New White Palace which at least realizes the Ideals of Discriminating New Yorkers.

An inadequate description of a Beautiful Structure.

'A new structure has recently been completed in New York which has benefited by a happy inspiration. Marie Antoinette was a brilliant, beautiful woman, but she was a home-loving queen. The hotel, which has been so fittingly named after her, and in illustration of all that is most exquisite in life, realizes the best ideas of art and comfort.

"Approaching the Hotel Marie Antoinette from the Sixty-sixth Street station of the Elevated Road, the effect produced upon the observer is that of some beautiful building from the White City of the World's Fair. The proportions of the building are such as to give the effect of height, without appearing to scrape the sky, and standing on the corner with ample frontage, both on the Boulevard and Sixty-sixth Street, it is massive and substantial.

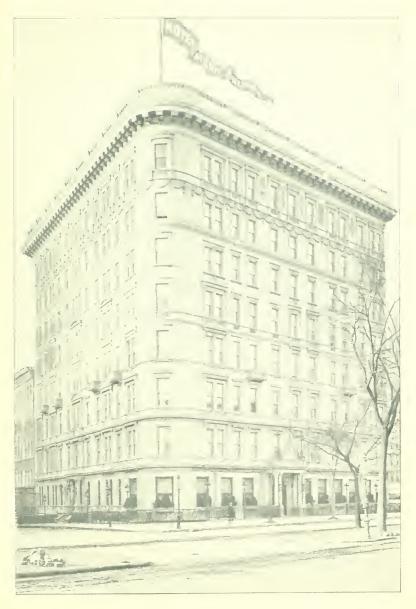
"The Tribune man, as he passed through the beautiful wrought-tron gates into the main hall which led to the restaurant and dining-room on the right, and the private dining-room, ante-chamber and drawing-room on the left, was fairly at a loss where to begin his description of a unique edifice. It is obvious at a glance that the most lavish expenditure had been made to bring

about a consistent application of the best art principles adapted to the conveniences and requirements of modern life,

"Take, for instance, the main diningroom. Is there just such a room in all New York, and, indeed, anywhere? A room neither too square nor too long, supported by columns of colored alabaster, heightened with gold Corinthian capitals. The color scale of the walls, modulating through successive tints of rose and crush strawberry, suitably harmonized from ceiling to floor. diffuses the brightest kind of rose-colored light suddenly relieved by the rich dark green of the portieres which shut off the street. These portieres, serving in themselves an eminently useful purpose, also suggest and introduce the contrast between the dining-room and the drawing-room, which has already been given a name-the Oak Room.

"The Oak Room of the Hotel Antoinette will long be one of the things to see in New York. Every piece is an heirloom. What would not Henry Irving give for even two or three of these old "pieces," some of them costing a small fortune, with which to stage the palace of the king in some play of Shakespeare? But, beautiful as they are, they serve a fundamental purpose. The oak room suggests the repose of home, just as the dining-room, in rose and gold, suggests the gayety of social life in this great commercial city of ours, fast becoming the greatest commercial city of the world.

"What should be said of the restaurant, which is only second to the dining-room in importance because of being somewhat smaller in size? Here the same charm of color and of light. You feel that this room is a little cosier, perhaps, than the dining-hall, but it is quite up to the standard, and that is saying a good deal. A unique feature of the restaurant, and one which gives its own character to the total effect, is the introduction of shaded electric lamps, coming up through the middle of each table, like flowers of light. The value of light, and as much light as possible, has been fully appreciated by the experienced men who have planned and carried out the Hotel Marie Antionette."



HOTEL MARIE ANTOINETTE, A. EUGENE KIRBY PROPRIETOR.
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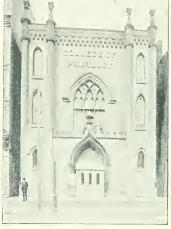
New York College of Pharmacy,

re th dis Co

68th STREET,

BET. 9TH AVE. AND THE BOULEVARD.

HIS useful institution is of interest not only for its prominence among scientific schools, but as the incentive to essential reforms in the practice of pharmacy, and in the thorough education of men to compound and dispense medicines throughout the land. The College of Pharmacy was founded in 1829 and incorporated in 1831. For many years it occupied a building in 23d Street, but in 1894 it began to occupy its present commodious, well-equipped, modern fire-proof edifice on 68th Street, near the Boulevard. It originated in modest beginnings and slowly developed through the unaided efforts of a small group of earnest New York druggists, many of whom have now passed away. It was maintained in spite of many difficulties and discouragements, and stands to-day as an enduring monument of the patience and perseverance of the founders and the liberality and ability of their successors. Years ago the application of tests in due course by a student, who has since filled the president's chair, led to the discovery of the most

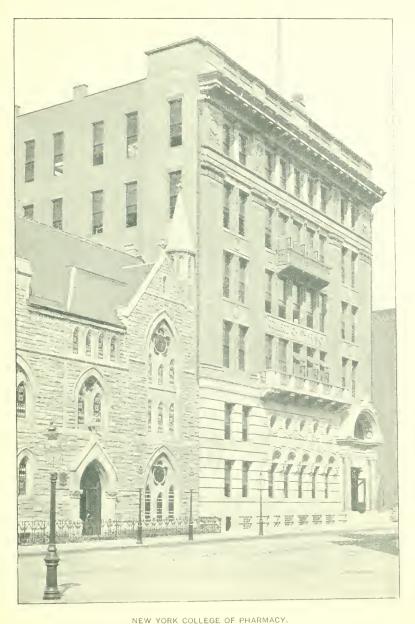


COLLEGE OF PHARMACY, 209 EAST 230 STREET (OLD BUILDING, OCCUPIED UNTIL 1894).

audacious frauds by some unprincipled importers and wholesalers, who supplied the western and scuthern druggists. The members, espousing the cause of pure drugs, promoted to the presidency the one who, from purely philanthropic motives, had been most active in ferreting out these frauds, and against whom the gulty parties instituted suits for his action, although he waged war solely against a flagrant abuse and not at all against individuals. During his presidency the College was actively instrumental in bringing about the beneficent law of 1843, prohibiting the importation of adulterated, deteriorated, inferior or spurious drugs. To enforce these he called the committees in 1851 that initiated the American Pharmaceutical Association, which now has 1600 members.

The principles enunciated by this College in its requirements for graduation, and in its code of ethics, have been generally adopted by other pharmaceutical bodies. It participates regularly in the decennial revision of the U. S. Pharmacopæia. In 1883 it promulgated the N. Y. and Brooklyn Formulary, which has been further elaborated to form the "National Formulary," published by the American Pharmaceutical Association. A brilliant record, especially for so modest an institution that few except those concerned know of its existence.

The officers for the current year are as follows: President, Samuel W. Fairchild; Vice-Presidents, Prof. Charles F. Chandler, George Massey and John Caswell; Treasurer, Horatio N. Fraser; Secretary, J. Niven Hegeman; and Trustees, Charles Holzhauer, Wm. M. Massey, Wm. Jay Schieffelin, Charles F. Schleussner, Henry Schmid, Samuel J. Bendiner, Theodore Louis, Thomas F. Main, Domingo Peraza, Reuben R. Smith, Hermon W. Atwood, Thomas J. Macmahan, Gustavus Ramsperger, Charles Rice, George B. Wray. The faculty comprises ten members, including four professors—Charles F. Chandler, Arthur H. Elliott, Henry H. Rusby, Virgil Coblentz—and six instructors, besides whom there are many special lecturers. The institution covers a complete course, theoretical and practical, and the lectures, quizzes and laboratory work include all the important subjects necessary or desirable for the pharmacist.



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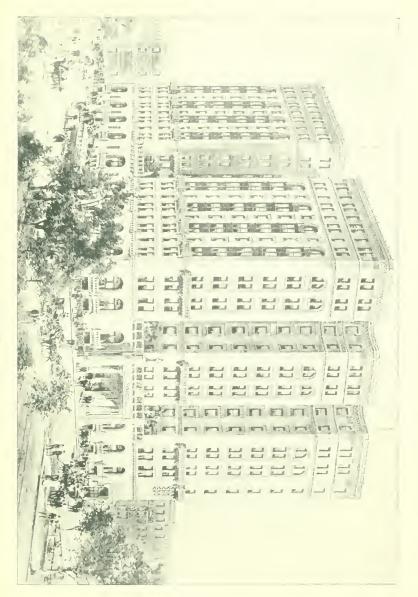


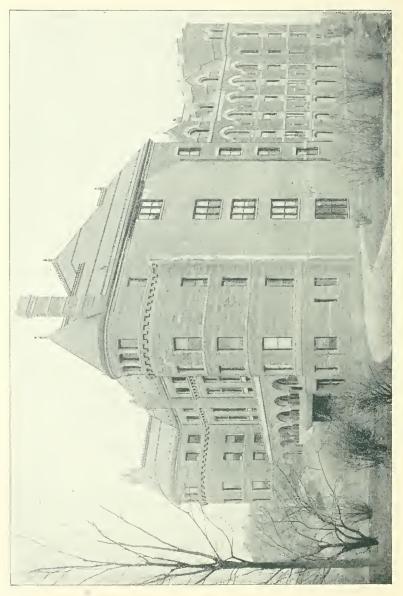
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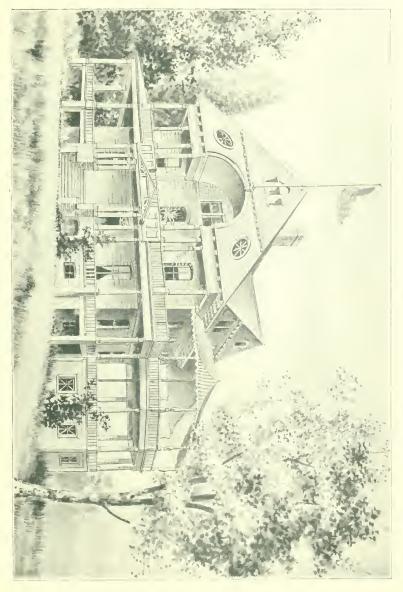
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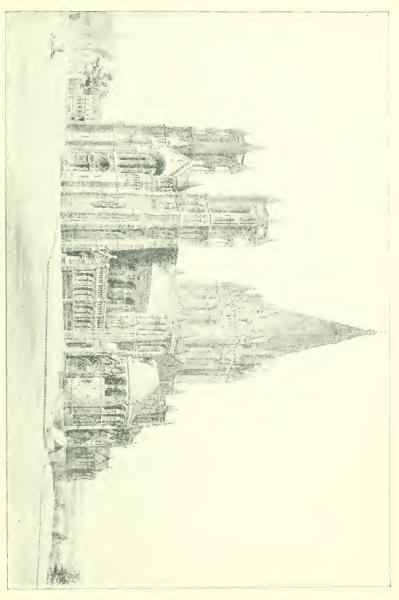
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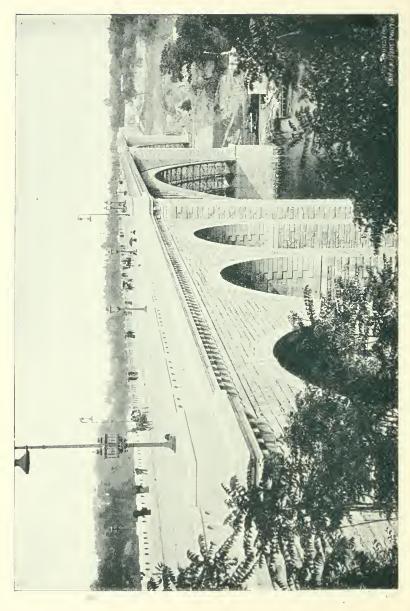
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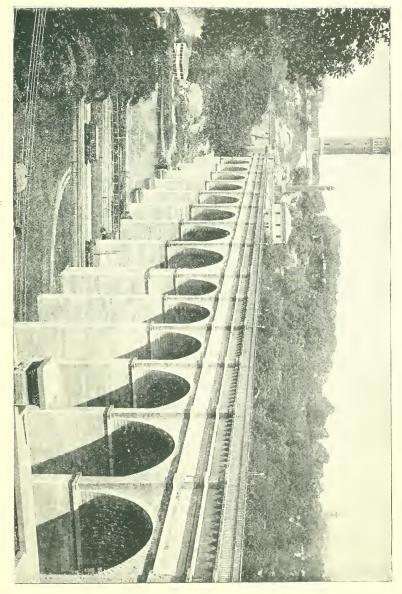


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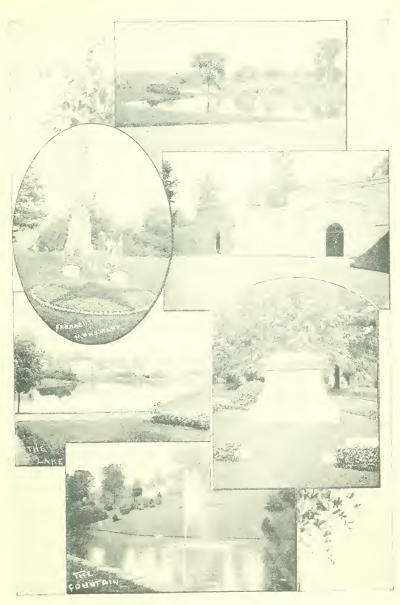
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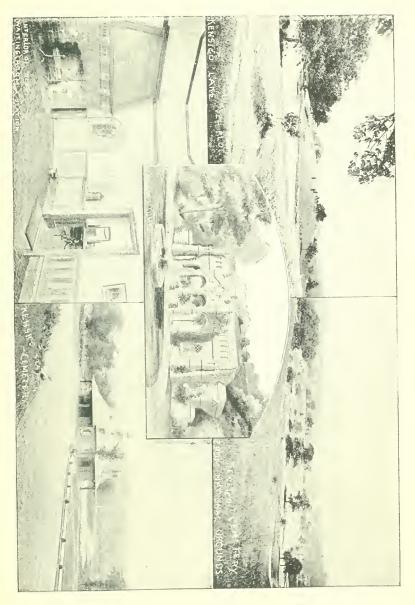
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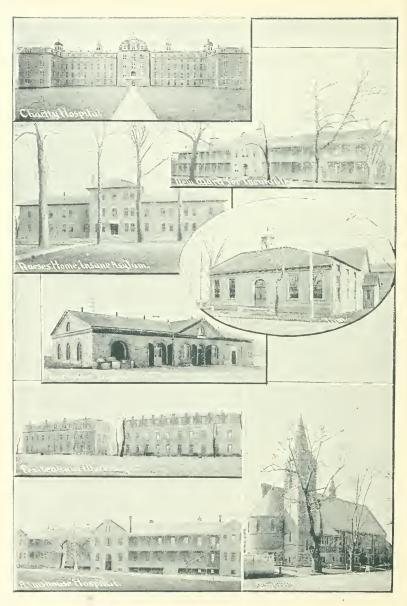
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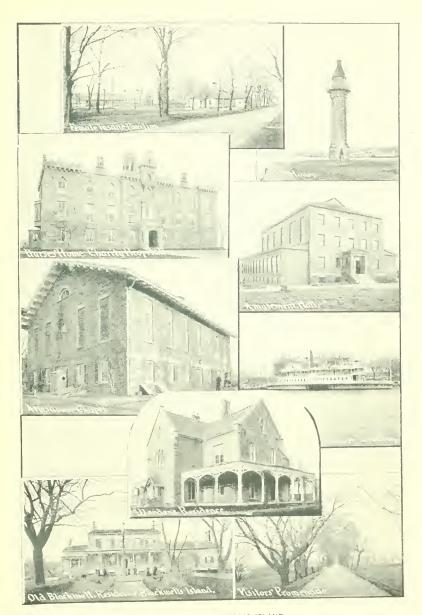
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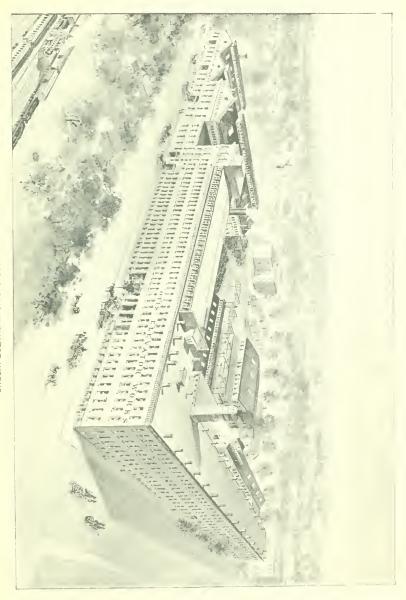
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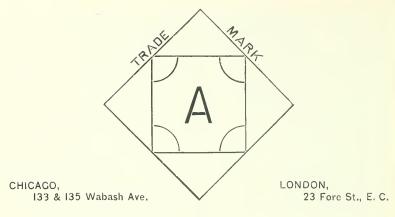
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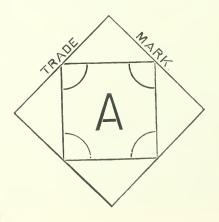
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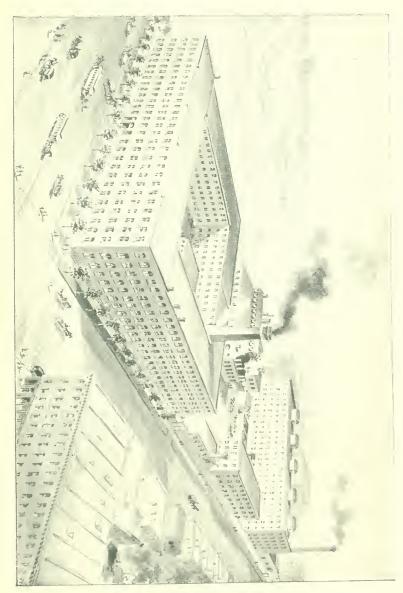
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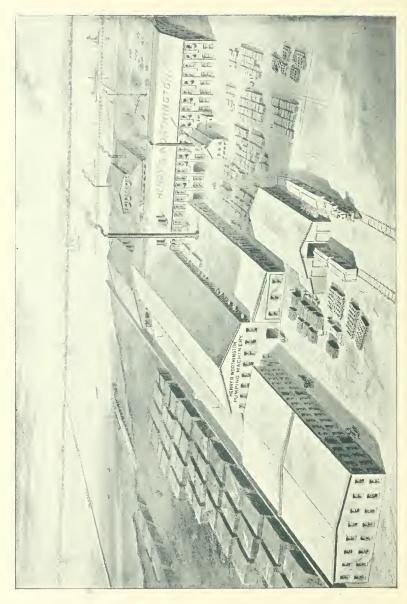
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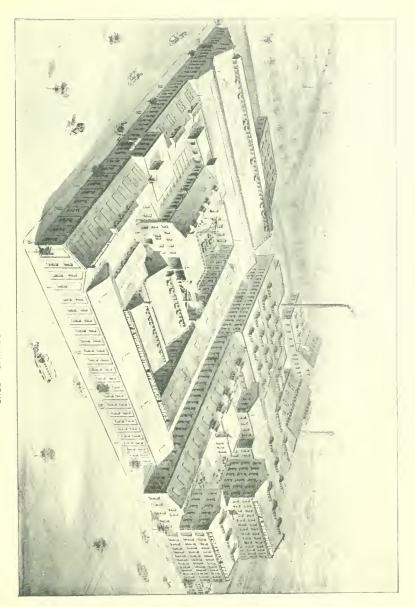
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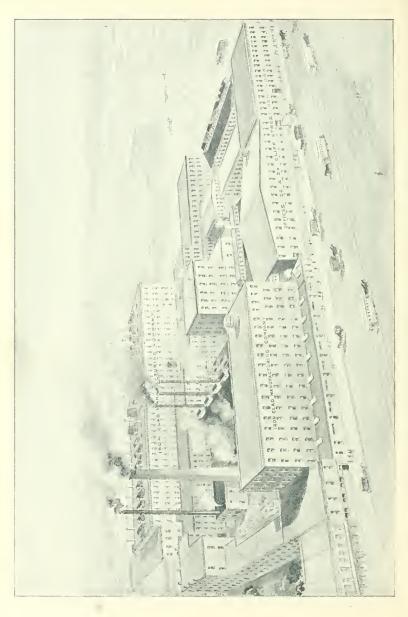
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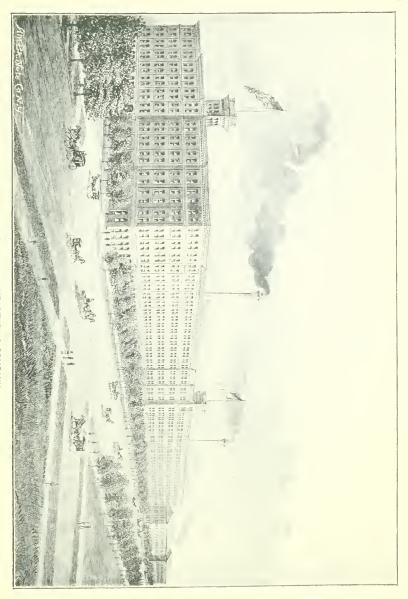
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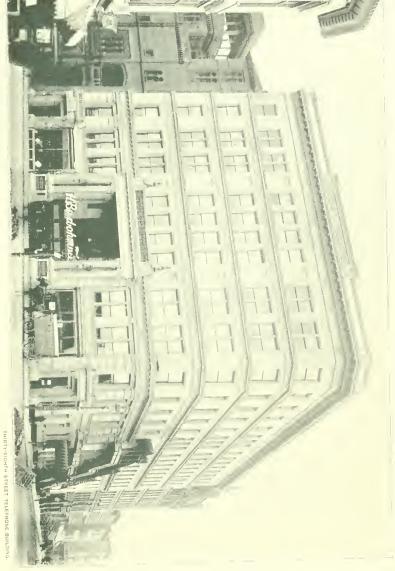
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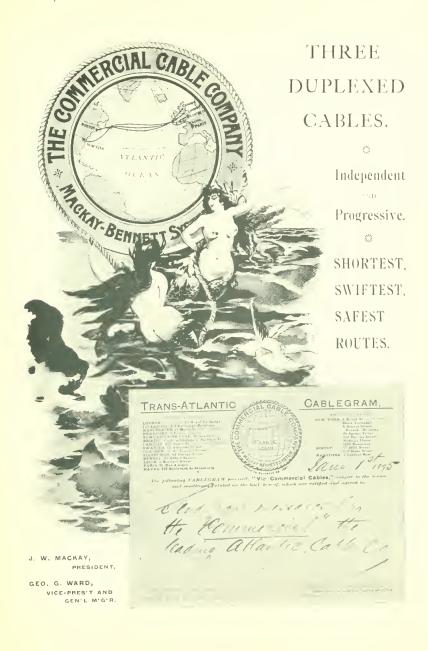
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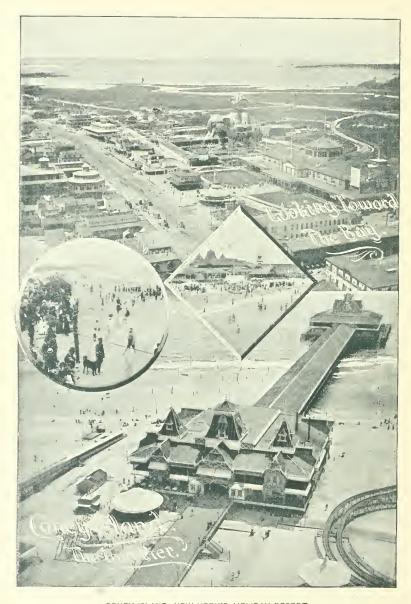
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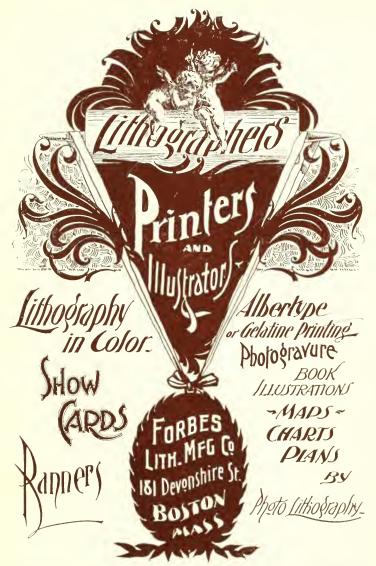
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CONEY ISLAND, NEW YORK'S HOLIDAY RESORT. BIRD'S-EYE VIEW. THE BEACH. THE STATION. THE IRON PIER.



THE FORBES COMPANY.

NEW YORK | Mutual Reserve Building, 305 Broadway, cor. Duane St. OFFICES:

NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President.

COMMISSIONERS' CERTIFICATE.

NEW YORK CITY, November 28, 1894.

We, the Insurance Commissioners and Superintendents of the States of Massachusetts, Illinois, Kansas, Kentucky, Missouri, Ohio and Texas, pursuant to the invitation of the President of the Company, dated June 1, 1894, do hereby certify that we have been for the past four months engaged in a thorough and searching official investigation into the affairs of the New York Life Insurance Company of the City of New York.

We further certify that each Stock and Bond owned, each Collateral Loan, each Bond and Mortgage Loan made, the Cash and each Bank Gertificate of Deposit, was carefully examined, checked and verified; that the Policy Loans and Premium Notes were examined and checked with the Reserve on each Policy; that Interest and Rents due and accrued, unreported and Deferred Premiums, were also verified; that the values of Stocks and Bonds owned, and Real Estate owned, were individually and closely scrutinized and conservatively made; that the title to each piece of property secured, and Bond and Mortgage Loan made since the 1891 New York State Insurance Department Investigation, was examined and found satisfactory. That the Policy Reserve was checked and verified by the Actuaries of our several State Insurance Cepartments, and that every Policy and its Reserve, on the books of the Company, was checked individually with the Valuation Policy Registers of the Masachusetts Department; that all Sundry Llabilities were also verified; that each debit and credit entry in the Company's books was checked from the date of the said New York State Investigation; and that as a result, on the most conservative basis of valuation, we found the Company possessed of ASSETS satisfactory to us, amounting to

\$155,453,428.73

And that, after providing for all possible Liabilities, including \$135.058,291.00 for outstanding Policy Reserve, as per the "Combined Experience Table of Mortality," with four per cent. interest, the total of the same amounted to \$138,124,363.81.

We further certify that, by the severest test, the NET SURPLUS to policy-holders, after providing for every liability, and deducting Agents' Balances, was, on June 30, 1894,

\$17,329,064.92

In Witness Whereof, we have hereunto subscribed our respective names, in the City of New York, the day and year above written.

Commosioner of Insurance, State of Minor.

Superintendent of Insurance, State of Ohio.

Insurance Commission.

State of Texas.





ST. AUGUSTINE FLA.

JOBES BROS.

