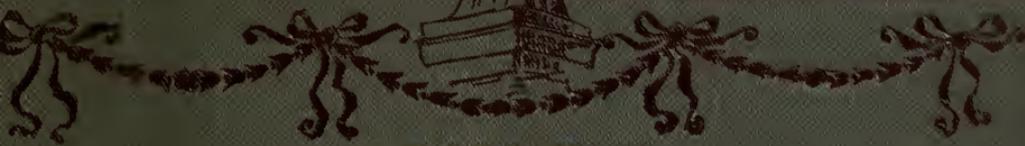




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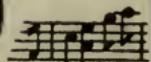
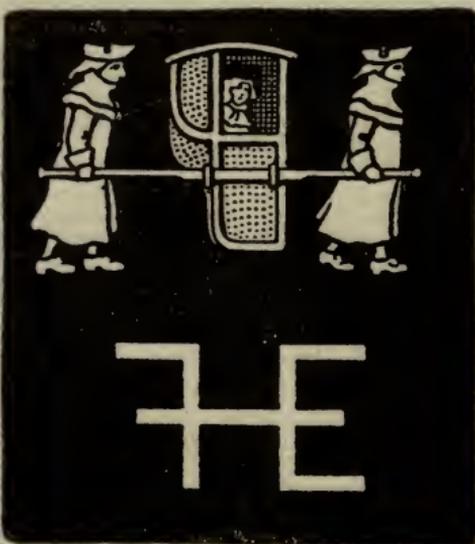
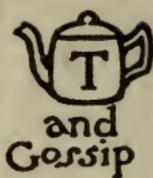
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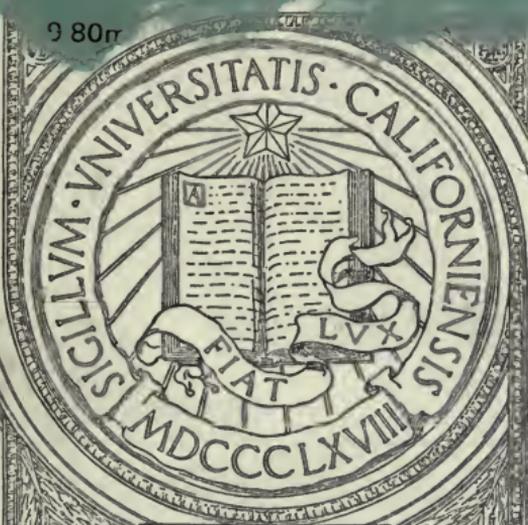


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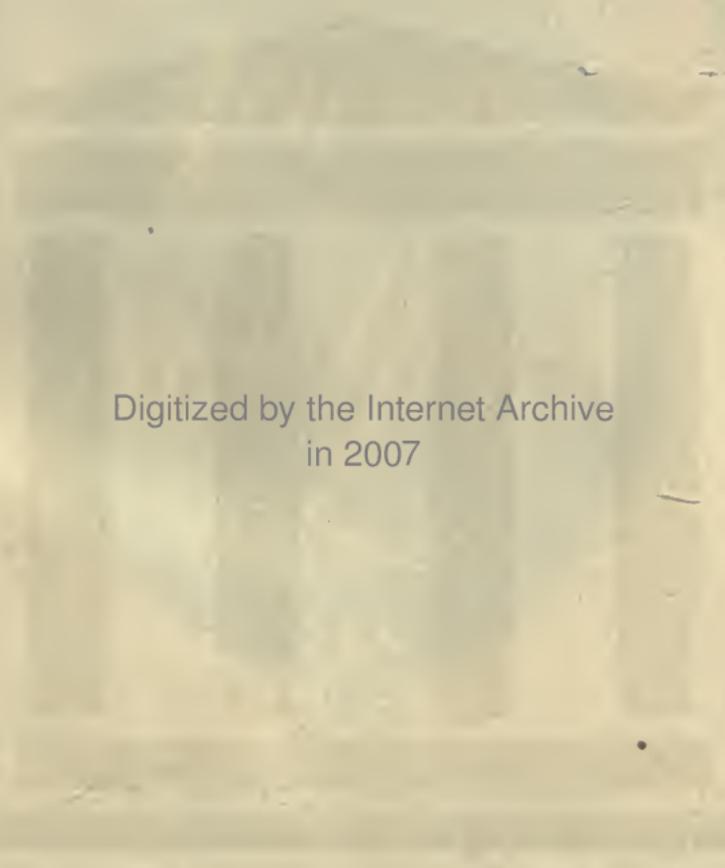
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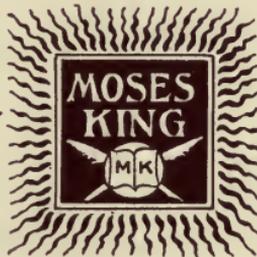
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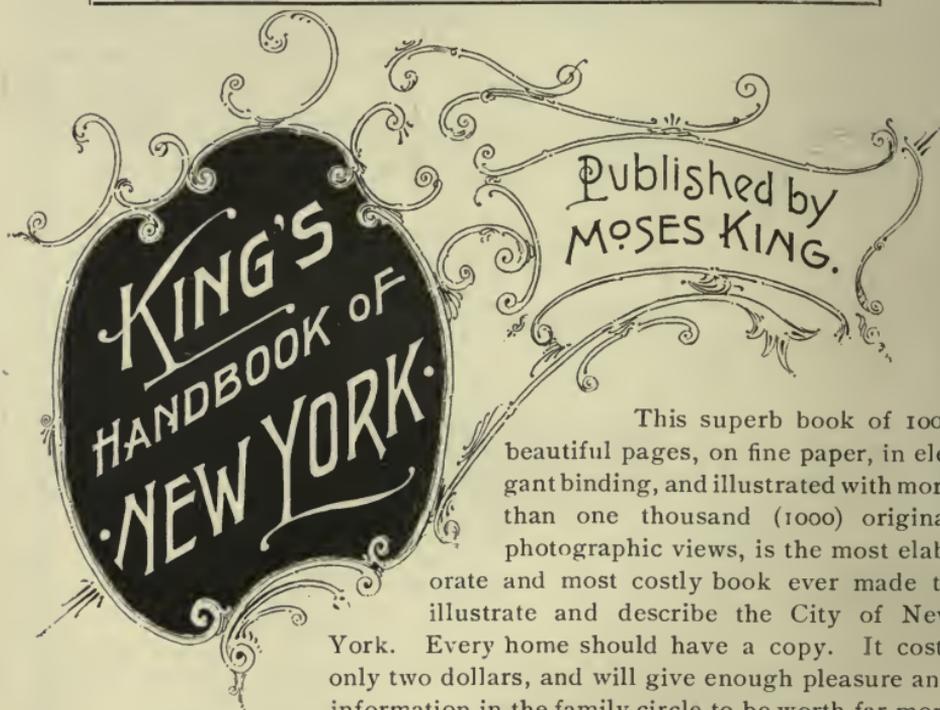
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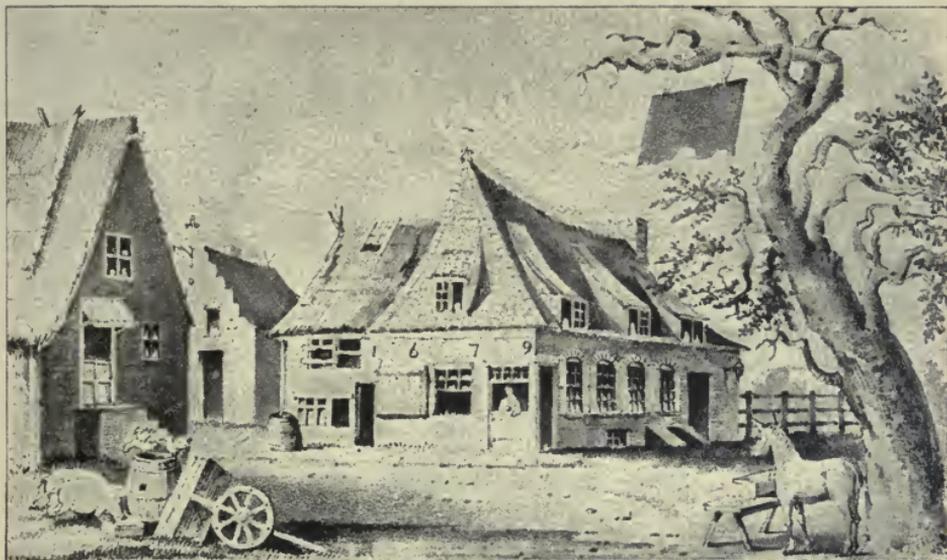
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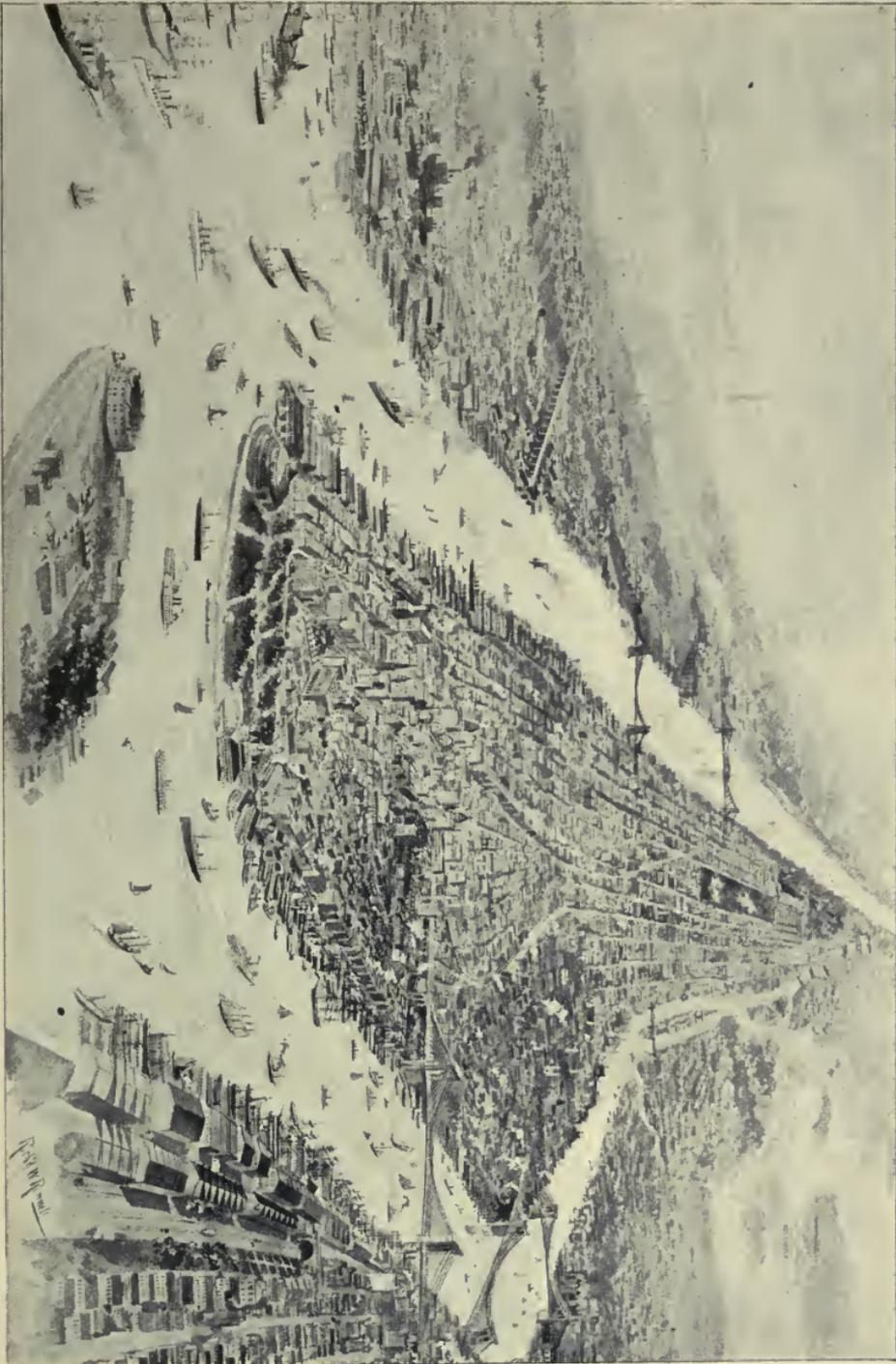
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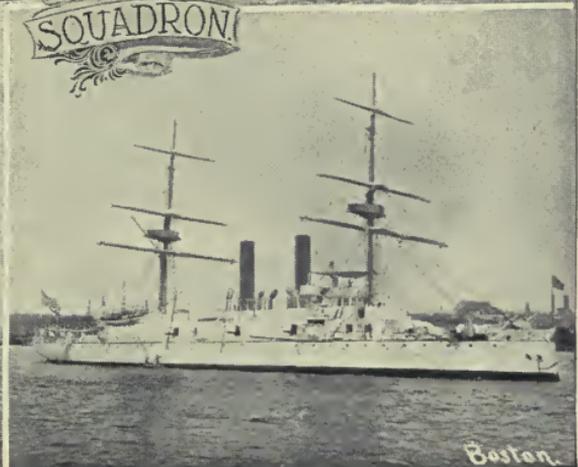
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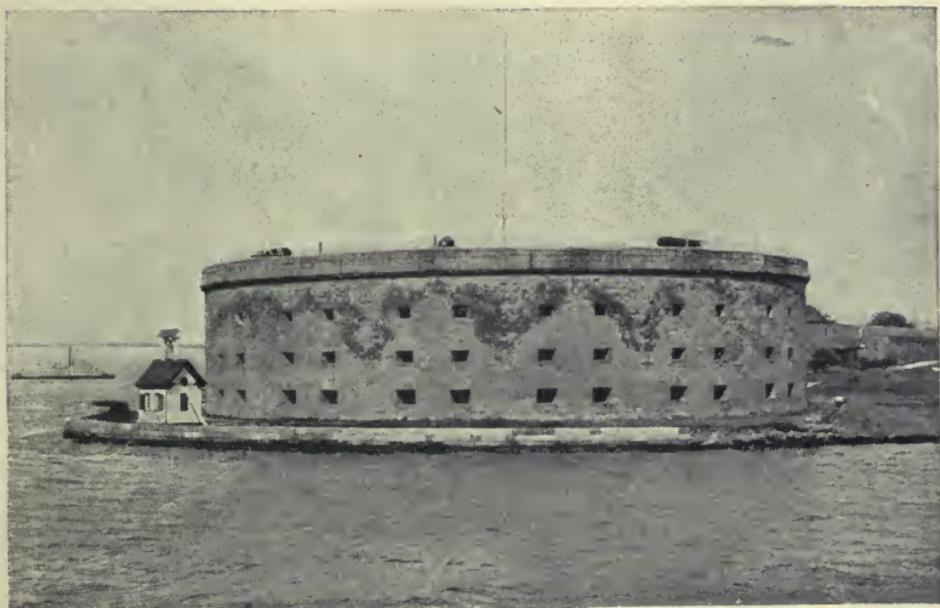
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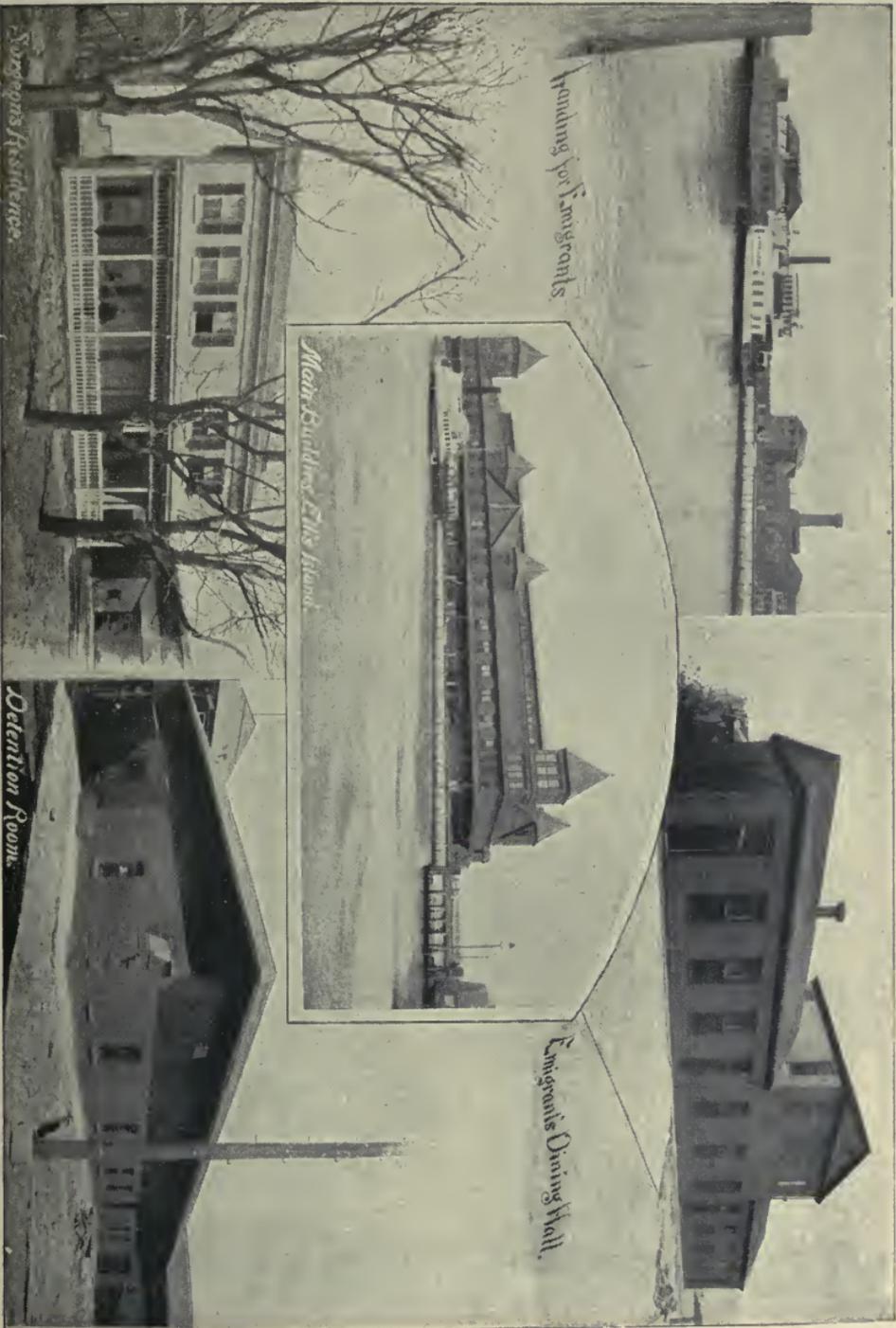
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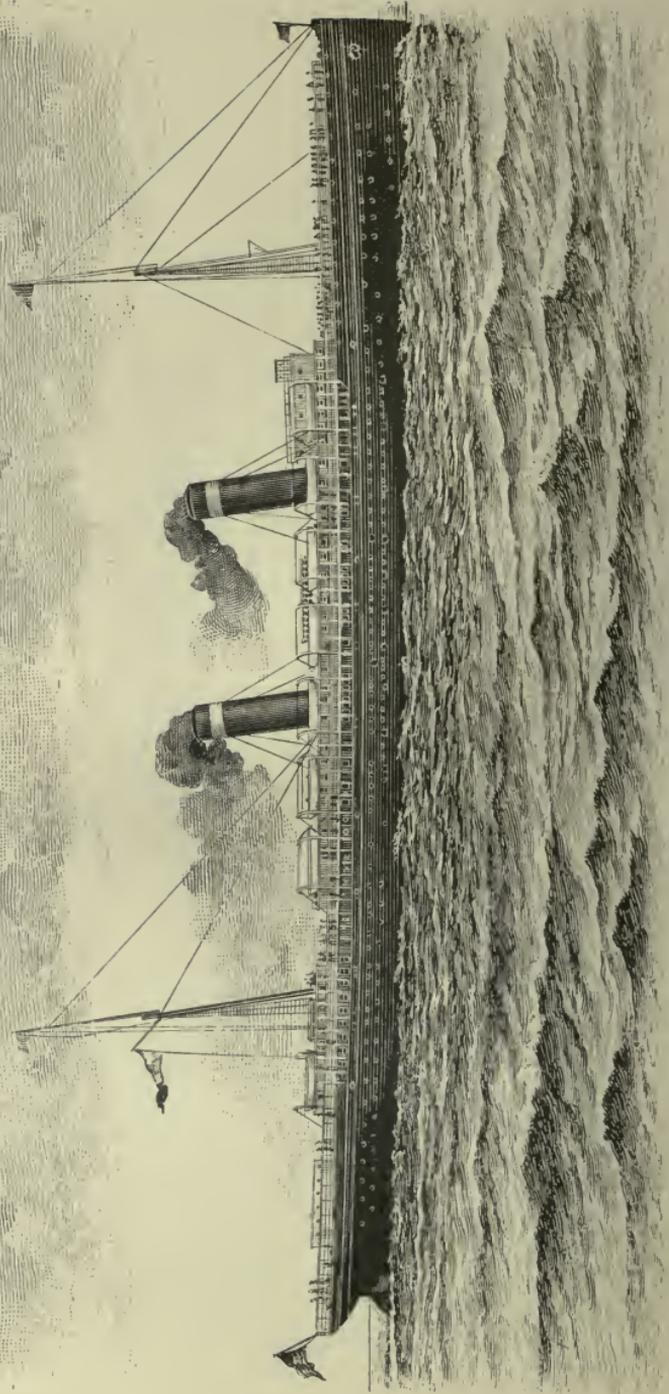
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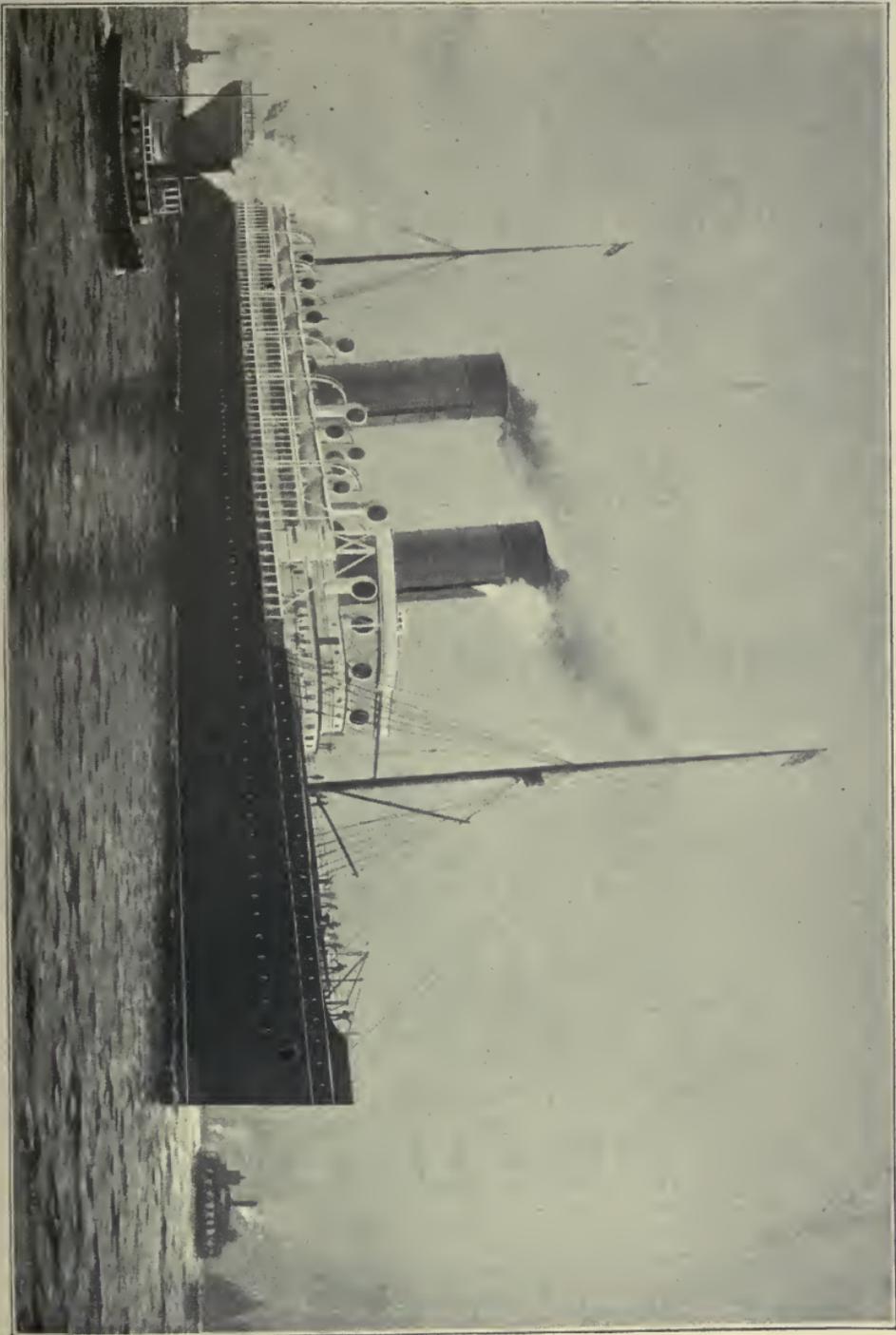
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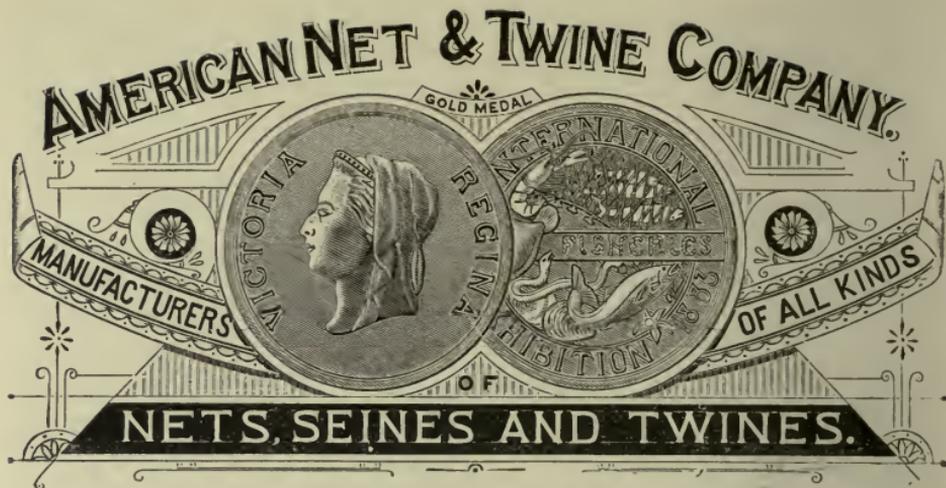
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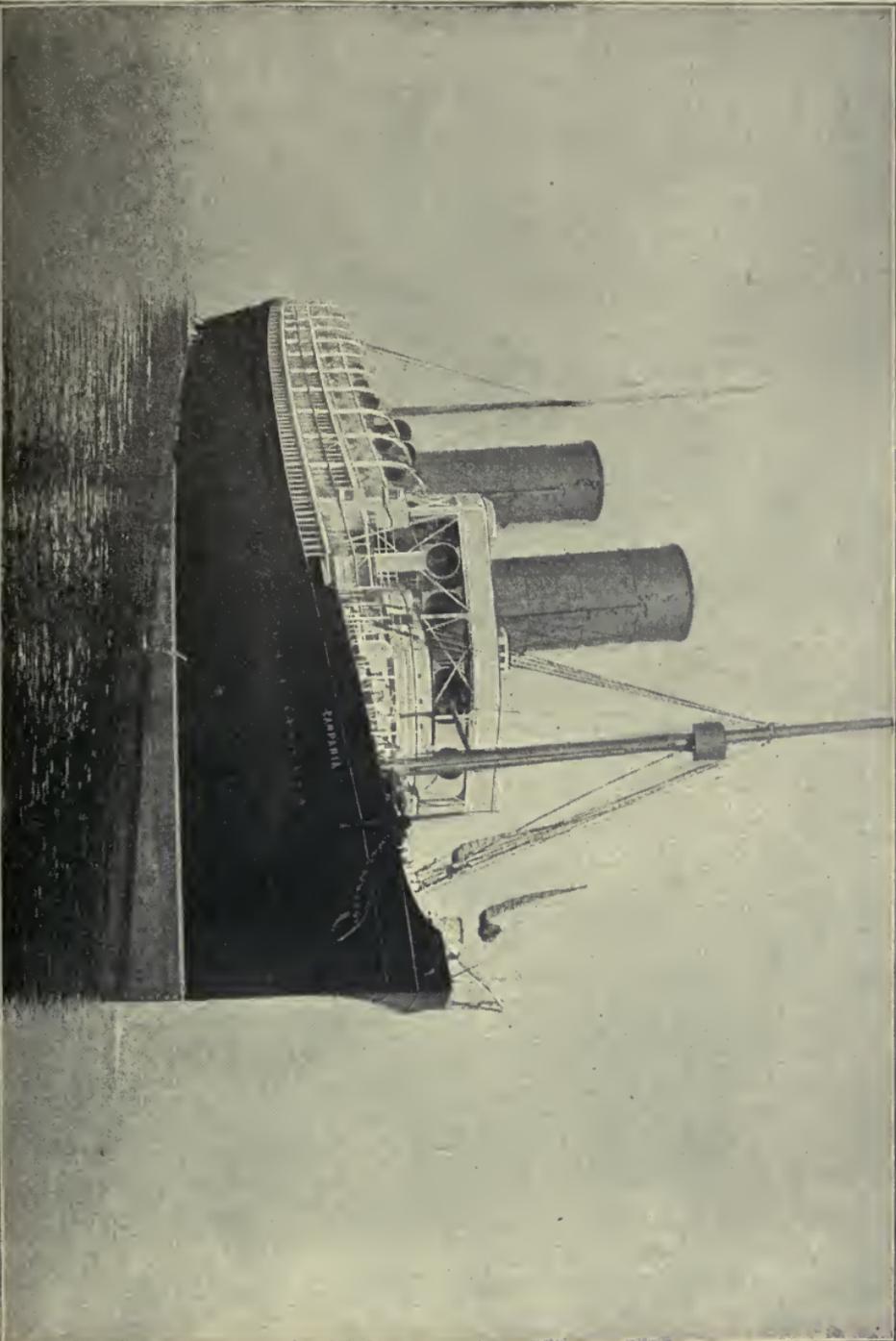


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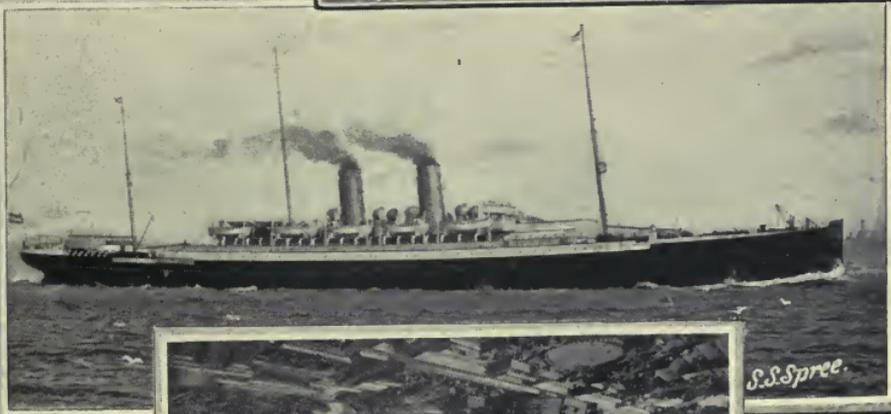
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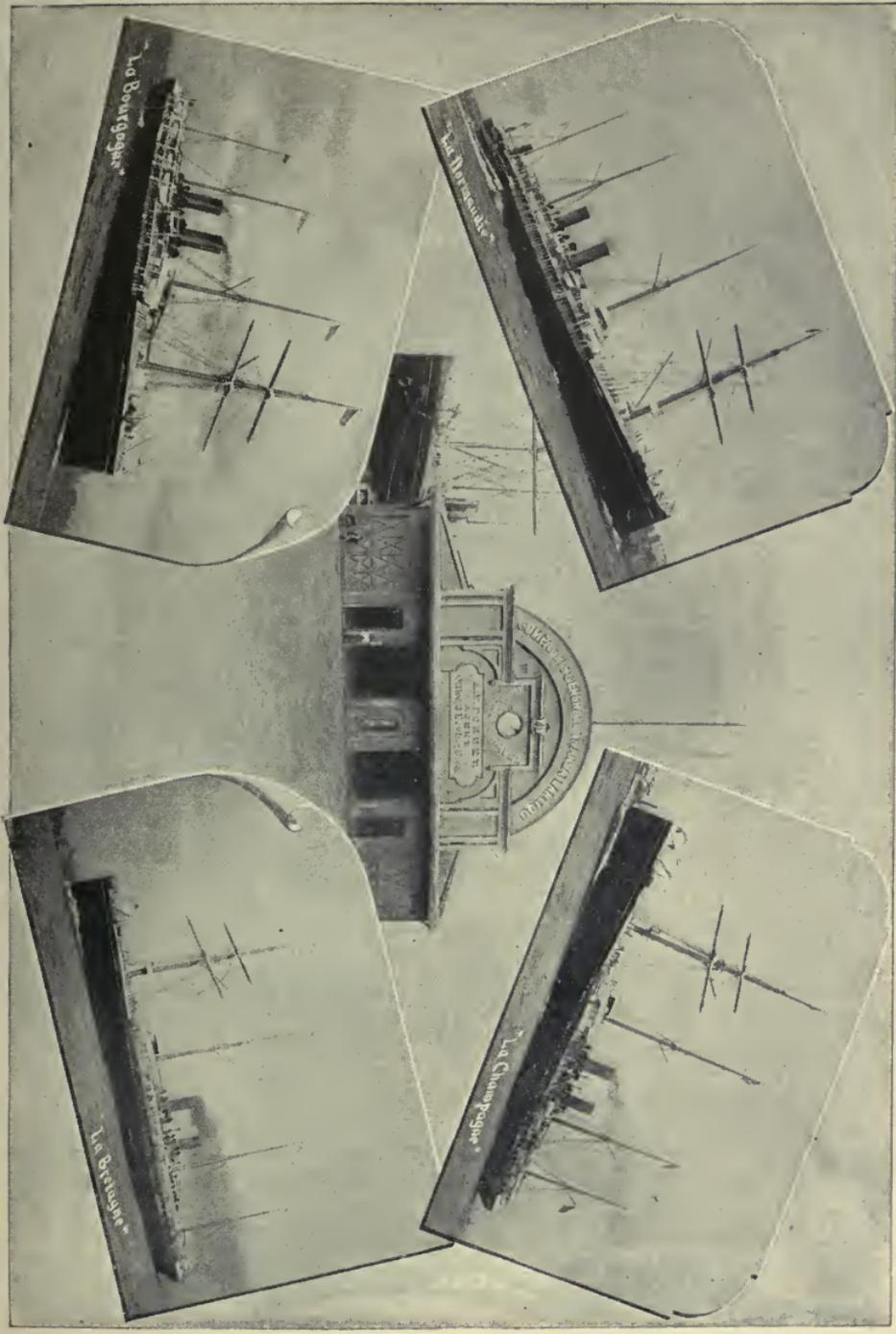
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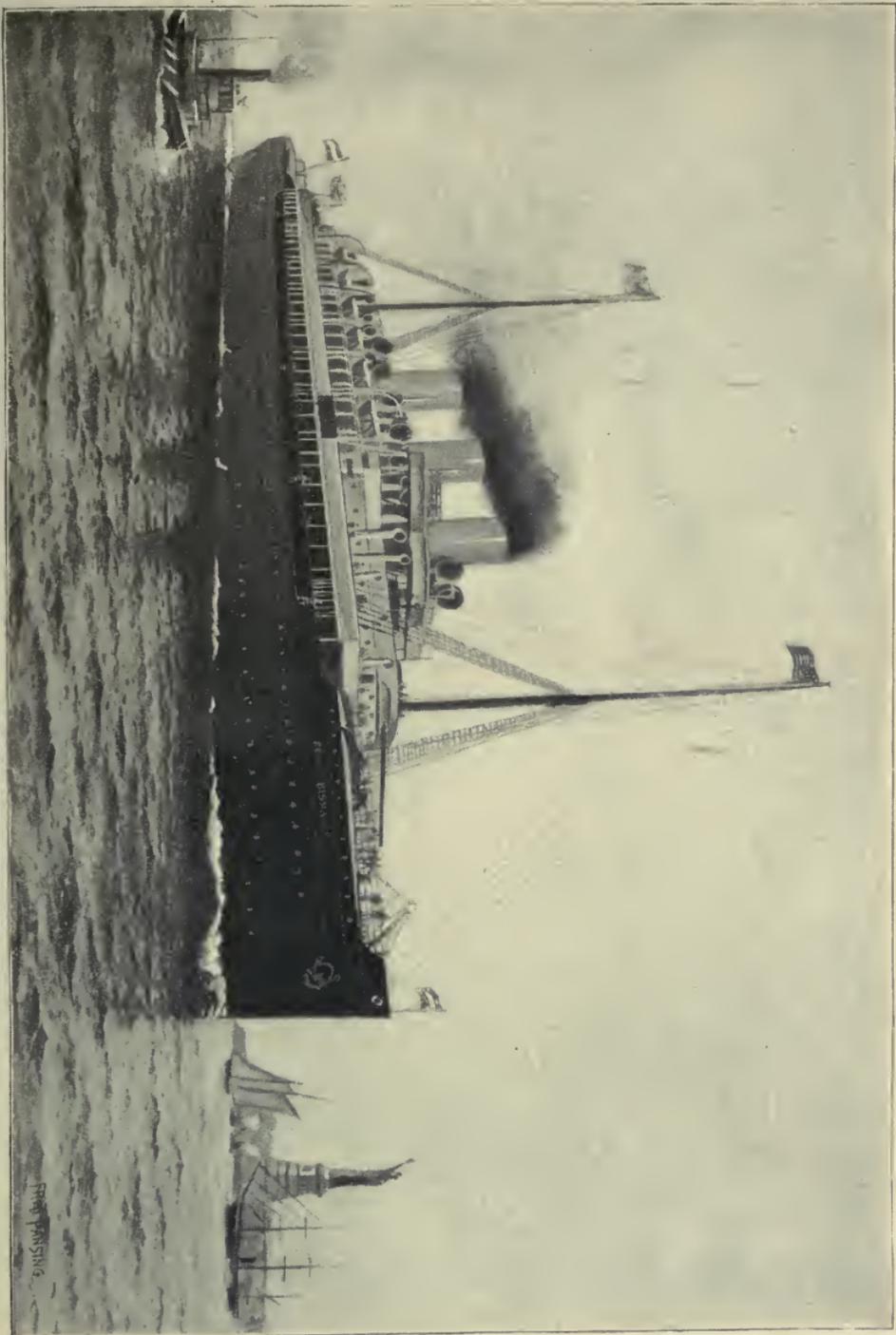
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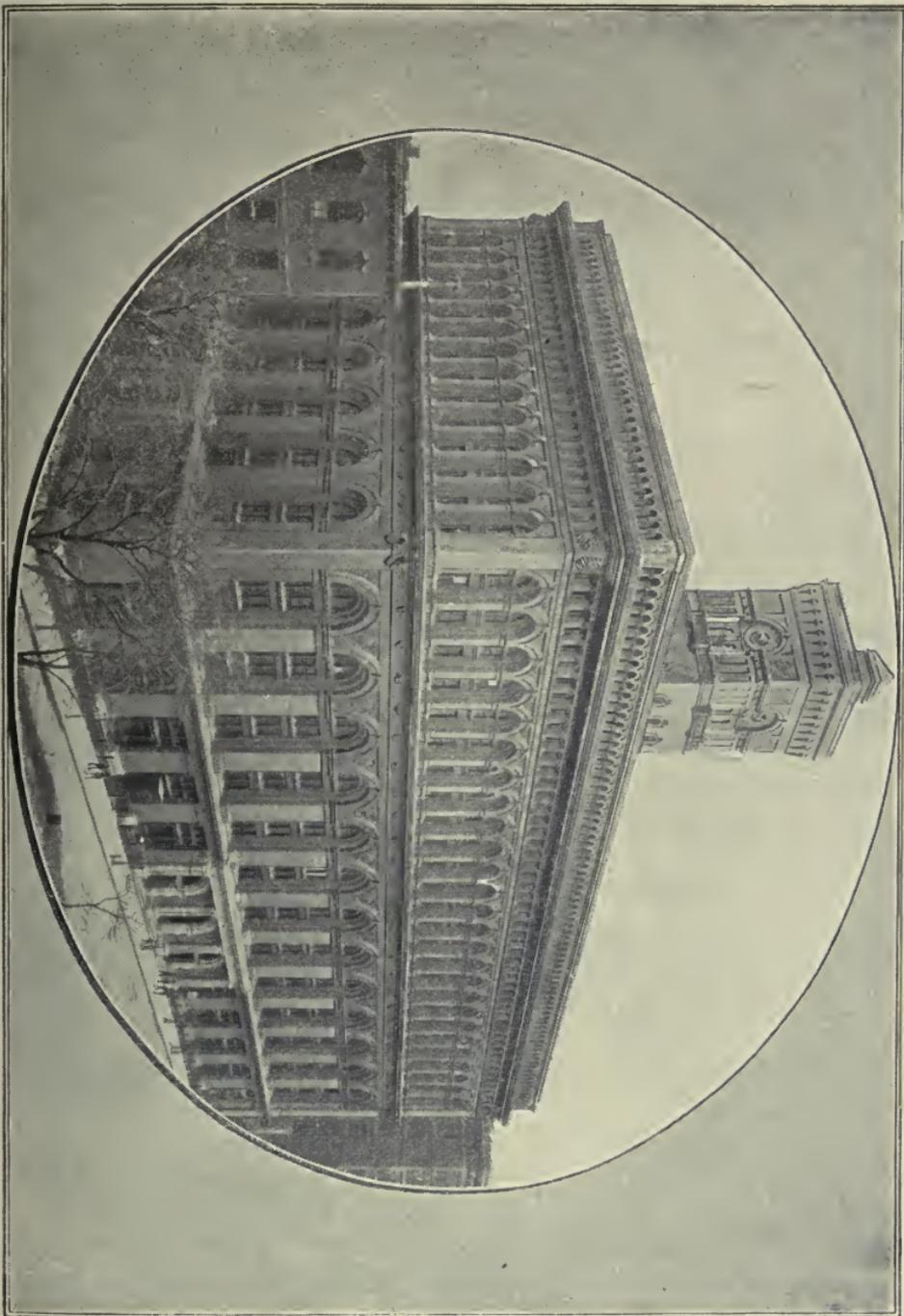
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ESTABLISHED 1827.

Commercial Bulletin.

ESTABLISHED 1865.

CONSOLIDATED JUNE 12, 1893.

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

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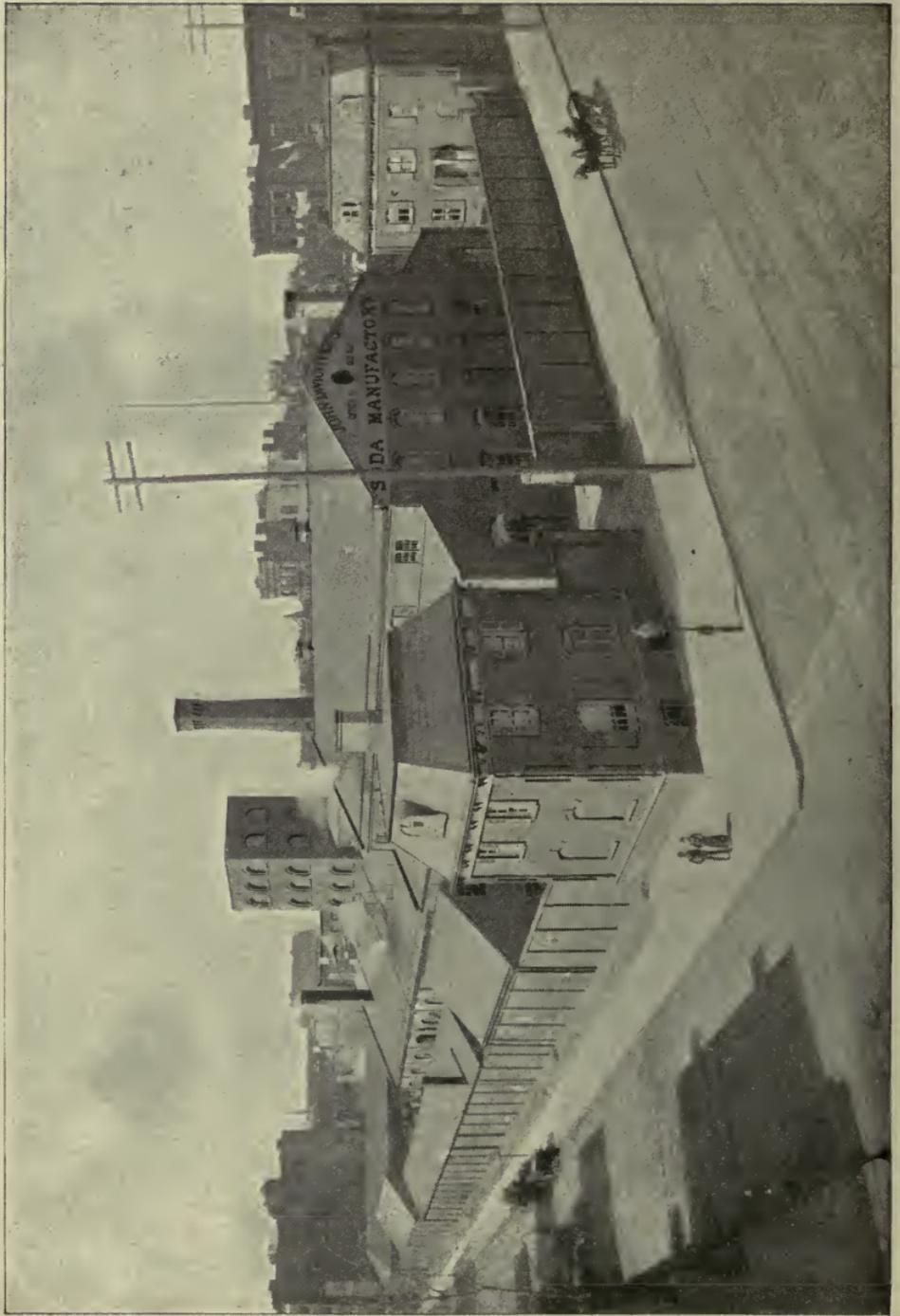
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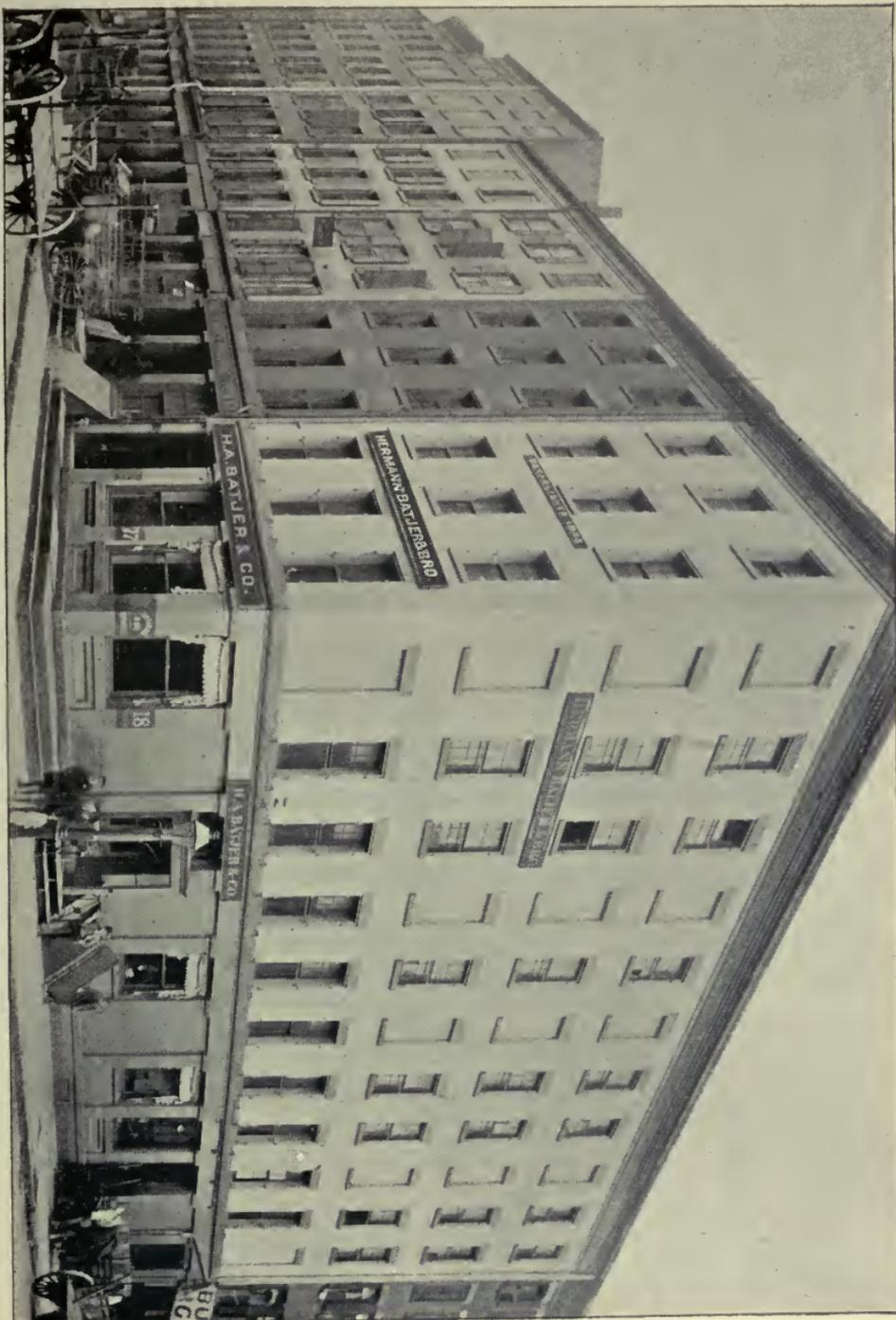
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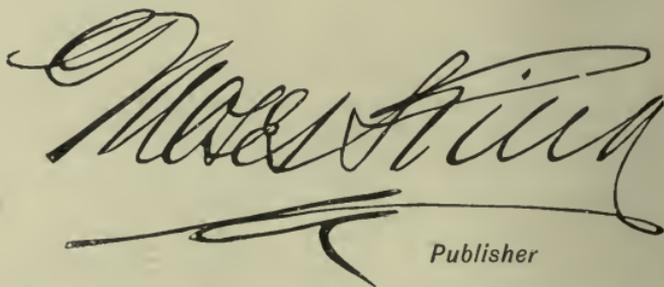
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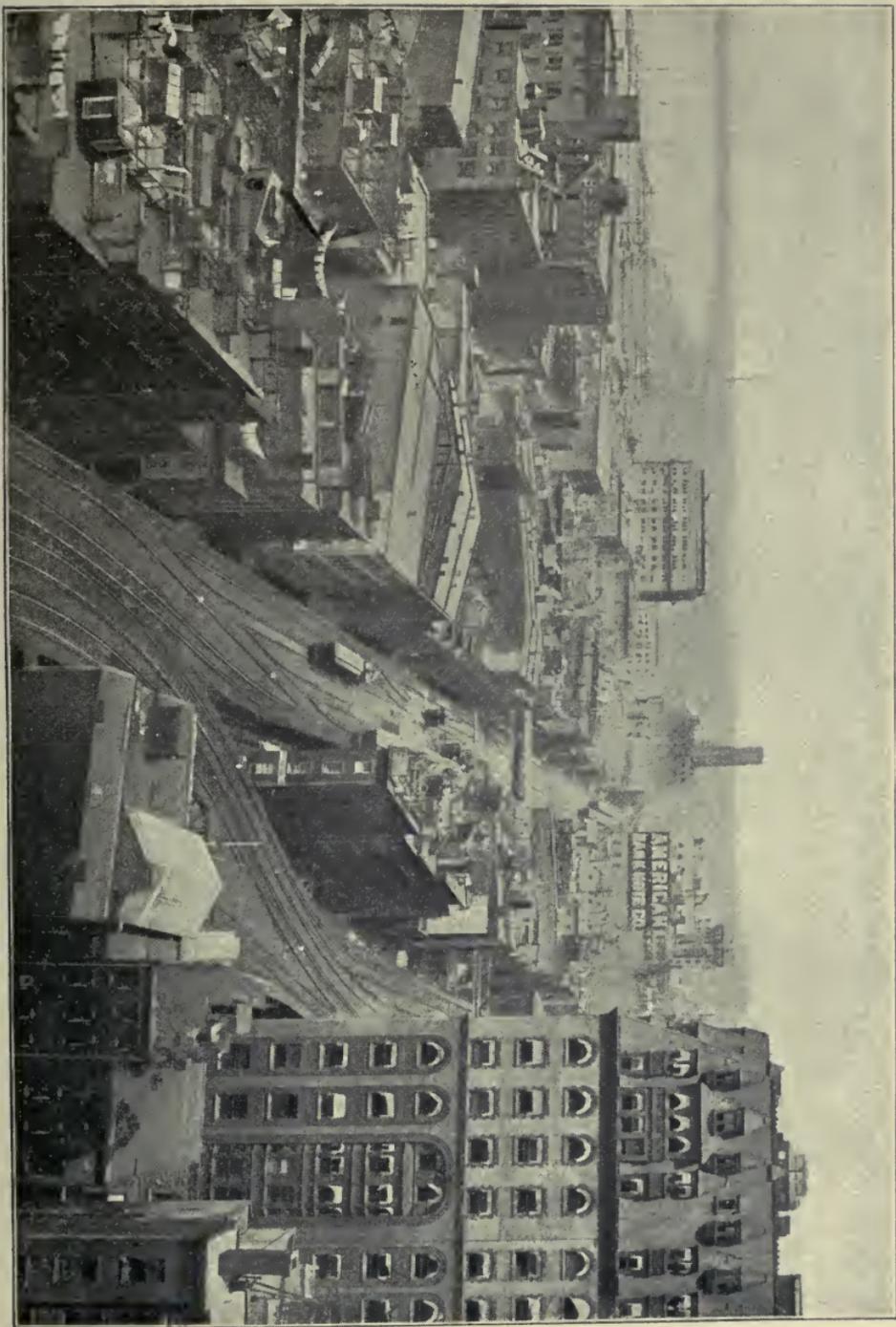
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CITY, COUNTY AND STATE LOANS

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TRINITY CHURCH, VIEW LOOKING TO THE SOUTHWEST.  
BROADWAY, AT THE HEAD OF WALL STREET.

# The National Bank of the Republic

OF THE CITY OF NEW YORK,

Corner Broadway and Wall Street.



Capital, \$1,500,000

Surplus and Profits, \$940,000



OLIVER S. CARTER, PRESIDENT.

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E. H. PULLEN, VICE-PRESIDENT.

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WILLIAM H. TILLINGHAST,  
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*Buy and sell United States bonds, and make transfers and exchanges  
in Washington, without additional charge.*



NATIONAL BANK OF THE REPUBLIC.

UNITED BANK BUILDING, WALL STREET AND BROADWAY, NORTHEAST CORNER.

THE

# Connecticut Mutual

LIFE INSURANCE COMPANY,

HARTFORD, CONN.

---

*Assets, - - - \$61,363,404.61*

---

*Surplus, - - - - 6,448,027.87*

---

ITS members are its advocates and friends, and justly so, as they note the constant care of their interests, the steady increase in assets and surplus, the small expense ratios, the decreasing annual cost of their insurances, and the prompt payment of every lawful claim. The company is purely mutual in its organization and control; its contracts are carried at the lowest practicable cost; and with assets of \$61,363,404, and a clear surplus, by the company's voluntarily assumed and extra high standard of solvency, of \$6,448,027 behind them, they are absolutely certain of fulfillment.

---

JACOB L. GREENE, President.

JOHN M. TAYLOR, Vice-President.

EDWARD M. BUNCE, Secretary.

DANIEL H. WELLS, Actuary.

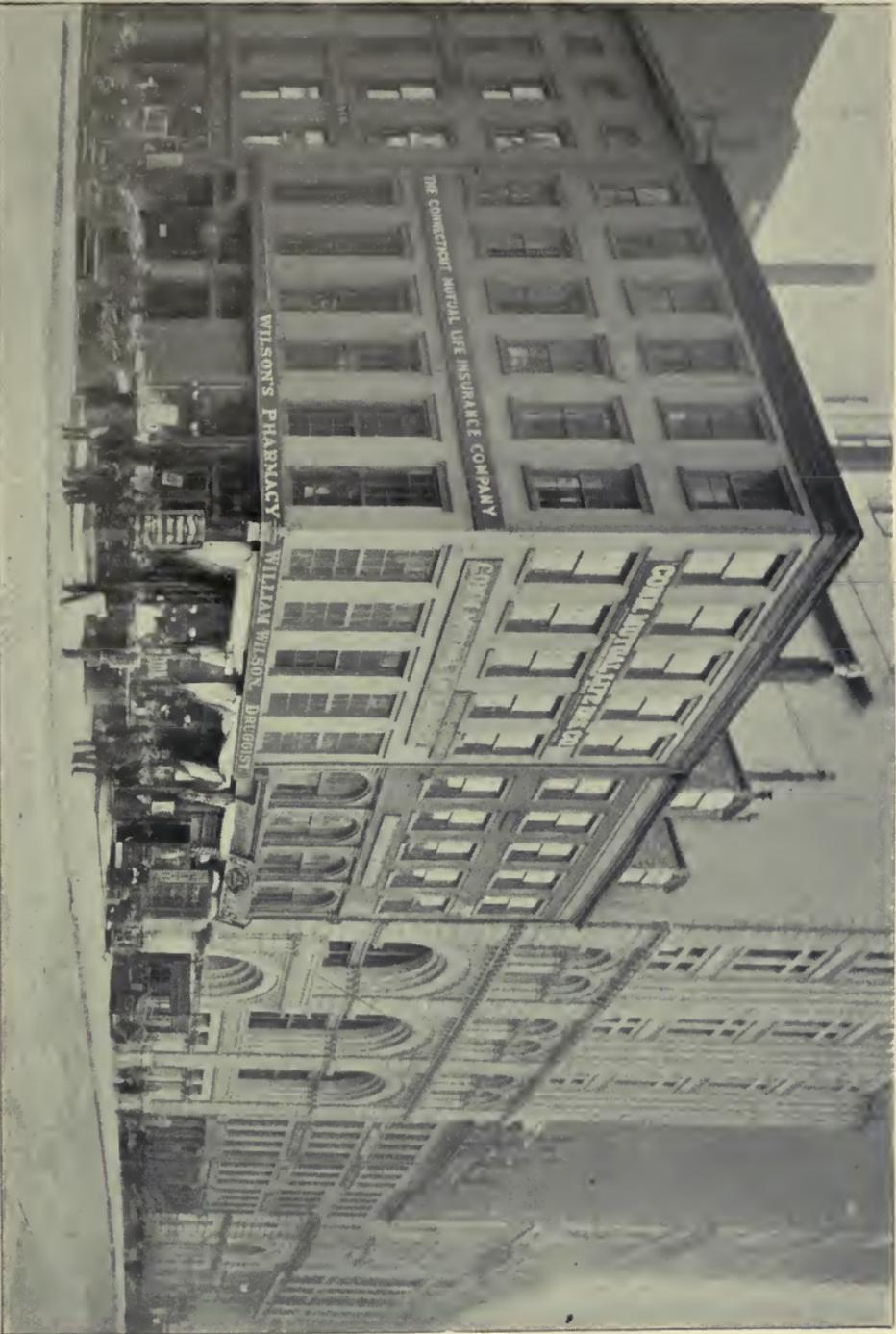
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The Connecticut Mutual Life Insurance Co.

PHILIP S. MILLER,

General Agent,

No. 1 Wall Street, cor. Broadway, New York City.



WALL STREET

BROADWAY.

UNION TRUST.

MANHATTAN LIFE

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY OF HARTFORD.

WALL STREET AND BROADWAY, SOUTHEAST CORNER, OPPOSITE TRINITY CHURCH, VIEW LOOKING SOUTH ON BROADWAY.

# JOHN H. DAVIS & CO.

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ASTOR BUILDING, 10 WALL STREET,  
NEW YORK,

Opposite Stock Exchange.

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MEMBERS OF NEW YORK AND PHILADELPHIA STOCK EXCHANGES.

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# J. S. Farlee & Brother

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“THE MORTIMER BUILDING,”

BROKERS AND DEALERS IN

## INVESTMENT BONDS

STATE, MUNICIPAL AND APPROVED

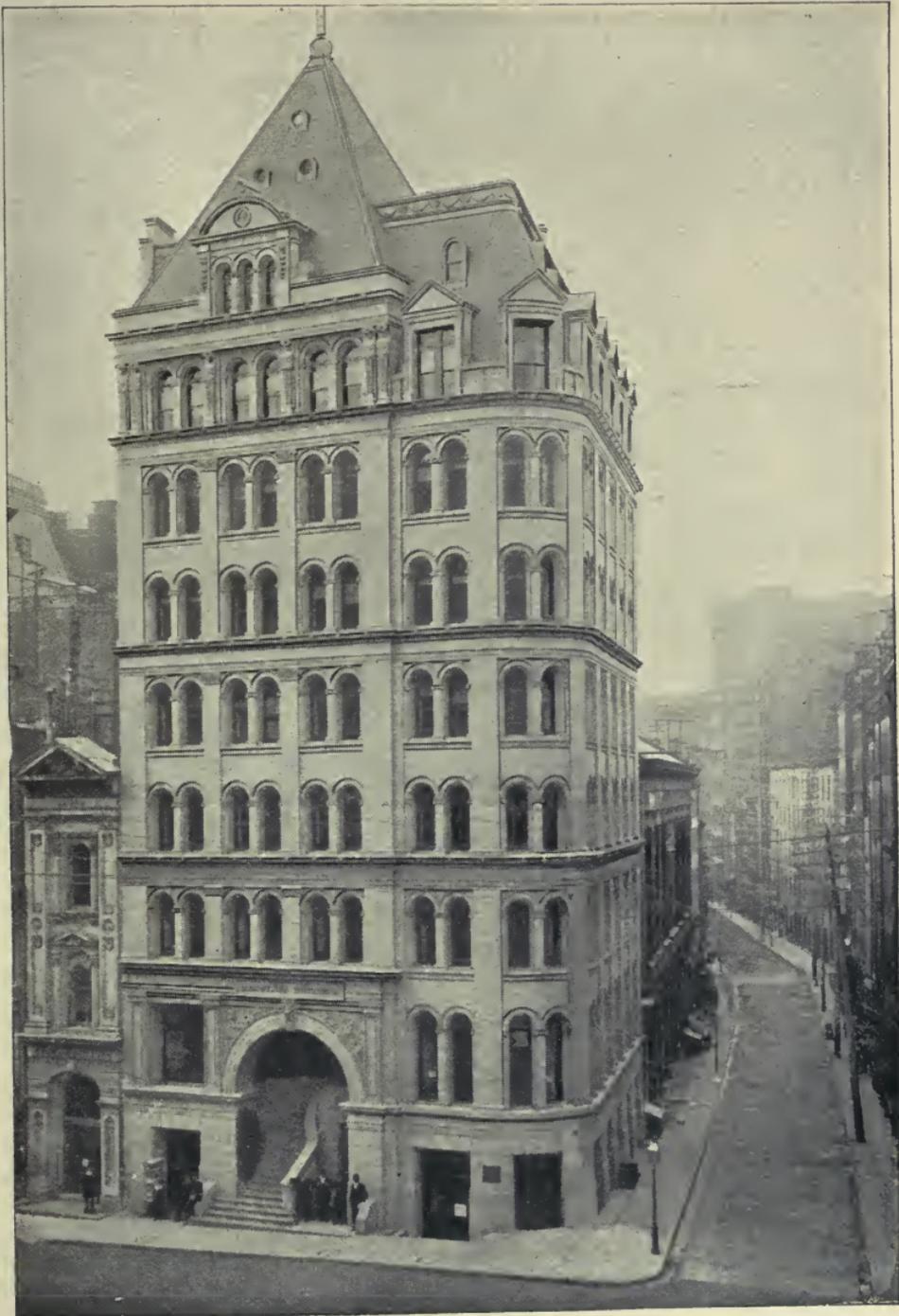
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# MANHATTAN TRUST COMPANY

CAPITAL, \$1,000,000

Wall and Nassau Streets, New York

---

*CABLE ADDRESS: "MANHATRU, NEW YORK."*

THE MANHATTAN TRUST COMPANY is a legal depository for Court and Trust Funds and general deposits. It transacts a general banking business, and allows interest on deposits, which may be made at any time and withdrawn on notice, with interest for the time they remain with the Company. For the convenience of depositors this Company also opens current accounts, subject to check at sight, in accordance with its rules. On such accounts interest is allowed on daily balances, and checks against the same are payable through the New York Clearing House. The Manhattan Trust Company is authorized to accept Trusts of every description, and to act as Executor, Administrator, Trustee, Guardian or Receiver, and also as Transfer Agent, Registrar of Stocks and Bonds, and Trustee under mortgages. The Company gives special attention to the management of estates and to the collection of rents and income.

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R. J. CROSS.....New York  
RUDOLPH ELLIS, Philadelphia  
JOHN R. FORD.....New York  
AMOS T. FRENCH..New York  
JOHN N. A. GRISWOLD, N. Y.  
H. L. HIGGINSON.....Boston

JOHN KEAN, JR....New Jersey  
JOHN HOWARD LATHAM, N. Y.  
JOHN G. MOORE.....New York  
E. D. RANDOLPH....New York  
JAMES O. SHELDON, New York  
EDWARD TUCK.....New York  
JOHN I. WATERBURY, New York  
R. T. WILSON.....New York

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JOHN KEAN, JR., Vice-President

AMOS T. FRENCH, Second Vice-President

CHARLES H. SMITH, Secretary

W. PIERSON HAMILTON, Treasurer

STRONG & CADWALADER, Attorneys

JOHN L. CADWALADER, Counsel



TRINITY CHURCH.

THE MANHATTAN TRUST COMPANY OF NEW YORK.

MANHATTAN TRUST CO.

U. S. SUB-TREASURY.

# N. W. HARRIS & CO.

## BANKERS

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RESIDENT PARTNER.



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STOCK EXCHANGE.

TRINITY.

WASHINGTON.

N. W. HARRIS & CO., BANKERS.

WILKS BUILDING, No. 115 WALL STREET, SOUTHWEST CORNER OF BROAD, ADJOINING STOCK EXCHANGE.

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(MEMBERS BOSTON STOCK EXCHANGE)

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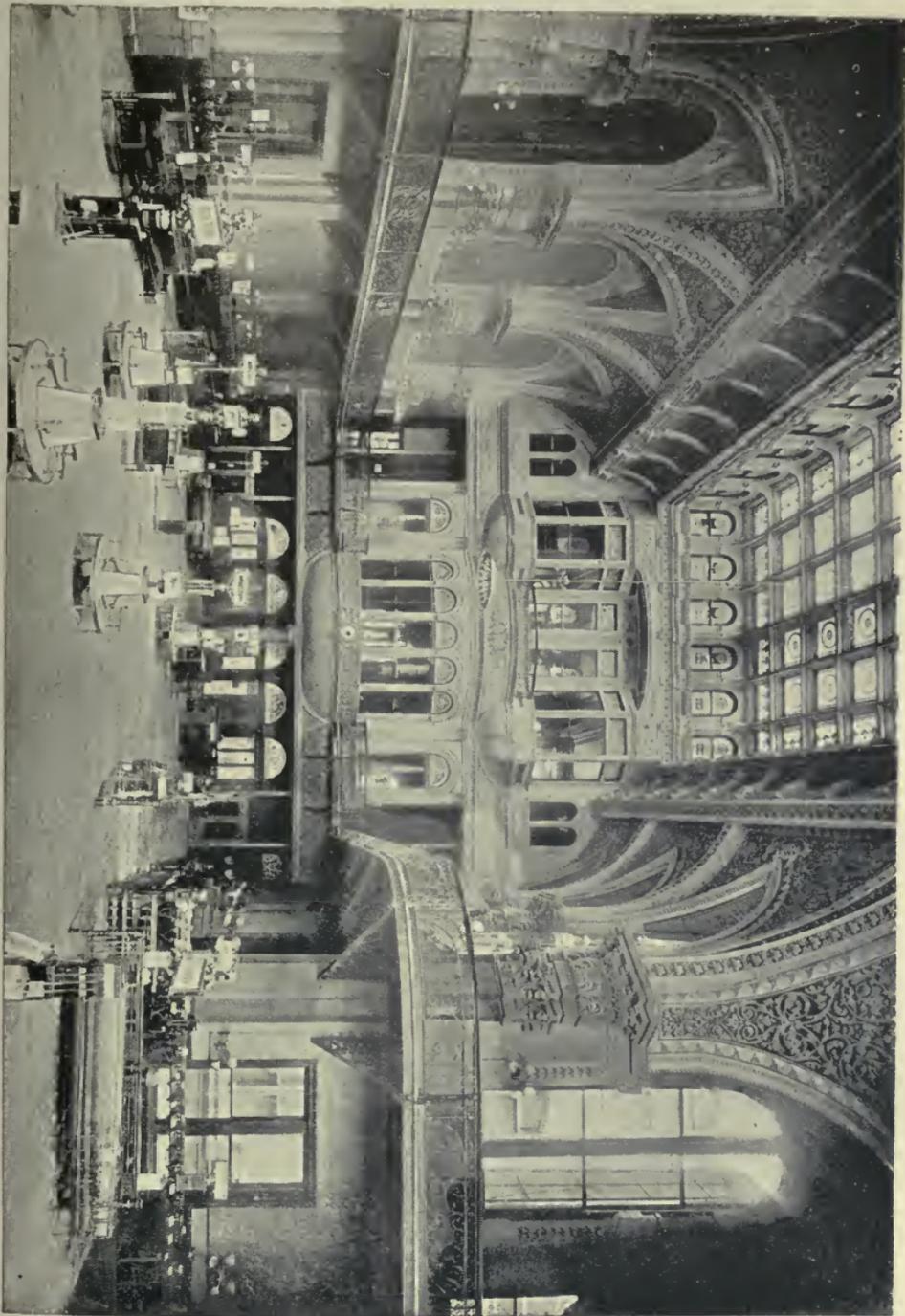
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# RHODE ISLAND HOSPITAL • TRUST COMPANY •

  Providence, R. I.

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Capital, - - - - -	\$1,000,000
Surplus, - - - - -	500,000
Undivided Profits, - - -	152,000
Deposits over - - - -	15,000,000
Gross Assets over - - -	17,000,000

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HERBERT J. WELLS, President.

SAM'L R. DORRANCE, Vice-President.

EDWARD S. CLARK, Secretary.

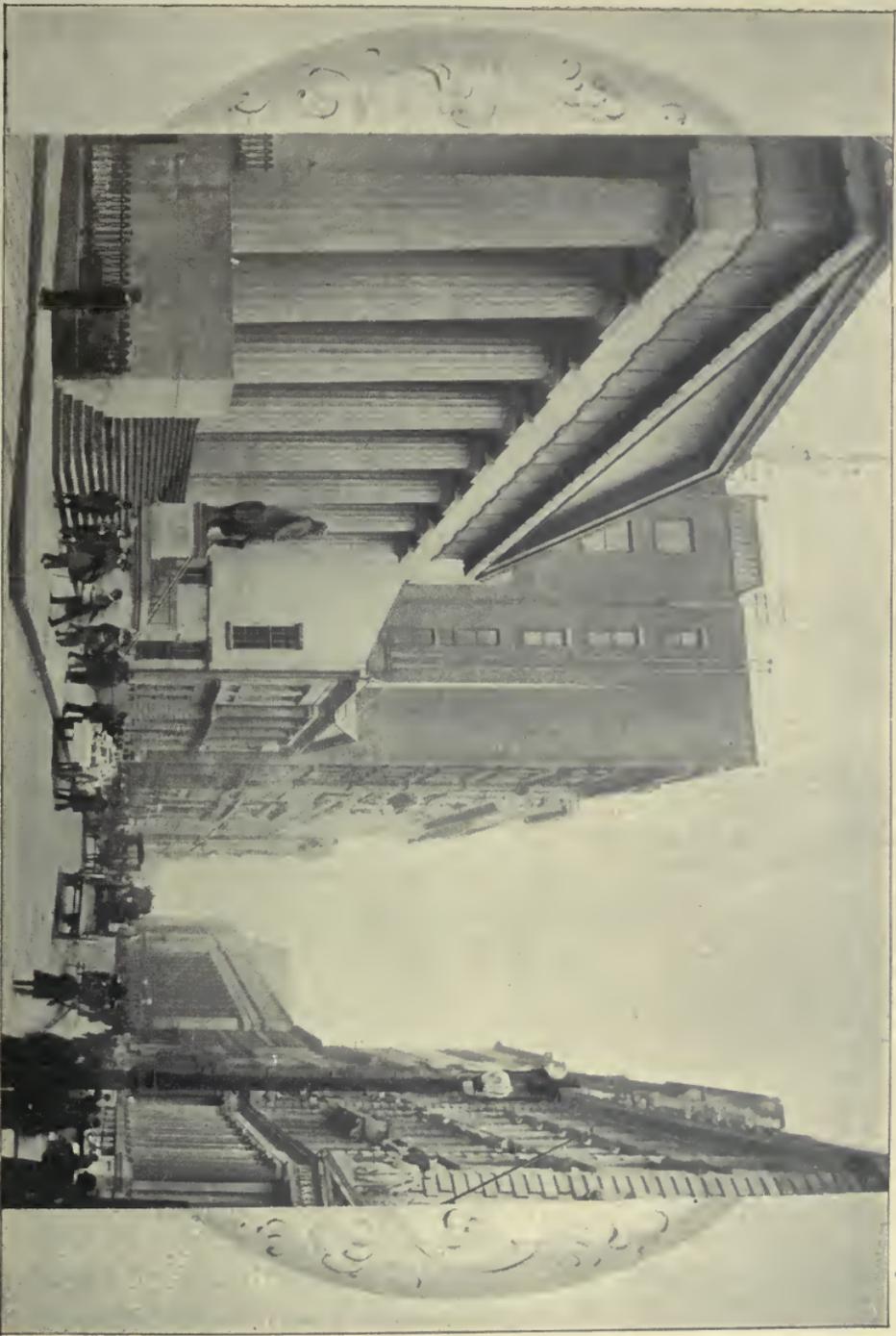
WILLIAM A. GAMWELL, Ass't Sec'y.

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## DIRECTORS.

CHRISTOPHER LIPPITT,	ROWLAND HAZARD,
ROYAL C. TAFT,	EDWARD D. PEARCE,
ROBERT H. I. GODDARD,	HORATIO N. CAMPBELL,
GEORGE W. R. MATTESON,	ROBERT KNIGHT,
SAMUEL S. SPRAGUE,	JOHN W. DANIELSON,
WILLIAM D. ELY,	HERBERT J. WELLS,
ROBERT I. GAMMELL,	JOHN C. PEGRAM,
WILLIAM BINNEY,	LYMAN B. GOFF,
WILLIAM B. WEEDEN,	EUGENE W. MASON,
GEORGE GORDON KING.	

*CORRESPONDENCE INVITED.*



NASSAU STREET.

SUB-TREASURY.

ASSAY OFFICE.

CUSTOM HOUSE.

BROAD STREET

THE UNITED STATES SUB-TREASURY AND THE UNITED STATES ASSAY OFFICE.

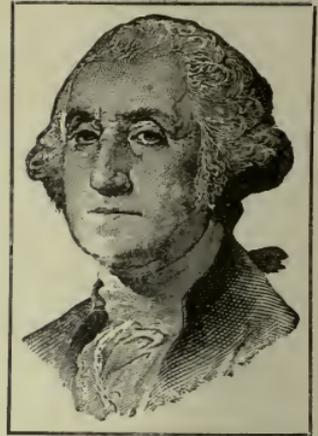
WALL STREET, LOOKING EAST FROM NASSAU AND BROAD STREETS.

1789 = 1799 = 1895

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.                      GEO. E. BIXBY, Treasurer.  
 J. B. BRANCH, Vice-President.              E. L. WATSON, Secretary.

**DIRECTORS:**

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.



ERECTED BY  
VOLUNTARY SUBSCRIPTION  
UNDER THE AUSPICES  
OF THE  
CHAMBER OF COMMERCE  
OF THE  
STATE OF NEW YORK  
NOVEMBER 26 1833

THE WASHINGTON STATUE IN FRONT OF UNITED STATES SUB-TREASURY.  
WALL ST., NORTHEAST CORNER OF NASSAU ST. ON THIS SPOT GEORGE WASHINGTON WAS INAUGURATED PRESIDENT.

# THE WASHINGTON



## Life Insurance Company of . . New York. . .

**W. A. BREWER, Jr.,**  
President.

### DIRECTORS.

GEORGE N. LAWRENCE.  
LEVI P. MORTON.  
MERRITT TRIMBLE.  
GEORGE A. ROBBINS.  
W. A. BREWER, JR.  
ROBERT BOWNE.  
CHAS. H. LUDINGTON.  
FRANCIS SPEIR.  
WM. HAXTUN.  
BENJAMIN HAXTUN.  
EDWIN H. MEAD.  
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E. S. FRENCH.  
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HENRY MEIGS.

**W. HAXTUN,**  
*V. President and Secretary.*  
**E. S. FRENCH,**  
*2d Vice-President.*  
**CYRUS MUNN,**  
*Assistant Secretary.*  
**ISRAEL C. PIERSON, Ph. D.**  
*Actuary.*  
**J. W. BRANNAN, M.D.**  
*Medical Director.*  
**FOSTER & THOMSON,**  
*Attorneys, 52 Wall St., N. Y.*

ASSETS, \$14,000,000.

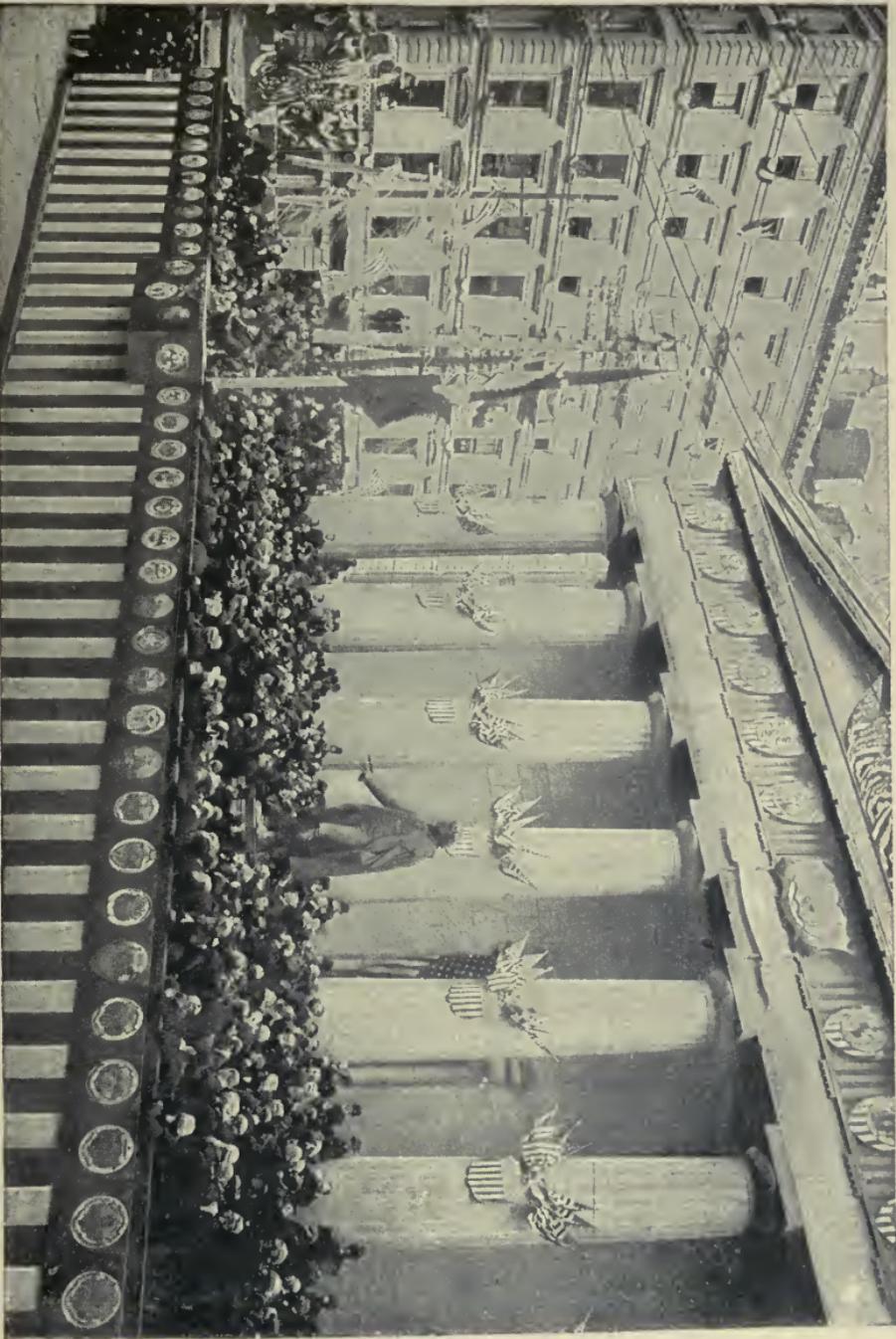
*The Washington's Assets comprise the largest proportion of  
First Mortgage Loans on improved Real Estate of  
any Life Insurance Company in the World.*

The holdings of most Life Insurance Companies (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.



MANHATTAN TRUST COMPANY.

WASHINGTON CENTENNIAL EXERCISES IN 1889, AT THE UNITED STATES SUB-TREASURY.

PHOTOGRAPHED BY JOHNSTON, WHILE THE REV. DR. R. S. STORRS WAS OFFERING THE PRAYER.

WASHINGTON STATUE.

U. S. SUB-TREASURY



FOR MORE THAN HALF A CENTURY,  
**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.

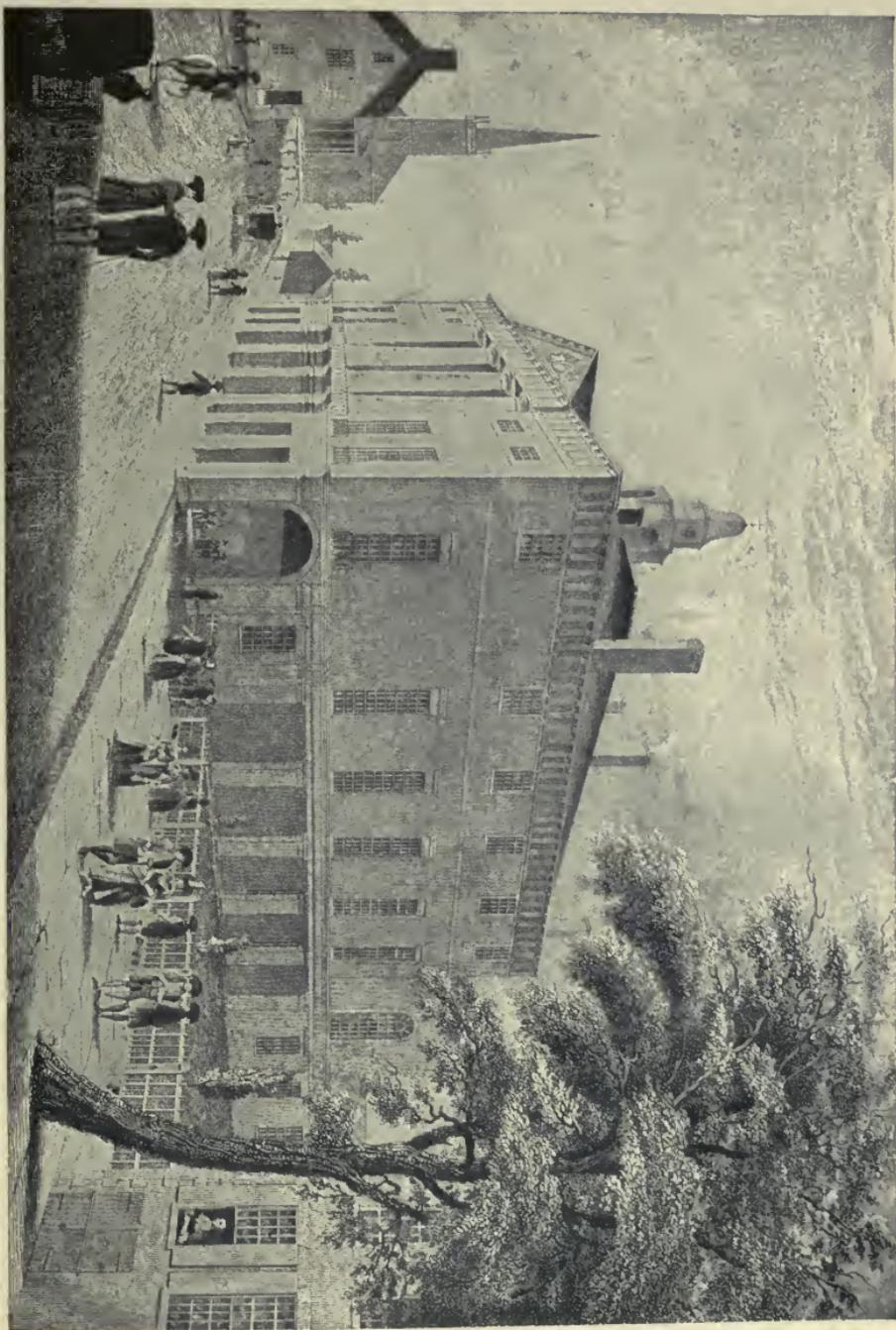
During the past five years it has been under the management of

**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 table, and moderate charges, recommend it to all who have once shared its hospitality.



OLD CITY OR FEDERAL HALL, TRINITY CHURCH AND WALL STREET IN 1789.

ON THE BALCONY OF THIS FEDERAL HALL WASHINGTON WAS MADE PRESIDENT. SITE OF THE PRESENT UNITED STATES SUB-TREASURY.

# A SUGGESTION TO EVERY NEW YORKER

When a visitor from any city, especially from abroad, 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."

Its cost to you is a mere trifle, but the recipient will appreciate it for a lifetime.

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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Imagine yourself in London, or Paris, or Yokohama, and a friend kindly gave a book with 1029 pictures showing every important feature of every kind within its borders, embodied in 1008 pages of text interestingly and thoroughly describing every phase of the city's life and its institutions, could you fail to be gratified? All this is found in "KING'S HANDBOOK OF NEW YORK," and besides its arrangement by topics in thirty chapters, it has at its close an elaborate detailed index of 72 columns with about 5000 distinct references.

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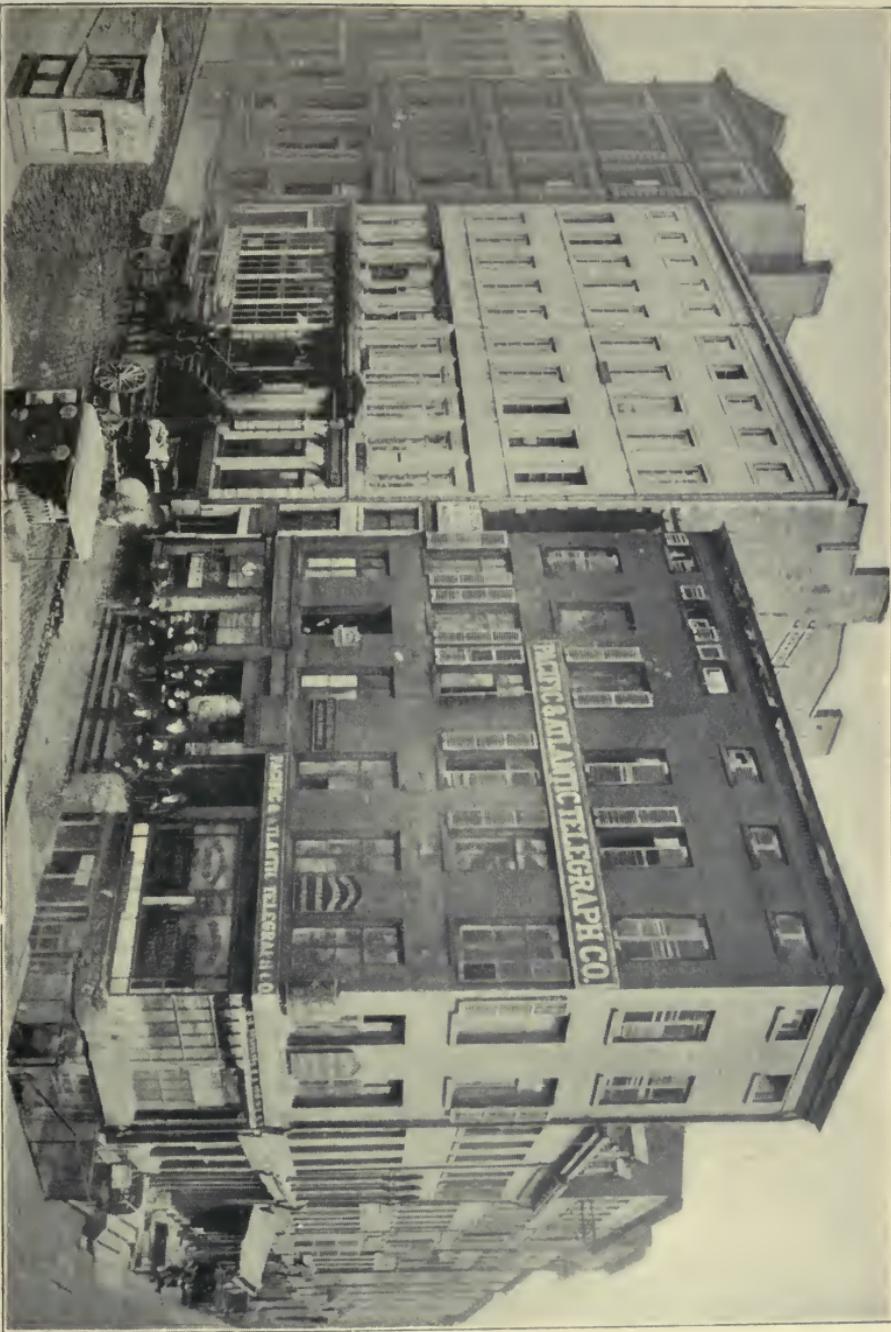
No other city in America and only a few cities in the world can make the showing that New York can.

No city in the world has ever been so minutely described and so thoroughly illustrated as has New York in this "KING'S HANDBOOK."

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WALL STREET.

WALL STREET, SOUTHEAST CORNER OF BROAD STREET.

SITE OF DREXEL BUILDING.

BEFORE ERECTION OF THE MILLS BUILDING, THE DREXEL BUILDING AND THE MECHANICS' NATIONAL BANK BUILDING.

BROAD STREET.

# “Where to Stop.”

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TO THE BEST HOTELS OF THE WORLD.

*ALPHABETICALLY BY CITIES.*

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PUBLISHED BY MOSES KING.

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list of **3000** notable hotels on all the continents, adding also the populations of the cities, from latest censuses, and other practical notes, including the rates at the hotels. This is the most comprehensive, important and valuable list of hotels ever made, and will be of great value to travelers, and of peculiar attractiveness to others.

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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.

PRICE, of this dainty, interesting and useful book, 25 CENTS.



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BROAD STREET, WALL STREET AND EXCHANGE PLACE.



# The Mechanics' National Bank

OF THE CITY OF NEW YORK,

33 WALL STREET.

STATEMENT OCTOBER 2d, 1894.

## RESOURCES.

Loans and Discounts, -	\$10,873,060.44
Bonds, - - - - -	141,693.75
Banking House, - - - -	545,796.92
Due from Banks, - - - -	728,903.52
Cash and Checks on other Banks, - - - - -	4,206,538.72
	<hr/>
	\$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
	<hr/>
	\$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.

ALEXANDER E. ORR, Vice-President.

GRANVILLE W. GARTH, Cashier.

## DIRECTORS.

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NESMITH & SONS.  
ALEXANDER E. ORR,  
PRESIDENT CHAMBER OF COMMERCE.  
WILLIAM B. KENDALL,  
BIGELOW CARPET Co.  
CHARLES H. ISHAM.  
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STANDARD OIL Co.  
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HENRY TALMADGE & Co.  
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JOHN SINCLAIR & Co.  
HORACE E. GARTH.



MECHANICS' NATIONAL BANK.

31 AND 33 WALL STREET, SOUTH SIDE, BETWEEN BROAD AND WILLIAM STREETS.

# GALLATIN NATIONAL BANK,

Nos. 34 and 36 Wall Street,

*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.*

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## DIRECTORS:

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FRED'K W. STEVENS.

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ALEX H. STEVENS,

ADRIAN ISELIN, JR.

HENRY I. BARBEY,

THOMAS DENNY,

W. EMLÉN ROOSEVELT.



GALLATIN NATIONAL BANK.

NO. 36 WALL STREET, NORTH SIDE, BETWEEN NASSAU AND WILLIAM STREETS, ADJOINING ASSAY OFFICE.

THE  
Metropolitan Trust Company

OF THE CITY OF NEW YORK,

**37 & 39 Wall Street.**

---

Capital, - - - - - \$1,000,000.00

Surplus, - - - - - 1,000,000.00

---

*THOMAS HILLHOUSE, President.*

*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.

FREDERICK D. TAPPEN, President Galatin National Bank, New York.

MORRIS K. JESUP, New York.

JOHN T. TERRY, of E. D. Morgan & Co., New York.

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

C. P. HUNTINGTON, Vice-President Central Pacific R.R., New York.

BRADLEY MARTIN, New York.

DUDLEY OLCOTT, President Mechanics and Farmers Bank, Albany, N. Y.

HEBER R. BISHOP, New York.

GEORGE A. HARDIN, Justice New York Supreme Court, Little Falls, N. Y.

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.

JOHN W. ELLIS, New York.

W. H. TILLINGHAST, New York.

ROBERT HOE, of R. Hoe & Co., New York.

W. L. BULL, of Edward Sweet & Co., New York.

GEORGE HENRY WARREN, New York.

RICHARD MORTIMER, New York.



THE METROPOLITAN TRUST COMPANY.

Nos. 37 AND 39 WALL STREET, BETWEEN BROAD AND WILLIAM STREETS, SHOWING PROPOSED ADDITIONAL FOUR STORIES.

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421 Chestnut St., - PHILADELPHIA.

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UNITED STATES TRUST CO.

REDMOND, KERR & CO.

METROPOLITAN TRUST CO.

WALL STREET, SOUTH SIDE, FROM WILLIAM TO NASSAU STREETS.

37 TO 51 WALL STREET.



ROBERT W. GIBSON, ARCHITECT.

UNITED STATES TRUST COMPANY OF NEW YORK.

45 AND 47 WALL STREET, SOUTH SIDE, BETWEEN BROAD AND WILLIAM STREETS.



WILLIAM STREET.

ATLANTIC MUTUAL INSURANCE CO.

UNITED STATES TRUST CO.

TRINITY CHURCH.

WALL STREET, SHOWING SOUTH SIDE FROM WILLIAM STREET TO TRINITY CHURCH.

SOUTHWEST CORNER OF WILLIAM STREET, OPPOSITE CUSTOM HOUSE.

# The Merchants' National Bank

OF THE CITY OF NEW YORK,

NOS. 42 AND 44 WALL STREET.

Founded in 1803.

## PRESIDENTS

From its Incorporation.

OLIVER WOLCOTT, - - -	1803-1804
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, -	1892- —

## CASHIERS

From its Incorporation.

LYNDE CATLIN, - - -	1803-1817
G. B. VROOM, - - -	1817-1824
WALTER MEADE, - - -	1824-1833
OSWALD J. CAMMANN, -	1833-1852
AUGUSTUS E. SILLIMAN, -	1852-1858
JACOB D. VERMILYE, -	1858-1868
ROBERT MCCARTEE, - -	1868-1872
CORNELIUS V. BANTA, -	1872- —



OCTOBER 2d, 1894.

Capital, . . . . .	\$2,000,000.00
Surplus and Profits, . . . . .	944,242.54
Deposits, . . . . .	14,270,387.75
Total Assets, . . . . .	<u>\$17,214,630.29</u>

## DIRECTORS.

JOHN A. STEWART, - - -	President United States Trust Co.
ELBERT A. BRINCKERHOFF, -	Capitalist.
CHARLES S. SMITH, - - -	Ex-President Chamber of Commerce.
JACOB WENDELL, - - -	Jacob Wendell & Co.
GUSTAV H. SCHWAB, - - -	Oelrichs & Co.
DONALD MACKAY, - - -	Vermilye & Co.
ROBERT M. GALLAWAY, - - -	President.
CHARLES D. DICKEY, Jr., -	Brown Brothers & Co.
HENRY W. BANKS, - - -	Henry W. Banks & Co.
JOSEPH W. OGDEN, - - -	Kessler & Co.
GEORGE SHERMAN, - - -	Vice-Pres't Central Trust Co.

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. BANK OF AMERICA,

**THE MERCHANTS' NATIONAL BANK.**

42 AND 44 WALL STREET, NORTH SIDE, BETWEEN WILLIAM AND NASSAU STREETS.

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.



FIRST BUILDING.  
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:**

FREDERIC P. OLCOTT,  
AUGUSTUS D. JUILLIARD,  
JOHN HARSEN RHOADES,  
JAMES N. JARVIE,

SAMUEL THORNE,  
WILLIAM H. PERKINS,  
OLIVER HARRIMAN,

DAVID S. EGGLESTON,  
GEORGE A. CROCKER,  
GEORGE G. HAVEN,  
DALLAS B. PRATT.

**OFFICERS:**

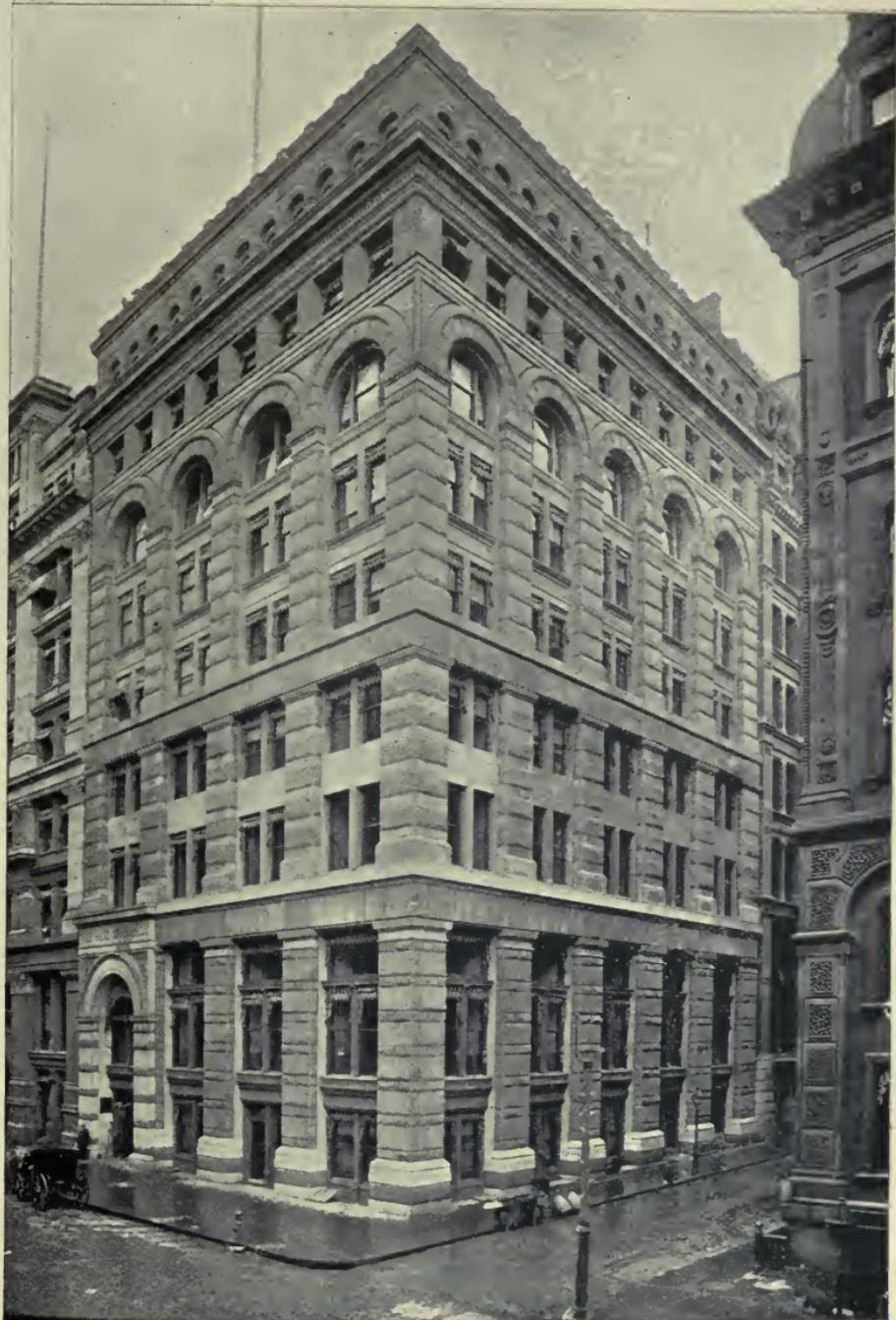
PRESIDENT, WILLIAM H. PERKINS.

VICE-PRESIDENT, FREDERIC P. OLCOTT.

ASSISTANT CASHIER, WALTER M. BENNET.

ASSISTANT CASHIER, JOHN SAGE.

**ACCOUNTS RECEIVED. CORRESPONDENCE SOLICITED.**



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WALL STREET, NORTHWEST CORNER OF WILLIAM STREET.

# Maitland, Phelps & Co.

22 AND 24 EXCHANGE PLACE

NEW YORK

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AGENTS OF CORPORATIONS, AND NEGOTIATE AND ISSUE LOANS.

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MESSRS. MALLET FRERES & CIE., - - - PARIS  
BANCO NACIONAL DE MEXICO, - - - MEXICO

And its Branches.

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AGENTS FOR THE BANK OF AUSTRALASIA, THE BRITISH GUIANA  
BANK, DEMERARA, ETC., ETC.



MAITLAND, PHELPS & CO., BANKERS.  
EXCHANGE PLACE, BETWEEN WILLIAM AND HANOVER STREETS, OPPOSITE CUSTOM HOUSE.

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. . . and Forwarding Agents,

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12 Broadway and 1 and 3 Beaver Street, New York,  
7 India Street, Boston.

Import Freight Agents of the Lehigh Valley Railway.

Through Rates quoted from all parts of the World.

Correspondents in all the principal Cities of the World.

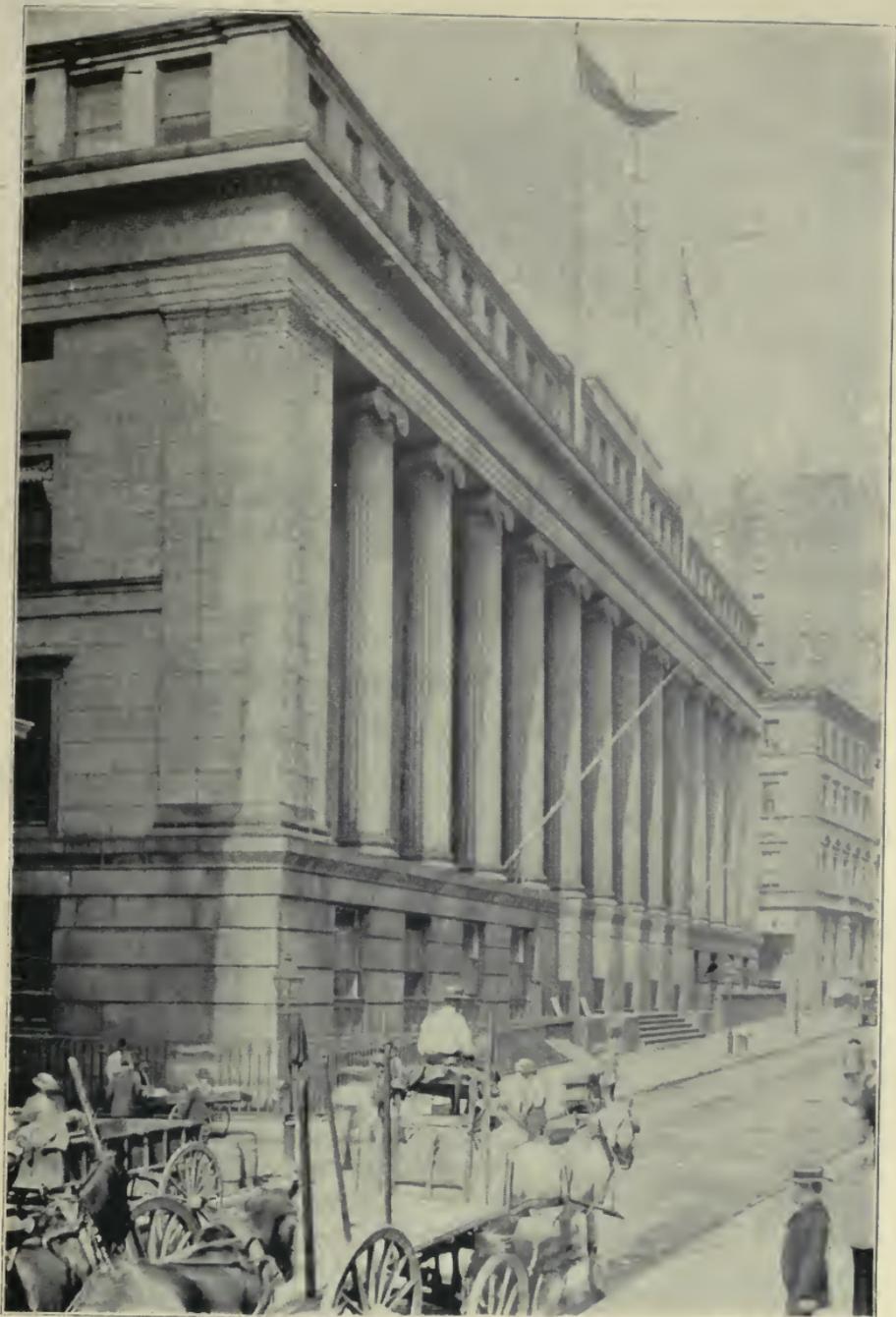
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WALL STREET, SOUTH SIDE, BETWEEN WILLIAM AND HANOVER STREETS.



*Royal* INSURANCE COMPANY  
(FIRE)  
 OF LIVERPOOL, ENGLAND.

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

Assets, held in the U.S. for the special protection of its American Policy Holders	} \$7,469,681.44
Liabilities, . . . . .	5,273,839.18
Net Surplus, . . . . .	<u>\$2,195,842.26</u>

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

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GEO. M. COIT, Assistant Manager.

JOHN TENNEY, Assistant Manager.

**PHILADELPHIA** :—GEO. WOOD, Manager.

**BALTIMORE** :—R. EMORY WARFIELD.

**LOUISVILLE** :—BARBEE & CASTLEMAN.

**CINCINNATI** :—JOHN H. LAW & BROS.

**CHICAGO** :—E. L. ALLEN, for Northwestern States.  
 CASE & CO., for Cook County.

**SAN FRANCISCO** :—ROLLA V. WATT.



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## United States Government

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Treasury Notes, United States Bonds and Certificates,  
and United States Checks.

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MANHATTAN CO.

MERCHANTS'.

NORTH AMERICA.

AMERICA.

NEW YORK.

ROYAL  
INS. CO.

CITY BANK.

WALL STREET, NORTH SIDE, NEAR WILLIAM STREET, ABOUT THE YEAR 1860.

FROM PRESENT NOS. 36 TO 54 WALL STREET. REDUCTION OF AN ORIGINAL PHOTOGRAPH OWNED BY DAVID A. MORRISON.



TRINITY CHURCH.

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 CO.

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. 52 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 oldest 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, Robert Ray, John Rathbone, Jr., B. L. Swan and John Mason. In 1866-1867 it was replaced by the present white marble building, No. 52 Wall Street, erected under supervision of Henry Parish, Joseph Sampson and John Taylor Johnston as Building Committee. It has always been jointly owned and occupied 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

JAMES STILLMAN, PRESIDENT.

GEORGE D. MEEKER, CASHIER.

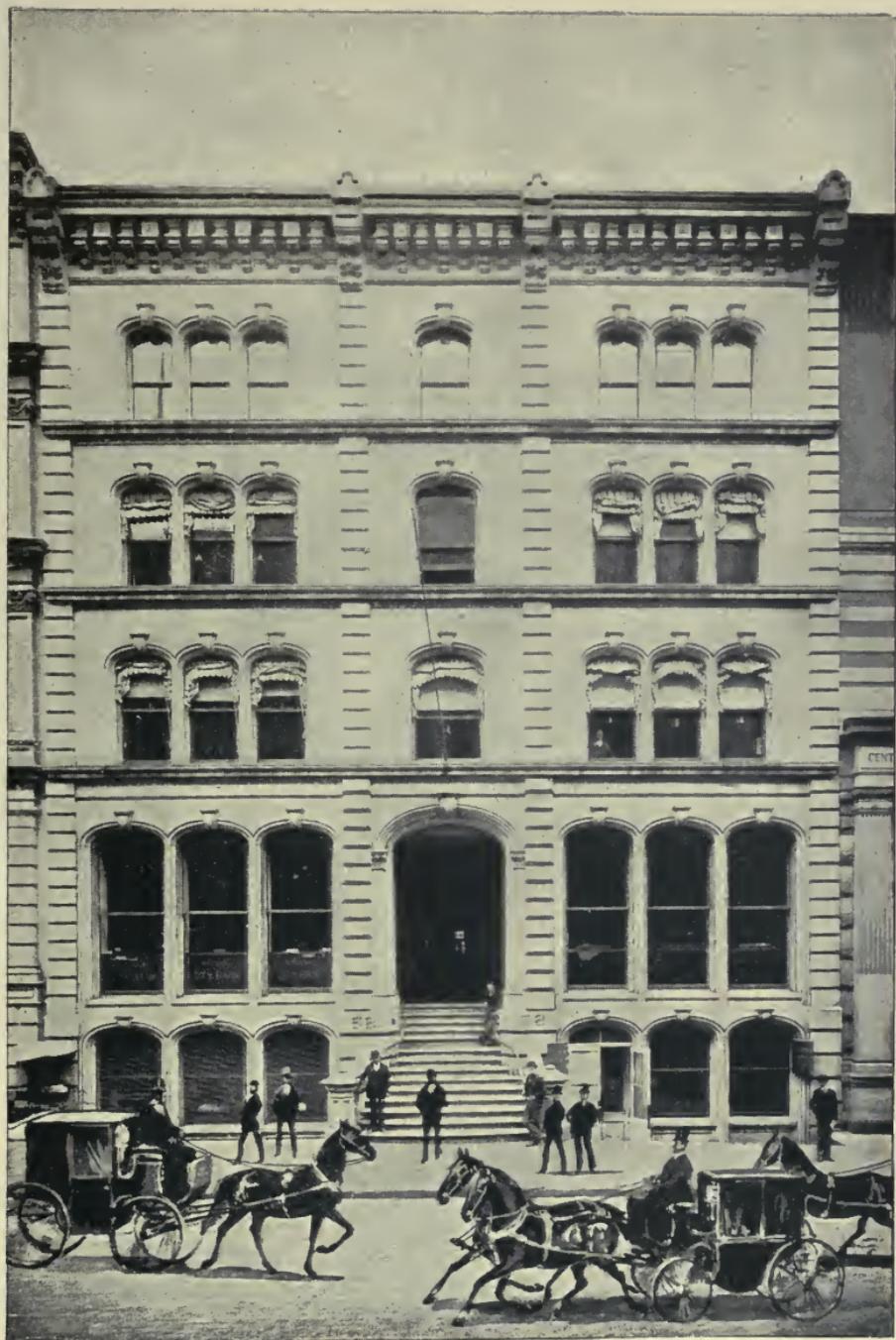
G. S. WHITSON, ASS'T CASHIER.

## Directors :

JAMES STILLMAN,

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

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



NATIONAL CITY BANK OF NEW YORK.

52 WALL STREET, NORTH SIDE, BETWEEN PEARL AND WILLIAM STREETS.

# CARTER, HAWLEY & CO.

Shipping and Commission Merchants,

54 Wall Street, NEW YORK.

(CENTRAL TRUST BUILDING.)

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## Correspondents :

**NETHERLANDS TRADING SOCIETY, of**

**AMSTERDAM, HOLLAND ;**

Batavia, Java ;

Singapore, Straits Settlements ;

Paramaribo, Dutch Guiana.

**SURINAM BANK, of**

**AMSTERDAM, HOLLAND ;**

Paramaribo, Dutch Guiana.

**ALSO, CORRESPONDENTS IN**

**CHINA, JAPAN and EUROPEAN PORTS.**

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**Standard Asphalt Company,**

REFINERS OF TRINIDAD ASPHALT.



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64 WALL STREET, OPPOSITE THE CUSTOM HOUSE.

JULIUS STEINWENDER. CHARLES STOFFREGEN. CHRISTIAN ARNDT.

# Steinwender, Stoffregen & Co.

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Rio de Janeiro, 67 Rua Conselheiro Saraiva.

Santos, 67 Rua 25 de Marco.

Chicago, Ill., 29 Lake Street.

Cincinnati, Ohio, 20-22 West Second St.

St. Louis, Mo., 412-414 South 7th St.

New Orleans, La., 82 Gravier St.

Philadelphia, Pa., 106 So. Front St.

Boston, Mass., 34 Broad Street.



STEINWENDER, STOFFREGEN & CO., COFFEE MERCHANTS.

Nos. 87 AND 89 WALL STREET, SOUTHWEST CORNER OF WATER STREET.



OFFICE AND WAREHOUSE OF DANIEL TALMAGE & CO., 1860.

64-66 WATER STREET.

NEW YORK.  
CHARLESTON.  
NEW ORLEANS.

**DAN TALMAGE'S SONS,**  
Millers and Commission Merchants in Rice,  
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ESTABLISHED 1841.

PROPRIETORS COLUMBIA RICE MILL.



DAN TALMAGE'S SONS, RICE MERCHANTS.  
NO. 115 WALL STREET, SOUTH SIDE, BETWEEN SOUTH AND FRONT STREETS.



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THE HAVEMEYER AND BROOKLYN HOUSES. REFINERIES IN BROOKLYN. OFFICES, WALL AND SOUTH STREETS NEW YORK.



AMERICAN SUGAR REFINING COMPANY.

OFFICES: WALL STREET, SOUTHWEST CORNER OF SOUTH STREET, EAST END OF WALL STREET.

*MONTGOMERY*  
*Auction and Commission*  
*COMPANY.*

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SUPERIORITY



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The Best Made.

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Convenient, Economical, Delicious.

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Nutritious, Appetizing and Beneficial.

DURKEE'S "GAUNTLET" SPICES,

Absolutely Pure and Full Weight.

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Unequalled for Excellence of Flavor.

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DURKEE'S FLAVORING EXTRACTS

Excel all others in Strength and Purity.

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Nos. 135, 137 AND 139 WATER STREET, CORNER OF PINE STREET.

# COMMERCIAL & FINANCIAL CHRONICLE.

Investors' Supplement, State and City Supplement,  
Street Railway Supplement, Quotation Supplement.

**Commercial and Financial CHRONICLE** contains 48 to 64 pages, published every week.

**Investors' Supplement of CHRONICLE**, a Cyclopedic of facts relating to Railroad Securities, contains 165 pages, published every other month.

**State and City Supplement of CHRONICLE** contains 184 pages, issued periodically.

**Street Railway Supplement** and a **Quotation Supplement** are to be issued early in 1895; these are to be given to the CHRONICLE subscribers without charge, in the same manner as the Supplements above named already are.

**The Commercial and Financial Chronicle** is a weekly newspaper of 48 to 64 pages, published every Saturday morning and mailed to subscribers by the earliest morning mail. The CHRONICLE has the following distinguishing characteristics:

**Editorials** on Financial, Banking and Economic subjects; Stock and Bond Prices; Railroad Earnings given by weeks and months, with comments; Railroad and Investment news; the State and City Department, which embraces an exhibit of the debts and finances of leading States, cities, counties and towns, and also current news as to city and State finances, new loans, proposals for bonds, etc., etc.

**The Investors' Supplement** contains 165 pages and is issued quarterly, and is furnished, *without charge, to all regular subscribers of the CHRONICLE*, and no single copies are sold. This SUPPLEMENT contains an exhibit of the stocks and bonds of railroads and miscellaneous companies, showing amounts outstanding, dates of maturity, interest and dividend periods, latest dividends paid, etc., etc., together with remarks upon the organization of the companies, their earnings, net income, financial status, etc. Also a large number of clear and distinct railroad maps, showing the location of each important road or system by itself. At the end of the remarks on each company are indexed the pages of the CHRONICLE volumes where the annual report and all current items of information have been published within a year past.

**The State and City Supplement** contains over 180 pages of clearly printed tables and reading matter, and is issued in April, with other editions during the year when found desirable. This elaborate publication contains details of State, city, county and town debts, with remarks upon the principal facts touching the financial status of each municipality, the sinking funds, assessed valuations, population, etc., etc. Also a valuable digest of the limitations placed by law on the issue of State and municipal debts, the statutory provisions as to investments by savings banks, etc., etc. This SUPPLEMENT is *furnished free to all yearly subscribers of the CHRONICLE*, and no single copies are sold under any circumstances.

SUBSCRIPTION, including ALL SUPPLEMENTS, \$10.00 per year.

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PINE STREET, NORTHWEST CORNER OF PEARL STREET.

# Richard M. Montgomery

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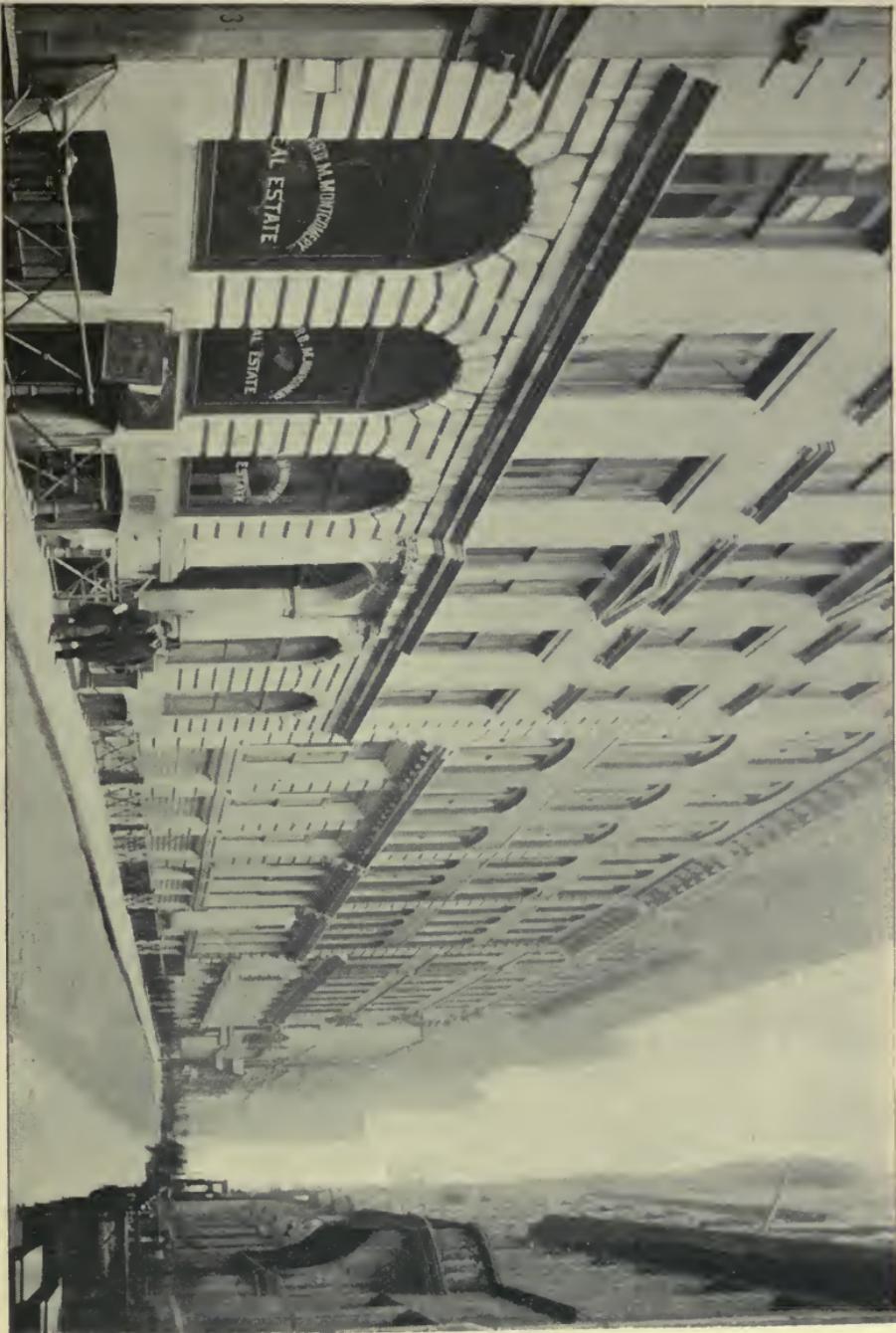
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corner of Pine Street.  
AMSINCK BUILDING, Hanover, Pearl and Beaver Streets.

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DOWN-TOWN CLUB.

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56 AND 58 PINE STREET, NORTH SIDE, BETWEEN WILLIAM AND PEARL STREETS. EXTENDS THROUGH TO 26 AND 28 CEDAR.

# Commercial Union Assurance Company

Limited of London;

COR. PINE AND WILLIAM STREETS, NEW YORK.

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## United States Branch Statement.

JANUARY 1st, 1894.

*Total Assets in the United States,*

**\$3,555,199.56**

Reserved for unexpired Risks, - - -	\$2,119,619.73
Outstanding Losses, - - - - -	425,529.32
All other Liabilities, - - - - -	71,167.40
NET SURPLUS, - - - - -	<u>938,883.11</u>
TOTAL ASSETS, - - - - -	<u>\$3,555,199.56</u>

---

### DIRECTORS IN NEW YORK:

WM. ALLEN BUTLER,	GEO. S. BOWDOIN,
S. VAN RENSSELAER CRUGER,	
EUGENE DUTILH,	ALFRED PELL,
JOHN T. TERRY,	DAVID A. WELLS.

---

CHARLES SEWALL,  
Manager.

ALEX. H. WRAY,  
Assistant Manager.



COMMERCIAL UNION ASSURANCE CO., LIMITED, OF LONDON, ENGLAND.  
COMMERCIAL UNION BUILDING, WILLIAM STREET, NORTHWEST CORNER OF PINE STREET.

ESTABLISHED 1809.  
INCORPORATED BY ROYAL CHARTER.

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# - North British and - Mercantile Insurance Co.

OF LONDON AND EDINBURGH.

United States Branch, 54 William St.  
NEW YORK.

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CHAS. H. COSTER, Esq.  
(Drexel, Morgan & Co.)

CHAS. EZRA WHITE, Esq.

DAVID DOWS, Jr., Esq.

HON. WM. WALDORF ASTOR.

JACOB WENDELL, Esq.  
(Jacob Wendell & Co.)

GEO. C. RAND, Esq.  
(Hard & Rand).

GEO. W. CROSSMAN, Esq. (W. H. Crossman & Bro.)

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HENRY E. BOWERS, Manager.

DAN. WINSLOW, Ass't Manager.

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## Western Department,

ROOKERY BUILDING, CHICAGO, ILLINOIS.

W. J. LITTLEJOHN,  
Manager.

J. C. GRIFFITHS,  
Associate Manager.

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## Pacific Department,

212 PINE STREET, SAN FRANCISCO, CAL.

TOM C. GRANT, General Agent.



NORTH BRITISH & MERCANTILE INSURANCE CO. OF LONDON AND EDINBURGH.  
No. 54 WILLIAM STREET, SOUTHEAST CORNER OF PINE STREET.

THE

# Liverpool and London and Globe Insurance Company.

**New York Office, - 45 William Street,**

*LIVERPOOL AND LONDON AND GLOBE BUILDING.*

## STATEMENT U. S. BRANCH.

JANUARY 1, 1894.

### Assets.

<i>Real Estate,</i> . . . . .	\$1,603,270.00
<i>Loans on Bond and Mortgage in New York City,</i> . . . . .	3,039,371.14
<i>Loans on Bond and Mortgage outside New York City,</i> . . . . .	39,957.50
<i>U. S. Government 4% Bonds,</i> . . . . .	1,779,750.00
<i>State and City Bonds,</i> . . . . .	265,550.00
<i>Cash in Banks,</i> . . . . .	881,139.89
<i>Premiums in course of collection,</i> . . . . .	963,864.76
<i>Other admitted Assets,</i> . . . . .	75,367.99
	<b>\$8,598,271.28</b>

### Liabilities.

<i>Unearned Premiums,</i> . . . . .	\$4,153,628.69
<i>Unadjusted Losses,</i> . . . . .	740,517.05
<i>Perpetual Policy Liability,</i> . . . . .	329,622.03
<i>All other Liabilities,</i> . . . . .	347,978.72
<b>SURPLUS,</b> . . . . .	<b>\$3,026,524.79</b>
	<b>\$8,598,271.28</b>

### Losses.

*The amount paid in satisfaction of fire losses in the United States in the course of forty-six years is*

**\$59,893,504.76**

UNITED STATES TRUSTEES IN NEW YORK :

CHARLES H. MARSHALL, Chairman.	J. E. PULSFORD.
JOHN A. STEWART.	JOHN CROSBY BROWN.

*Resident Manager for the United States,*  
**HENRY W. EATON.**

*Deputy Manager,*  
**GEORGE W. HOYT.**



LIVERPOOL & LONDON & GLOBE INSURANCE CO.  
LIVERPOOL & LONDON & GLOBE BUILDING, Nos. 45 AND 47 WILLIAM STREET AND Nos. 47 AND 49 PINE STREET.

IT IS ADMITTED THAT

# *The Fidelity and Casualty Co.*

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OF NEW YORK

*Issues the most liberal policy of*

## *ACCIDENT INSURANCE*

*in the world. It covers for Intentional Injuries inflicted by others, and for 52 Weeks Indemnity.*

*\$30,000 under our new Combination Form, with \$150 Weekly Indemnity costs \$75 a year, or \$10,000 with \$50 Weekly Indemnity costs \$25 a year.*

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*E. E. CLAPP, Manager,*

*No. 45 PINE STREET,*

*Accident Department,*

*NEW YORK.*

*For New York, New Jersey,*

*Massachusetts and Rhode Island.*



FIDELITY AND CASUALTY CO. OF NEW YORK. E. E. CLAPP, MANAGER ACCIDENT DEP'T.  
 No. 45 PINE STREET, SOUTHWEST CORNER OF WILLIAM STREET.

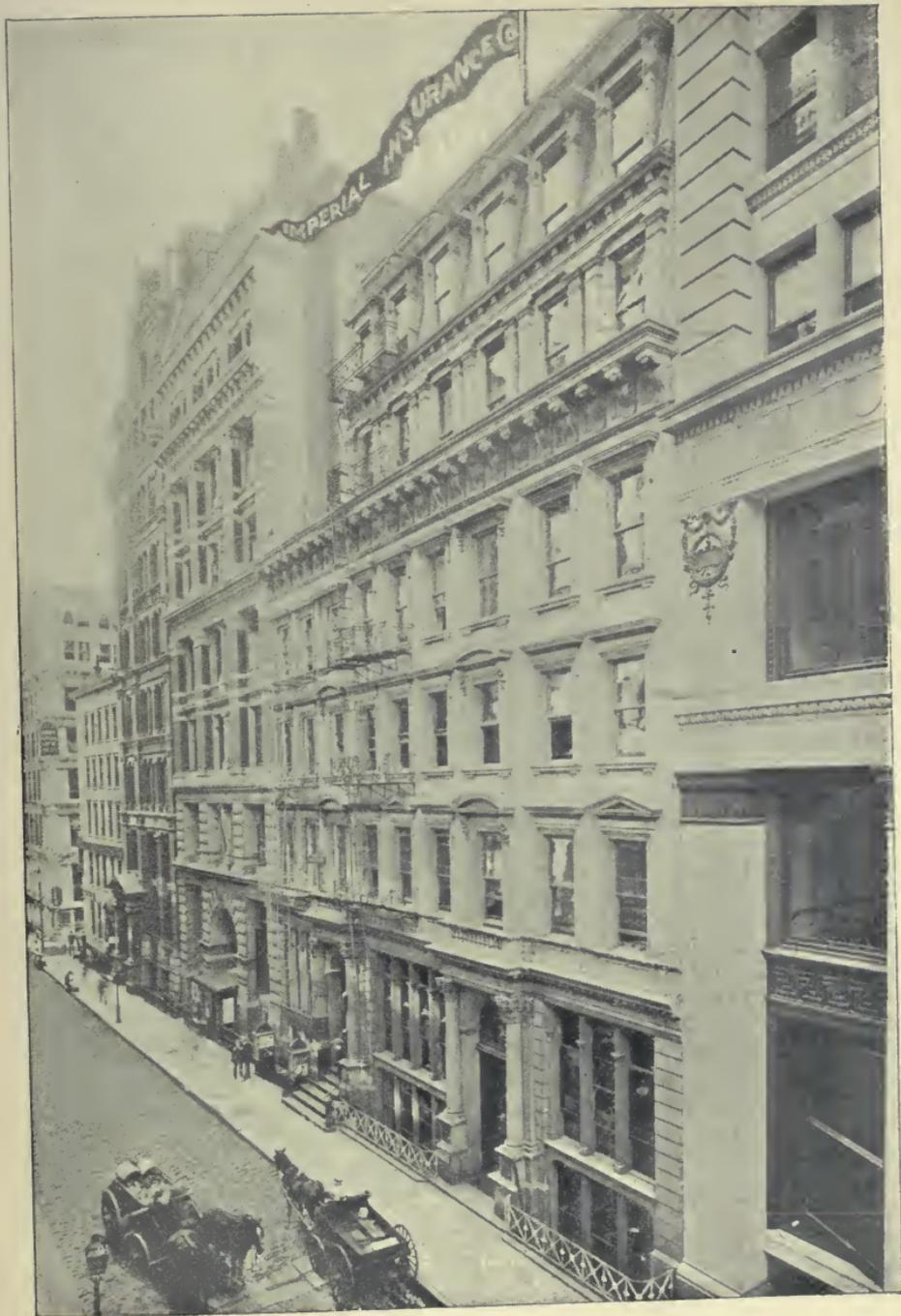
# The Imperial Insurance Co. Limited, of London

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 unearned premiums, \$141,931 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 Phoenix 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 Phoenix of Hartford, 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. Osmun, 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.



IMPERIAL INSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND.  
IMPERIAL INSURANCE BUILDING, Nos. 33 AND 35 PINE STREET, BETWEEN NASSAU AND WILLIAM STREETS.

# The Northern Assurance Co.

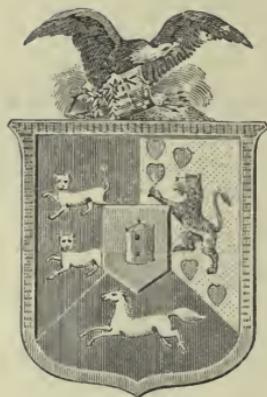
## OF LONDON, ENGLAND.

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

The Northern Assurance Company, of London, England, whose principal United-States office is at 38 Pine Street, New York, was organized in 1836, and commenced business the same year. Its head-offices are in London, England, and in Aberdeen, Scotland. One of the largest and strongest among the older British companies, it does business in all the civilized portions of the world, and is noted for its careful and successful management. The marvellous growth of the company appears in the record of its fire-premiums, which were \$4,500, in 1836; \$14,500, in 1840; \$19,000, in 1845; \$40,000, in 1850; \$276,500, in 1855; \$607,000, in 1860; \$820,000, in 1865; \$1,068,000, in 1870; \$1,756,500, in 1875; \$2,223,000, in 1880; \$2,886,500, in 1885; and \$3,581,534, in 1893. In Great Britain the company does a fire and life-insurance business. In the United States its business is restricted to fire-insurance only. Its United-States assets, December 31, 1893, were \$1,657,090; unpaid losses, unearned premiums, and all actual and contingent liabilities, \$1,216,618. The company has, specially deposited with the Insurance Departments of the several States, and with trustees in New York, securities to the value of \$1,350,404, none of which it may withdraw or remove while it has any existing liability in the United States. Since its organization the company has received in fire-premiums alone, \$68,078,200; and paid in fire-losses alone, \$40,255,246. It is represented in nearly all the States, cities, principal towns and villages of the United States and Canada. Its territory in the United States is divided into four departments: The New-York, Middle-States and Southern Department, the head-office of which is at 38 Pine Street, New York, and the Manager, George W. Babb, Jr.; the New-England Department, the head-office of which is at 27 Kilby Street, Boston, and the Manager, Howard S. Wheelock; the Western Department, the head-office of which is in Monadnock Block, Chicago, and the Manager, G. H. Lermitt; and the Pacific-Coast Department, the head-office of which is in San Francisco, and the Manager, George F. Grant. The growth of the company has been steady and uninterrupted. It has established a fire fund co-extensive with its net surplus, to meet extraordinary conflagrations. No conflagration which can be considered possible could retard for a single hour the operations of the Northern Assurance Company. Its accommodations to its policy-holders, and its equitable and prompt adjustment of losses, have made it popular with its customers and agents. Its vast resources furnish certain indemnity. The cut on opposite page represents the Northern's graceful stone building, in New York, completed in 1889, and entirely occupied for its own use. It is at the heart of the "insurance district."



NORTHERN ASSURANCE COMPANY OF LONDON, ENGLAND.  
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Fire Insurance  
Company.

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LANCASHIRE.

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OF MANCHESTER, ENGLAND

## ASSETS IN AMERICA

1st of Jan., 1894, \$2,287,776.03

## 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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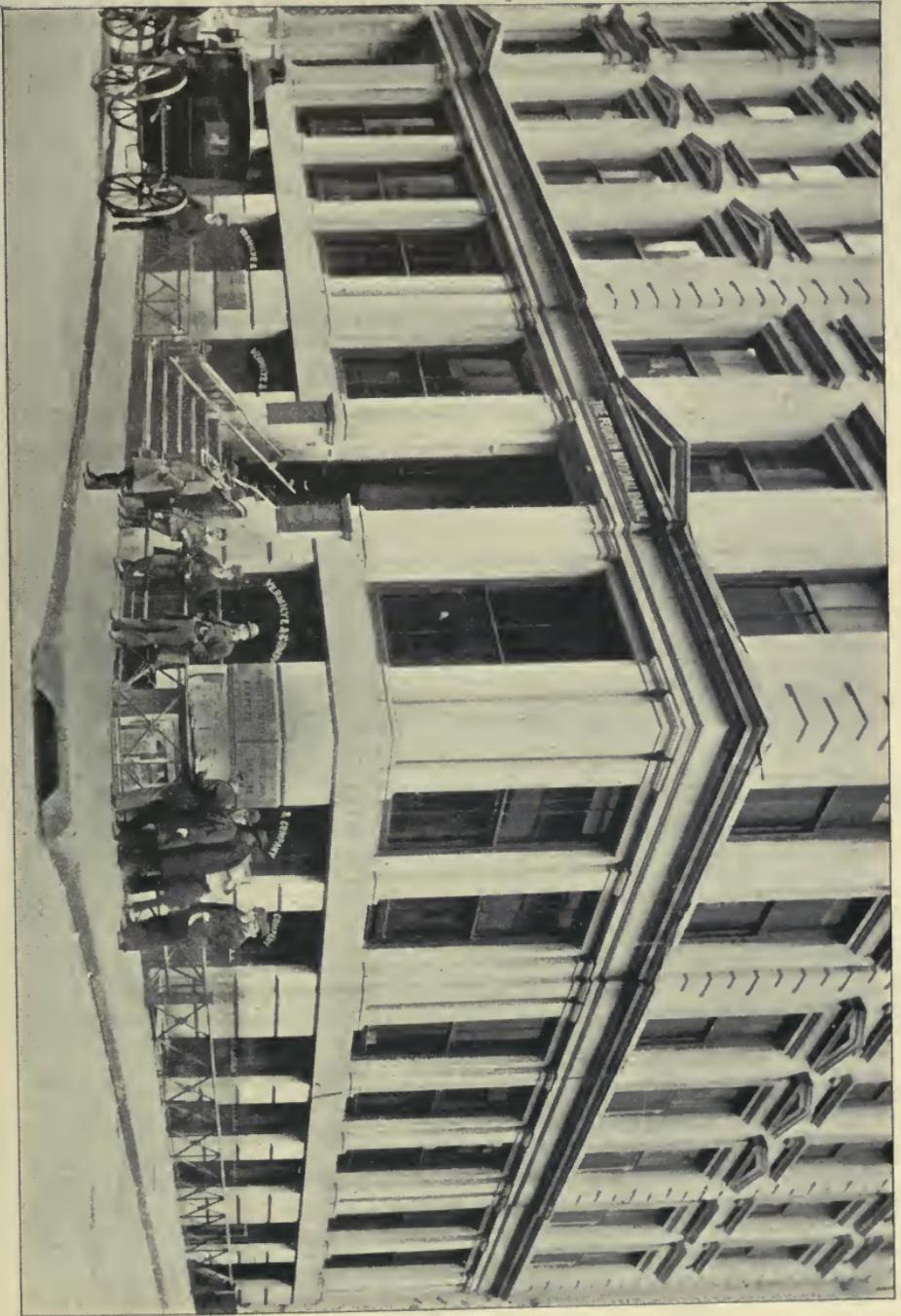
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Surplus,	-	-	-	-	-	-	-	1,900,000
Deposits exceed	-	-	-	-	-	-	-	20,000,000

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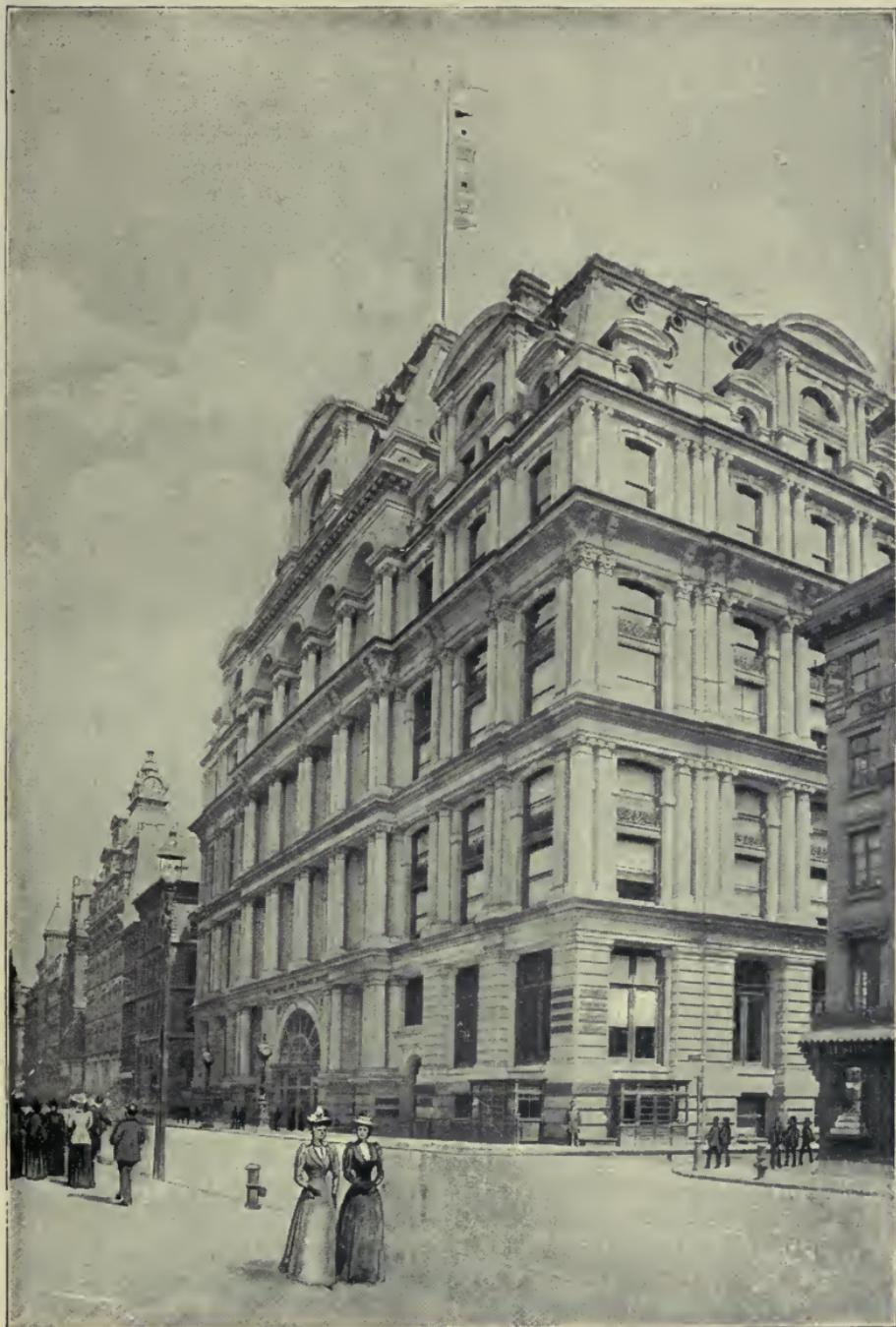
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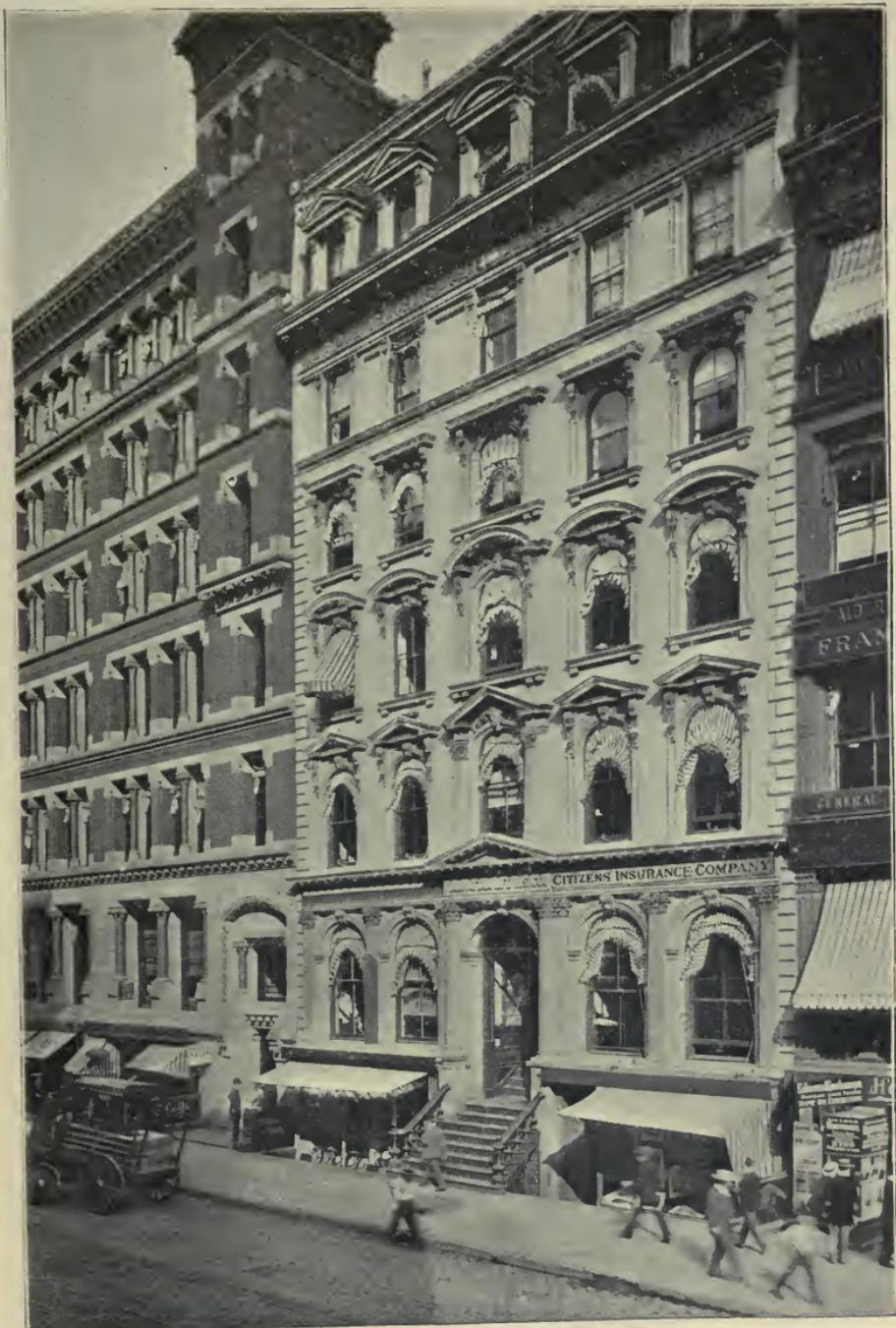
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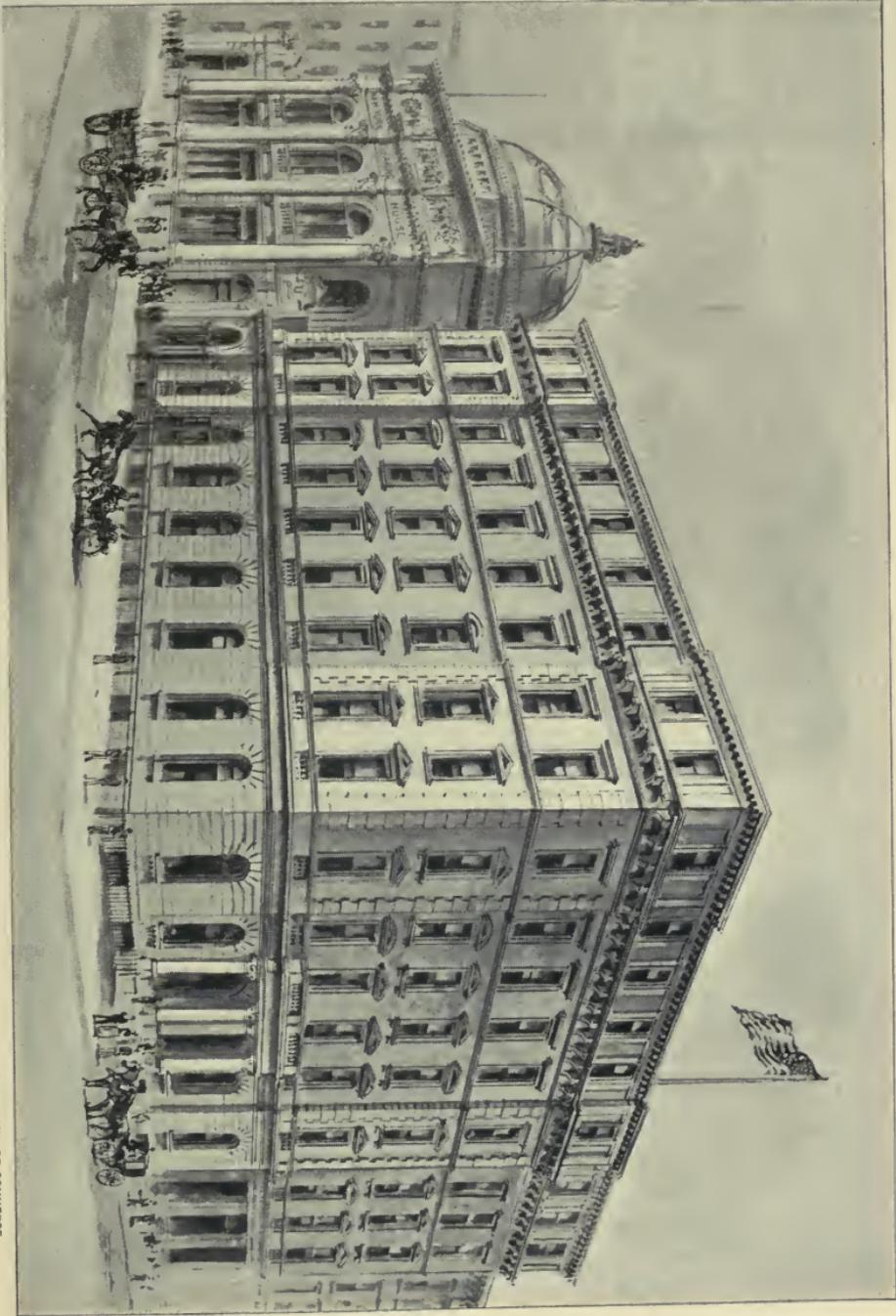
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THE CLEARING HOUSE.

THE NATIONAL BANK OF COMMERCE.  
NASSAU STREET, NORTHWEST CORNER OF CEDAR STREET. THE CLEARING HOUSE ADJOINS ON THE LEFT.

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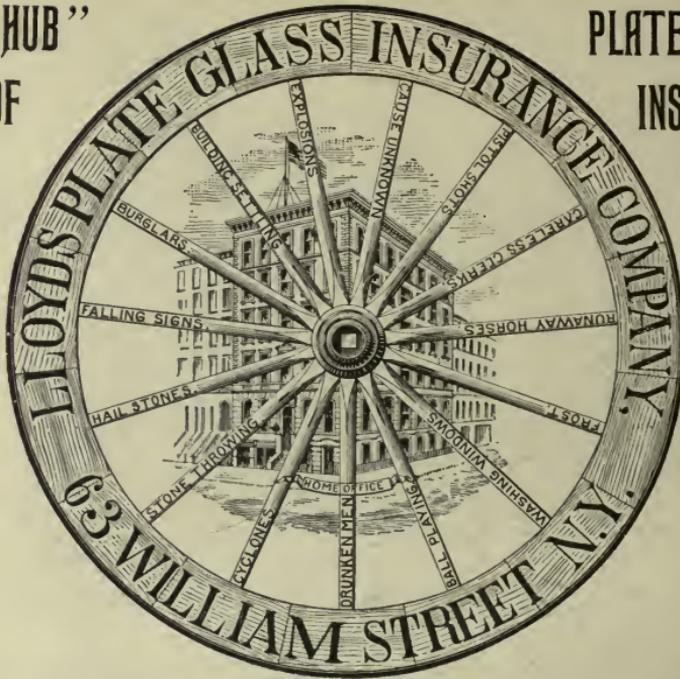
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Reserve for all other Claims, - - - - -	32,945.96
Net Surplus, - - - - -	960,332.83
Total Assets, - - - - -	<u>\$3,206,984.21</u>

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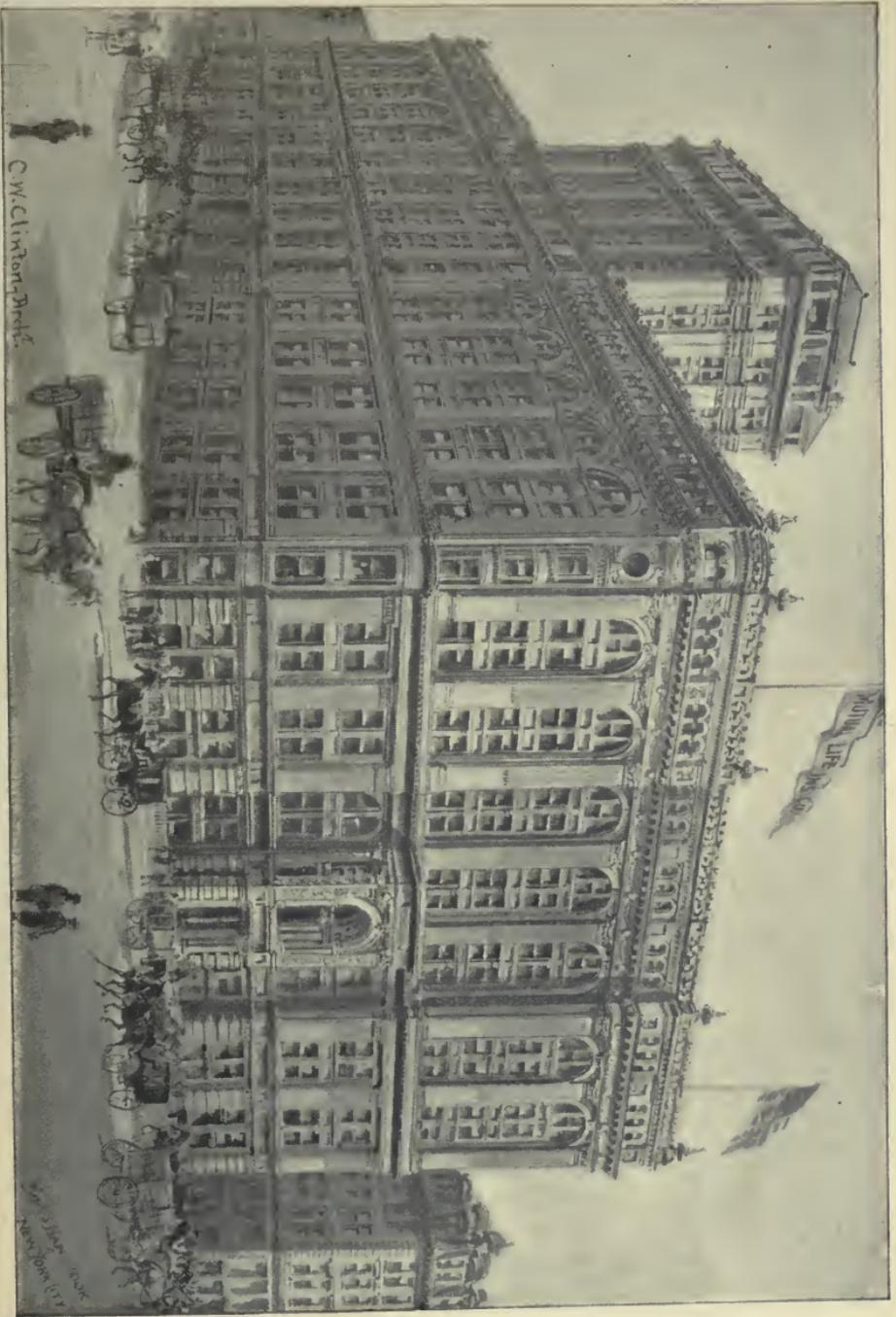
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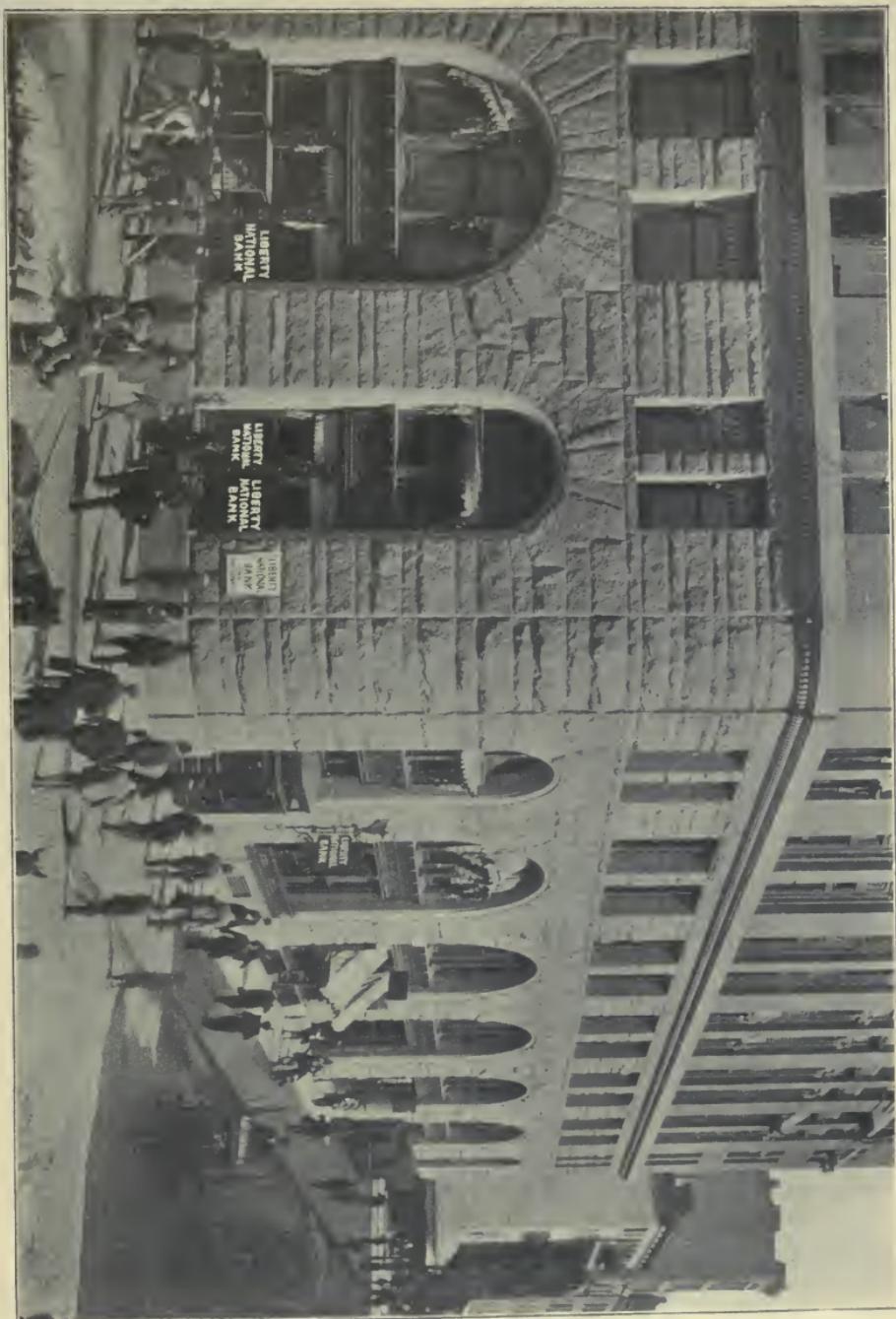
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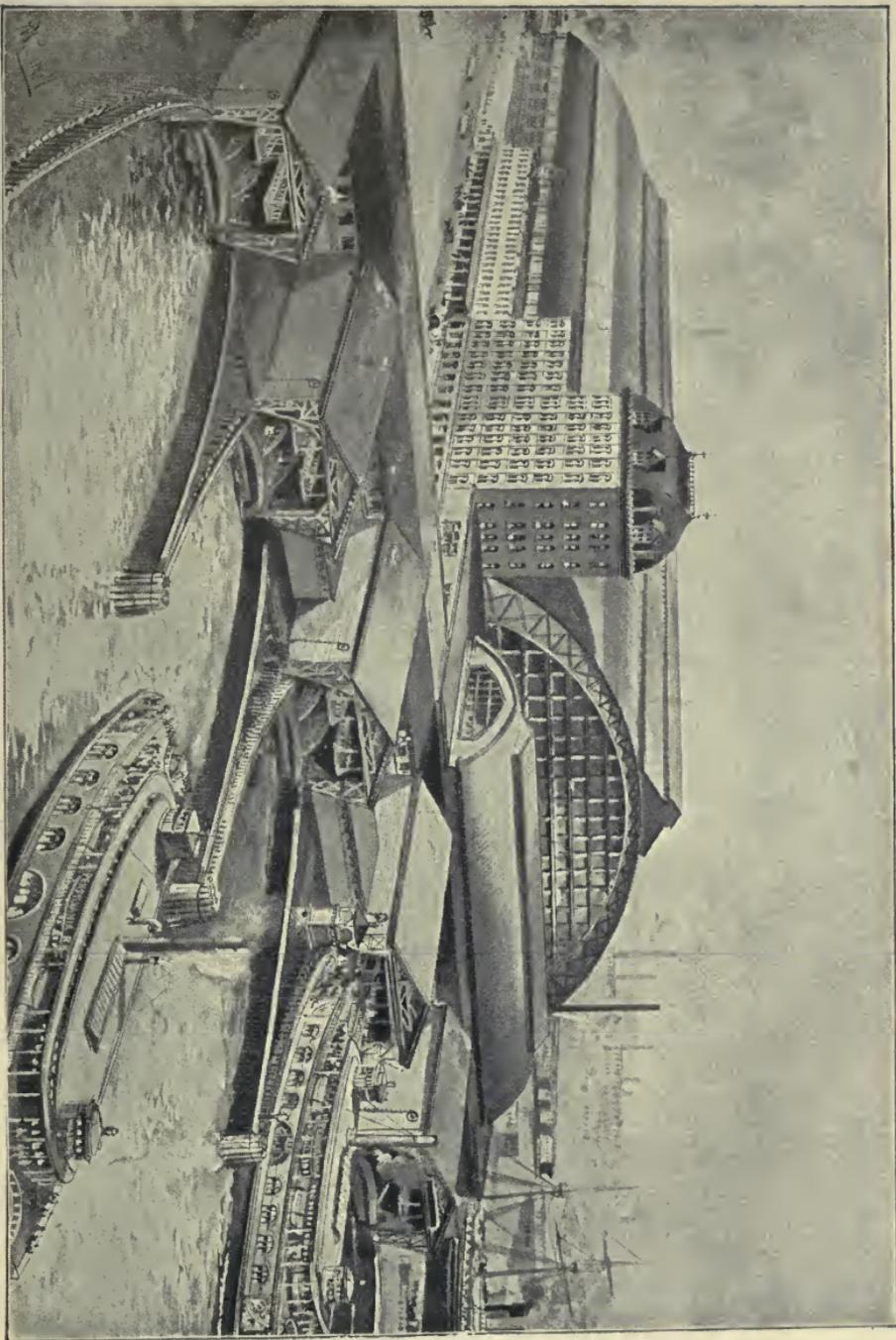
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TELEPHONE BUILDING.

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==== The Lawyers' ====

Title Insurance Company

==== of New York. ====

GENERAL OFFICES:

Company's Building, 37 and 39 Liberty Street,  
and 44½ and 46 Maiden Lane.

CAPITAL AND SURPLUS, JANUARY 1ST, 1894:

\$1,573,685.24.

TOTAL LOSSES TO JANUARY 1ST, 1894:

\$3,851.87.

Examines and insures titles to real estate for purchasers or lenders or for members of the Bar, the assured selecting his own counsel if he desires.

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THE LAWYERS' TITLE INSURANCE COMPANY OF NEW YORK.

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### Company

Guarantees the prompt payment of the Principal and Interest of Bonds and Mortgages, assuming all responsibility for the payment of taxes and insurance.

Invests in Mortgages and assigns them with its guaranty.

The titles in all cases insured by the Lawyers' Title Insurance Company.

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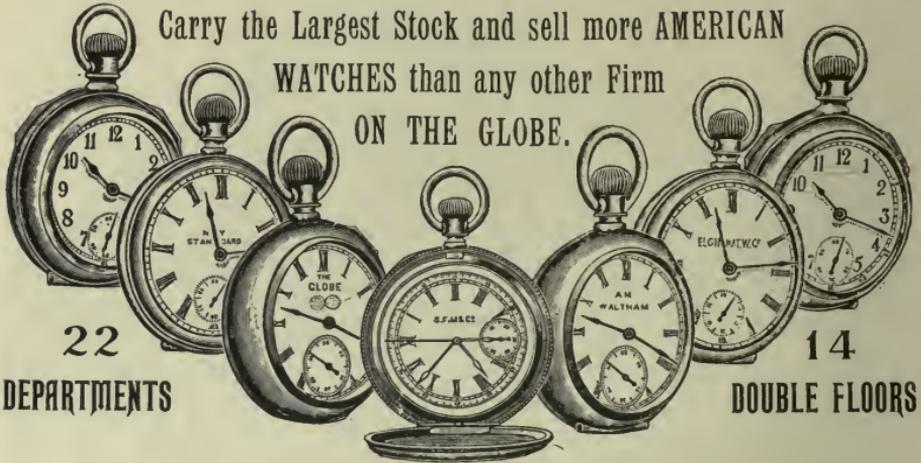


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May be bought in London, Berlin, St. Petersburg, Pesh, Moscow, Dublin, Montreal, Gibraltar, Hong Kong, Alaska, Sydney, Singapore, Christiania, Bermuda, and throughout the civilized world.

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 <p>END VIEW.</p>  <p>SIDE VIEW.</p>	<p><b>THE BENEDICT.</b> Only perfect cuff, sleeve and collar button made. All in one piece. Goes in like a wedge and flies around across the buttonhole. Strong, durable and can be adjusted with perfect ease. No wear or tear, and can be put on any sleeve button.</p>
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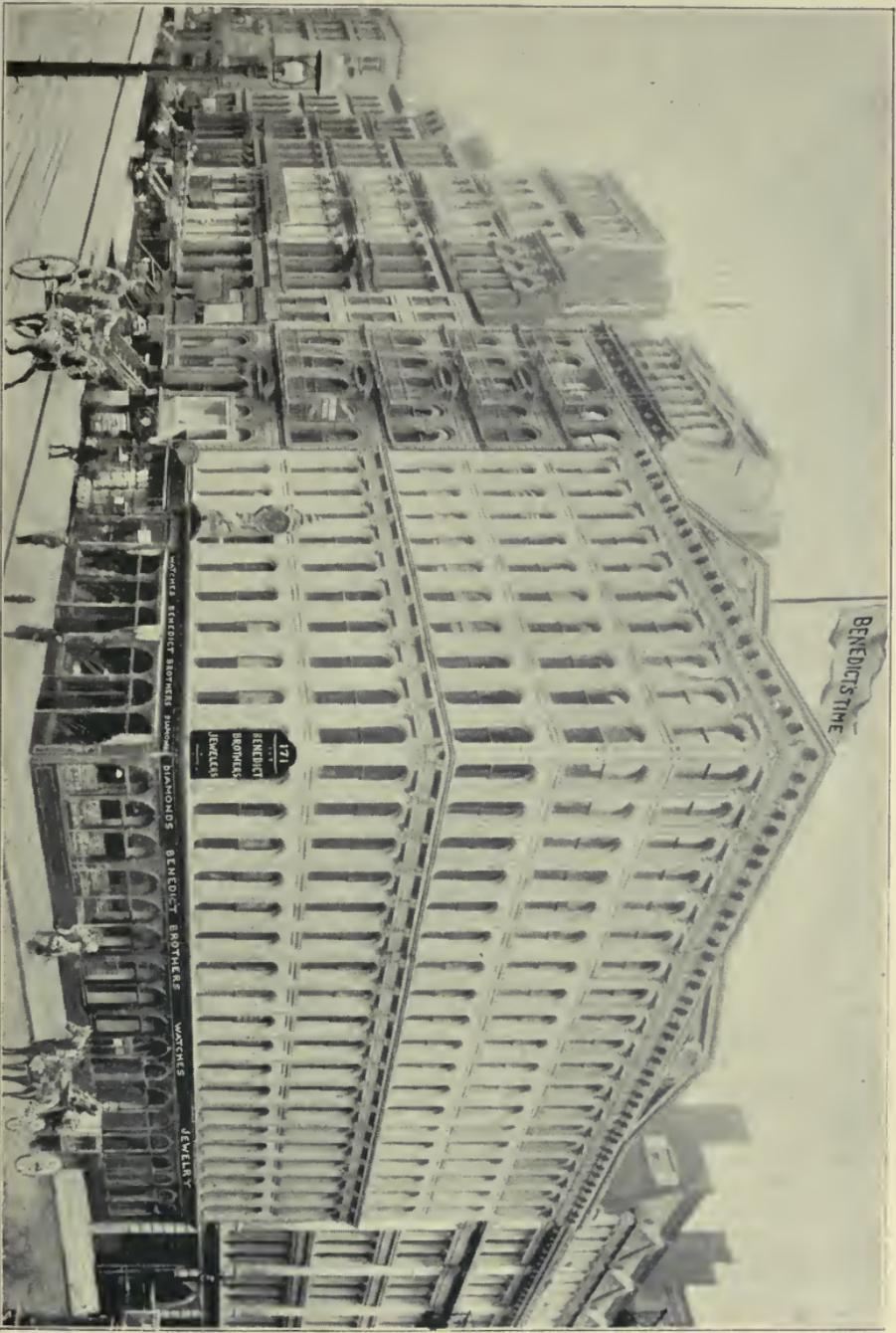
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SAVE two colonial churches, MILHAU'S PHARMACY ALONE REMAINS PERMANENT of thousands of concerns on Broadway since 1830.

JOHN MILHAU, the founder of this house, was born in Baltimore, 1796, of French refugees, descended from very old families, who fled from the servile insurrection in St. Domingo at the time of the great French revolution, being robbed on the passage of their jewelry and valuables by corsairs who overhauled the vessel. On the death of his father, in 1813, he left college and launched into the drug business. He was too American to settle in France where his widowed mother went with her children on the restoration of Louis the Eighteenth, or to accept the unsolicited appointment of French Consul-General at Baltimore. He returned from his first trip, made for business and study, on the "Cadmus" with General Lafayette, a distant relative, who was making his memorable visit to the United States.

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.



J. MILHAU'S SON, PHARMACIST AND CHEMIST.  
NO. 183 BROADWAY, WEST SIDE, BETWEEN CORTLANDT AND DEY STREETS.

# THE MERCANTILE NATIONAL BANK

OF THE CITY OF NEW YORK,

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CORNER OF DEY STREET.

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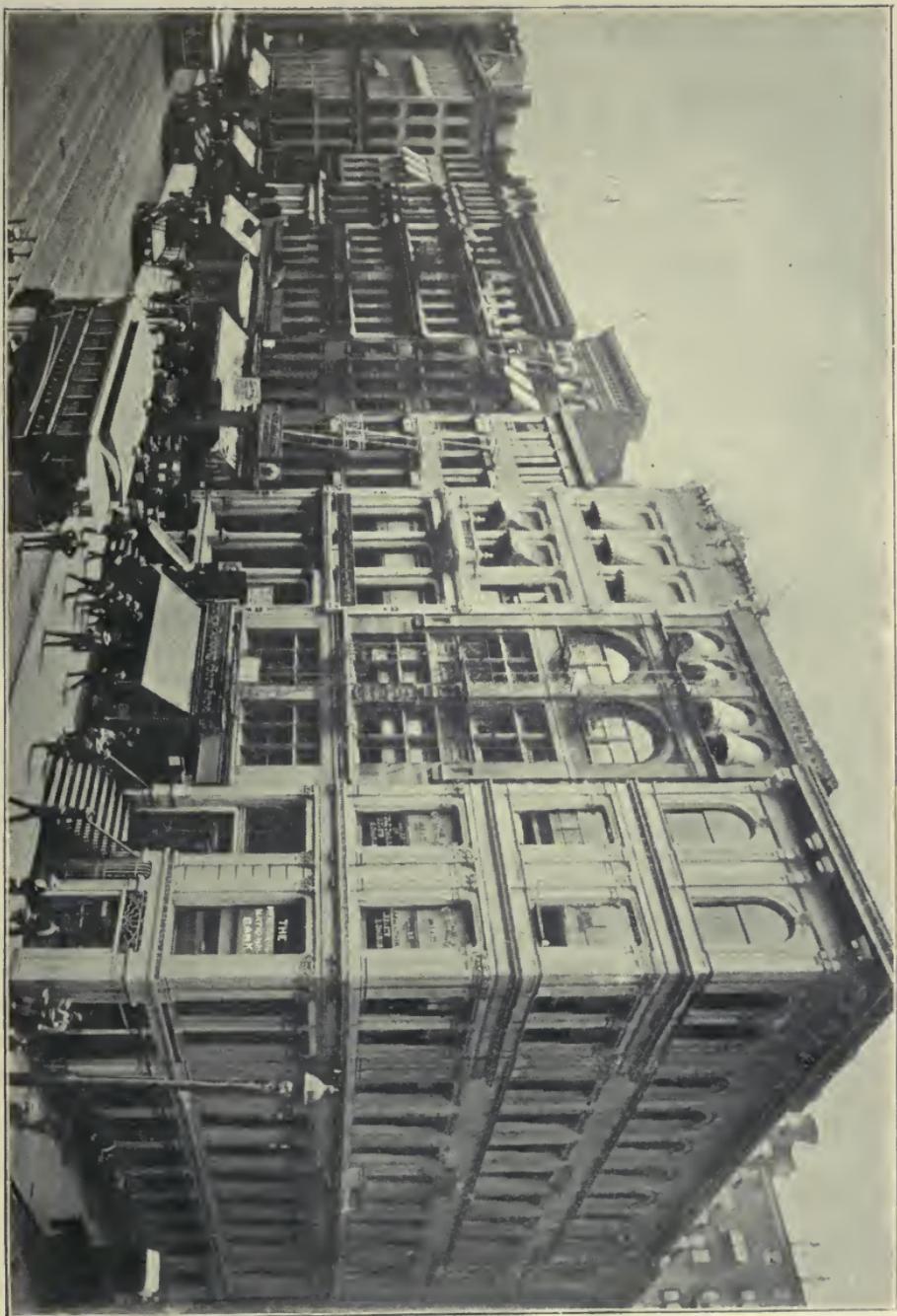
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WILLIAM P. ST. JOHN, - PRESIDENT.  
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This Bank solicits accounts from Individuals,  
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MERCANTILE NATIONAL BANK OF NEW YORK.

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Kensington, - - -	8,607	"	Southwark, - - -	8,607	"
Friesland, - - - -	7,116	"	Westernland, - - -	5,736	"
Berlin, - - - -	5,526	"	Noordland, - - -	5,212	"
Chester, - - - -	4,770	"	Waesland, - - -	4,752	"
Belgenland, - - -	3,692	"	Pennland - - - -	3,760	"
Rhynland, - - - -	3,689	"	Lord Gough, - - -	3,655	"
Ohio, - - - -	3,392	"	Pennsylvania, - - -	3,166	"
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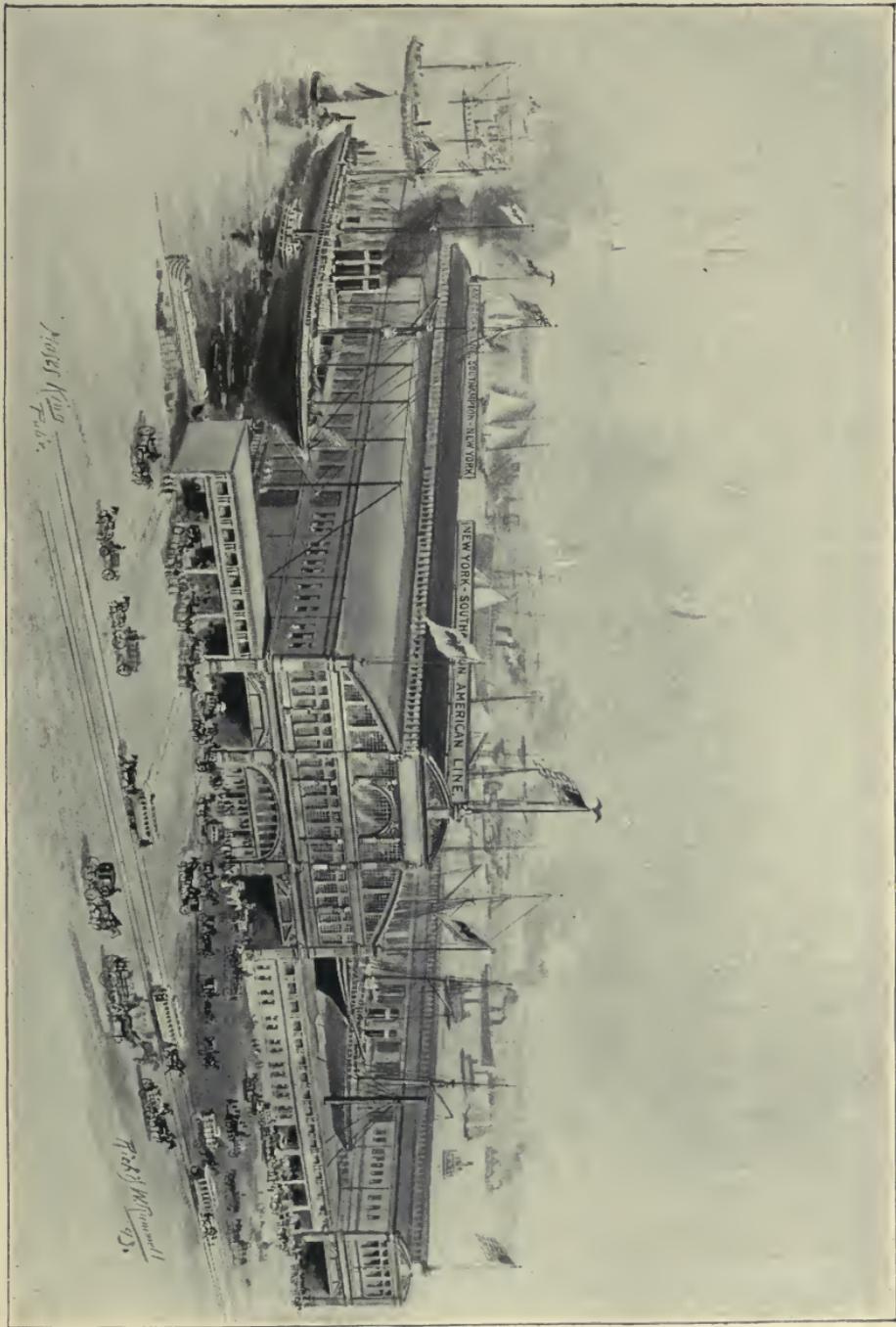
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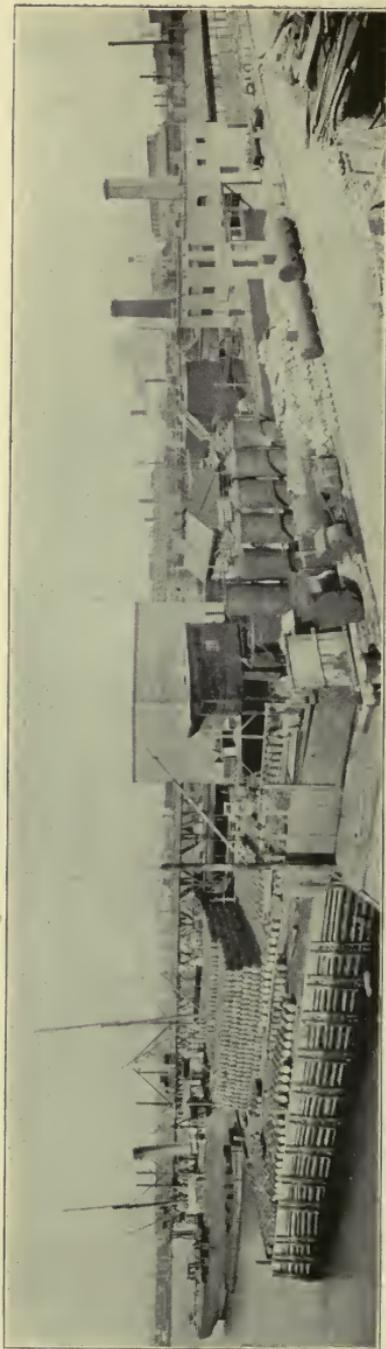
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BUTLER & BARKER, Water St., cor. Fletcher. 1836-1846	F. W. DEVOE & Co. Fulton, cor. William St. 1864-1892
FRANCIS BUTLER, Water St., cor. Fletcher. 1846-1848	C. T. RAYNOLDS & Co. 105-108 Fulton St. 1864-1892
BUTLER & RAYNOLDS, Water St., cor. Fletcher. 1848-1851	F. W. DEVOE & C. T. RAYNOLDS Co. Fulton, cor. William St., New York, 176 Randolph St., Chicago. 1892



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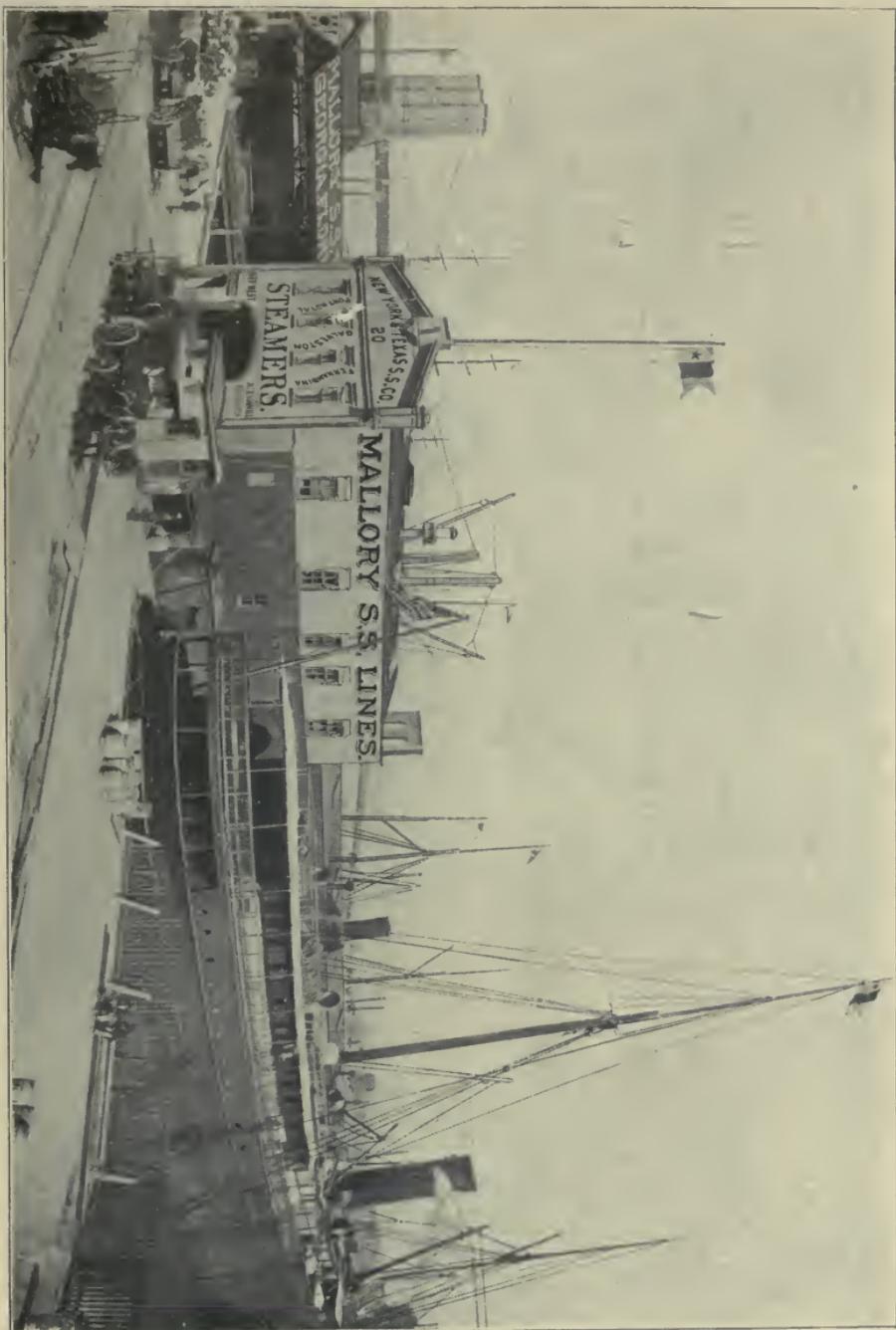
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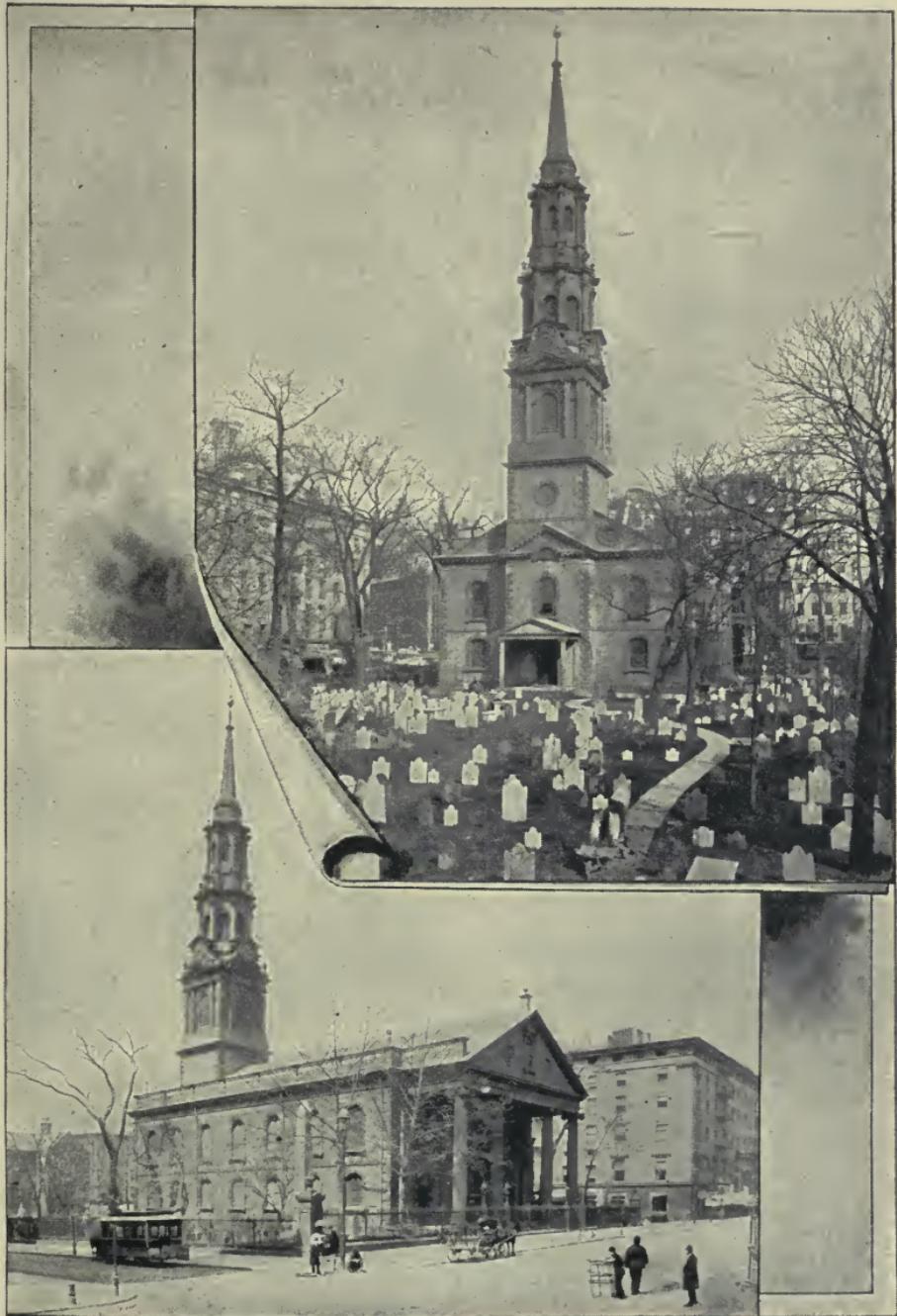
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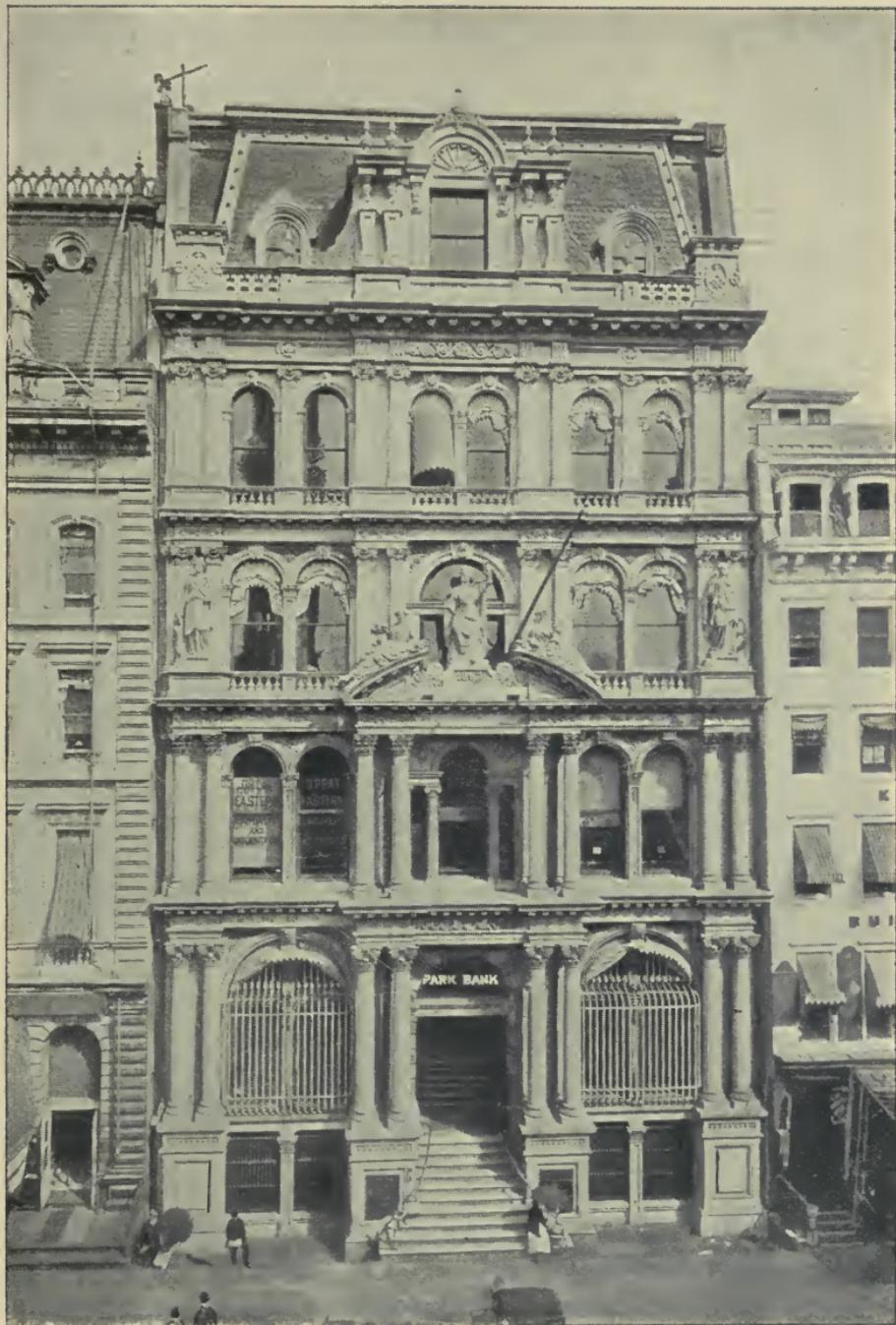
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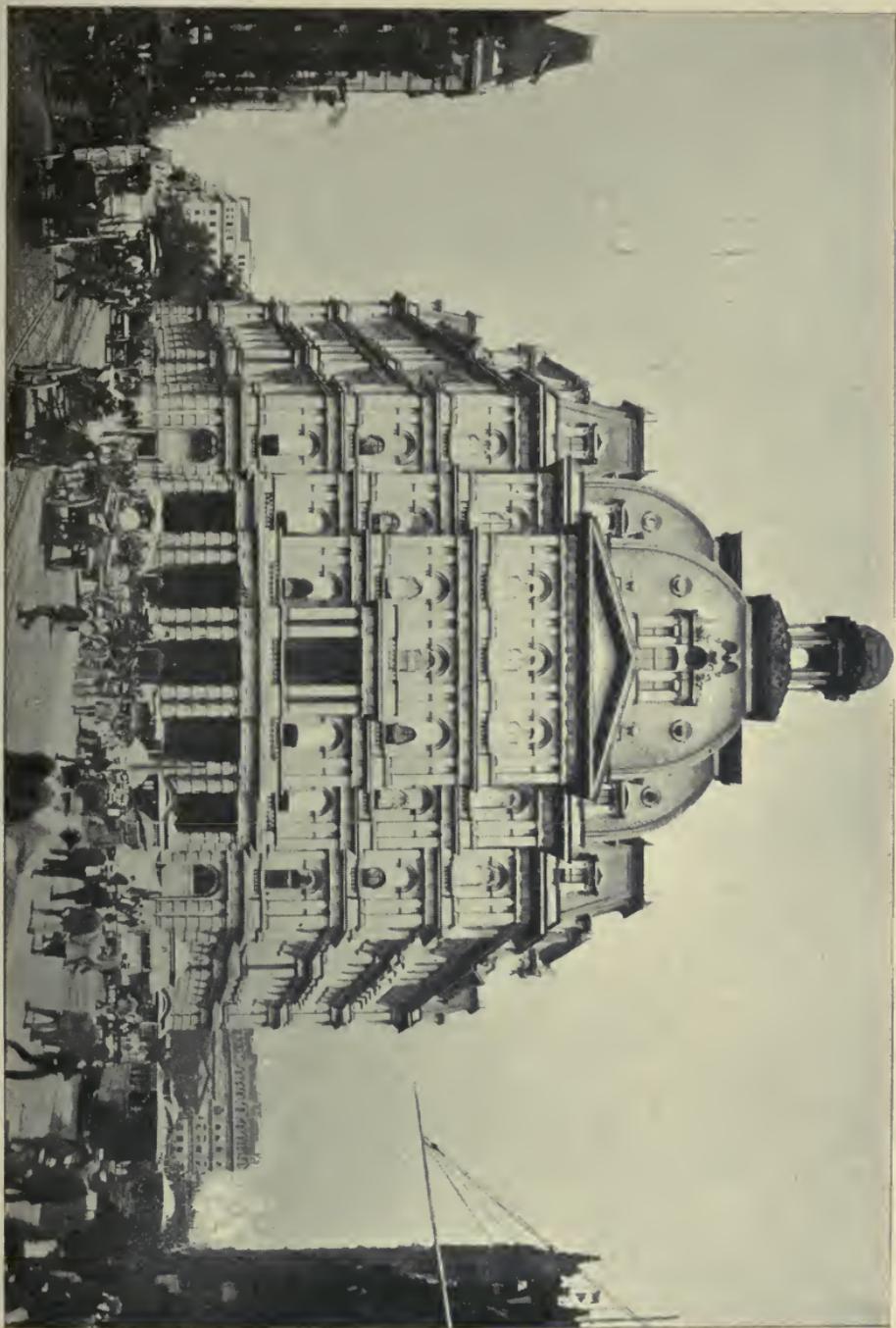
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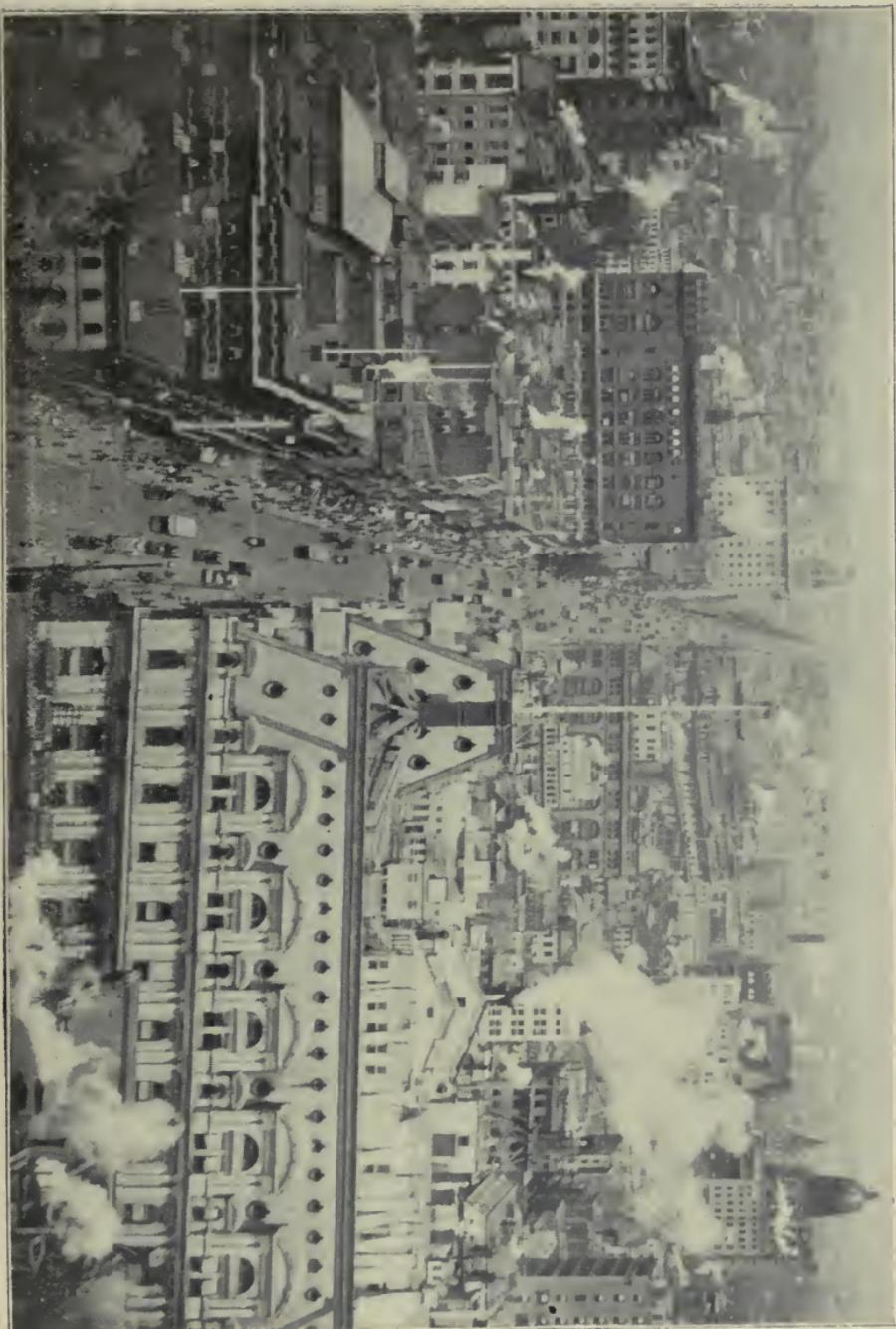


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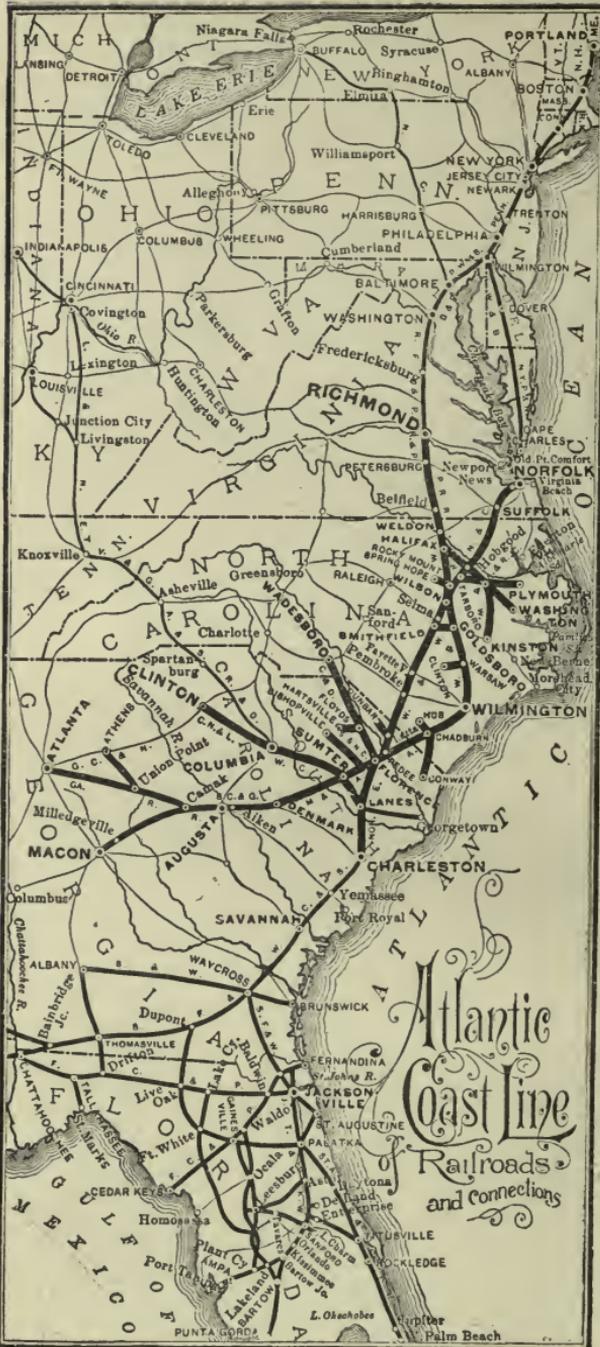


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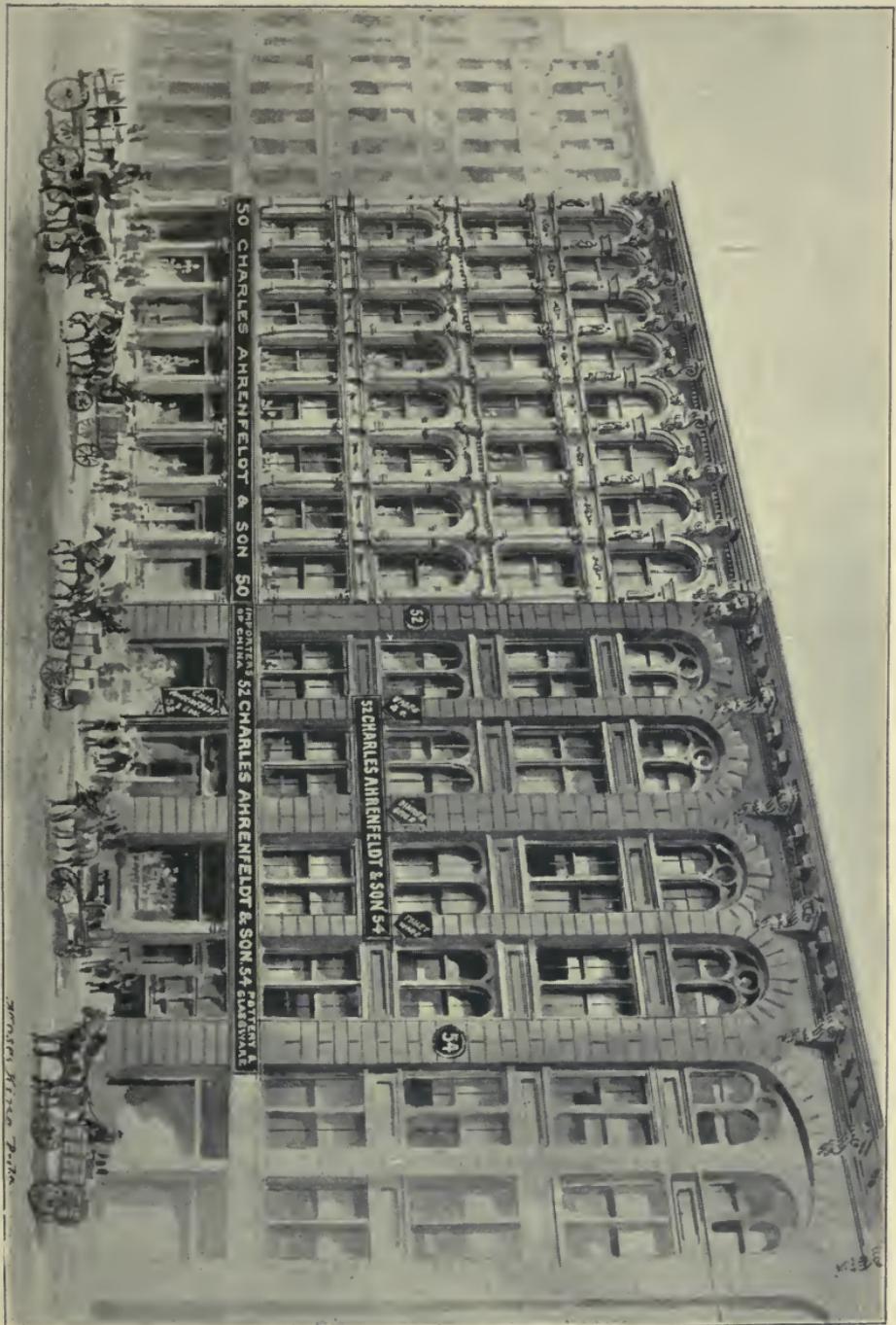
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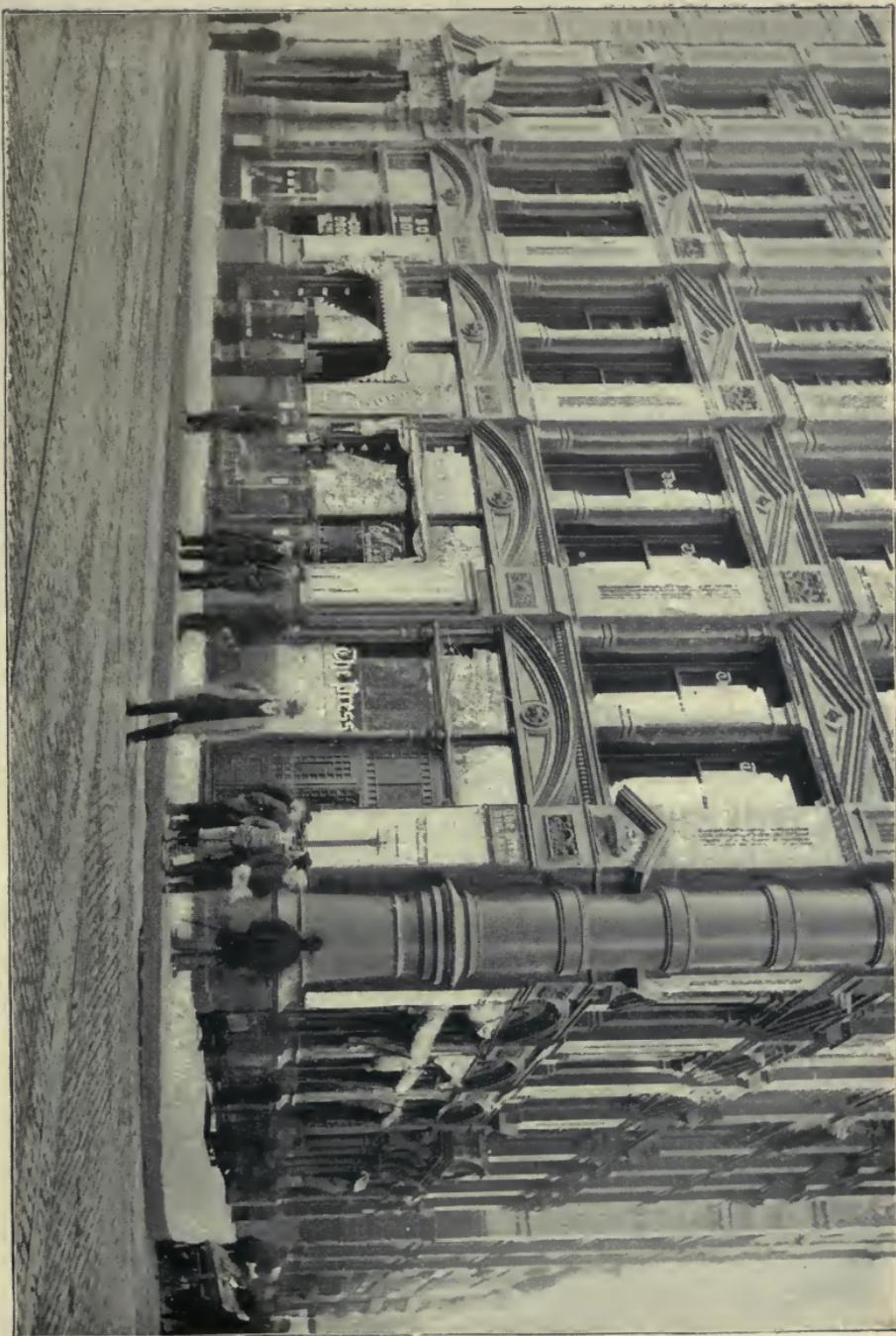
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2. THE PUBLICATIONS of the Society, consisting of books, tracts, wall-rolls, cards, and periodicals, aggregate many millions of copies. They are adapted to the use of all ages and all classes of people, and in many languages. They are of a high standard of excellence in literary merit, engravings, material and workmanship, and are sold at reasonable rates.

Some of its issues have attained a remarkably large circulation: its Bible Dictionary, 220,000 copies; Pilgrim's Progress, 453,000; Baxter's Call, 460,000; Nelson on Infidelity, 140,000; Songs for Little Ones at Home, 338,000; Peep of Day, 155,000; Dew Drops, 765,000; Daily Food, 511,000; Come to Jesus, 746,000. Many of its tracts have reached a circulation of over a million copies each. Its periodicals are seven—four in English, two in German, three for children; two weekly, five monthly, and are as follows: *American Messenger*, *Child's Paper*, *Morning Light*, *Apples of Gold*, *Light and Life*, *Deutscher Volks-freund*, and *Amerikanischer Botschafter*. In addition to its circulation by colportage and grants, and from its general depository at 10 East 23d Street, it maintains agencies or branches in Boston, Philadelphia, Rochester, Chicago, Cincinnati and San Francisco.

3. THE NEW BUILDING is upon the site occupied by the Society since its organization. The lot is nearly 100 feet square. The structure rises twenty stories from Nassau Street, with a basement and cellar below, and a tower three stories above the main roof, covering about half the area. The height to the top of the tower is 291 feet, to top of the staff rising from the tower, 307 feet. The depth of the excavation below the pavement is thirty-five feet, from which piles were driven below from ten to twenty-five feet.

The frame is of steel skeleton, lined with brick; the front wall for the first six stories is of granite, above which it will be brick and terra-cotta.

The money needed for erecting the building has been obtained by mortgaging the lot, so that the current operations of the Society will not be interrupted by this undertaking. There is good reason to hope that the gift of this ground to the Society by its founders will become the means of furnishing an endowment, which will supplement the gifts of its members and friends and be a pledge for the execution of any trusts committed to it by legacy or otherwise.



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GEORGE R. READ, REAL ESTATE AGENT.

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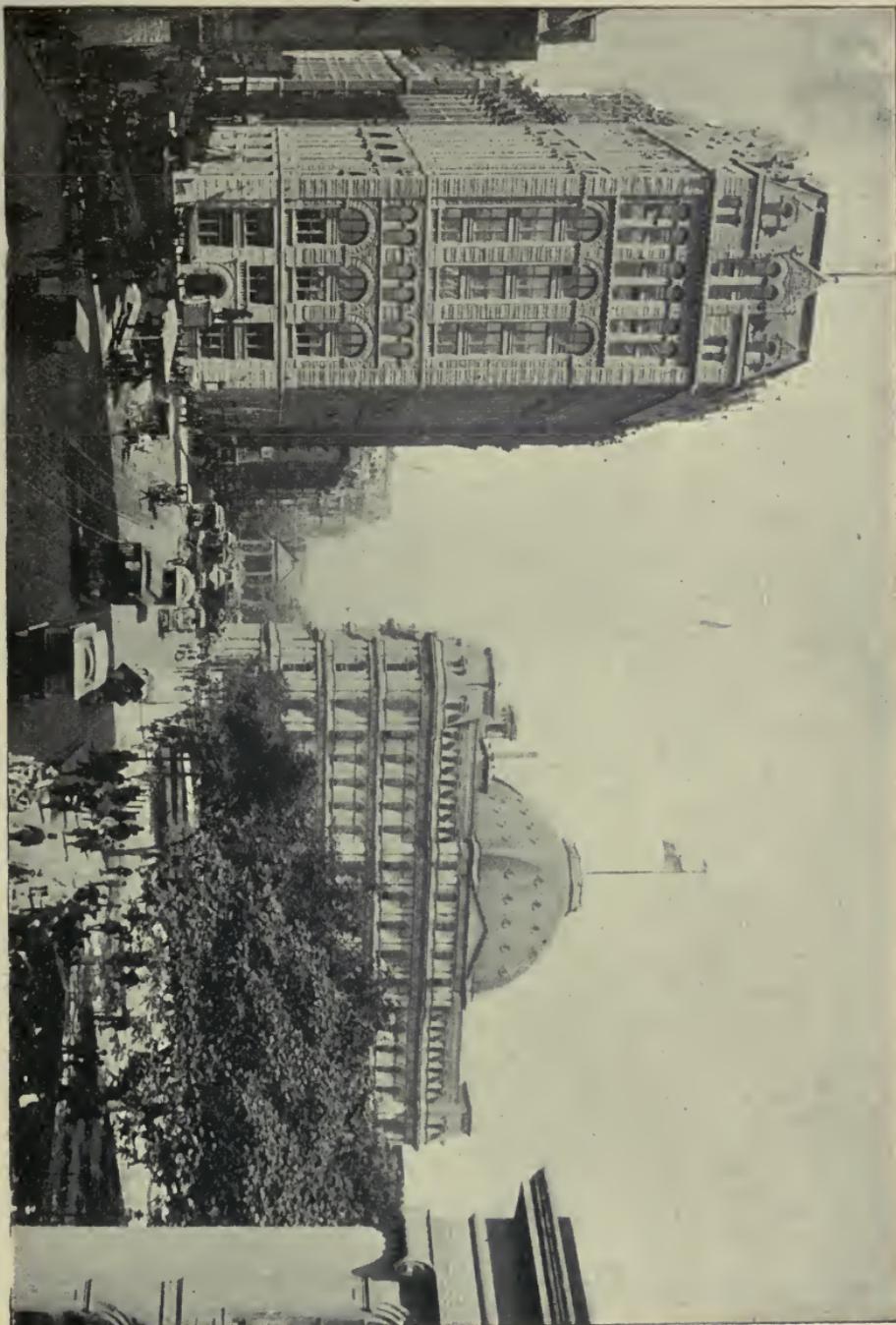
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THE TIMES

SCHULTE'S SPECIALS



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[SEE PAGE 278.]



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**CATALOGUE B.**—Illustrates and describes **Horizontal Auto-Cut-Off Engines**, and gives dimensions, power tables and 1000 references.

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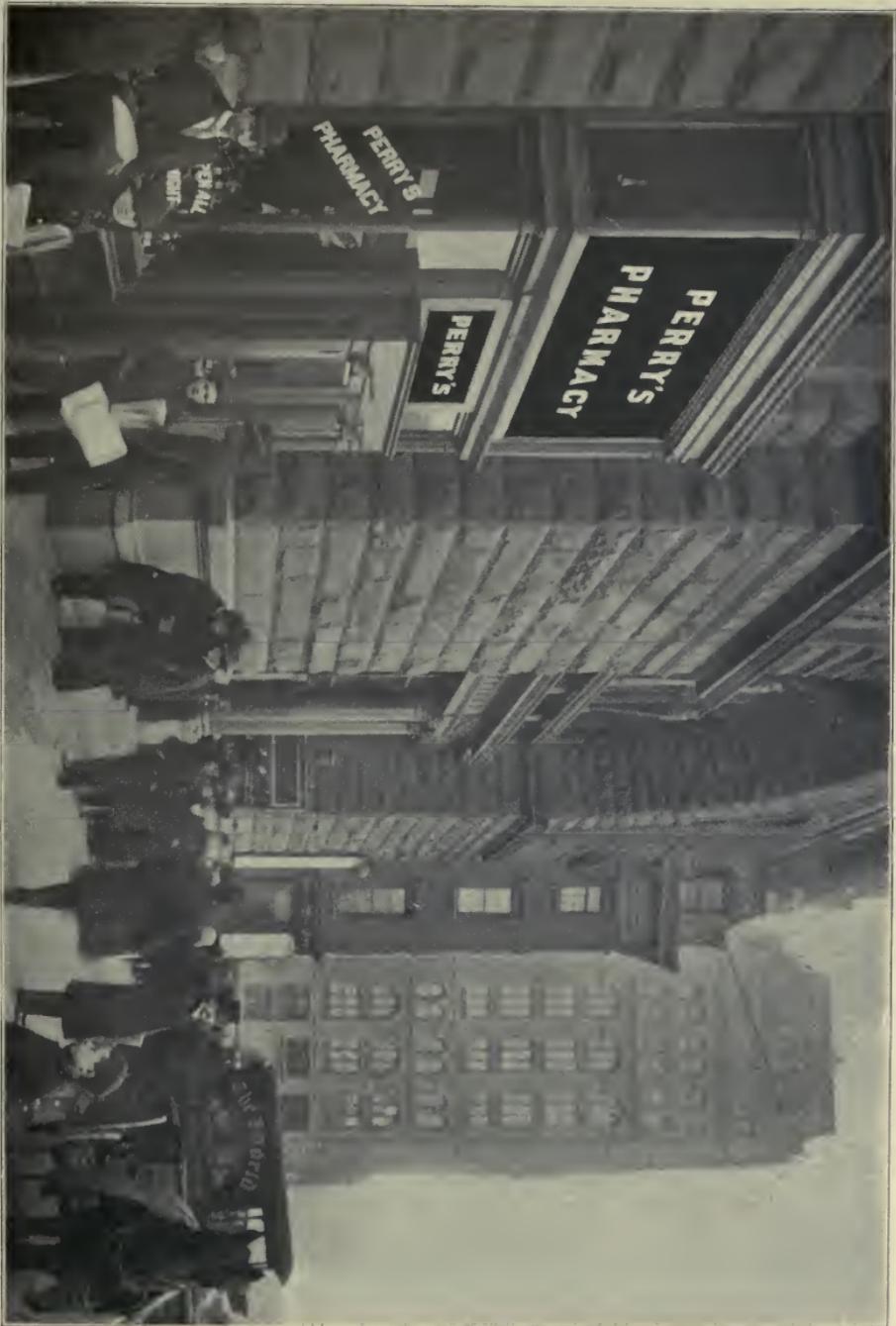
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Charles A. Schieren, the founder of the firm, was born in Rhenish Prussia, in 1842, and with his parents emigrated to this country in 1856. He had received a public school education in Germany. In his youth he assisted his father in conducting a cigar and tobacco business in Brooklyn. In 1864, as clerk he entered the service of Philip F. Pasquay, leather belting manufacturer of New York. By virtue of energy and close application he soon mastered the details of the business, and he became the manager of the establishment, on the death of his employer, in 1866. Two years later, with limited means, he set up his own establishment. In 1887 Mr. Schieren admitted as partner F. A. M. Burrell, who had been in his service as clerk for ten years. The firm has branch houses in Chicago, Boston and Philadelphia, and the products of its factory are shipped to all parts of the civilized world. Mr. Schieren was elected Mayor of Brooklyn by 33,000 majority in Nov. '93 for two years. He was one of the founders of the Hide and Leather National Bank, and is now its Vice-President.

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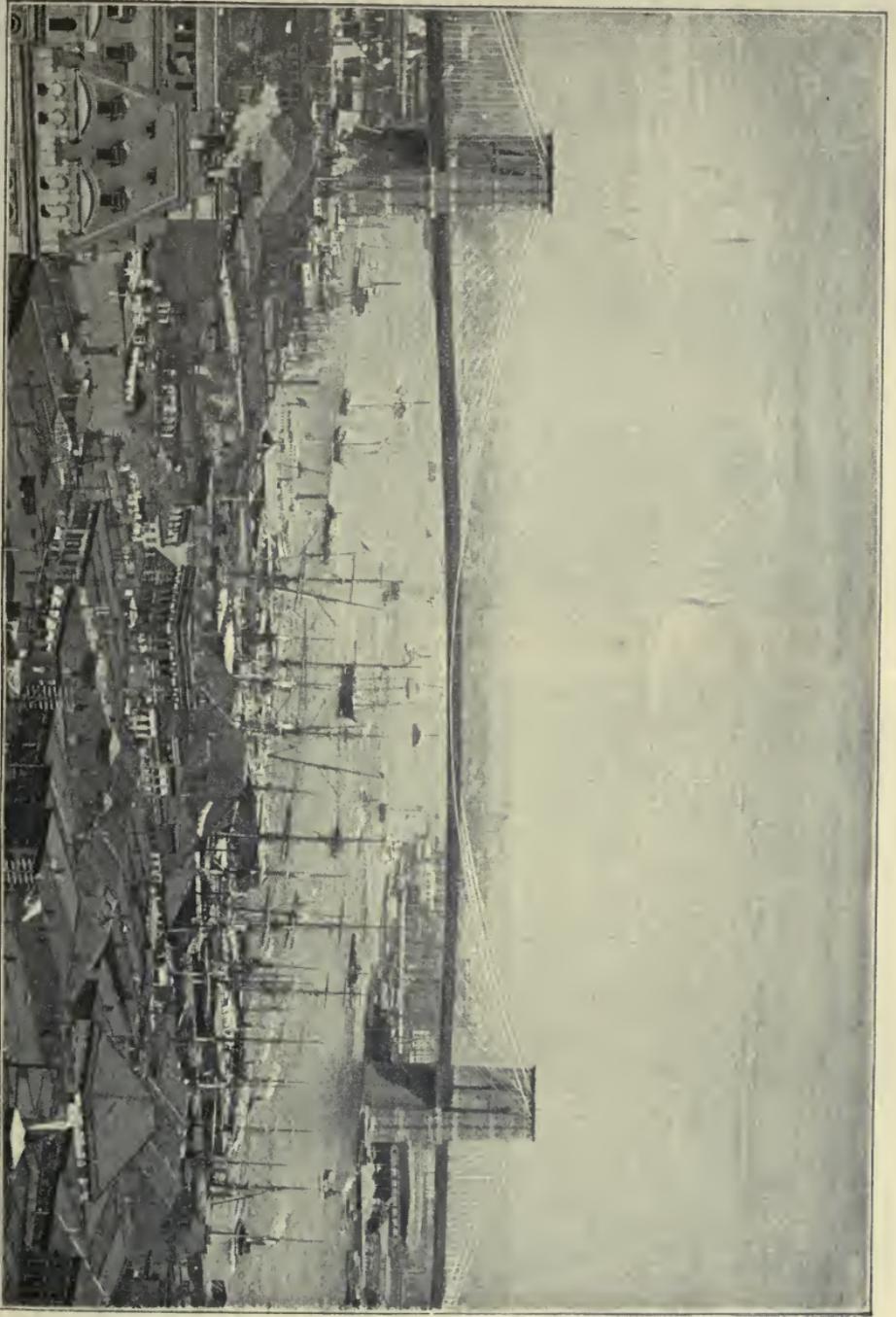
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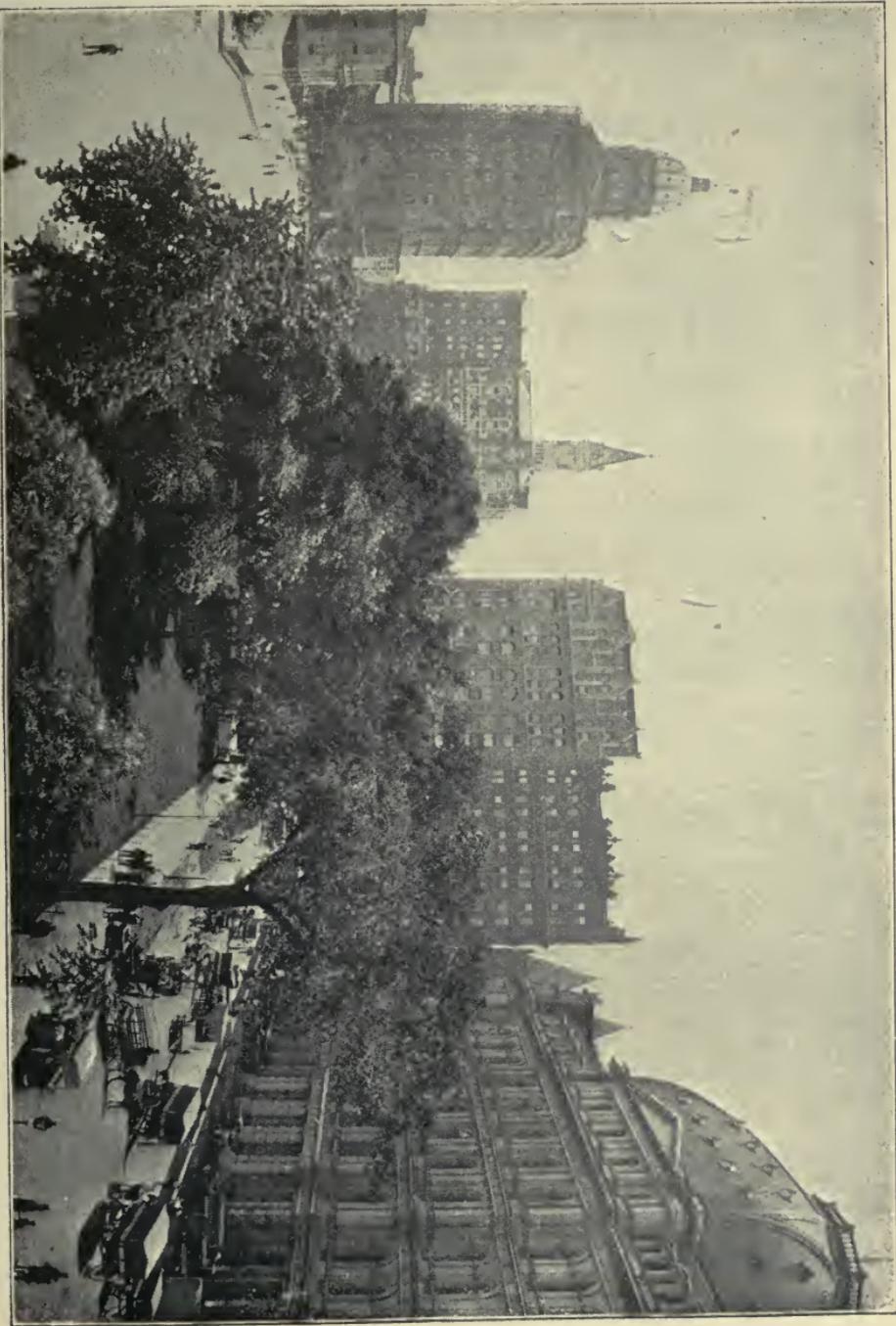
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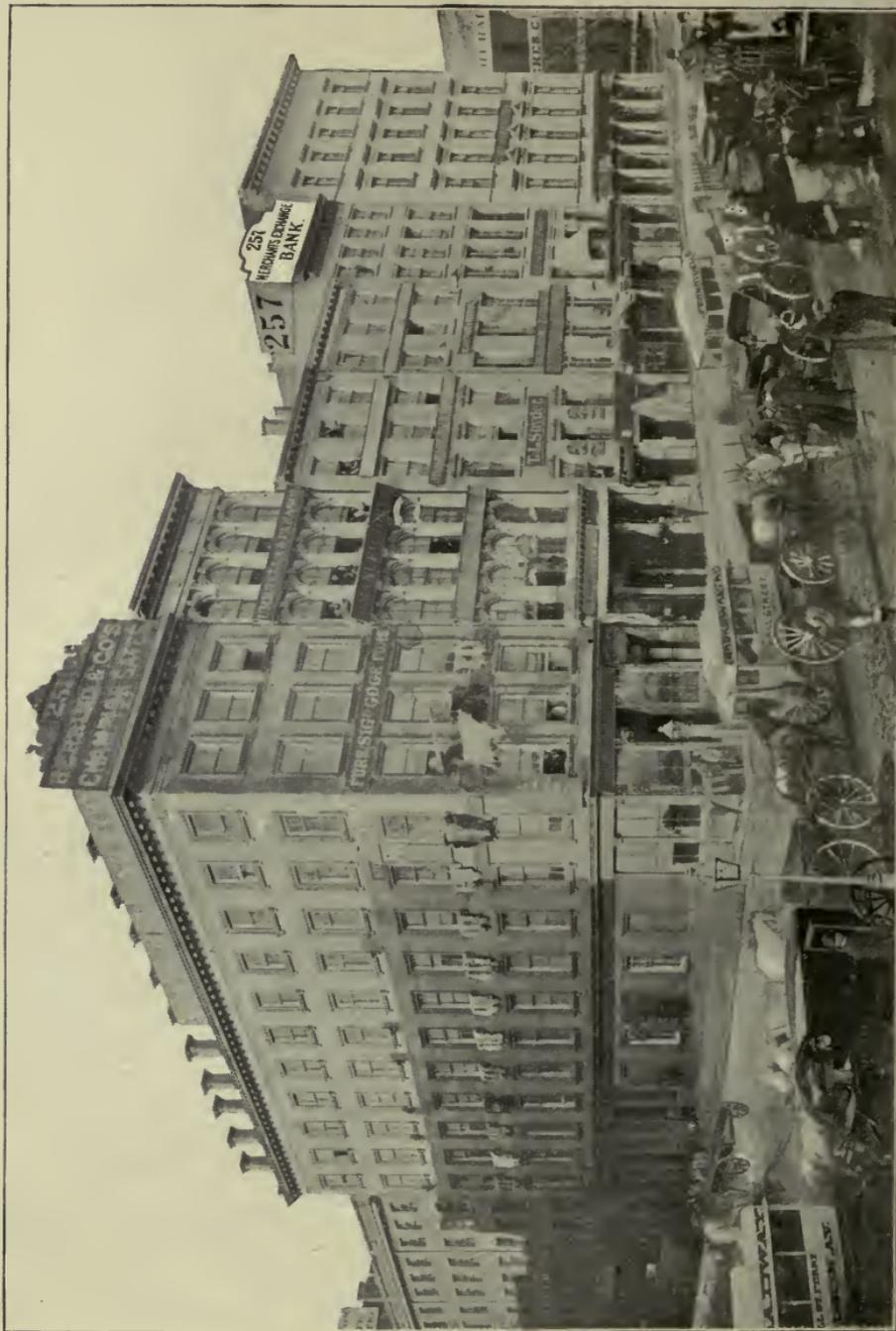
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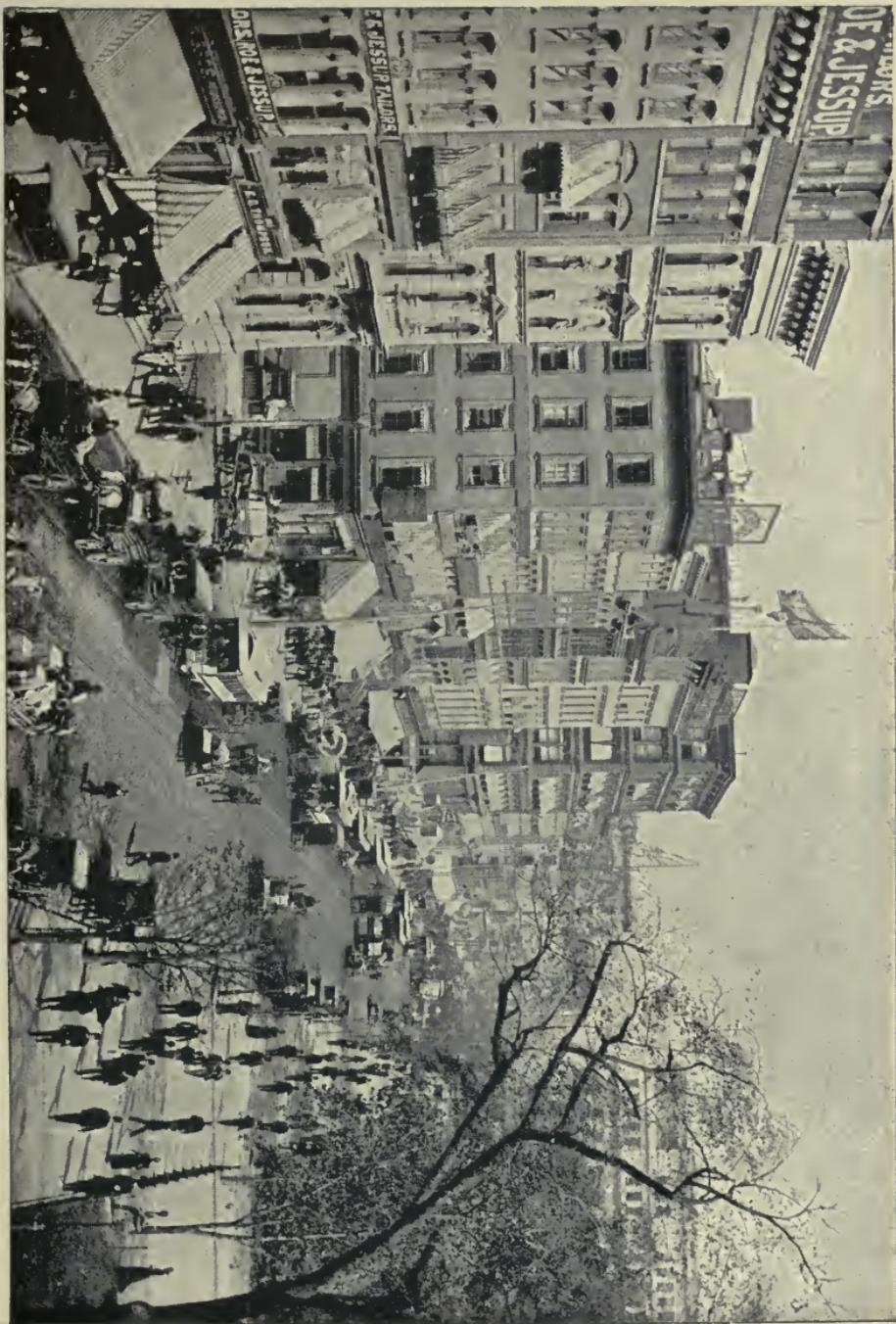
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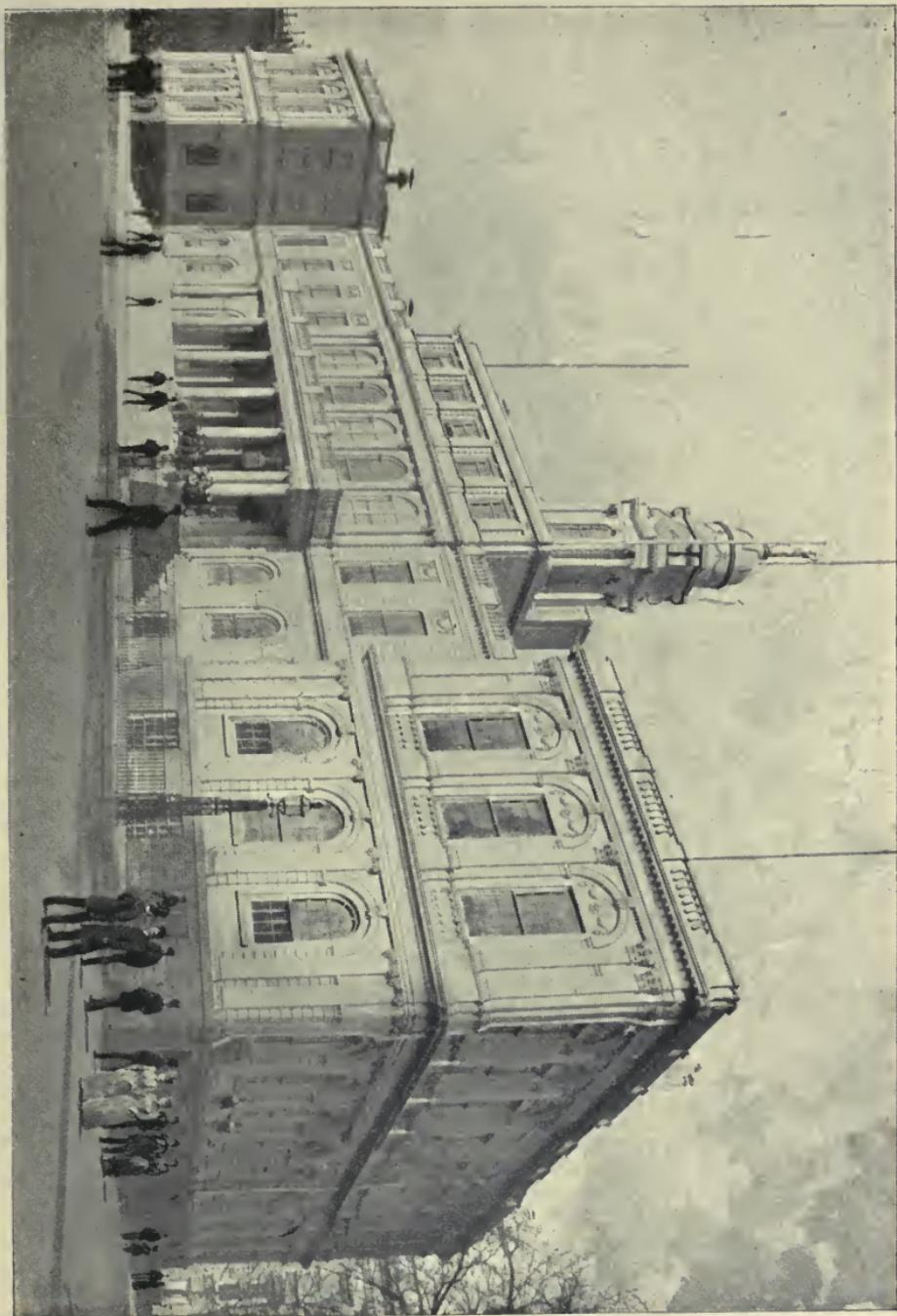


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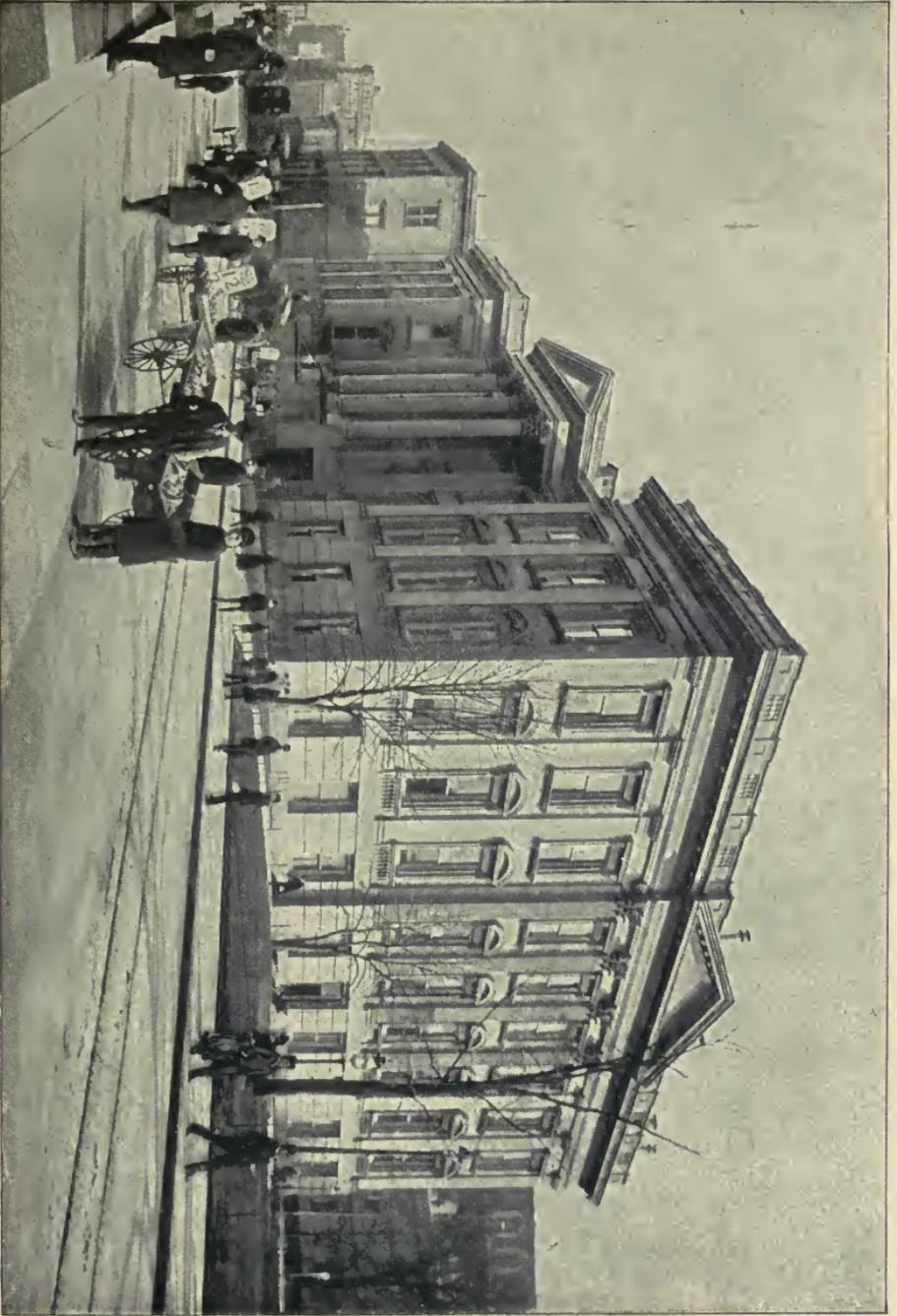
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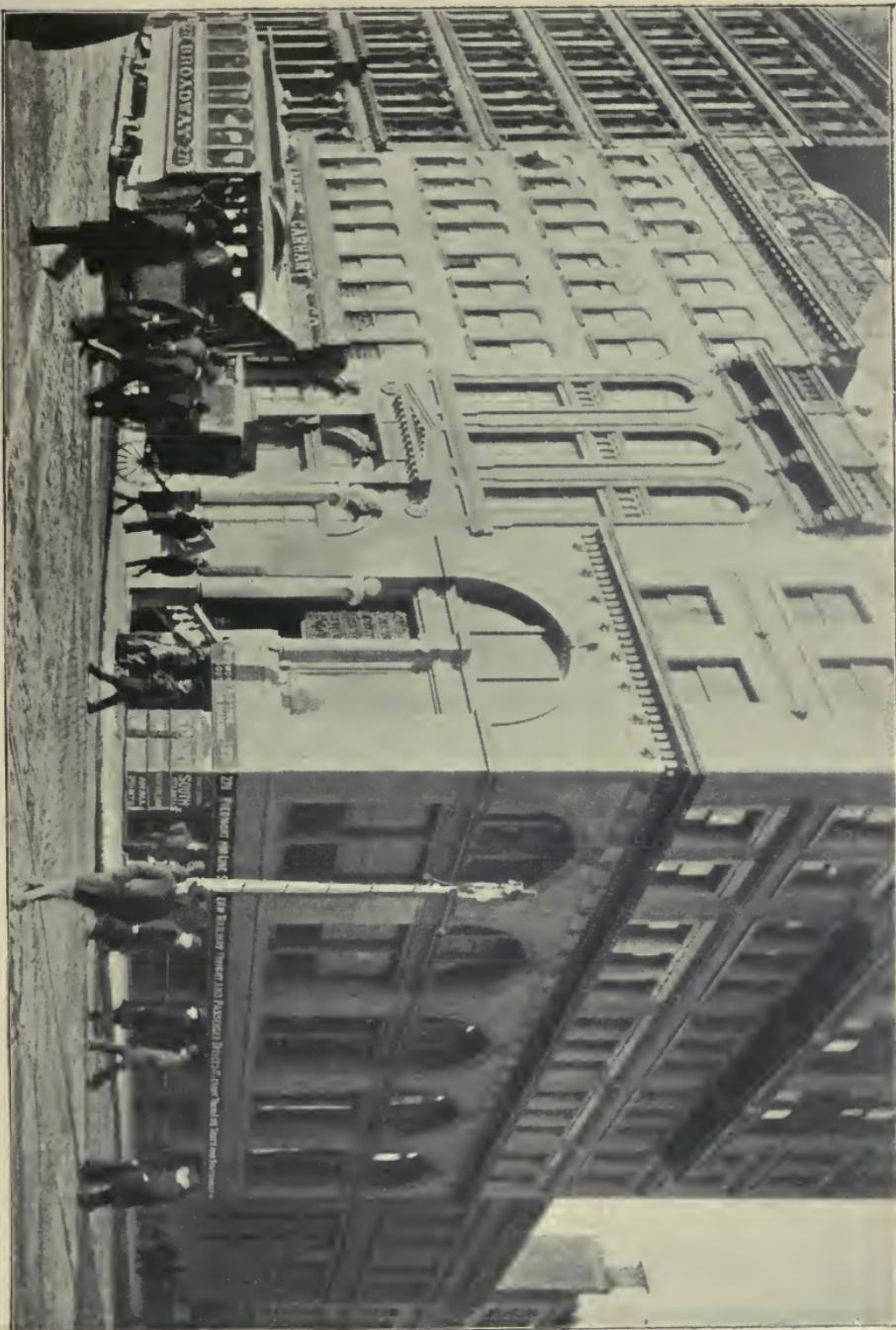
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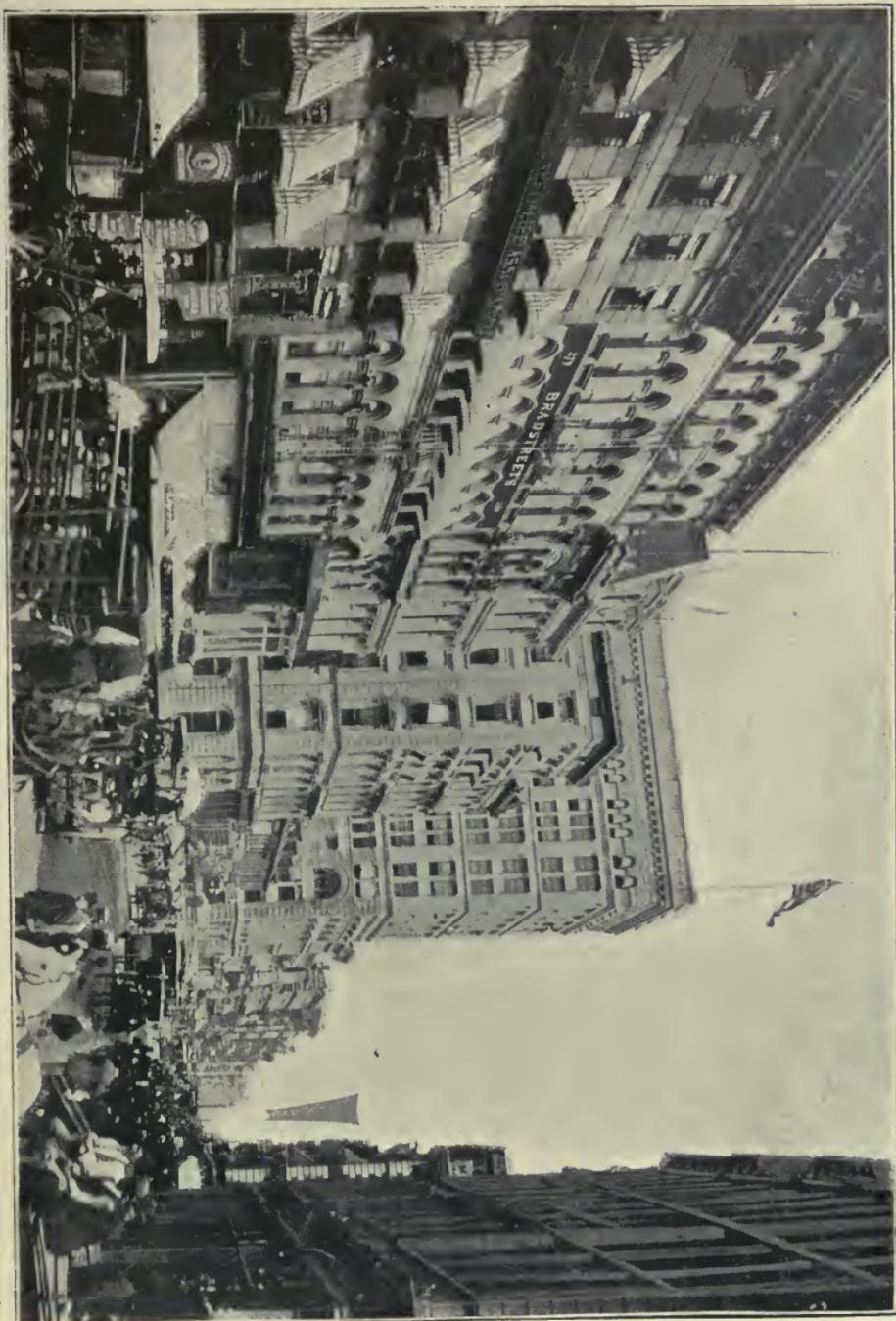
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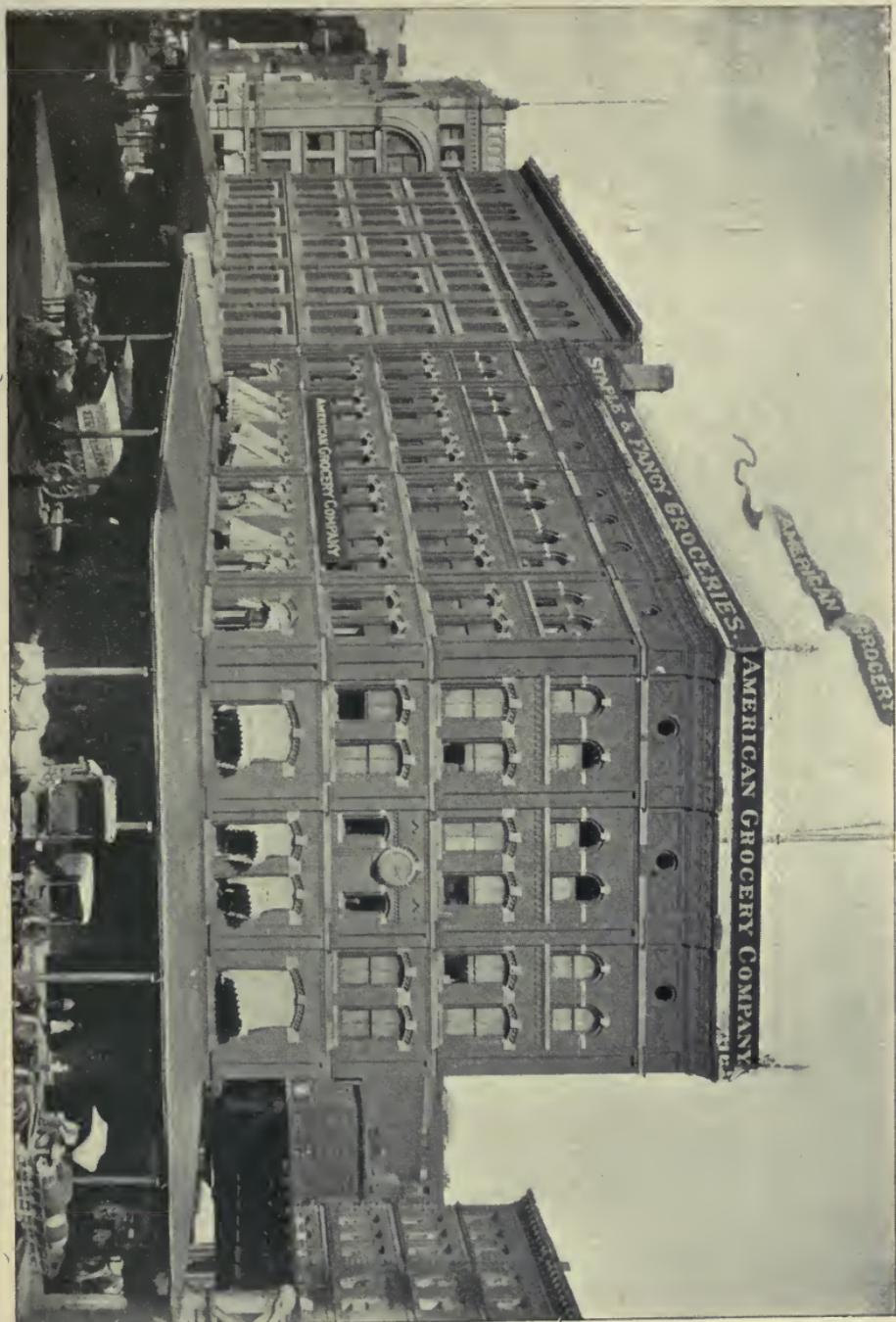
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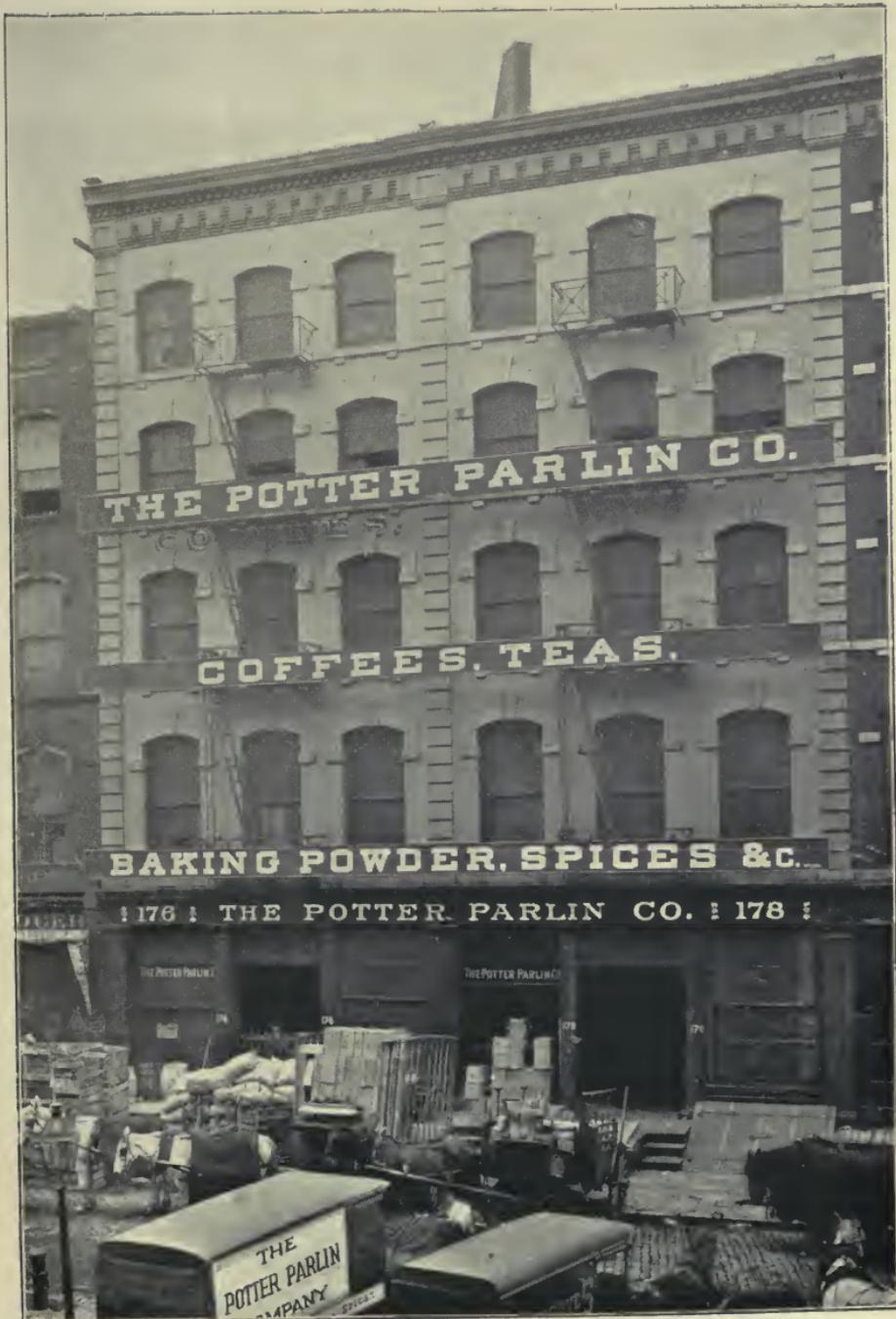
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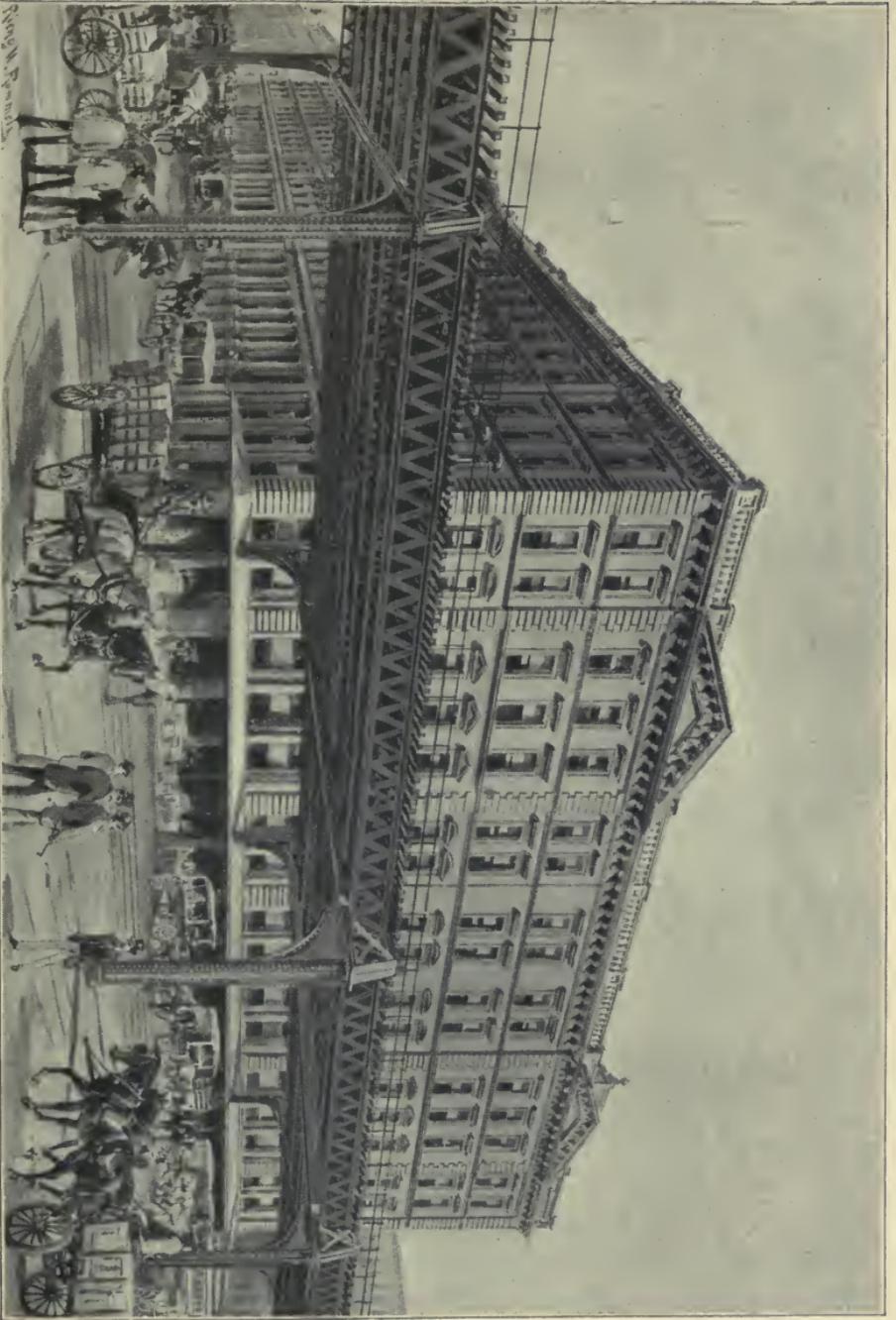
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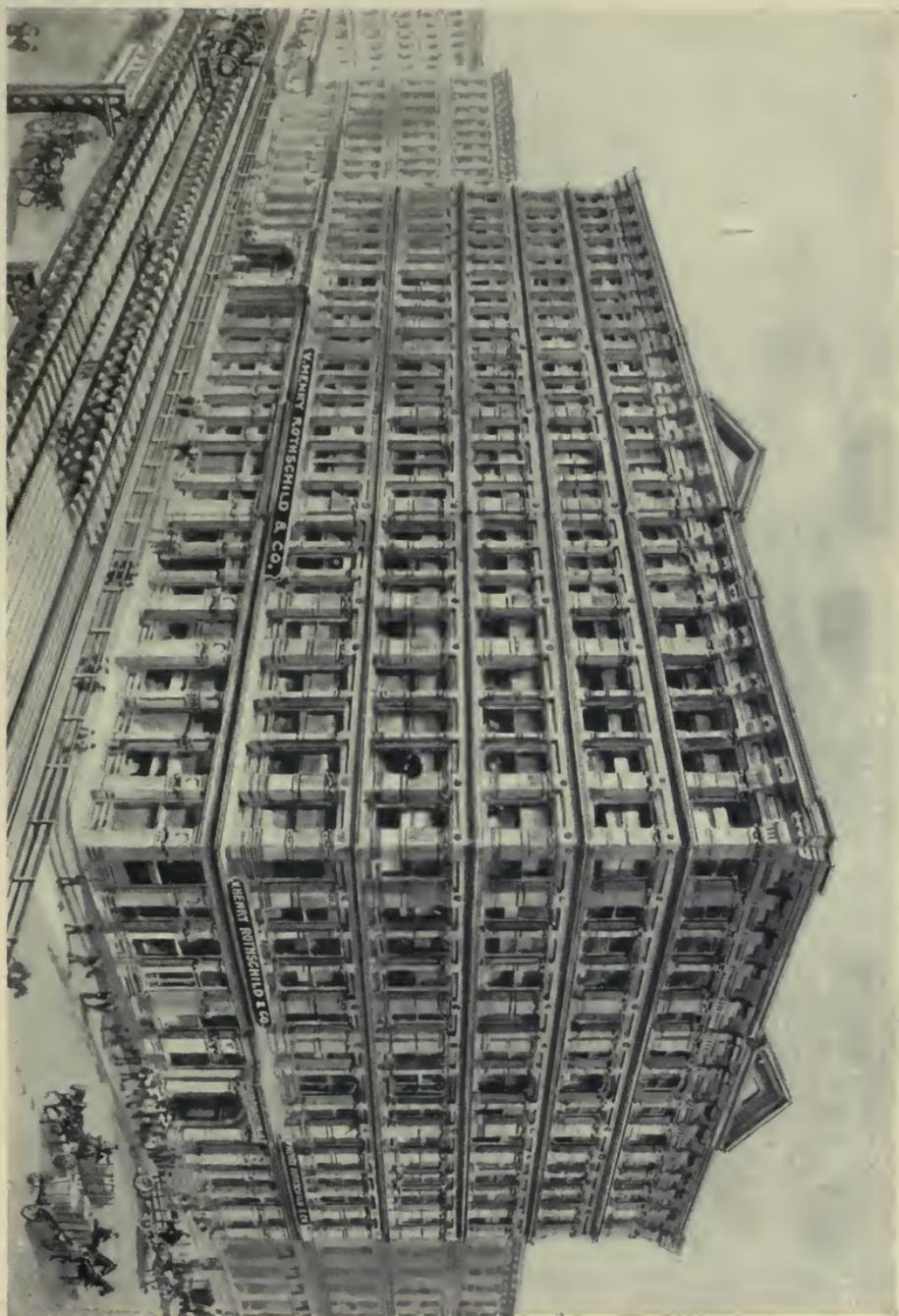
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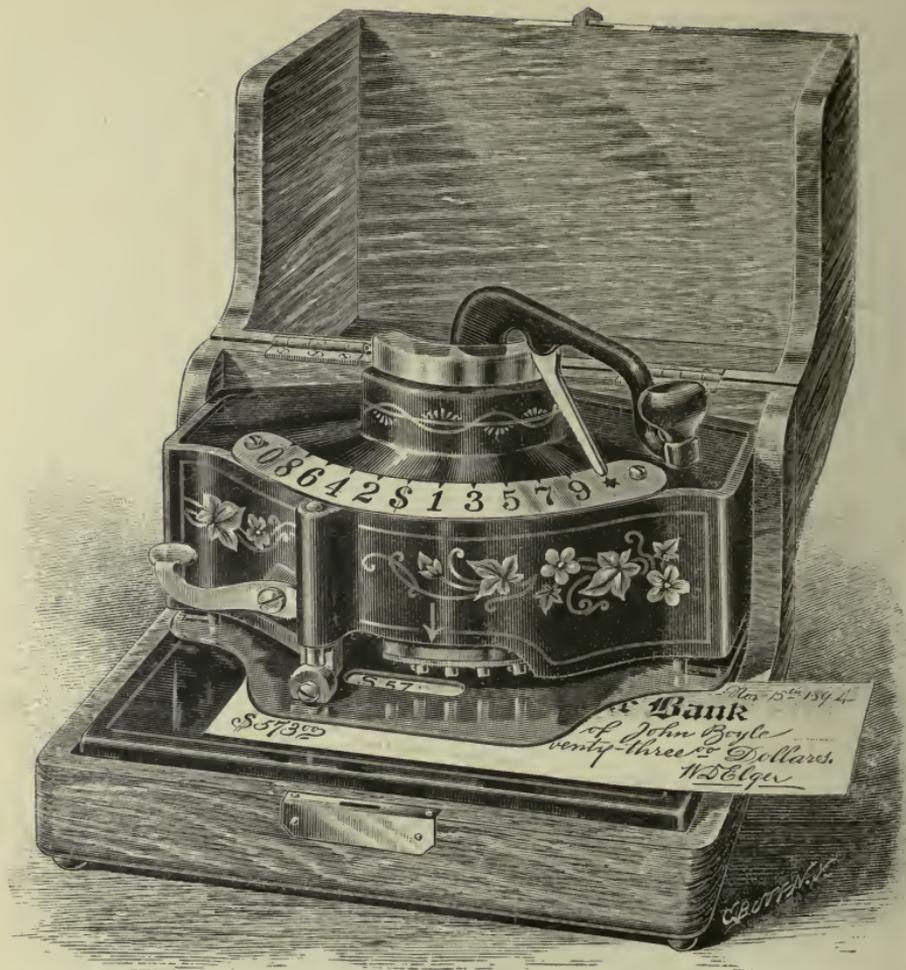
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Wholesale Dry Goods Merchants.

[Reprinted from "KING'S HANDBOOK OF NEW YORK CITY."]

**T**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 H. 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 east side of Broadway, between Pearl and Worth Streets, is in the midst of the great wholesale dry-goods 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, woolens, 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 customers—a fact which, judging from their constantly growing business, the trade appreciate.

## TEFFT, WELLER & CO.,

320, 322, 324, 326, 328 and 330 Broadway, East Side,  
between Pearl and Worth Streets.



TEFFT, WELLER & CO., WHOLESALE DRY GOODS.

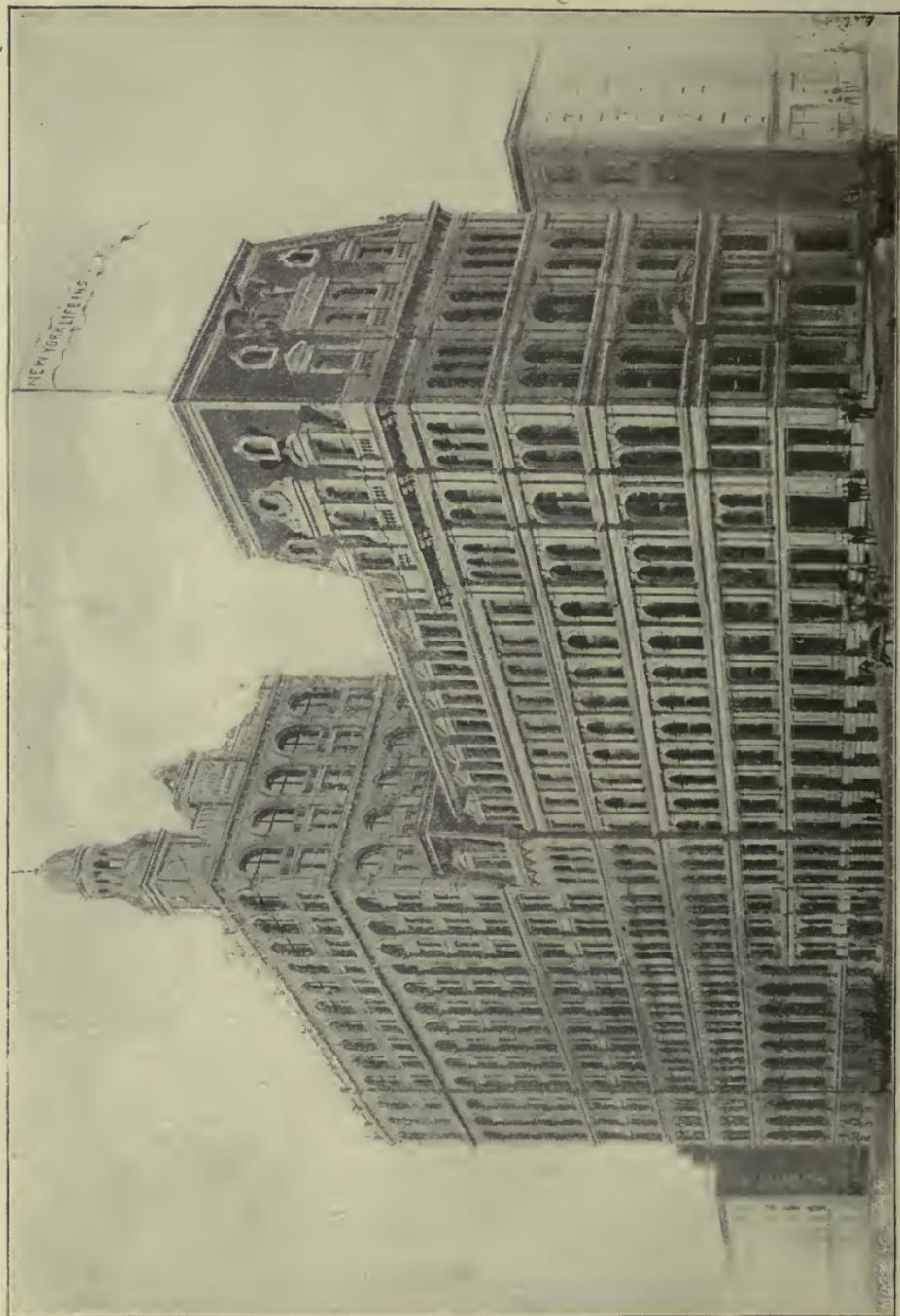
Nos. 320, 322, 324, 326, 328 AND 330 BROADWAY, EAST SIDE, BETWEEN PEARL AND WORTH STREETS.



GARNER & CO., DRY GOODS COMMISSION.  
No. 10 WORTH STREET, SOUTH SIDE, BETWEEN HUDSON STREET AND WEST BROADWAY.



SMITH, HOGG & GARDNER, DRY GOODS COMMISSION.  
MERCANTILE REAL ESTATE CO'S BUILDING, 115 AND 117 WORTH STREET, CORNER OF ELM STREET.



THE NEW-YORK LIFE INSURANCE COMPANY.  
BROADWAY, SOUTHEAST CORNER OF LEONARD STREET. VIEW SHOWING RECENT ADDITION AT ELM STREET.



THE NEW-YORK LIFE INSURANCE COMPANY.

BROADWAY, SOUTHEAST CORNER OF LEONARD STREET. VIEW SHOWING PROPOSED NEW FRONT ON BROADWAY.

Established 1864. = = = = Incorporated 1889.

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128, 130 AND 132 WHITE STREET, NEW YORK.  
FACTORY: 42 AND 44 MOTT STREET,

Manufacturers of and Dealers in

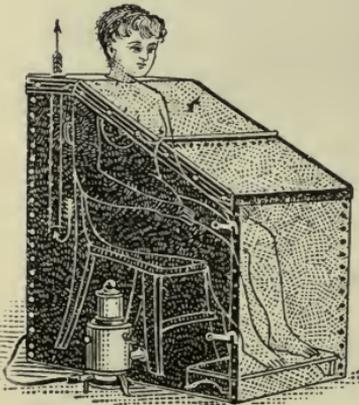
## Plumbers' Steam and Gas Fitters' Supplies.

BRASS FOUNDERS, LEAD PIPE MANUFACTURERS.  
PATENTEES OF THE IMPROVED COMBINATION  
NEEDLE BATHS.

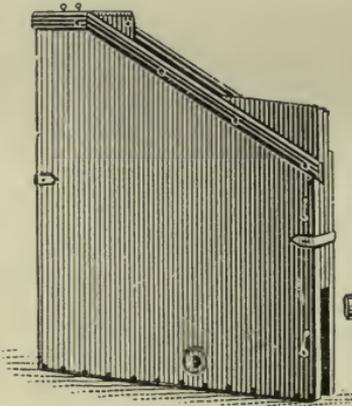
*Also Manufacturers of*

## The Improved Home Turko-Russian Folding Bath Cabinet.

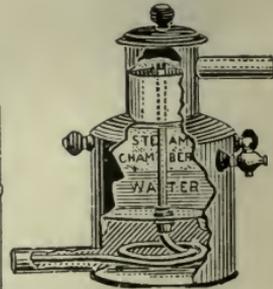
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BATH CABINET OPEN.



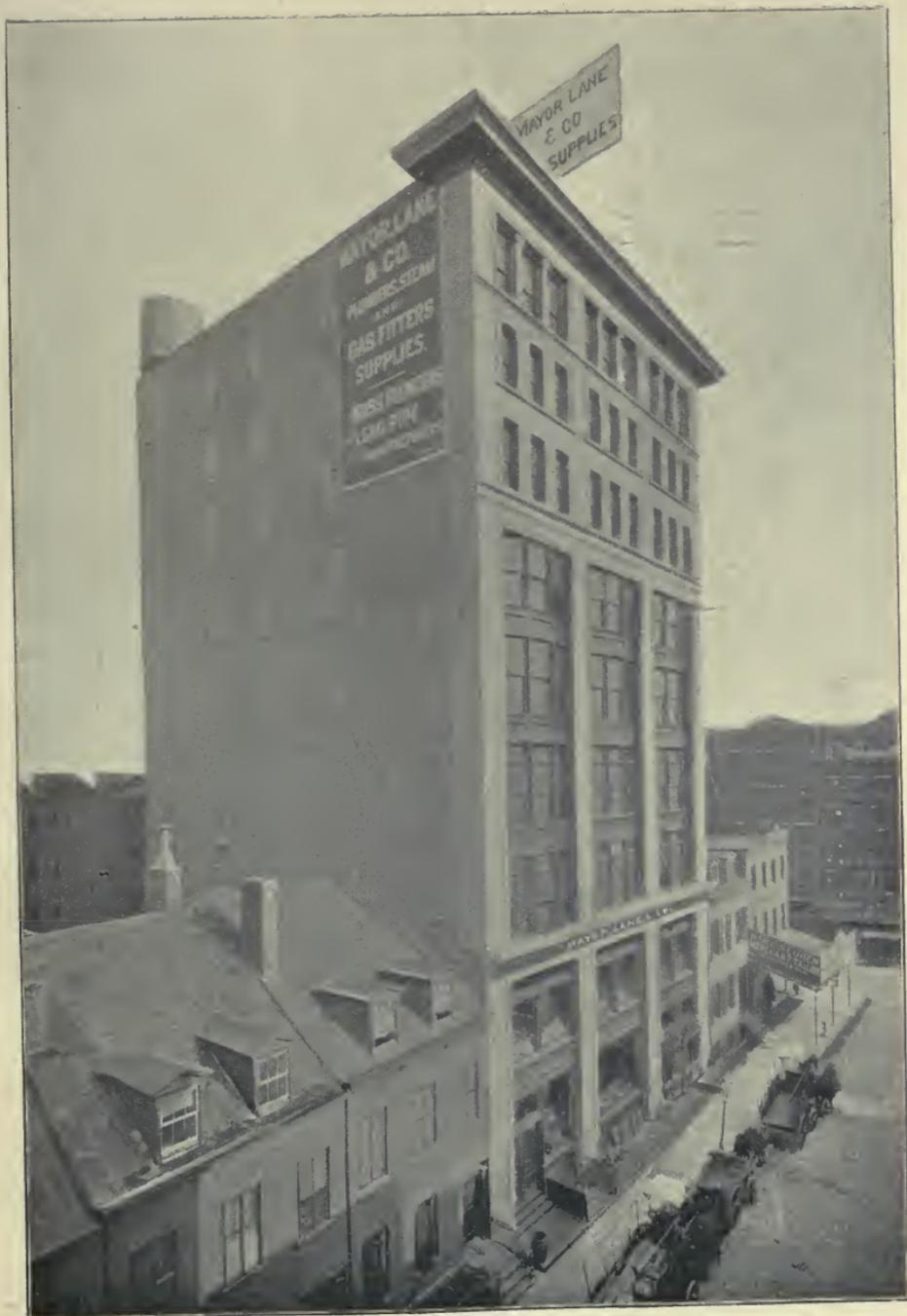
BATH CABINET CLOSED.



GENERATOR AND  
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. . . **Manufacturers of Douches, Sprays and Bathing Appliances** . . .

*SEND FOR DESCRIPTIVE CIRCULAR.*



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H. H. NAZRO, Cashier.

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PERFUMERY, BAGS and BELTS,  
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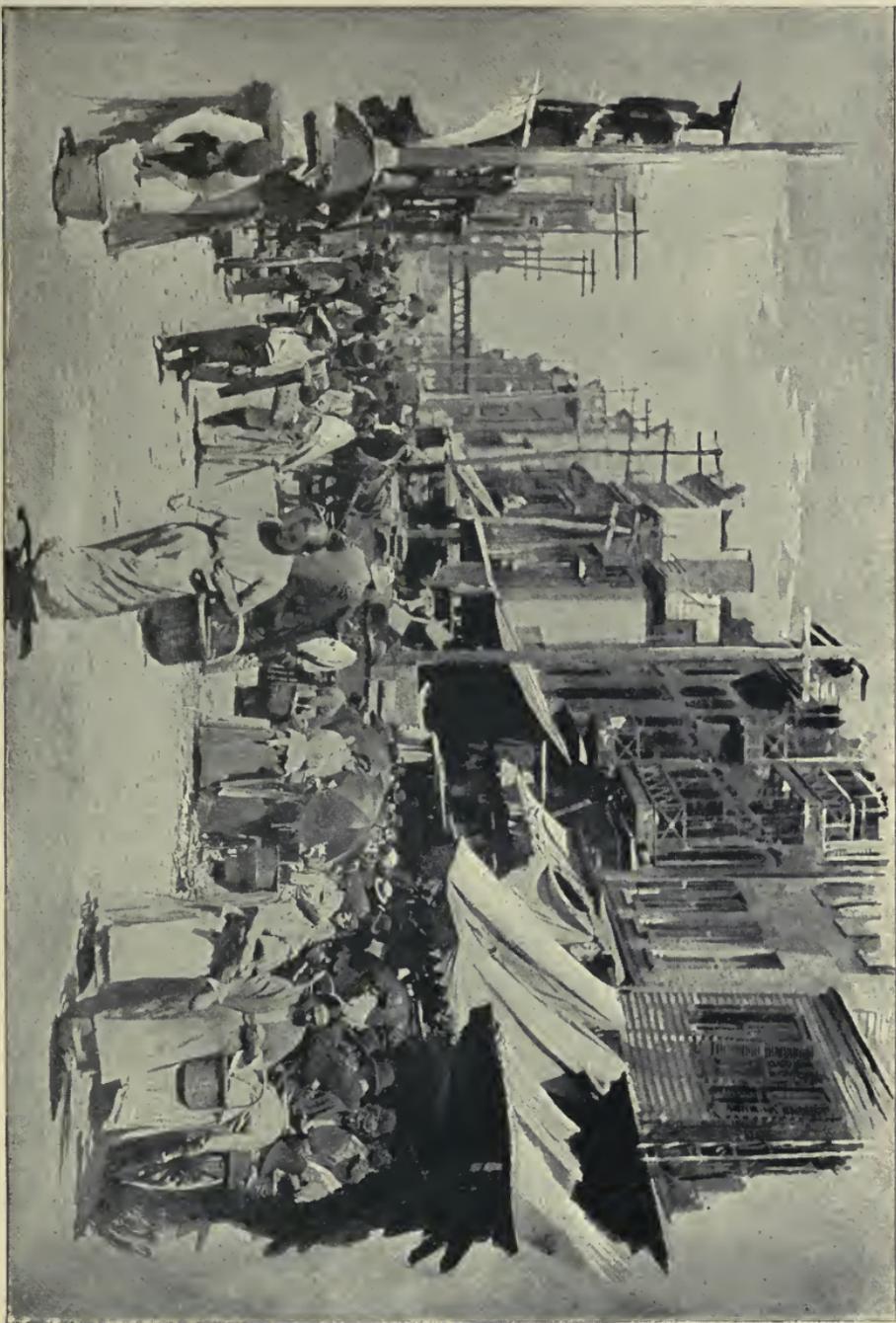
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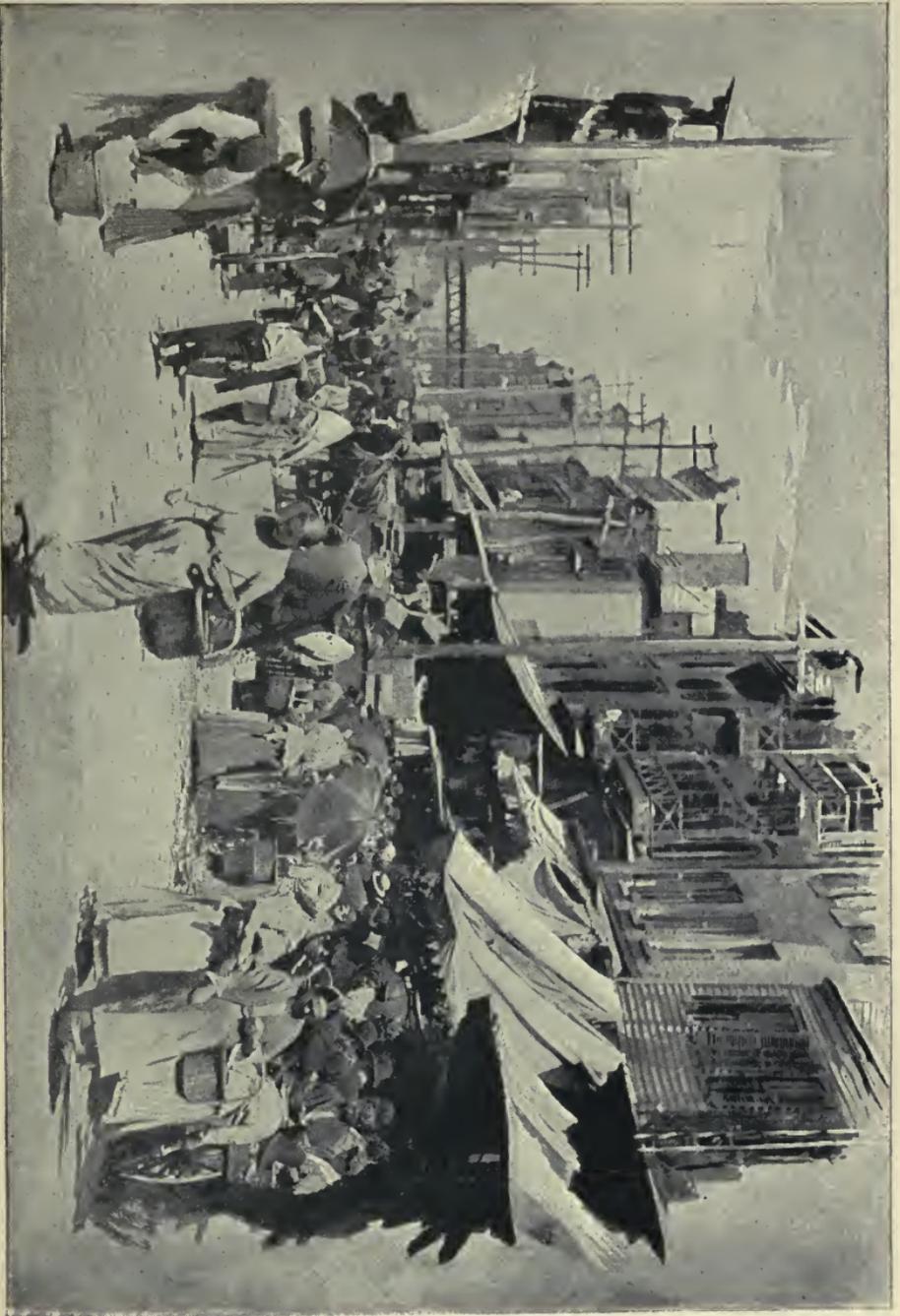
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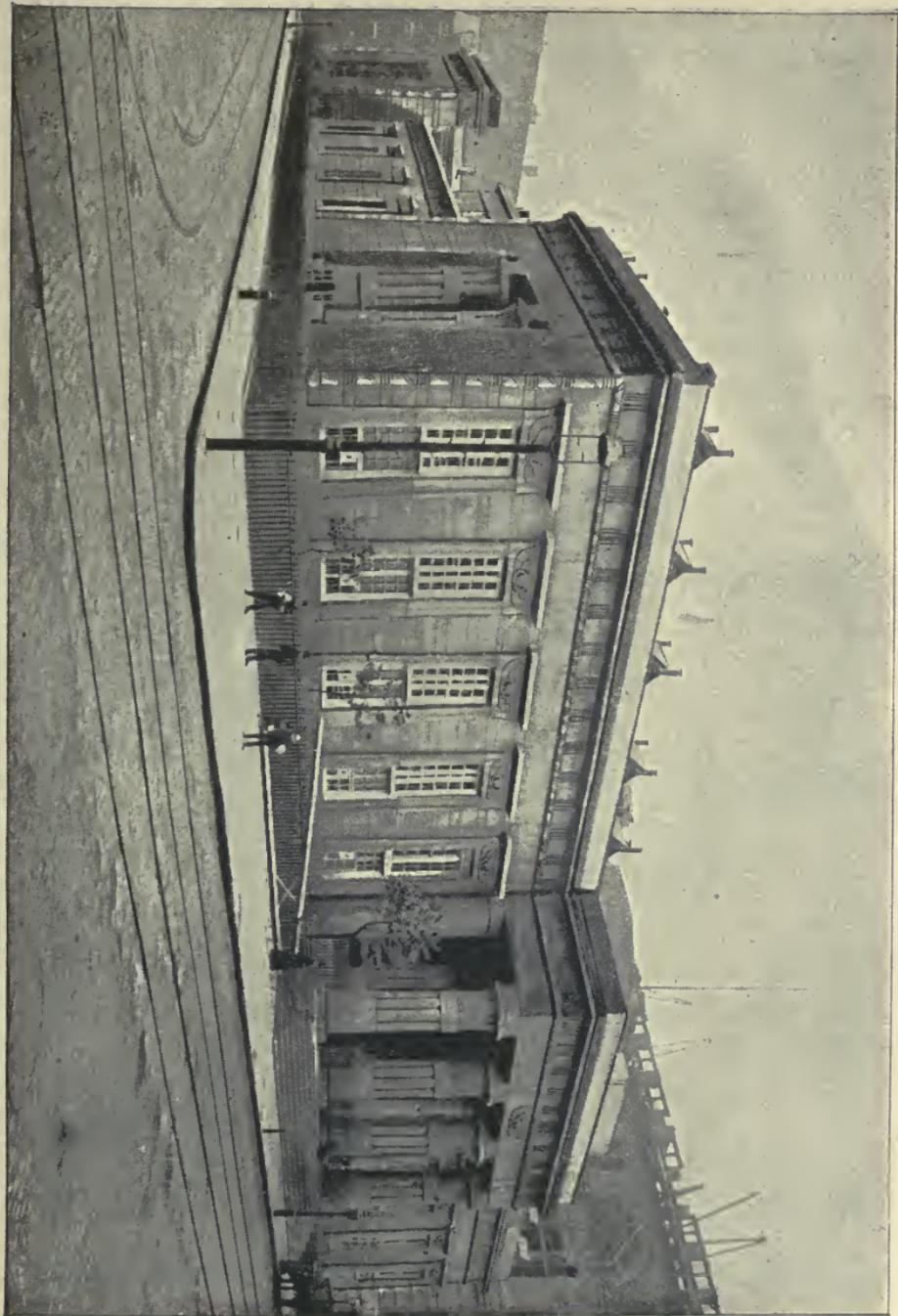


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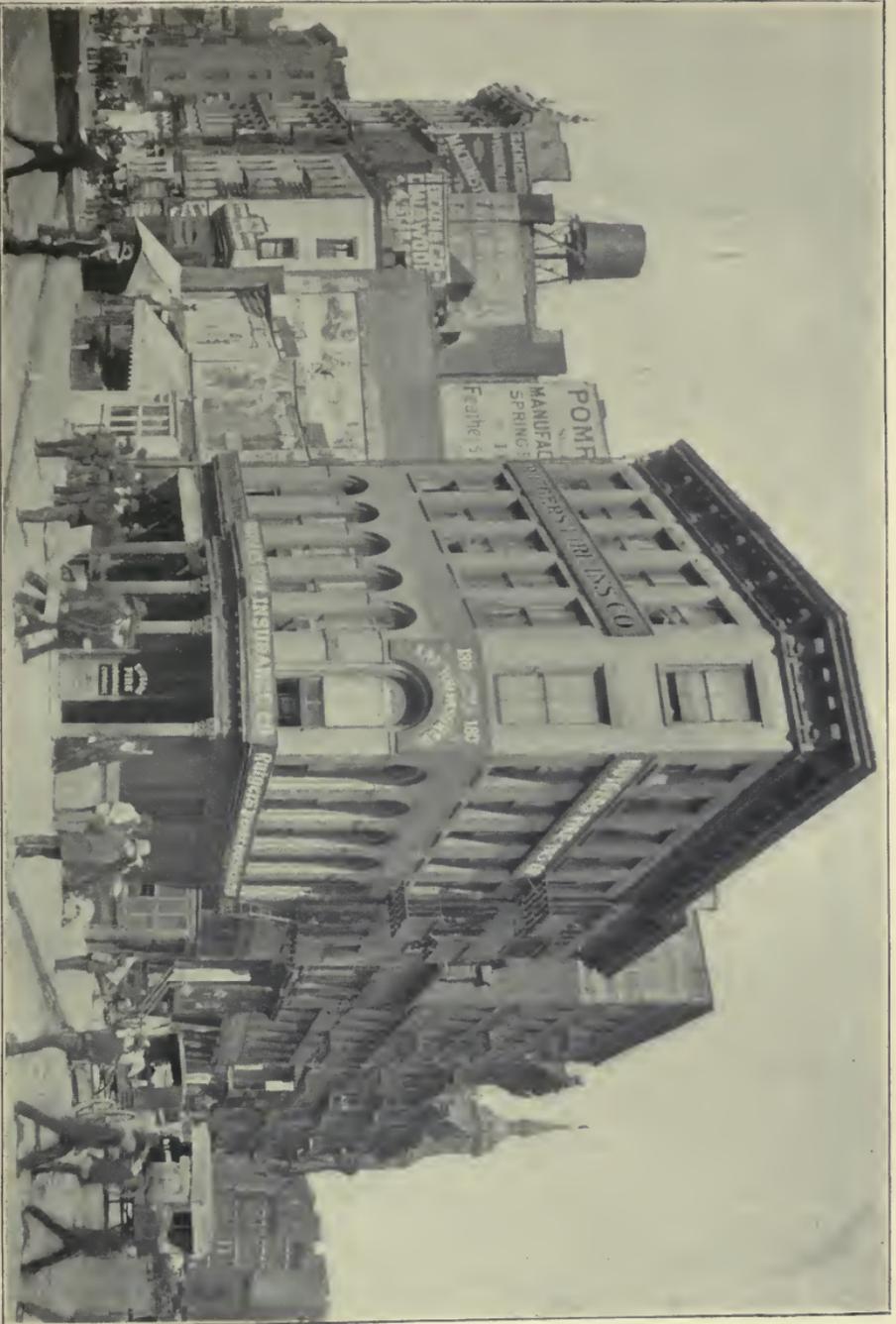
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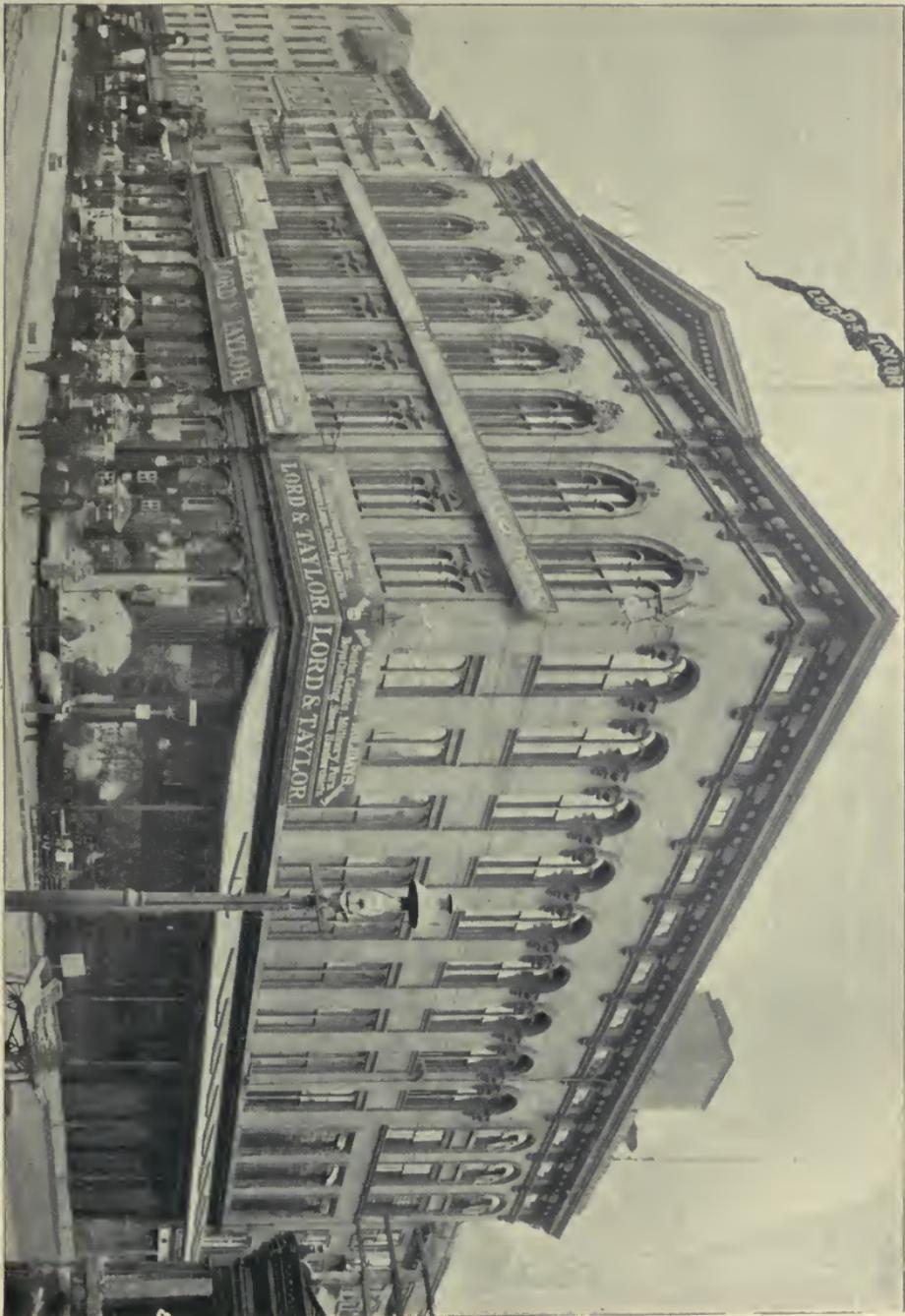
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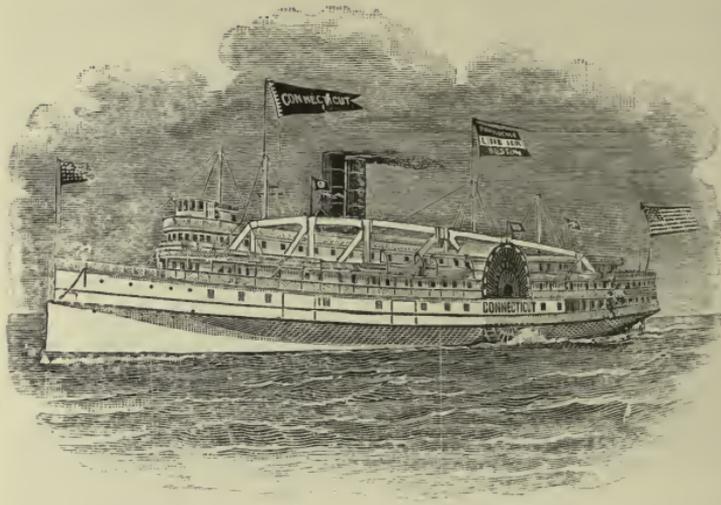
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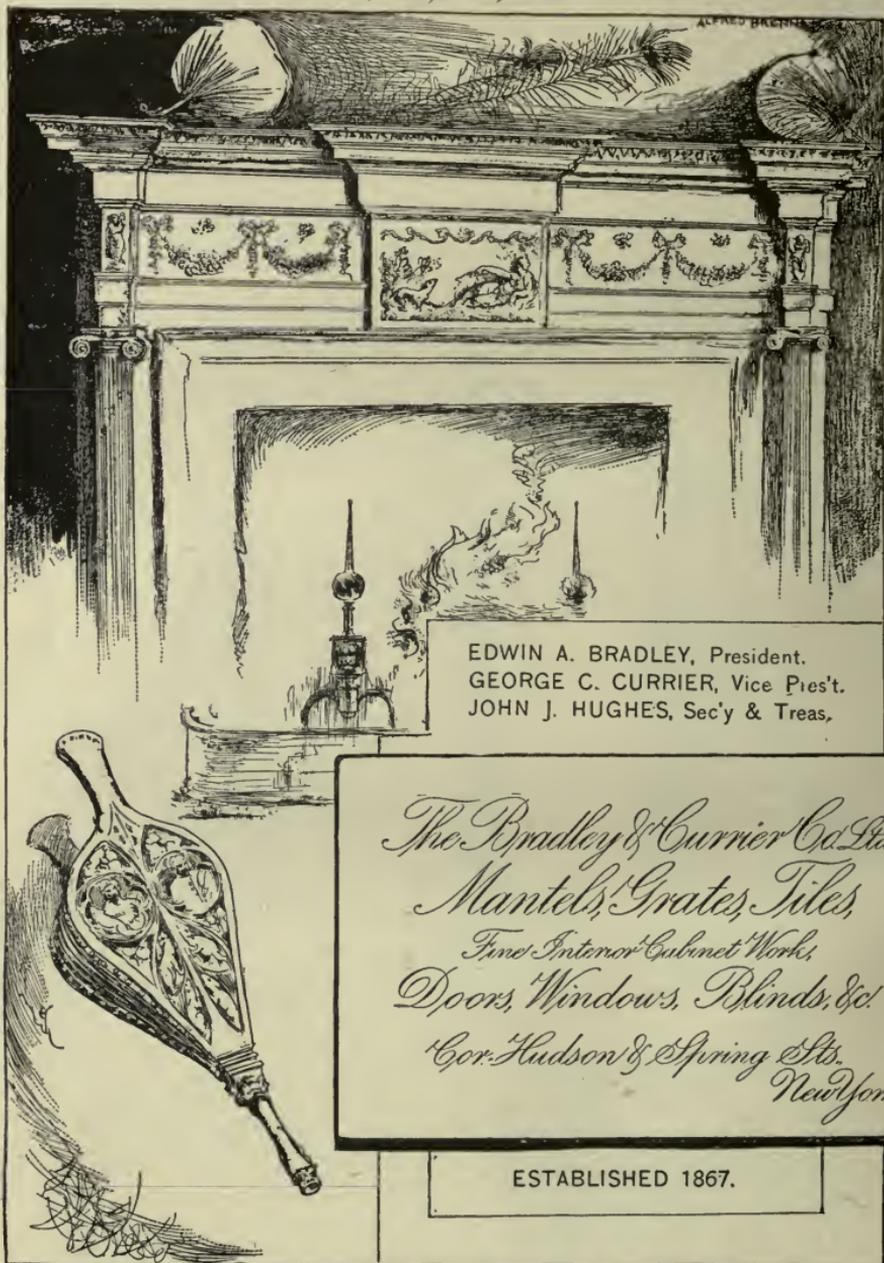
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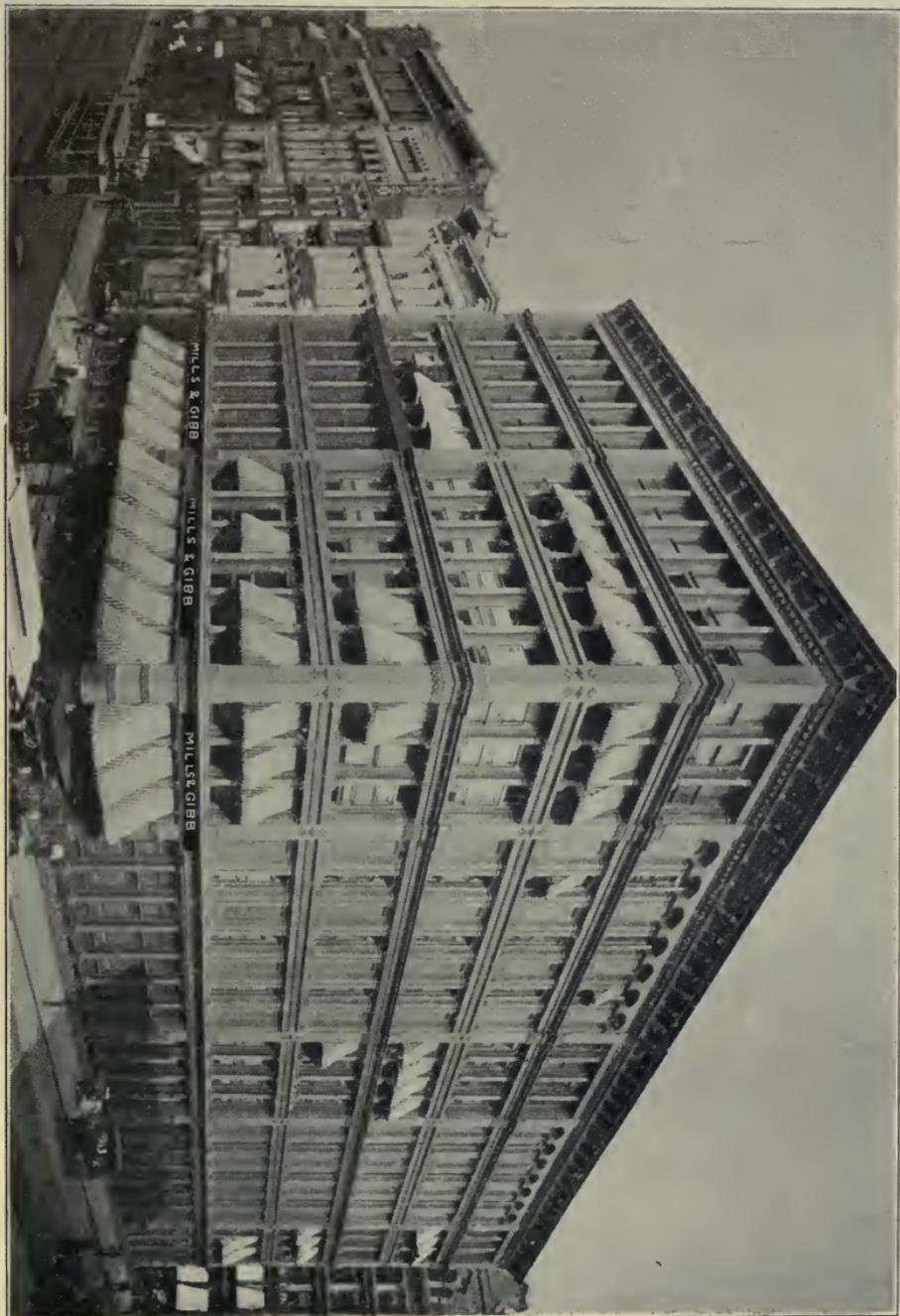
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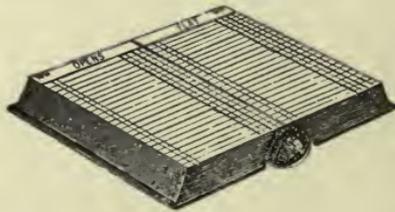
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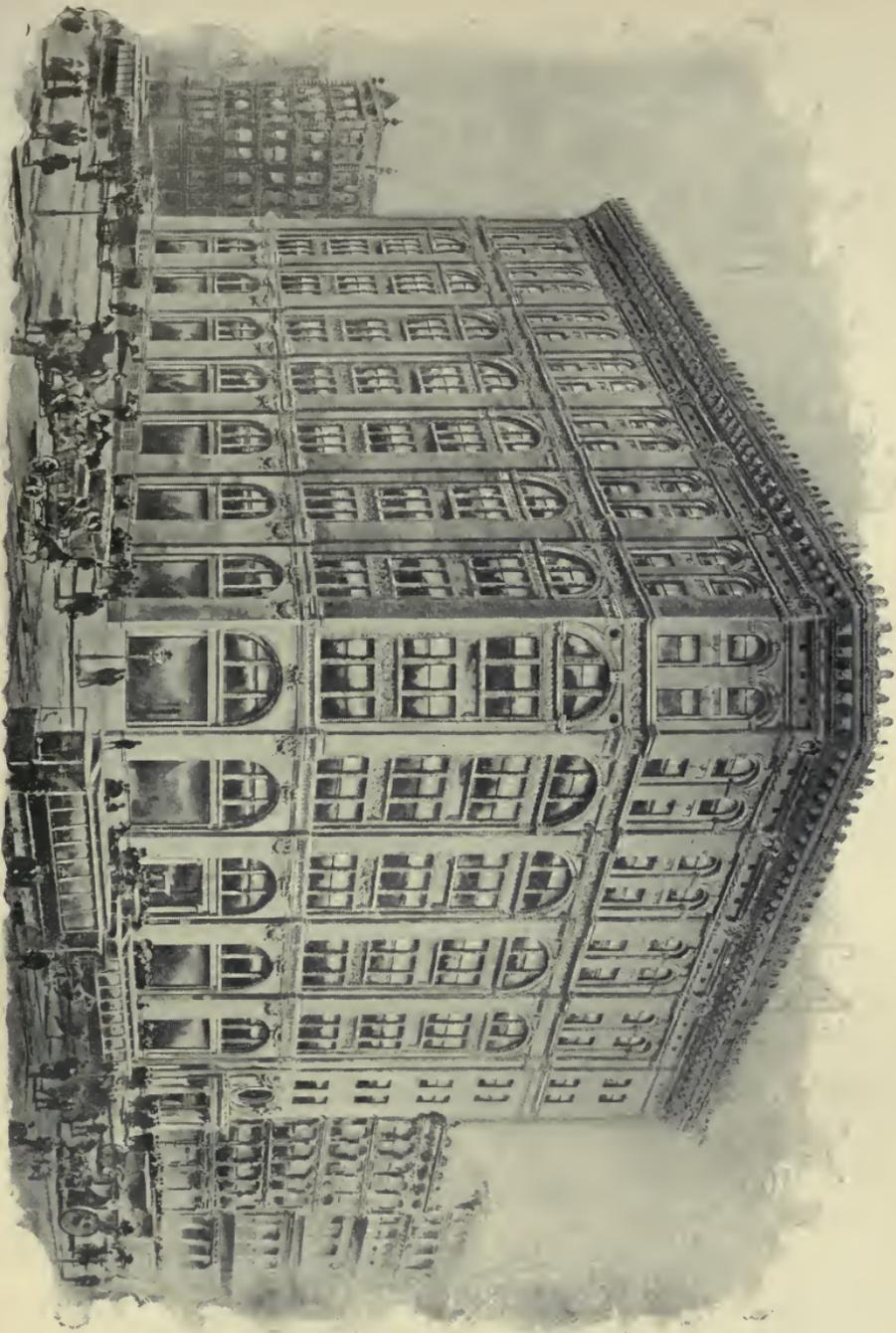
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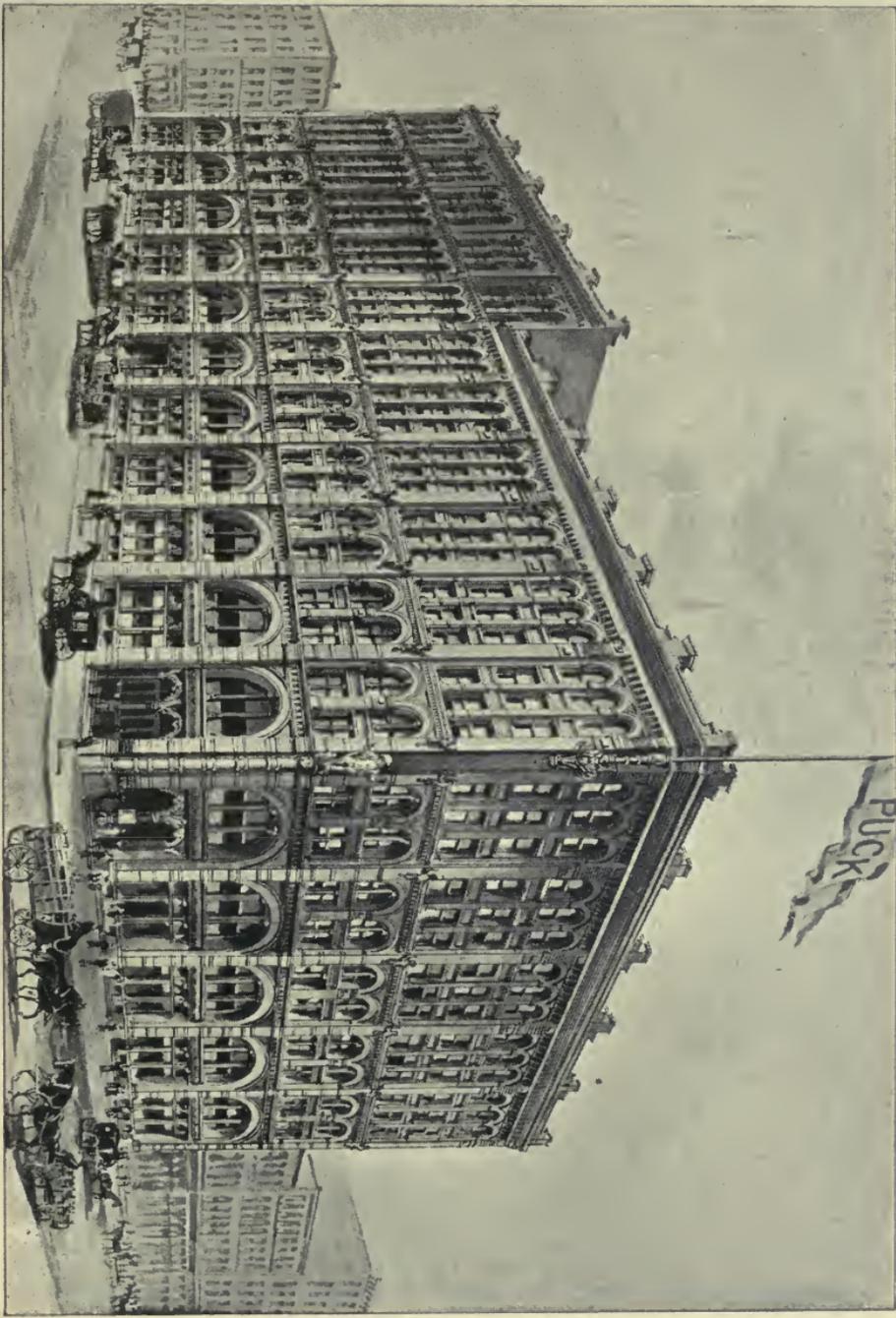
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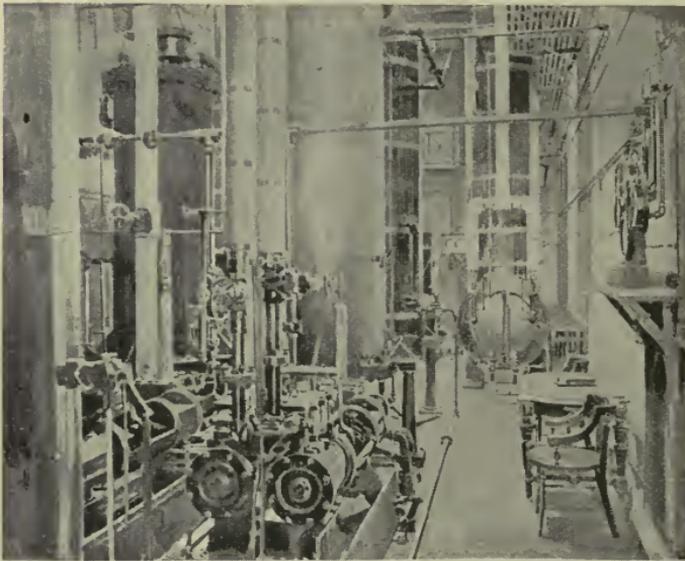
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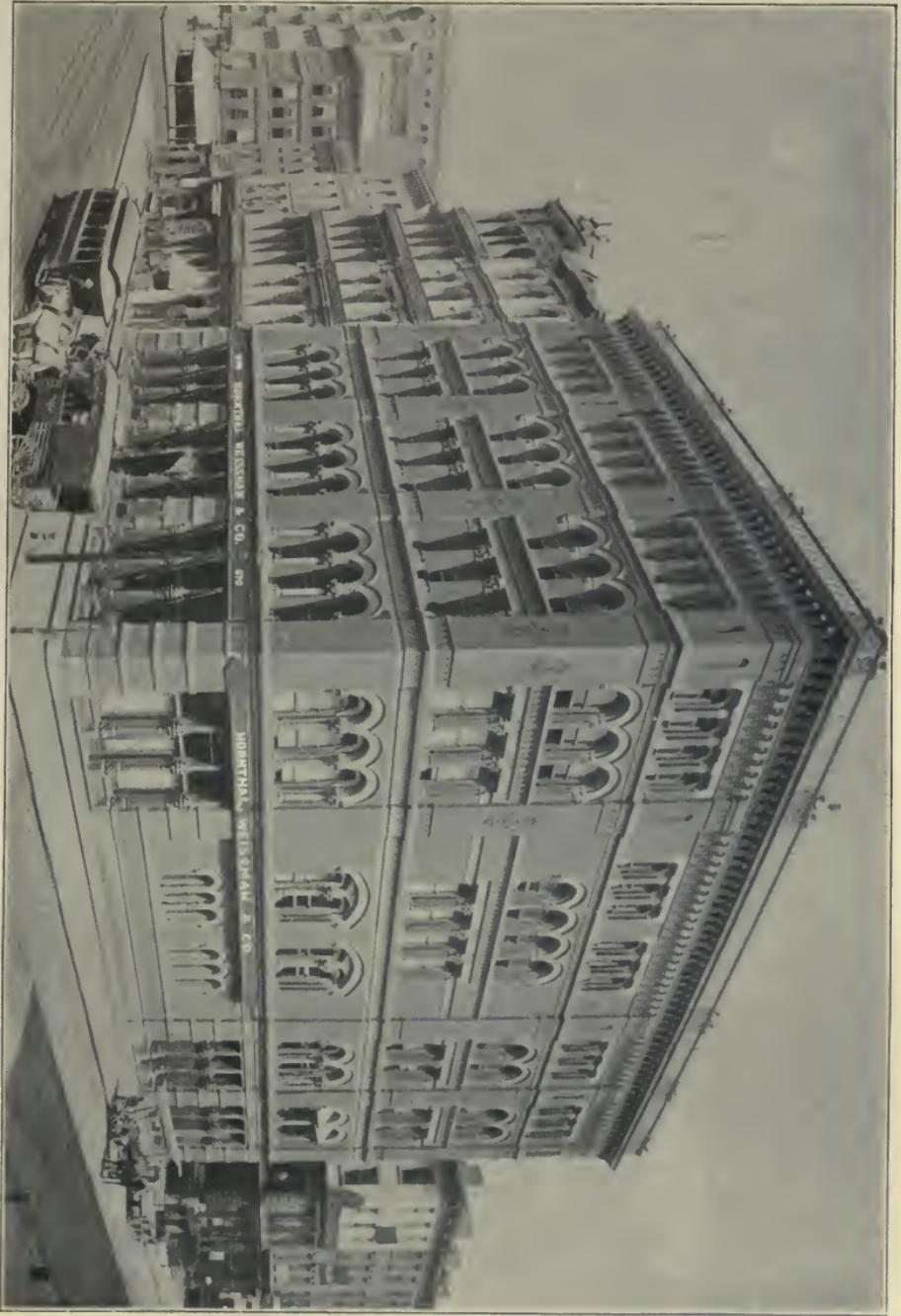
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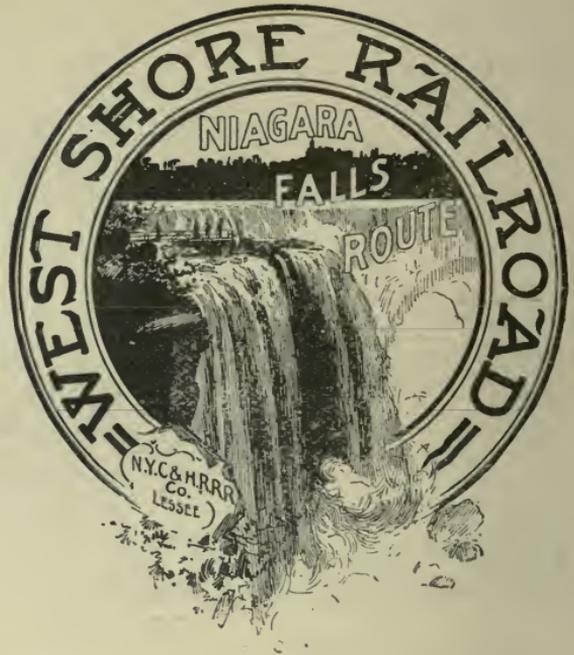
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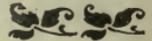
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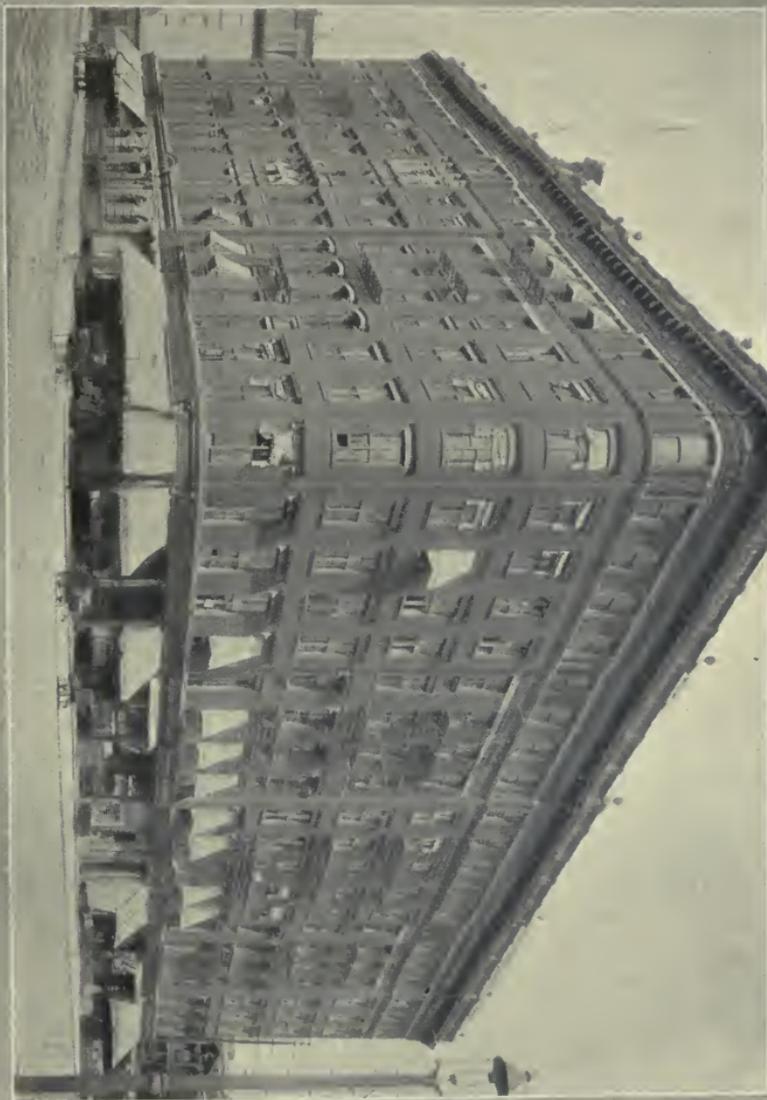
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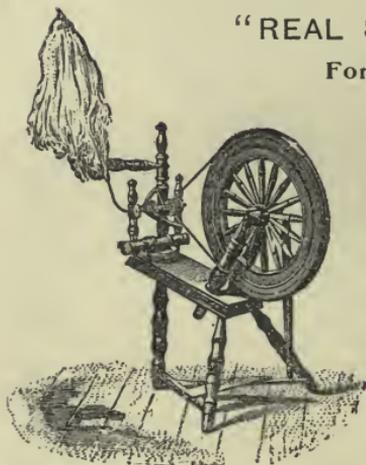
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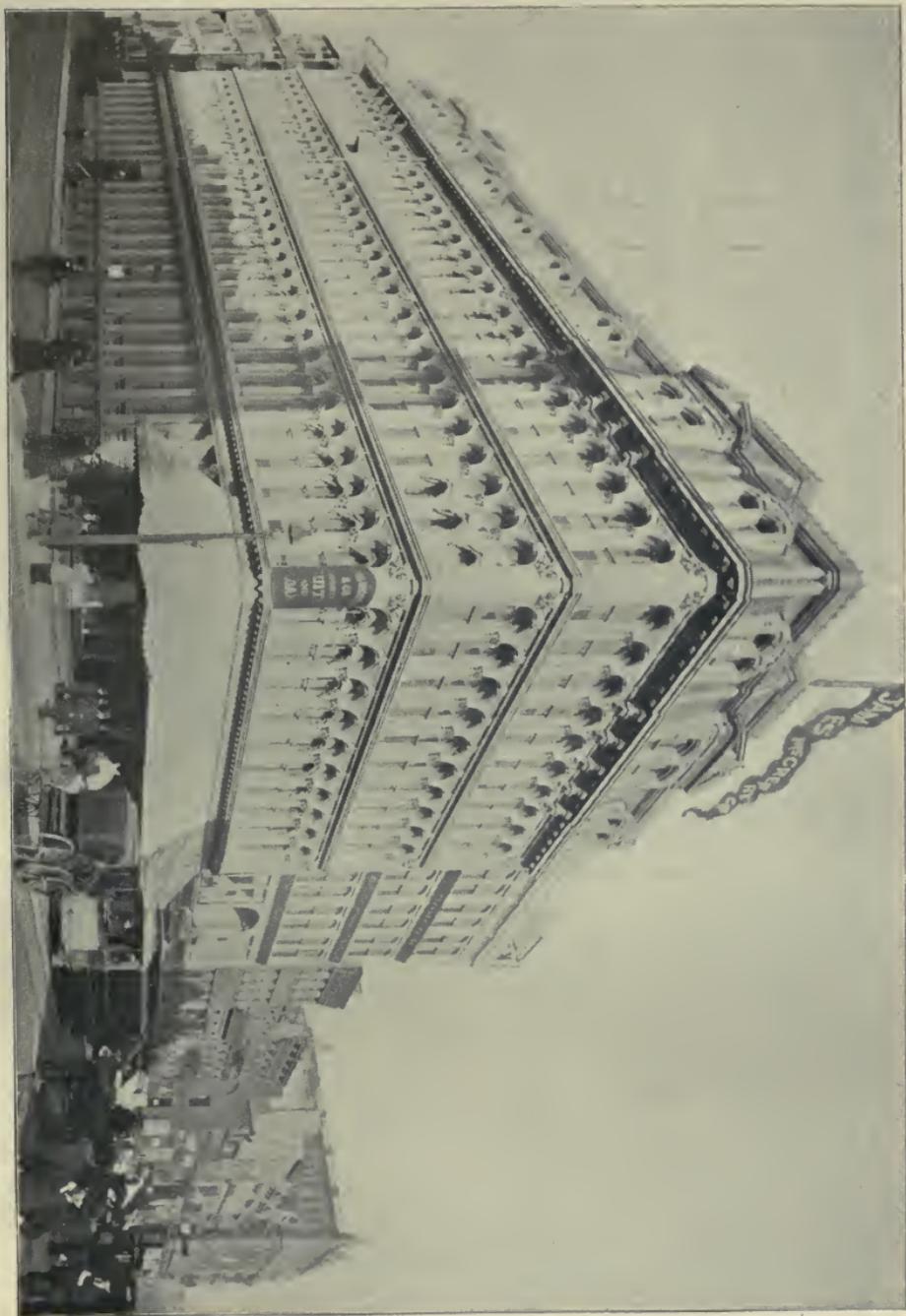
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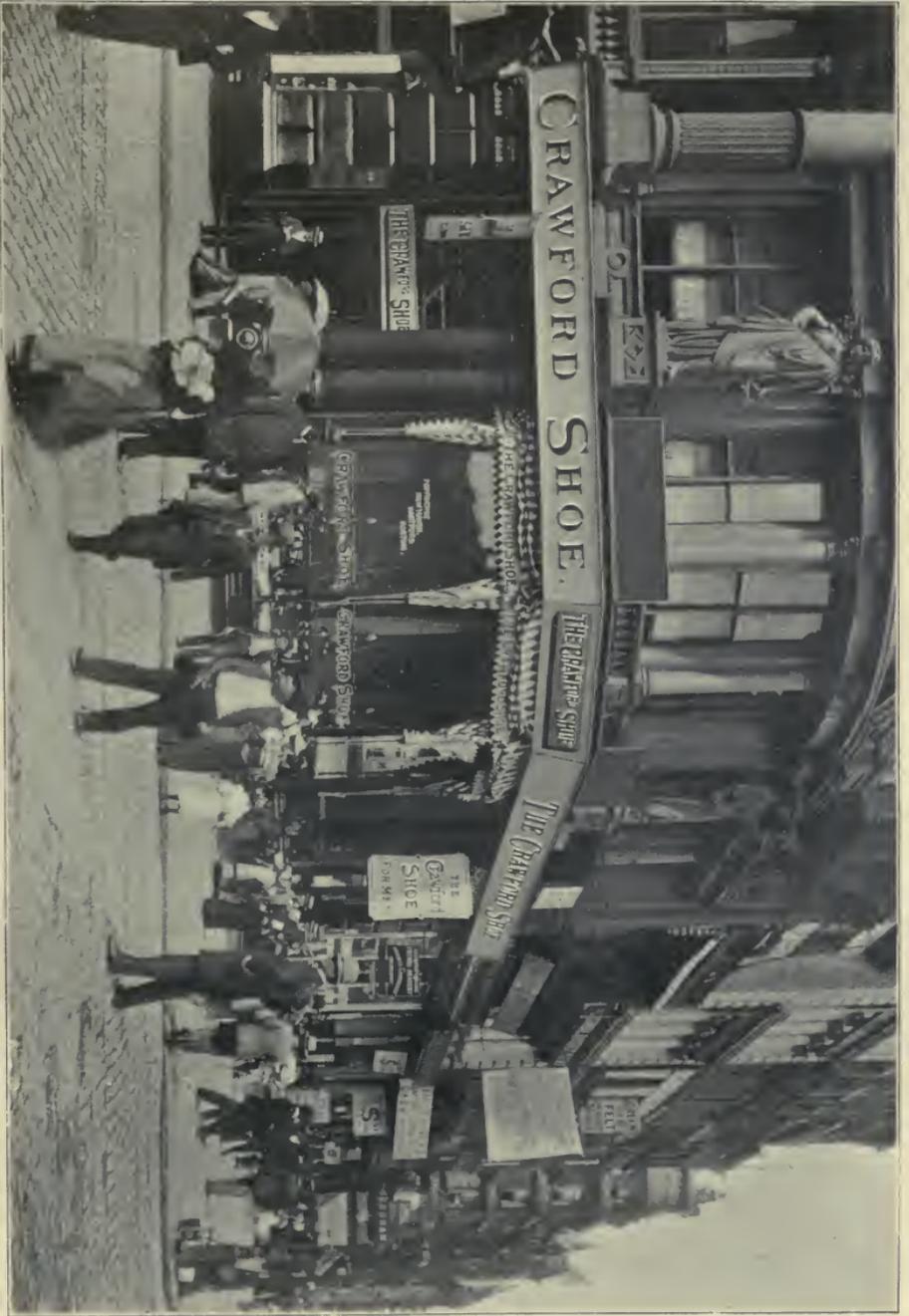
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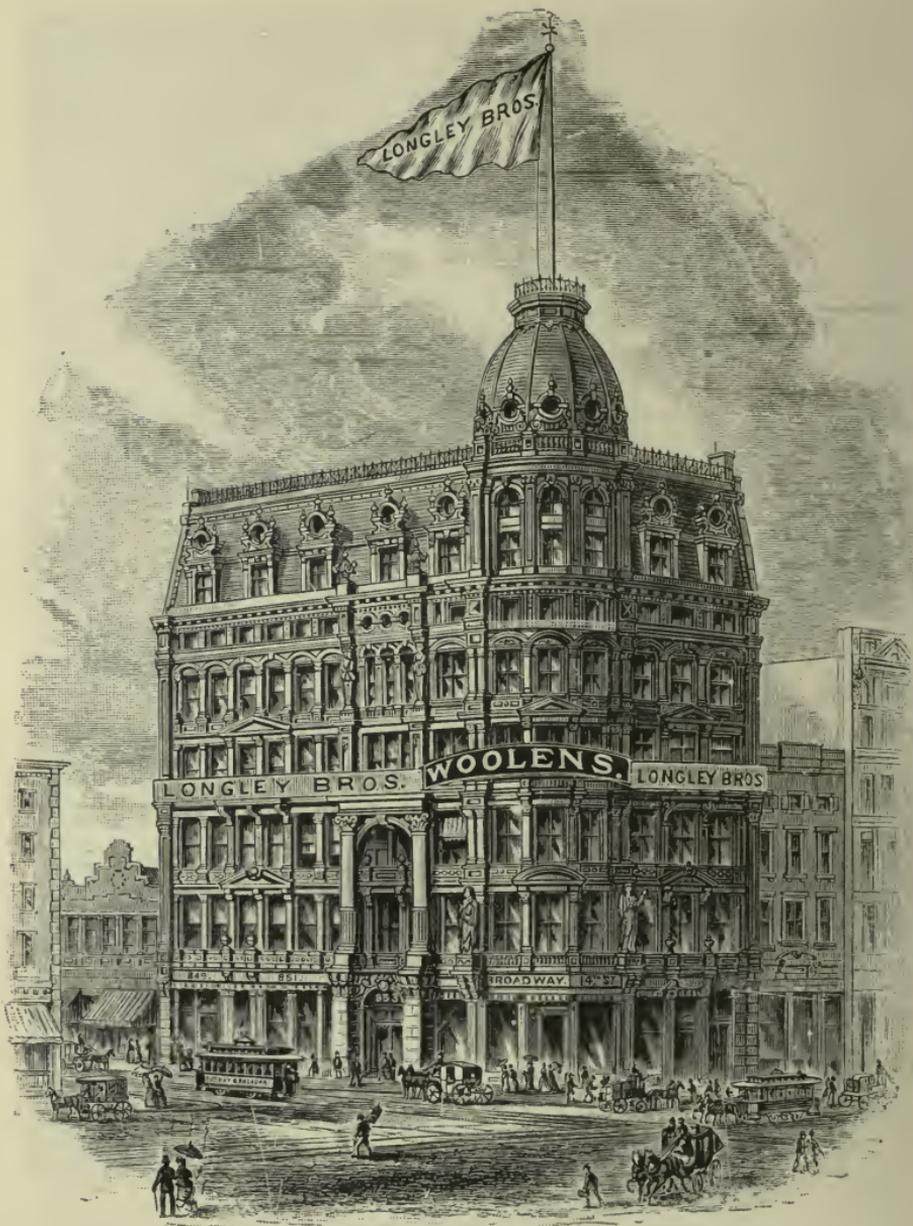
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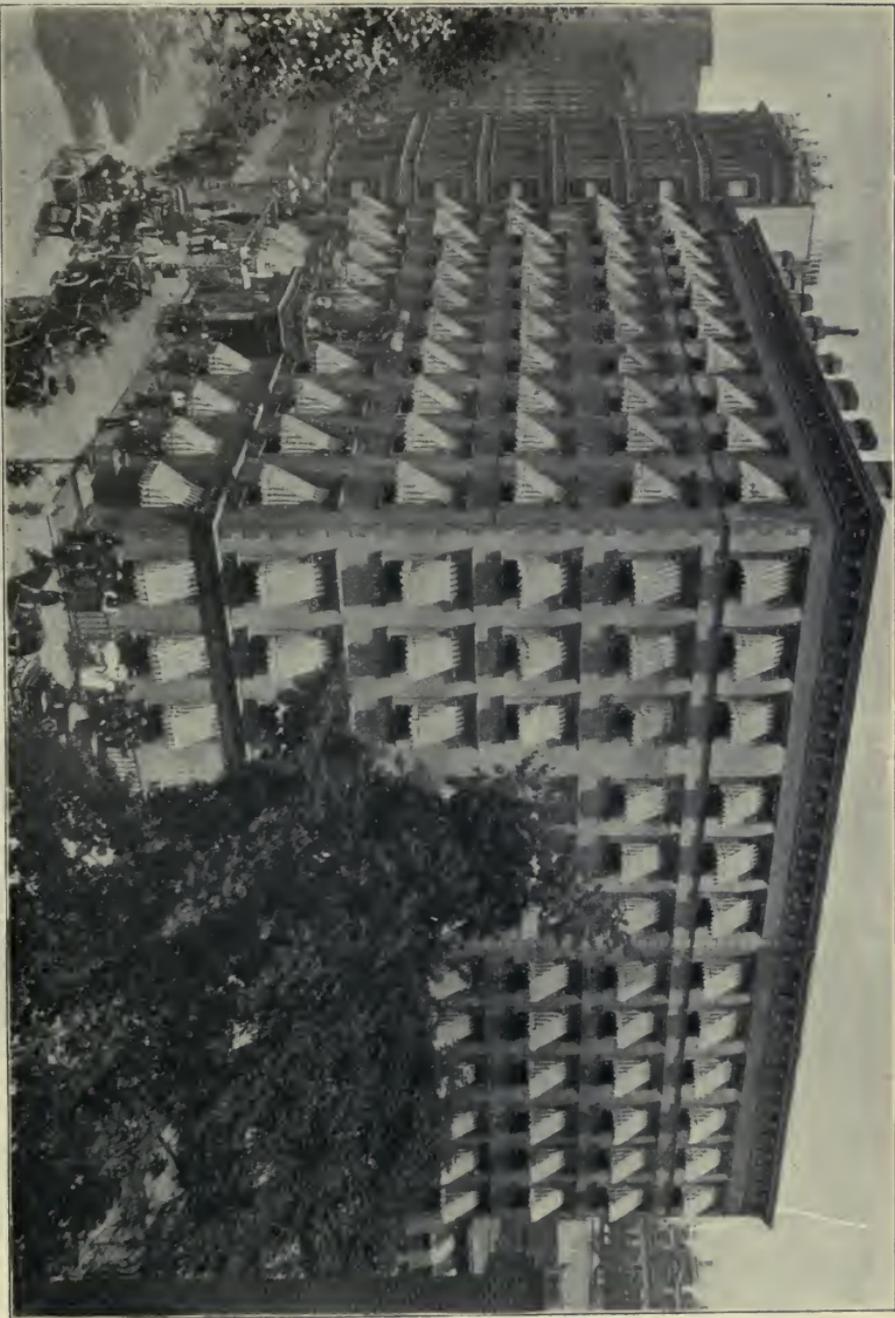
THE WESTMINSTER HOTEL, a picture of which is presented on the opposite page, is situated at the corner of Irving Place and Sixteenth Street, one of the quietest and most aristocratic localities of New York. While this is the very centre of the Metropolis, being within a block of Union Square, where all the great retail stores, the fashionable promenades, the theatres and all the direct lines of transit by elevated and surface roads find a nucleus, the immediate surroundings of Irving Place are as peaceful as a suburban resort. The advantages of such a location are obvious. To escape the bustle, din and confusion that characterize the great thoroughfares of New York and yet be in the midst of the shopping and amusement centres, constitute an attraction which no visitor can afford to ignore.

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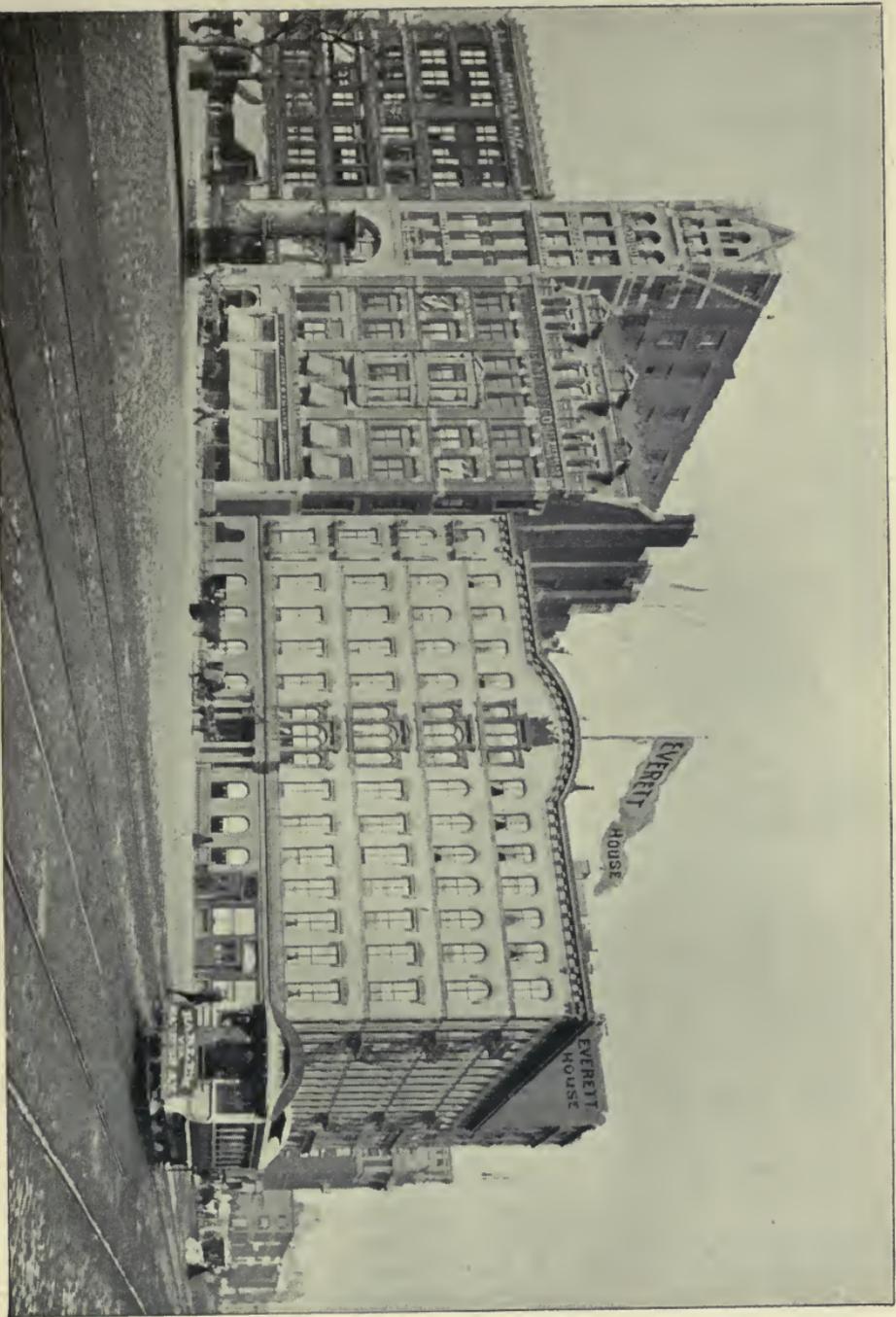
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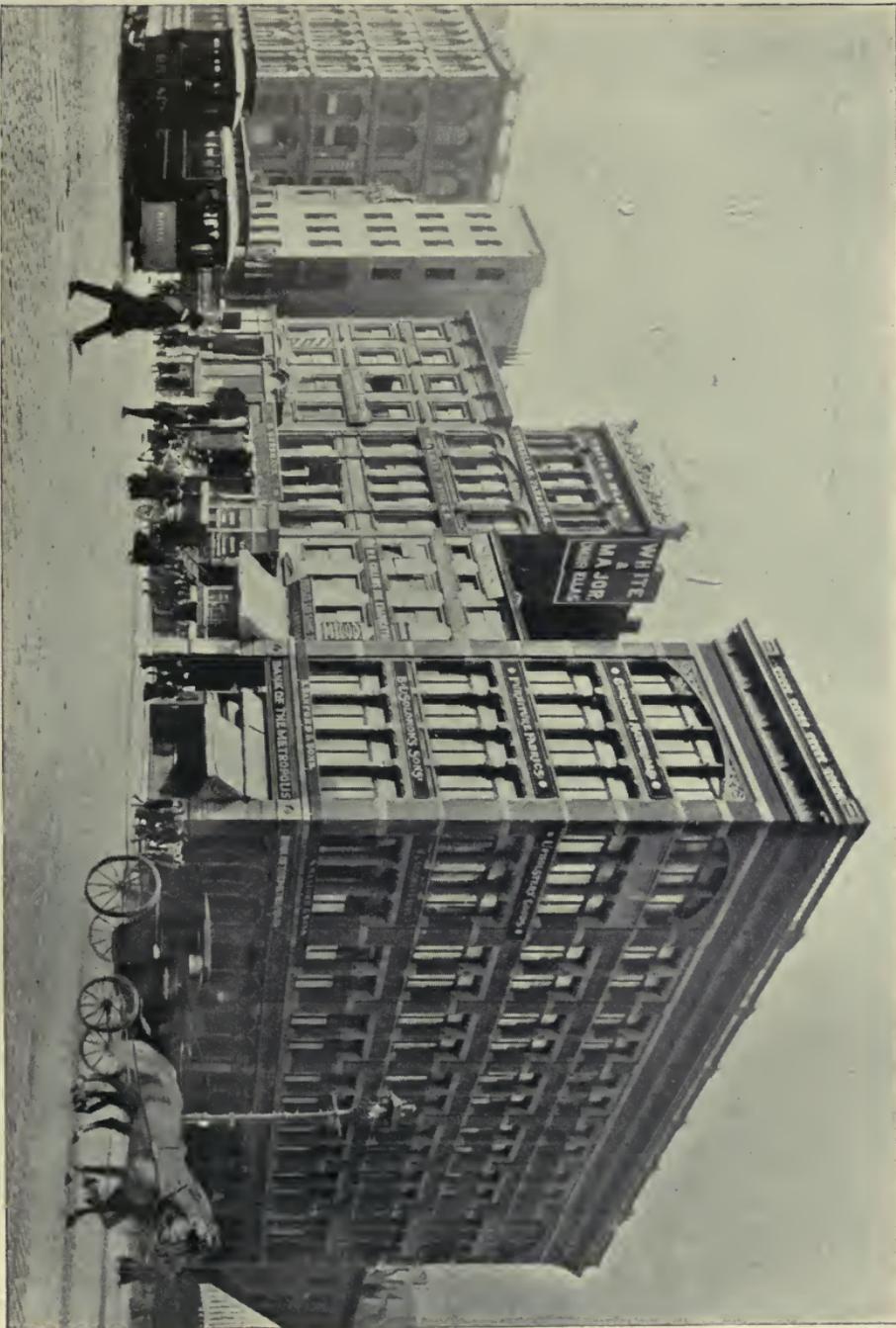
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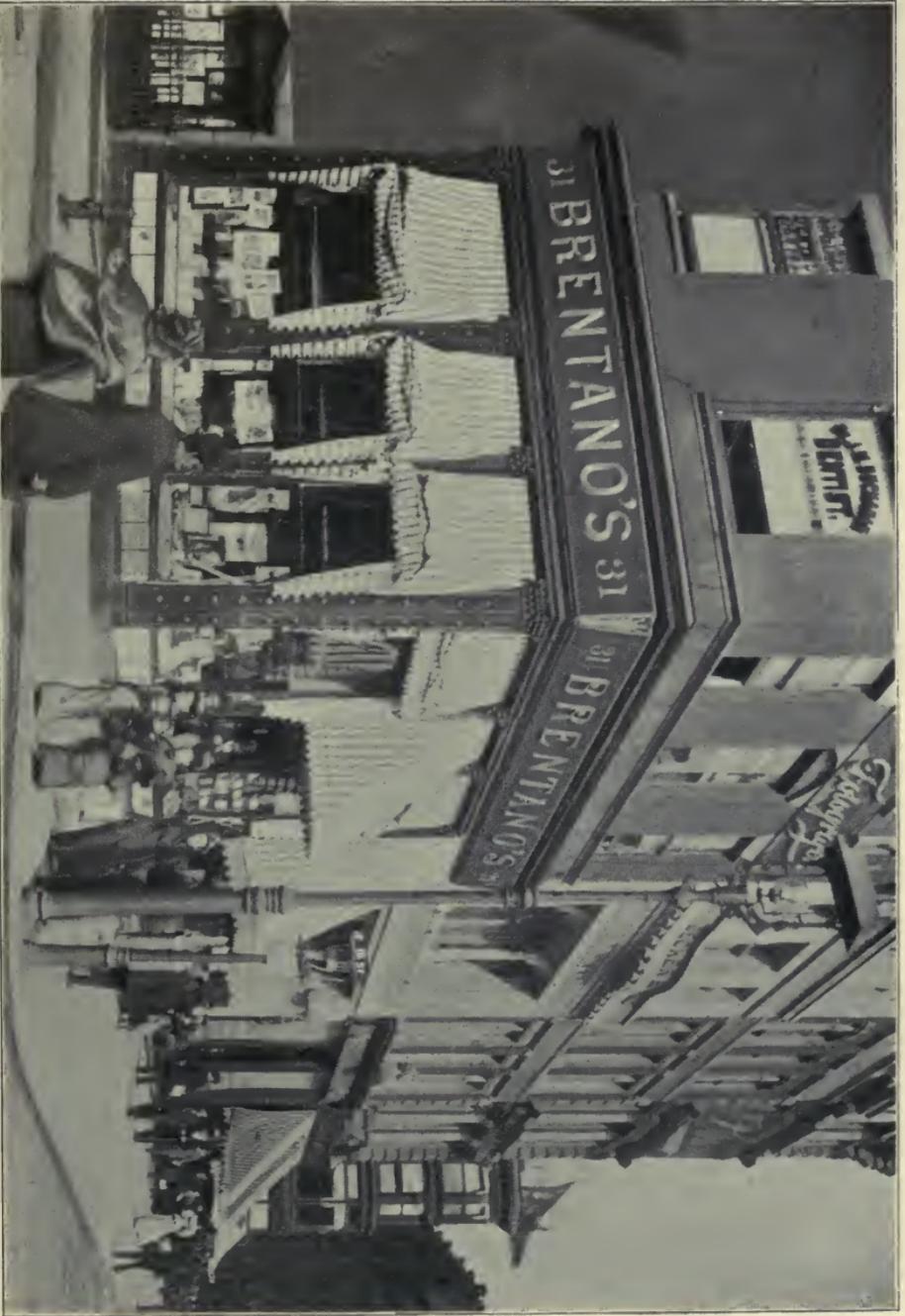
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123	Bank of America,		The Chelsea Apartment House,
70	Standard Oil Co's Building,		The Dalhousie Apartment House,
95	New York Stock Exchange,		The Osborne Apartment House,
71	Con. Stock & Petroleum Exchange,	668	Am. Museum of Natural History
	U. S. Army Building,		Brearley School,
111	Mechanics' National Bank,		New York Hospital,
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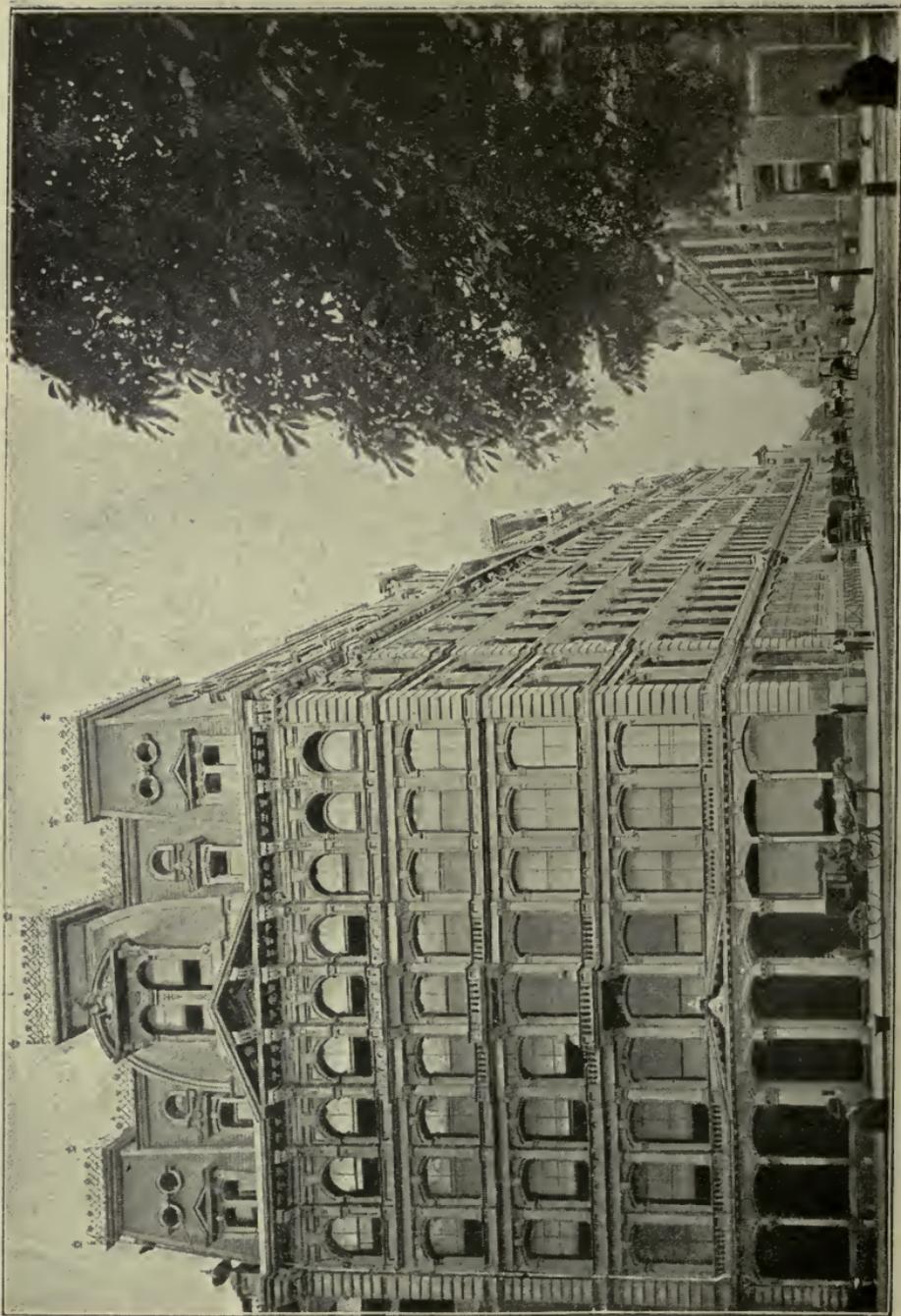


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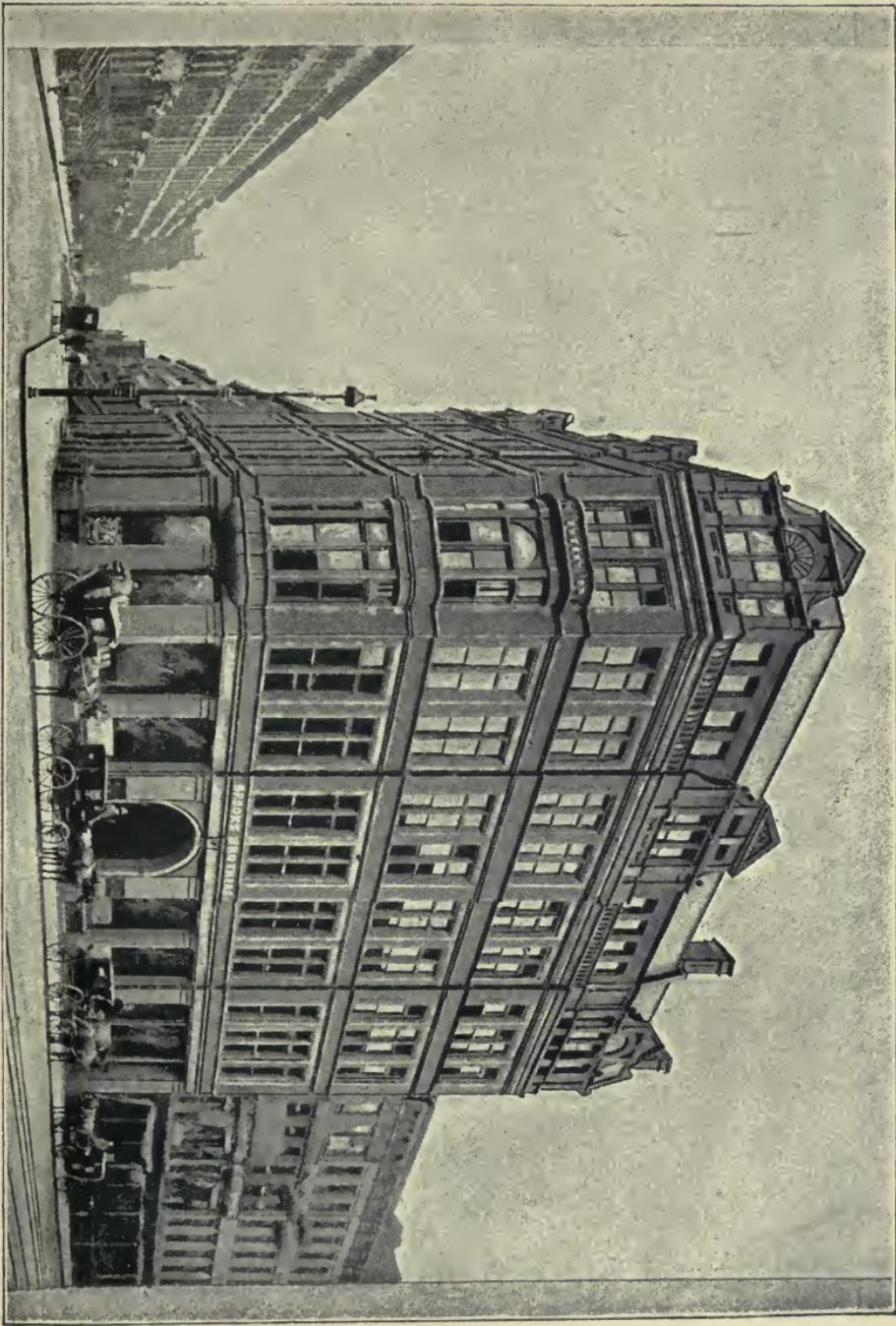
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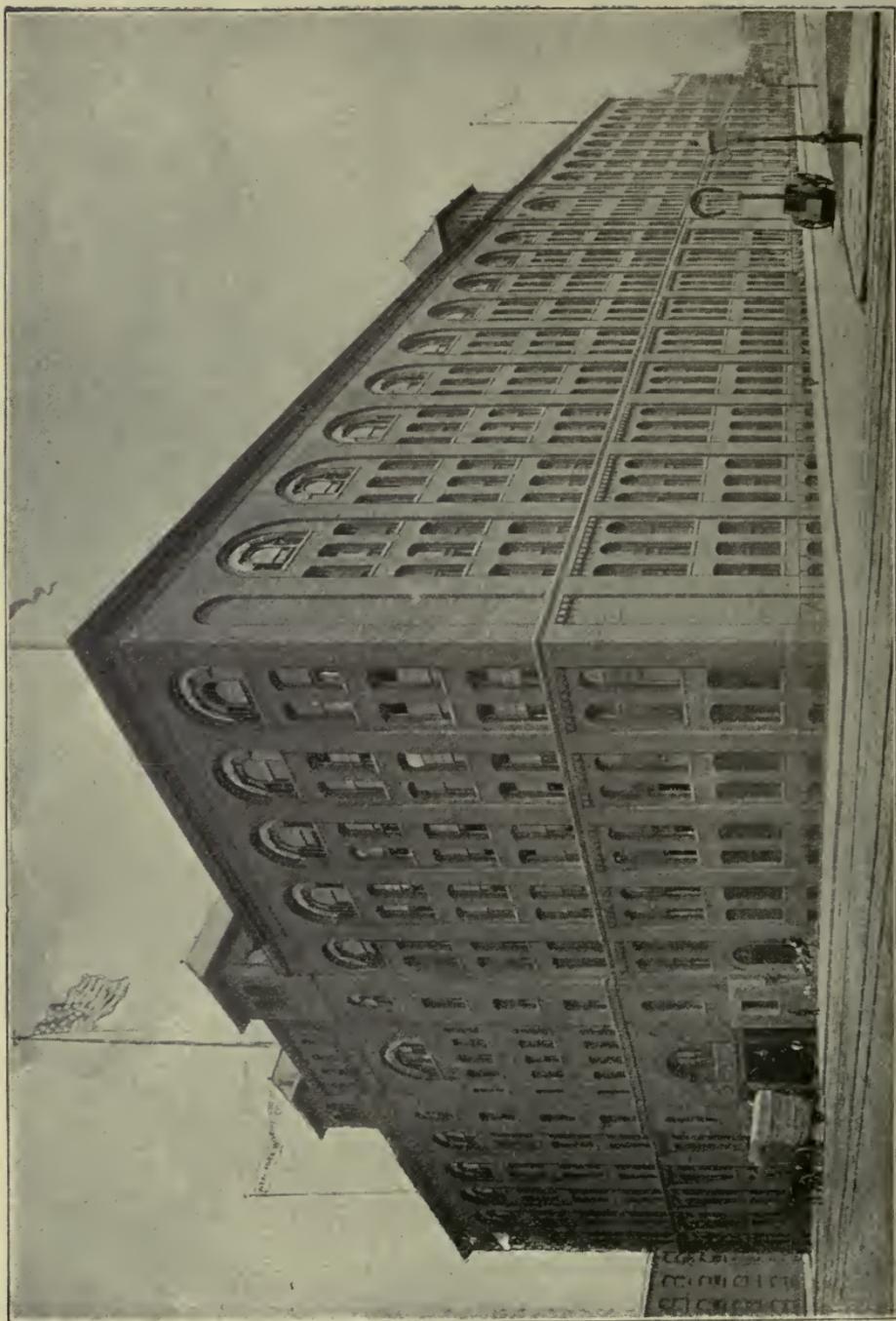
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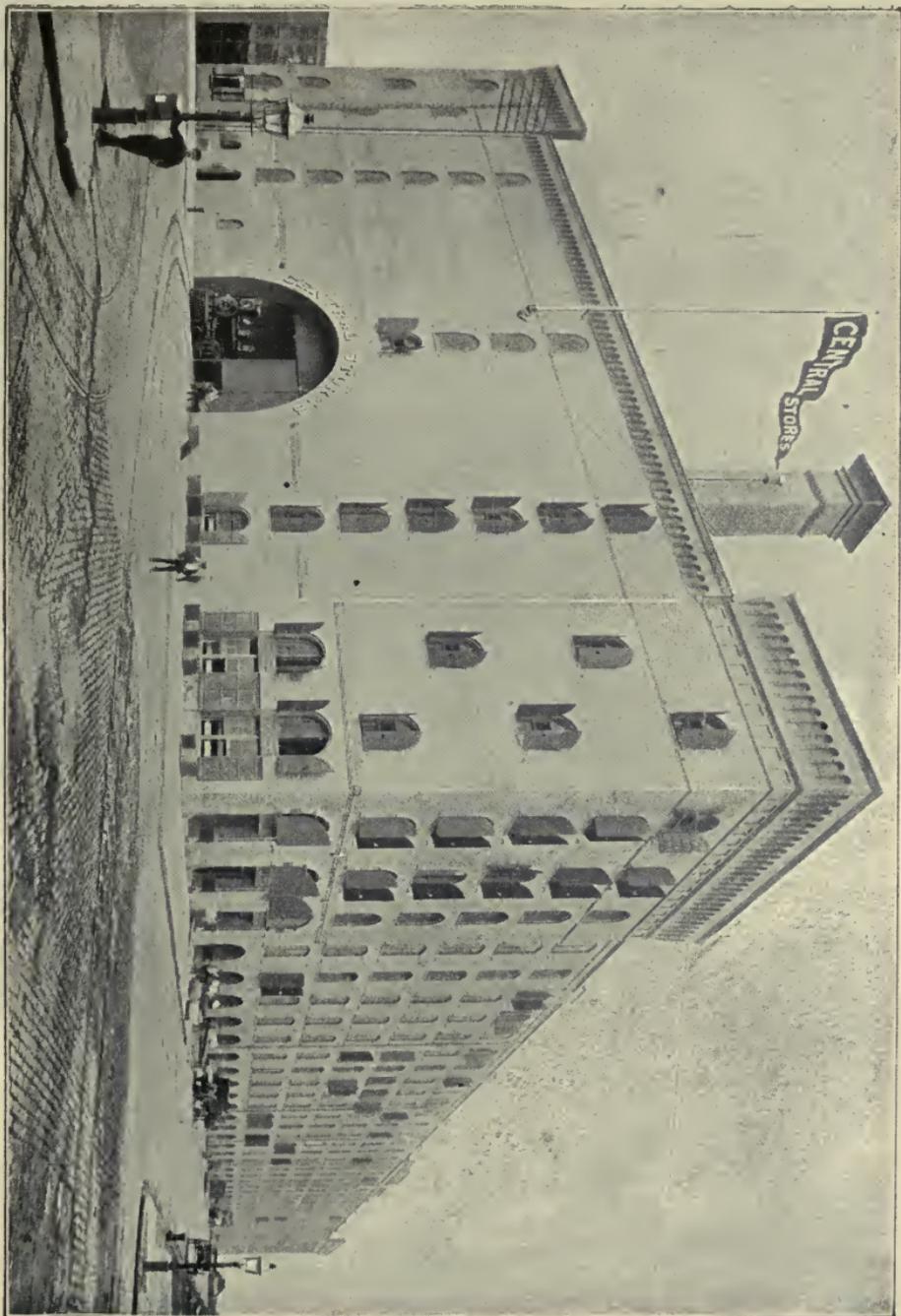
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**No. 54 WEST TWENTY-THIRD STREET.**



SIMPSON'S RESTAURANT AND CONFECTIONERY ESTABLISHMENT.  
No. 54 WEST 23d STREET, SOUTH SIDE, BETWEEN FIFTH AND SIXTH AVENUES.

# FLINT'S FINE FURNITURE

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## Four Facts that Fit in the New Store

### FIRST FACT

No beauty of design or ornamentation in the furniture of any country or any century but that finds its artistic reproduction in our furniture.

### SECOND FACT

No material, either wood or metal, that the markets of the whole world can supply, but that is found in our furniture in utmost perfection.

### THIRD FACT

No skill of cabinet making to be found on either hemisphere surpasses that of our artisans.

### FOURTH FACT

No furniture house in the world displays in its warerooms or makes to order furniture that excels that which fitly finds expression in the phrase, "Flint's Fine Furniture."

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And the prices are what you might hope for when you "*BUY OF THE MAKER.*"

## GEORGE C. FLINT CO.

NEAR BROADWAY

43, 45 *and* 47 West 23d St., New York

Factories: 154 *and* 156 West 19th Street



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Nos. 43, 45 AND 47 WEST 23d STREET, NORTH SIDE, BETWEEN FIFTH AND SIXTH AVENUES.



# Deutsch & Co.

Costumers.



our Trade Mark guarantees  
Correct Style & Perfect Fit



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Nos. 39 AND 41 WEST 23d STREET, NORTH SIDE, BETWEEN BROADWAY AND SIXTH AVENUE.

# The Fifth Avenue Hotel,

The Largest, Best Appointed and Most Liberally Managed Hotel in New York, with the Most Central and Delightful Location.

[From "KING'S HANDBOOK OF NEW YORK CITY."]

NO other hotel in the world has ever entertained so many distinguished people as have been received at **THE FIFTH AVENUE**. Beginning with the Prince of Wales in 1860, a never-ending procession of the great men of this and other countries has marched through its corridors. Presidents of the United States, United States Senators, Congressmen, Governors, Judges, Generals, Admirals, Emperors, Princes, foreign Ambassadors, untitled men and women of renown; the list would fill a volume. During the war period the Fifth Avenue was aflame with patriotism. At every moment of popular excitement its corridors were thronged. Army and navy officers and the civil leaders congregated there, and troops to and from the front were entertained. More peaceful times witnessed other scenes. At the famous Peabody dinner there, in 1867, the movement for the nomination of Grant was started. The Emperor Dom Pedro, of Brazil, held court there. Prince Nareo, Crown Prince of Siam, was entertained in 1884; and in 1881 Prince Napoleon, son of "Plon Plon," and heir-apparent to the throne of France. President Arthur there received the Corean Embassy in 1883. The Arcadian Club gave its great reception to Charlotte Cushman on the occasion of the tragedienne's retirement from the stage. In 1883 Prince Augustine de Iturbide of Mexico, the Marquis of Lorne and the Malagasy Envoys from Madagascar were there. In the previous year came the Chinese Embassy; and in 1887 the Prince Devowongse of the Siamese royal family and four sons of the King were entertained. These are but a few names picked from hundreds equally distinguished. At the time of the Yorktown celebration, the French and the German delegations to this country fraternized there. At the Centennial of 1876, the Brooklyn Bridge opening, the one hundredth anniversary of the institution of the United States Supreme Court, the Washington Centennial in 1889, the funeral days of Grant, Arthur and Sherman, the laying of the corner stone of the Grant monument—the story is always the same, of the concentration at the Fifth Avenue of the most distinguished participants in the event, from the President and his Cabinet down. *The London Times*, in speaking of the gathering at Grant's funeral in 1885, said that it was the most noted assembly of distinguished Americans ever brought together, and the same description would apply to many another occasion there. From all this it has come that the Fifth Avenue is a sort of clearing-house for the city, the nation and the world. Everybody who wishes to keep in touch with the men of the day must frequent its corridors, and on occasions of political excitement, financial crises and startling events, it is the center of information and interest. There are other kinds of patronage to the house. Bankers and men of affairs congregate there to evolve and develop financial enterprises, and associations in many branches of production and trade hold their meetings there. And such is the size and arrangement of the house that the quiet home-like character is always maintained, removed from and undisturbed by its more public functions, and particularly agreeable to the many ladies and families who come there. Both location and management have contributed to this prosperity. The house fronts upon Madison Square, the most charming of the smaller parks of the city, at the junction of Broadway and Fifth Avenue, the two great thoroughfares. It covers eighteen city lots, more ground than any other metropolitan hotel, and is unequalled in the number and spaciousness of its corridors, halls and public rooms and the commodious character of its guest-rooms. Spread out over so much ground, there is an agreeable air of roominess in the Fifth Avenue. The second floor, with its magnificent arrangement of parlors, foyer and grand dining-room, is unequalled elsewhere. The management of the hotel (Hitchcock, Darling & Co.) has not changed since it was opened in 1859. The house abundantly deserves the praise which James T. Fields once recorded as having been unanimously bestowed upon it by a party of veteran travelers, of being "the best hotel in the world."



TWENTY-THIRD STREET,

FIFTH AVENUE HOTEL, HITCHCOCK, DARLING & CO.  
MADISON SQUARE, JUNCTION OF FIFTH AVENUE AND BROADWAY AND 230 AND 24TH STREETS.

MADISON SQUARE.

MADISON SQUARE GARDEN.

A. D.  
1848  
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THE BEGINNING OF THE HOTEL DISTRICT : BROADWAY, FIFTH AVENUE MADISON AVENUE, 230 AND 26TH STREETS.

MADISON AVENUE.



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FIFTH AVENUE HOTEL



BROADWAY, AT ITS CROSSING OF FIFTH AVENUE.  
WEST SIDE OF MADISON SQUARE. VIEW FROM 23D TO 28TH STREET.

MADISON SQUARE

# The Hoffman House,

MADISON SQUARE,  
NEW YORK.

Opening, First Day of January, 1895.

---

**T**HIS well-known **Hostelry** was reopened the first day of January, 1895. During the preceding six months the establishment was rebuilt and modernized, so that in all its numerous appointments it compares favorably with any hotel in the world.

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**T**HE Hoffman House fronts on Broadway and Madison Square, enjoying the most delightful and important location in this city, in the midst of the great shopping and amusement district. Its location is unsurpassed, and the management feel that they can extend to ladies and families many conveniences and comforts not found elsewhere.

---

**T**HE New Addition to the Hoffman is ten stories in height, and of steel and marble, and in all respects in keeping with the rest of the property. In re-building it was designed that guests should have perfect security from fire, and with that in view, the laundry, boilers, steam engines and dynamos were removed from the Hotel to premises on Twenty-fourth Street purchased expressly for that purpose.

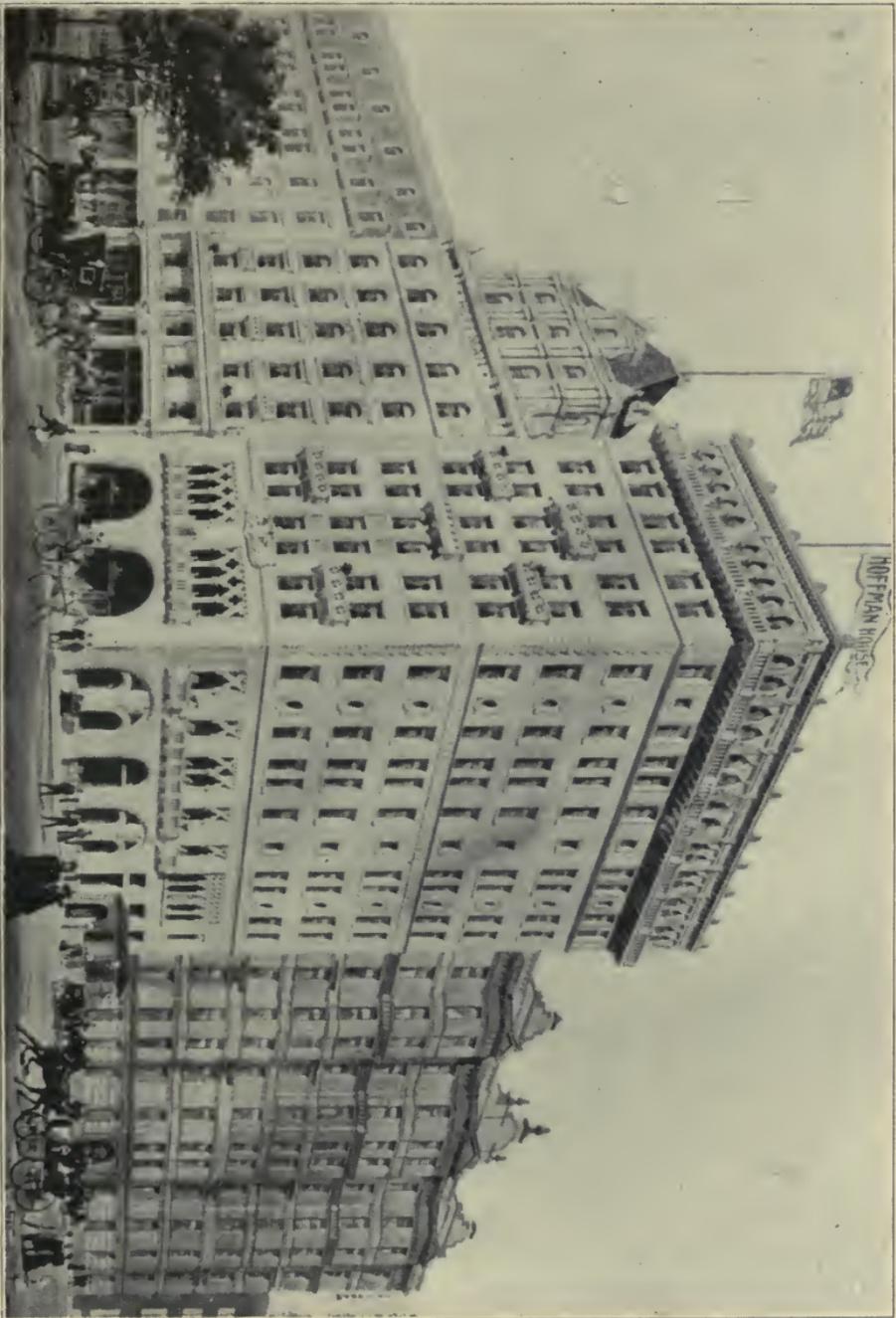
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**T**HE Refrigerating Plant is of the most approved order, and capable of making twenty tons of pure ice daily. The entire plumbing system was newly constructed according to the latest sanitary requirements.

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**ELECTRIC LIGHTS** are used exclusively, and generated by a plant of capacity of six thousand lights. Telephones for convenience of guests connect the main Hotel office with every hallway throughout the Hotel. Turkish and Russian baths on the premises.

HOFFMAN HOUSE COMPANY.



THE HOFFMAN HOUSE, MADISON SQUARE.

BROADWAY, WEST SIDE, FROM 24TH TO 25TH STREET. VIEW SHOWING THE REMODELED AND REBUILT HOTEL OF 1896.

BROKER.

AGENT.

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NEW YORK CITY.

AUCTIONEER.

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GEO. R. READ, Agent.



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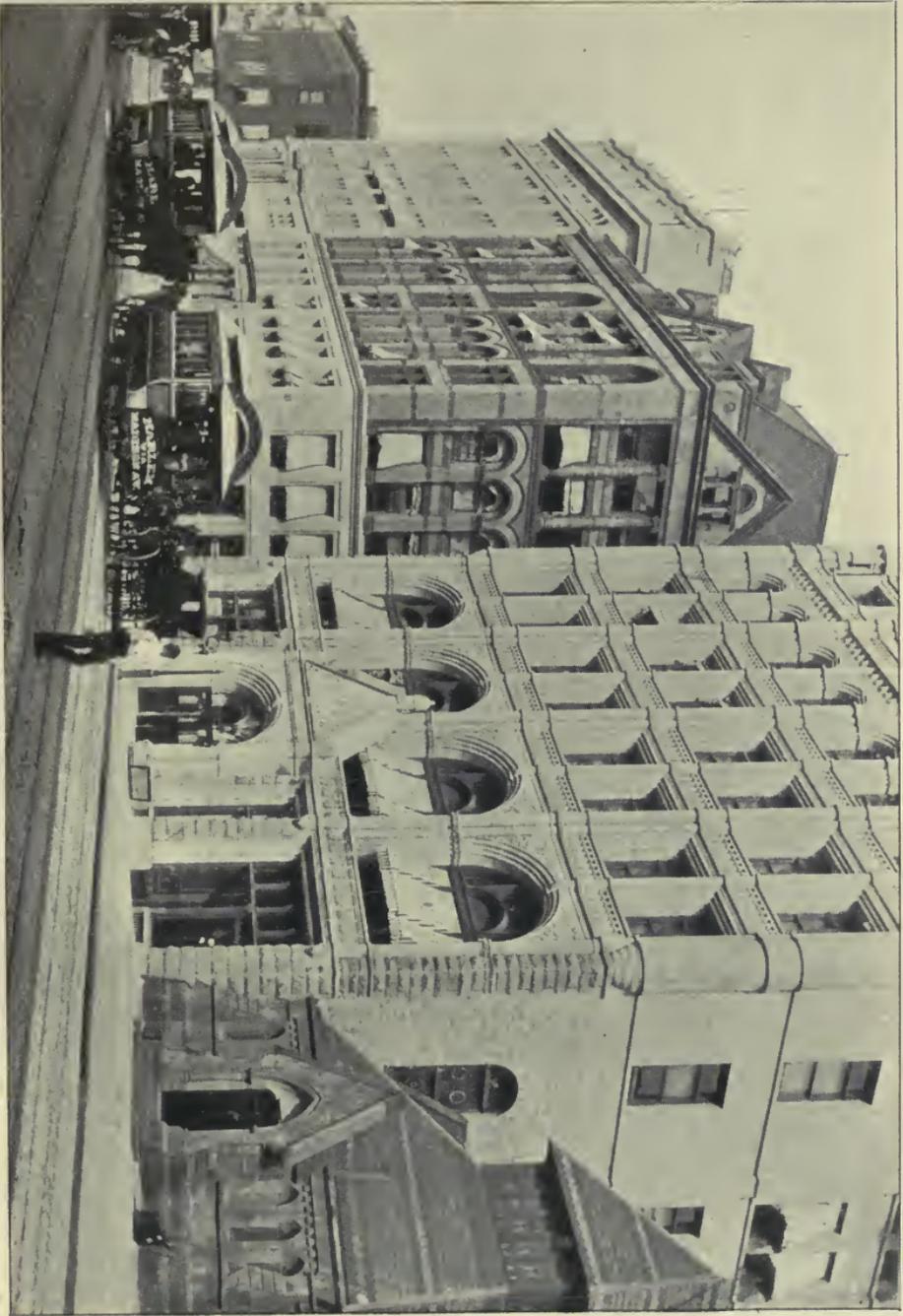
1. Metropolitan Life Insurance Company.
2. Pulitzer ("The World") Building.
3. Central R.R. of New Jersey Building.
4. Union Trust Company.
5. Central Trust Company.
6. Stokes Building.
7. United Charities Building.
8. Liverpool and London and Globe Insurance Co.
9. National Park Bank.
10. Gilman Collamore & Co.
11. Morgan S. S. Line (2 piers.)
12. Holland House.
13. The Windsor Hotel.
14. Hotel Imperial.

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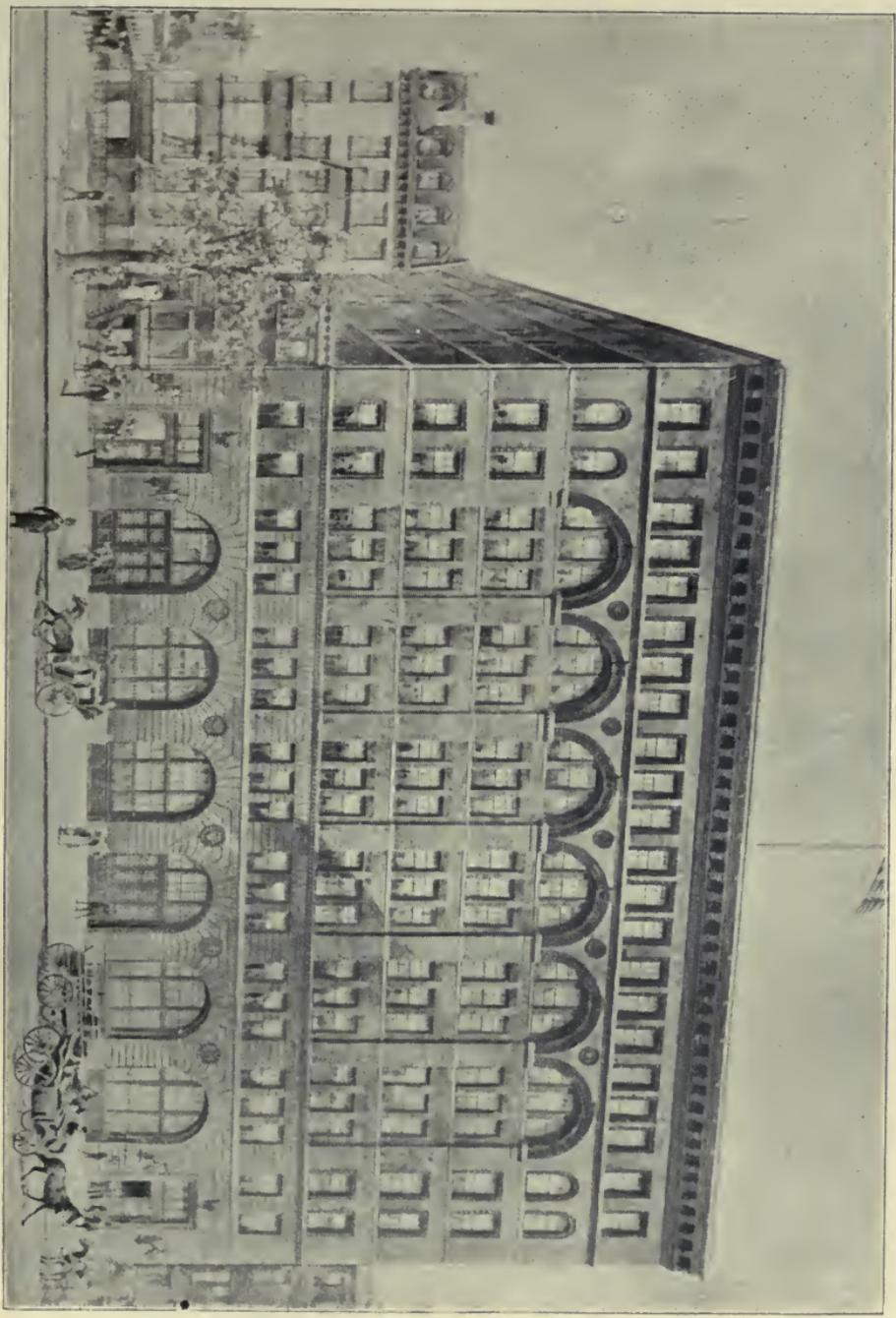
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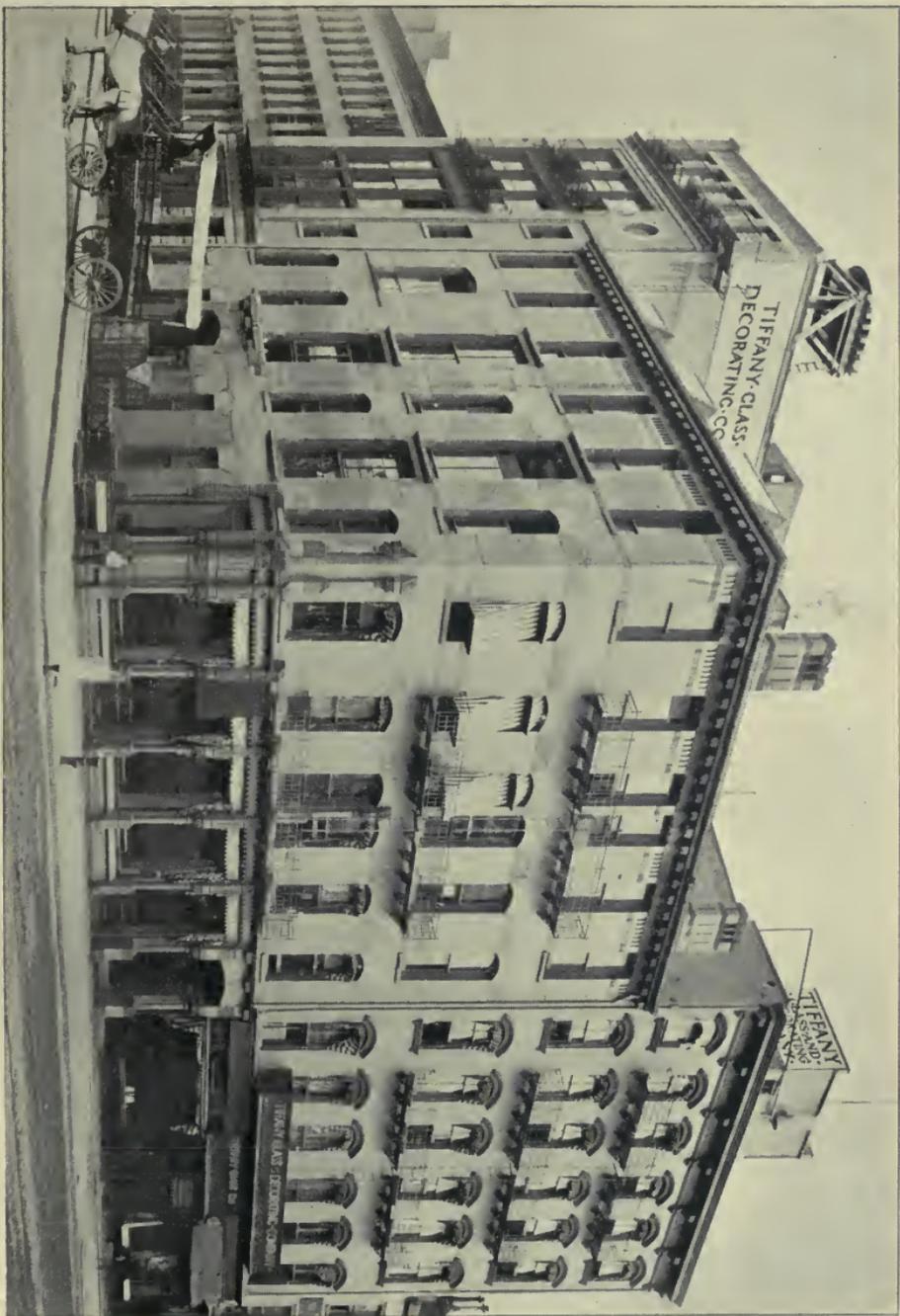
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LOOKING TOWARD THE EAST. EAST RIVER IN THE DISTANCE.



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MADISON SQUARE GARDEN.

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\$3.50 PER DAY AND UPWARDS.

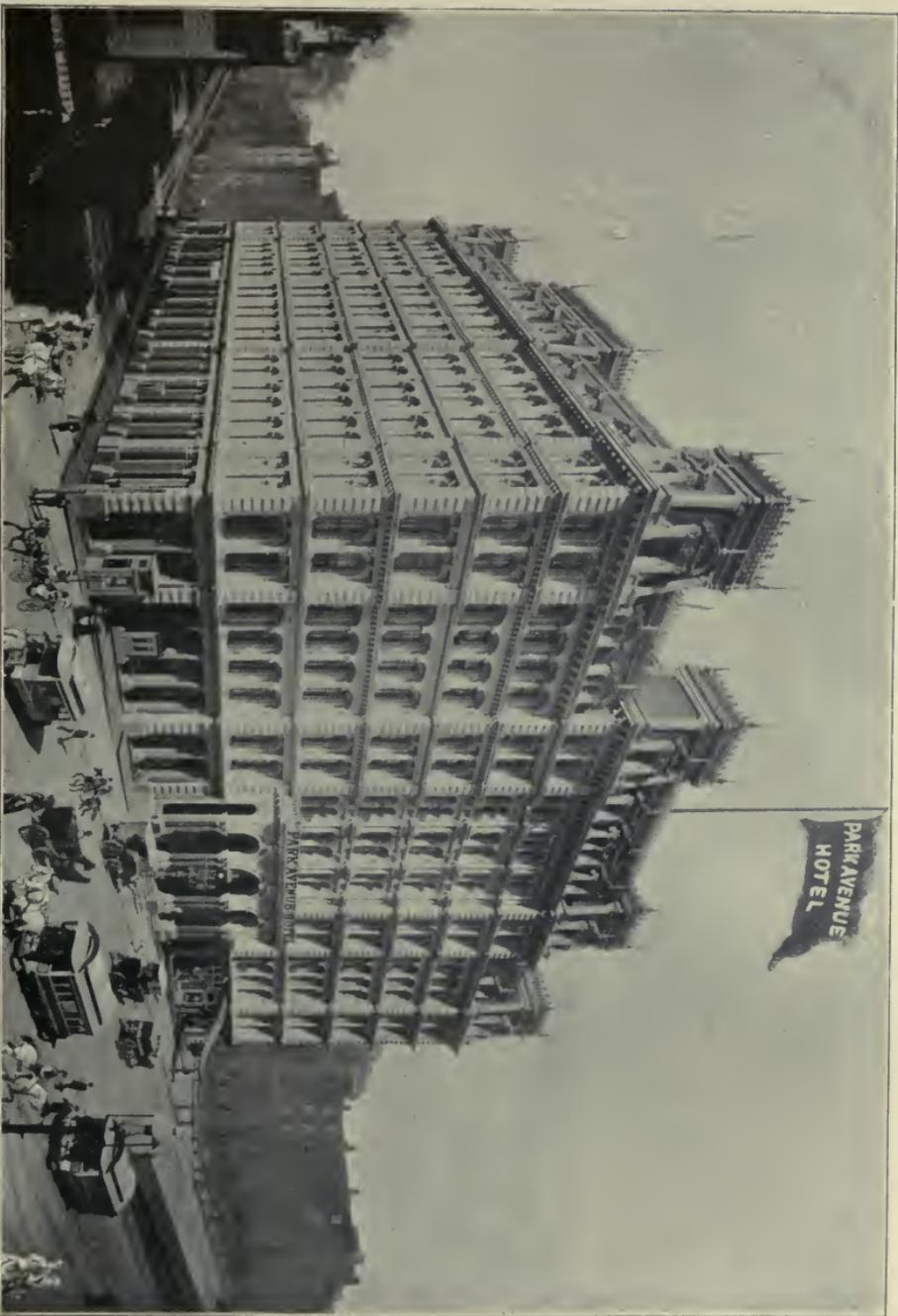
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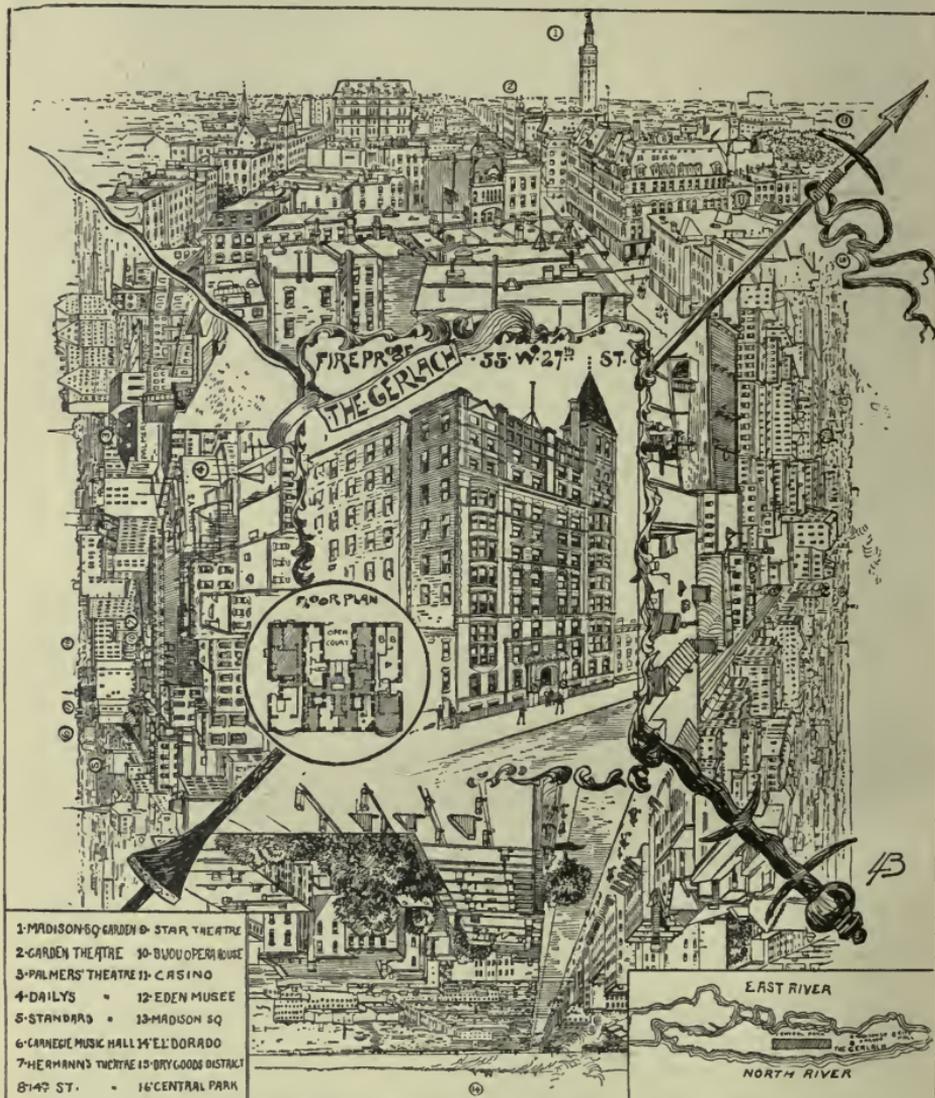
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**CHARLES A. GERLACH, PROPRIETOR.**



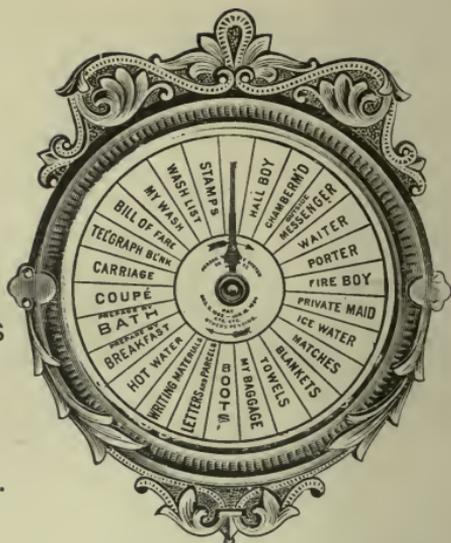
THE GERLACH HOTEL, CHARLES A. GERLACH, PROPRIETOR.

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NEW FURNISHINGS BY E. S. YERGASON.

IMPERIAL HOTEL, STAFFORD & WHITAKER, PROPRIETORS.

SOUTHEAST CORNER OF 32<sup>D</sup> STREET AND BROADWAY.

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Chartered 1859.

## Savings Institution

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GREELEY SQUARE, NEW YORK.

Over 57,000 depositors.

Over \$13,000,000 deposits.

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other days 10 to 3.

INTEREST FROM THE FIRST OF EACH  
QUARTER ON SUMS FROM \$5 TO \$3000.  
COURTEOUS ATTENTION TO DEPOSITORS,  
SPECIAL FACILITIES FOR LADIES.  
THE PRINCIPAL MODERN LANGUAGES  
SPOKEN. . . . .  
BUSINESS MAY BE DONE BY MAIL.  
SEND FOR REMITTANCE CIRCULAR.  
SOCIETY ACCOUNTS RECEIVED.

CHARLES E. SPRAGUE, President.

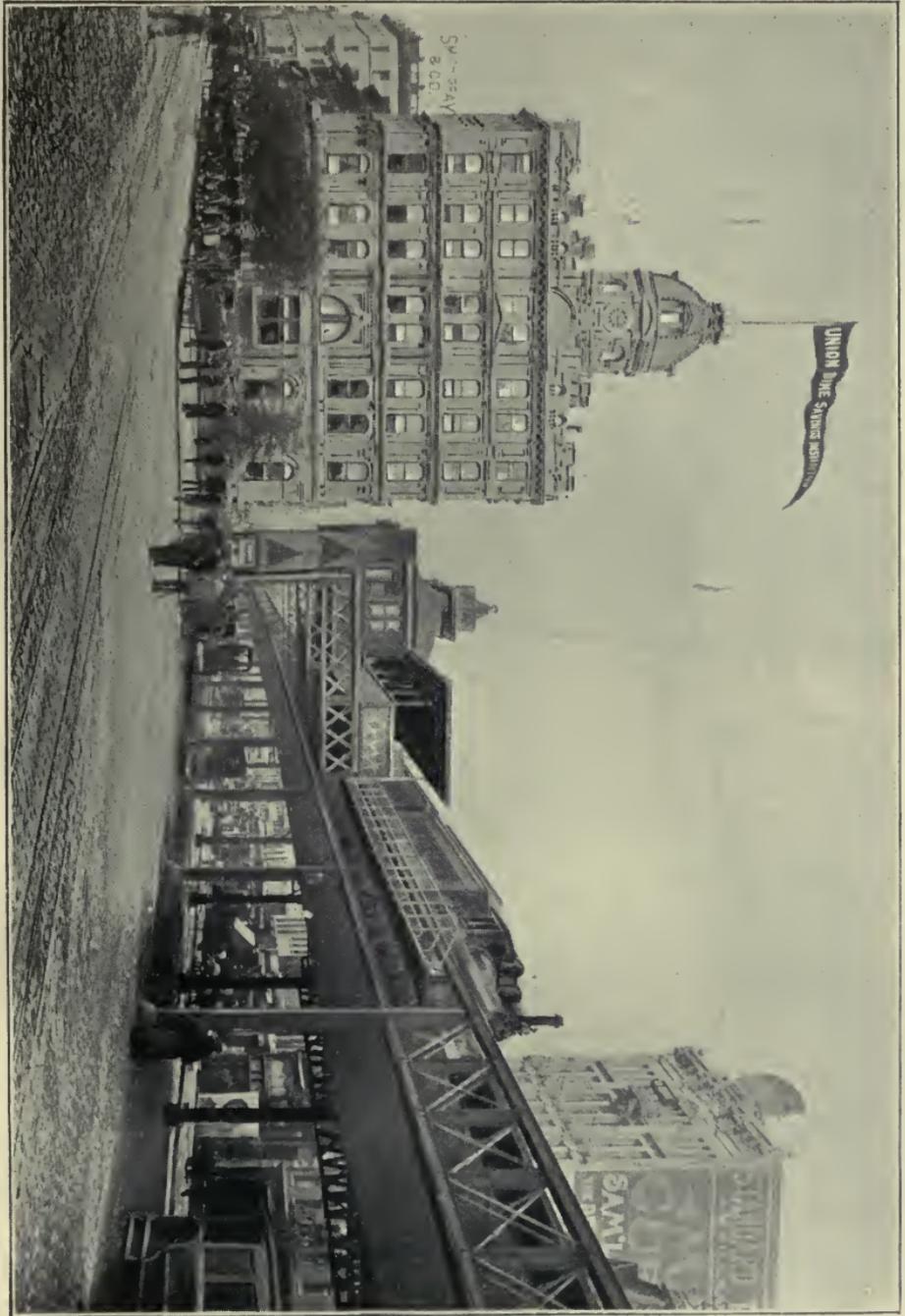
CHANNING M. BRITTON,  
JAMES S. HERRMAN, } Vice-Presidents.

GEORGE N. BIRDSALL, Treas.

FRANCIS M. LEAKE, Sec'y.

### TRUSTEES.

- SILAS B. DUTCHER, - - - 191 Montague Street, Brooklyn.
- WM. H. LOCKE, - - - - - 47 Leonard Street.
- CHARLES E. SPRAGUE, - - - - 116 West 75th Street.
- CHARLES G. DOBBS, - - - - 198 West End Avenue.
- WM. A. BUTLER, - - - - - 235 East 31st Street.
- CHANNING M. BRITTON, - - - - 1581 Broadway.
- JOHN McCLAVE, - - - - - Eleventh Ave. and 22d Street.
- JAMES S. HERRMAN, - - - - - 405 West 14th Street.
- THOMAS B. RAND, - - - - - 180 Lexington Avenue.
- ALEX. BROWN, Jr. - - - - - 245 West 54th Street.
- GEORGE N. BIRDSALL, - - - - - 54 West 32d Street.
- JAMES H. RODGERS, - - - - - 222 West 23d Street.
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UNION DIME SAVINGS INSTITUTION.

GREELEY SQUARE, JUNCTION OF BROADWAY, SIXTH AVENUE AND WEST 320 STREET.



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



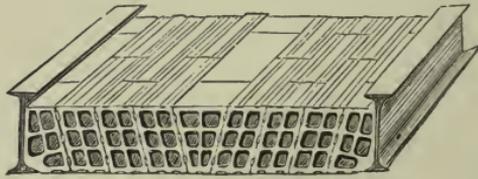
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THE "NEW YORK HERALD" BUILDING.

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# LORILLARD BRICK WORKS CO.



92 and 94 LIBERTY STREET

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FIRE-PROOF BUILDING MATERIAL.

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

HAVERSTRAW SIZE.

HOLLOW BRICK FOR FURRING.

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The above and many others FIRE-PROOFED

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# THE NEW ST. CLOUD HOTEL,

BROADWAY and FORTY-SECOND STREET,  
NEW YORK.

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

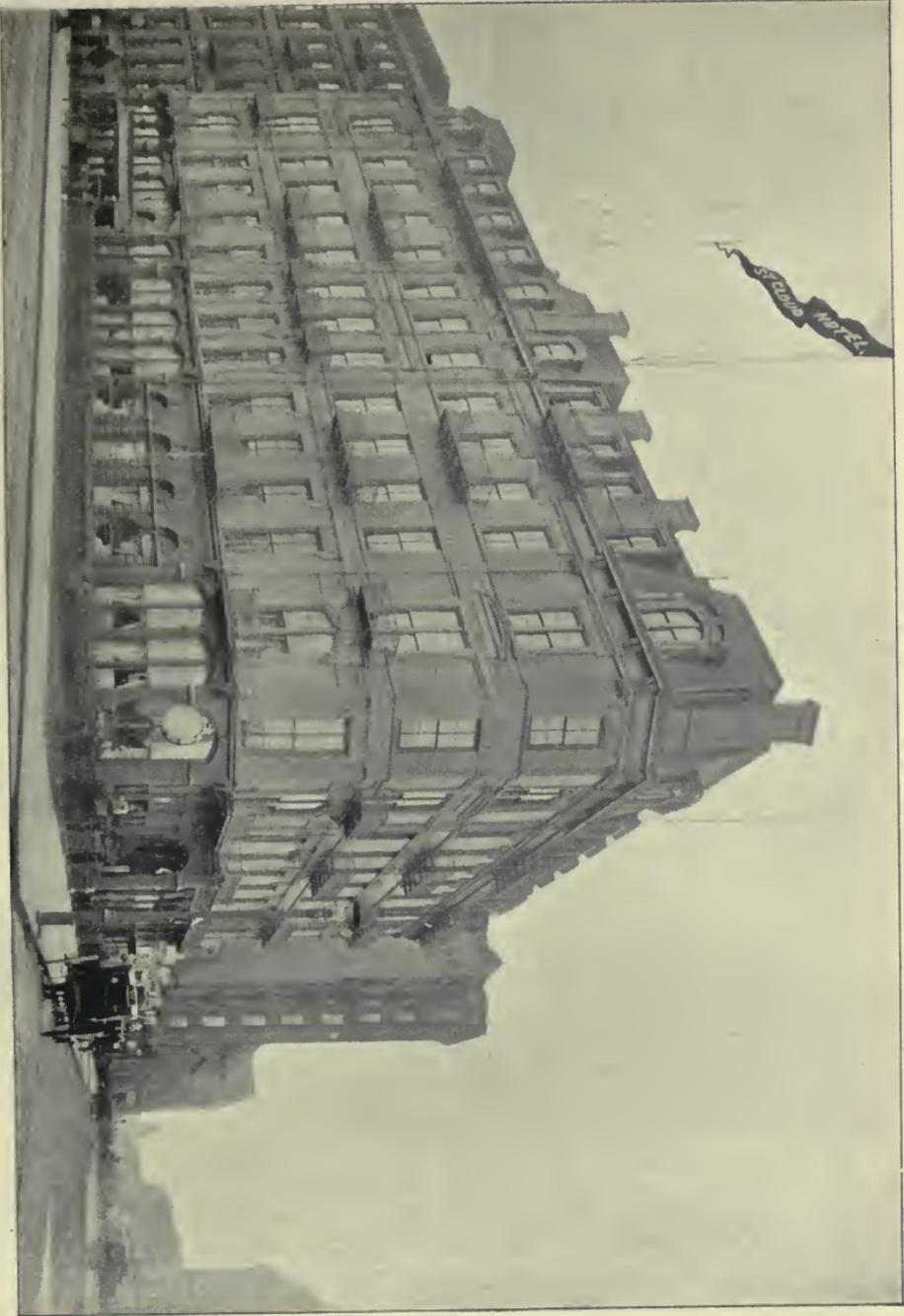
IS CENTRALLY LOCATED, IN THE HEART OF THE THEATRE DISTRICT;  
ONE-HALF BLOCK FROM 42D ST. STATION 6TH AVE. ELEVATED ROAD;  
FOUR LINES OF CABLE AND HORSE CARS PASS THE HOTEL;  
THREE BLOCKS FROM GRAND CENTRAL DEPOT;  
FOUR BLOCKS FROM WEST SHORE DEPOT.

## 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.



THE ST. CLOUD HOTEL, N. B. BARRY, PROPRIETOR.  
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LEWINSON & JUST,  
Consulting Engineers  
AND  
Contractors.

OFFICES: 128 WEST 42d STREET, NEW YORK.

TELEPHONE: 1150 38TH STREET.

Ironwork for Buildings, Bridges, Roofs.

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Structural Shapes in Iron and Steel.

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Engineers and Constructors of the "New Metropolitan Opera House," "The College of Pharmacy" (illustrated elsewhere in this volume) and of many other public and private edifices.



LEWINSON & JUST, CONSULTING ENGINEERS AND CONTRACTORS.  
NO. 128 WEST 42d STREET, SOUTH SIDE, BETWEEN BROADWAY AND SIXTH AVENUE.

# Hotel Wellington

EUROPEAN AND AMERICAN PLANS

MADISON AVENUE AND 42D STREET, NEW YORK

ONE BLOCK FROM GRAND CENTRAL DEPOT

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GEORGE MURRAY, PROP.

ROOMS \$1 AND UPWARD

# Hotel Castleton

STATEN ISLAND'S PALATIAL HOTEL

ST. GEORGE, S. I.

AMERICAN PLAN

FACING NEW YORK HARBOR

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GEORGE MURRAY, PROP.

# Hotel Sherwood

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

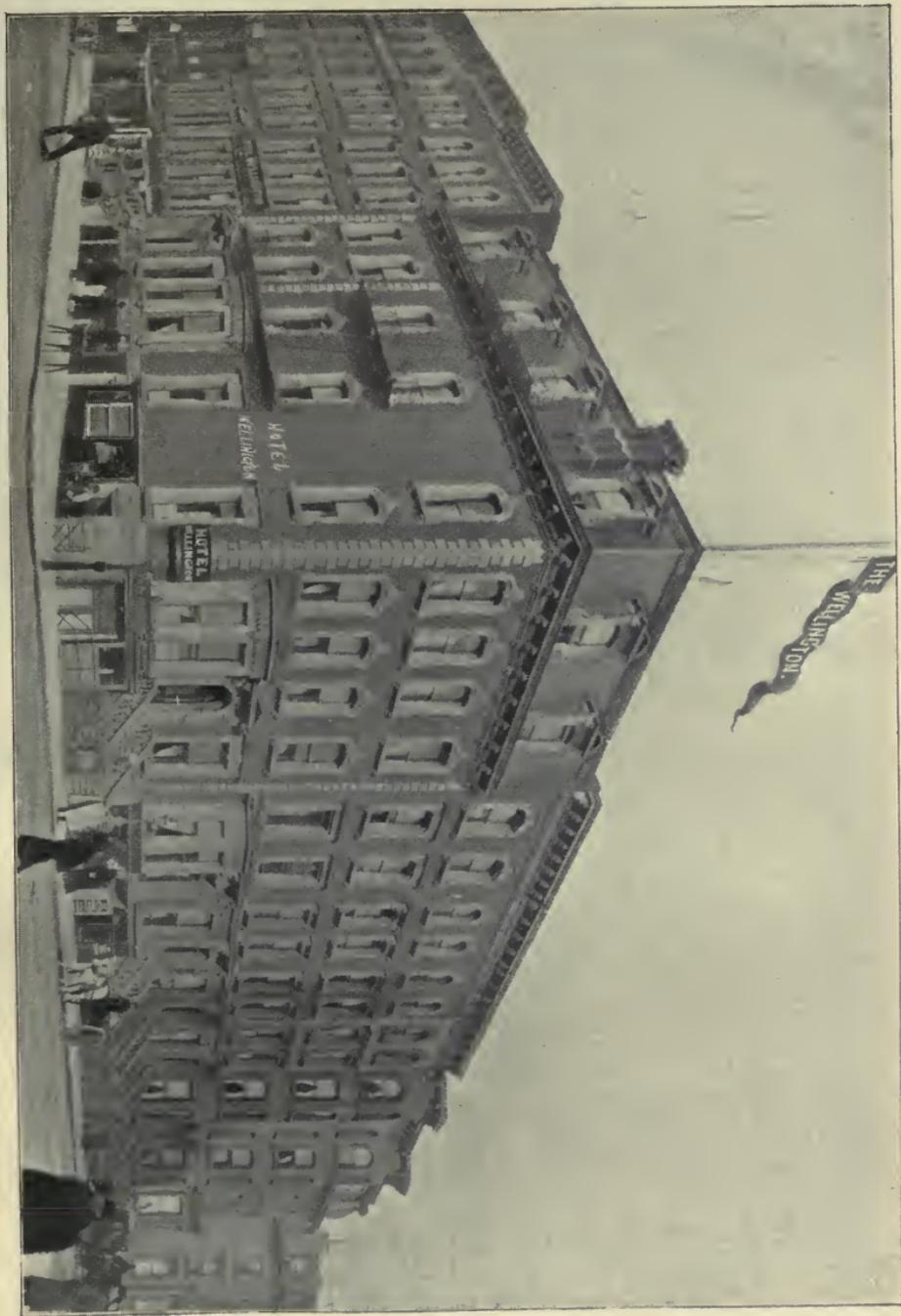
NEW YORK

GEORGE MURRAY, PROP.

AMERICAN PLAN

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ROOMS SINGLE AND EN SUITE



THE HOTEL WELLINGTON, GEORGE MURRAY, PROPRIETOR.

FORTY-SECOND STREET, NORTHWEST CORNER OF MADISON AVENUE, ONE BLOCK WEST OF GRAND CENTRAL STATION.

# 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.

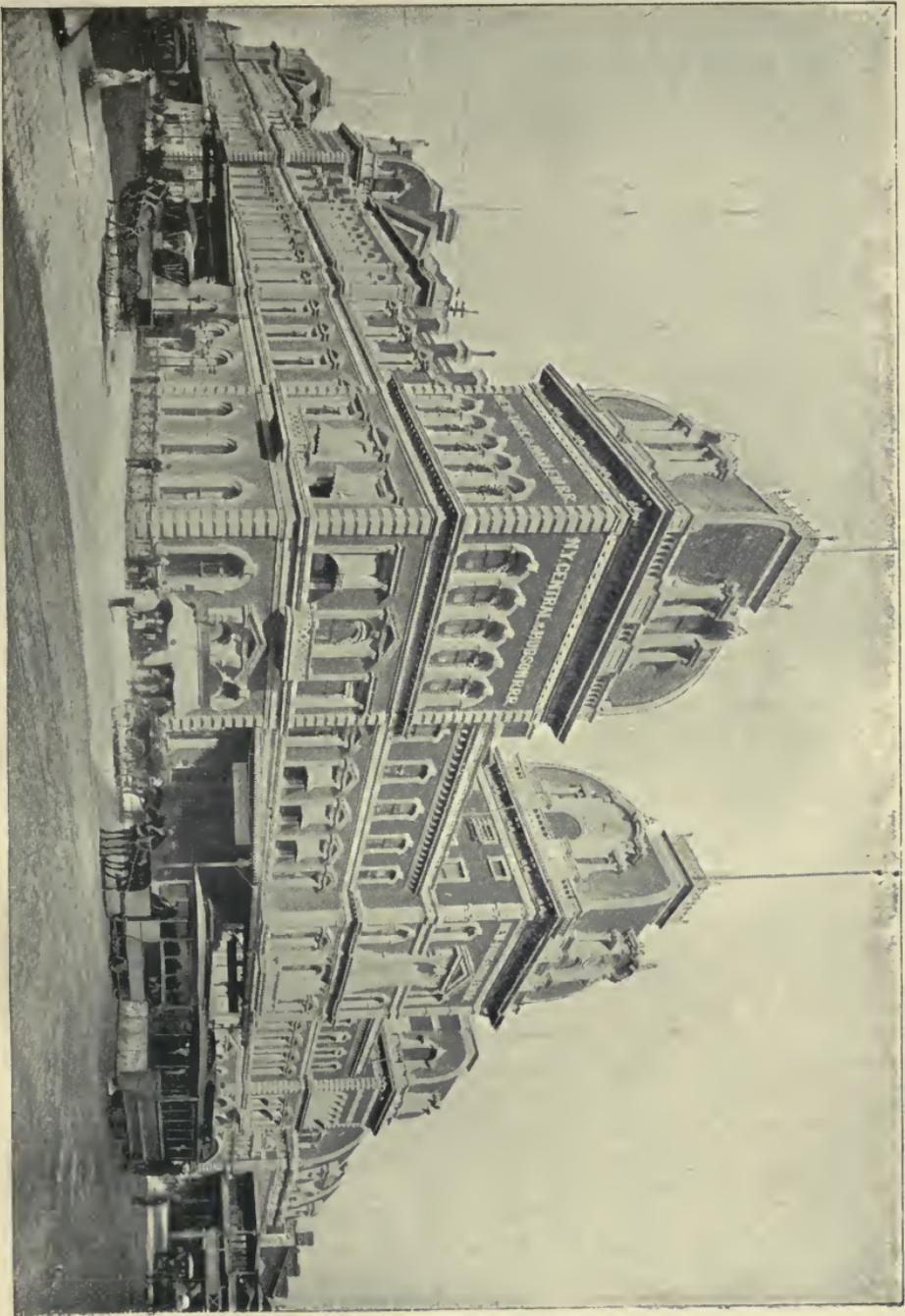
TRAINS DEPART FROM AND ARRIVE  
AT GRAND CENTRAL STATION,  
NEW YORK,

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 CENTRAL STATION, FORTY-SECOND STREET AND FOURTH AVENUE.

METROPOLITAN TERMINUS OF THE NEW YORK CENTRAL & HUDSON RIVER RAILROAD.

# Grand Union Hotel,

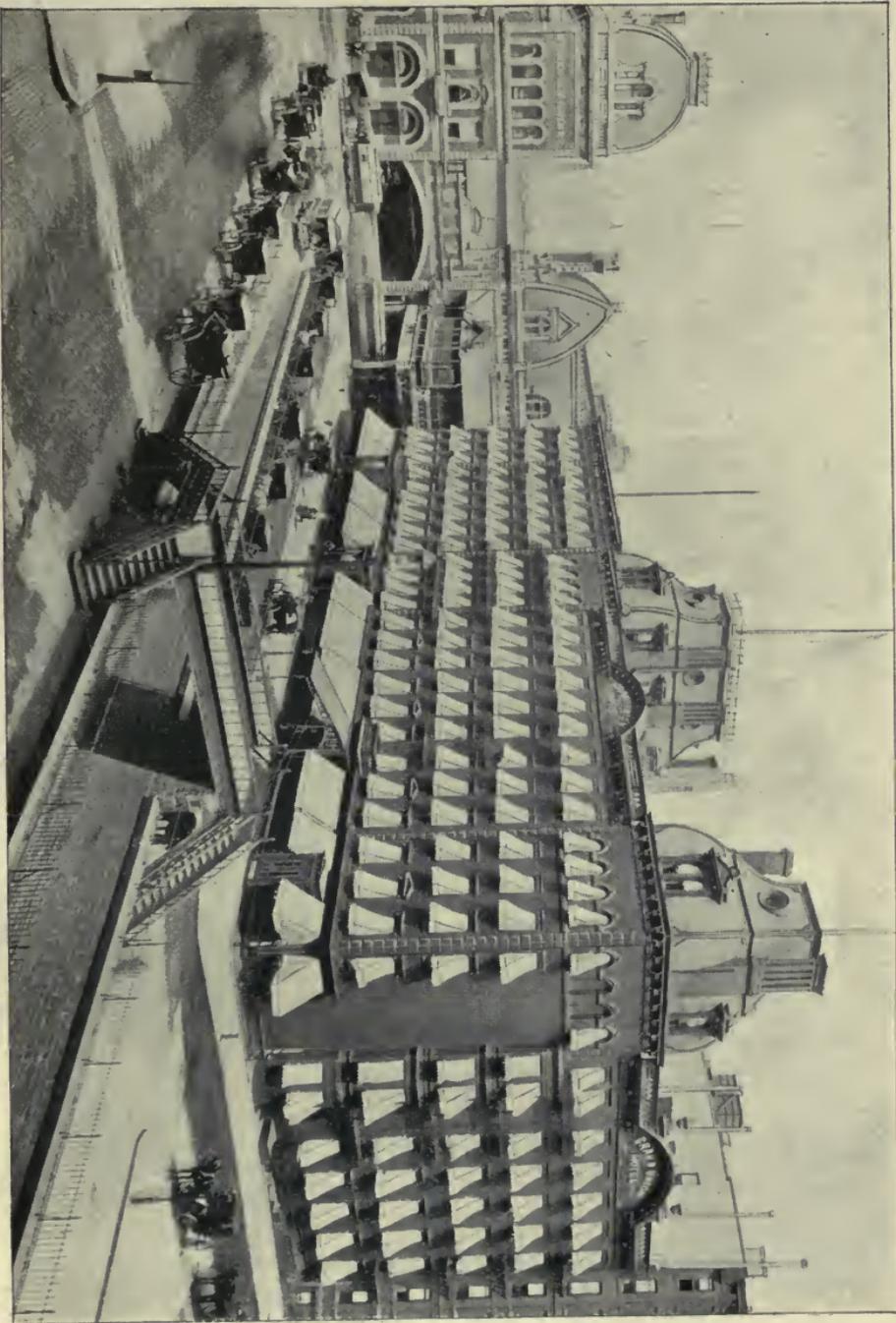
OPPOSITE THE GRAND CENTRAL STATION, NEW YORK.

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[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 proprietor, 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'."



GRAND CENTRAL STATION

FOURTH AVENUE TUNNEL.

GRAND UNION HOTEL.

GRAND UNION HOTEL, OPPOSITE GRAND CENTRAL STATION,—FORD & CO., PROPRIETORS.

FOURTH AVENUE (OR PARK AVENUE), BETWEEN 41ST AND 42D STREETS. VIEW SHOWING NORTHERN END OF PARK AVENUE TUNNEL.

# 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 Poinciana 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 41ST STREET.

SAMUEL H. RATHBONE, President.  
R. A. CUNNINGHAM, Vice-President.

JAMES B. STORY, Cashier.  
LOUIS H. HOLLOWAY, Ass't Cashier.

# Nineteenth Ward Bank

OF NEW YORK,

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

## Directors.

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GEORGE P. SHELDON,  
RICHARD K. SHELDON,  
JAMES B. STORY,



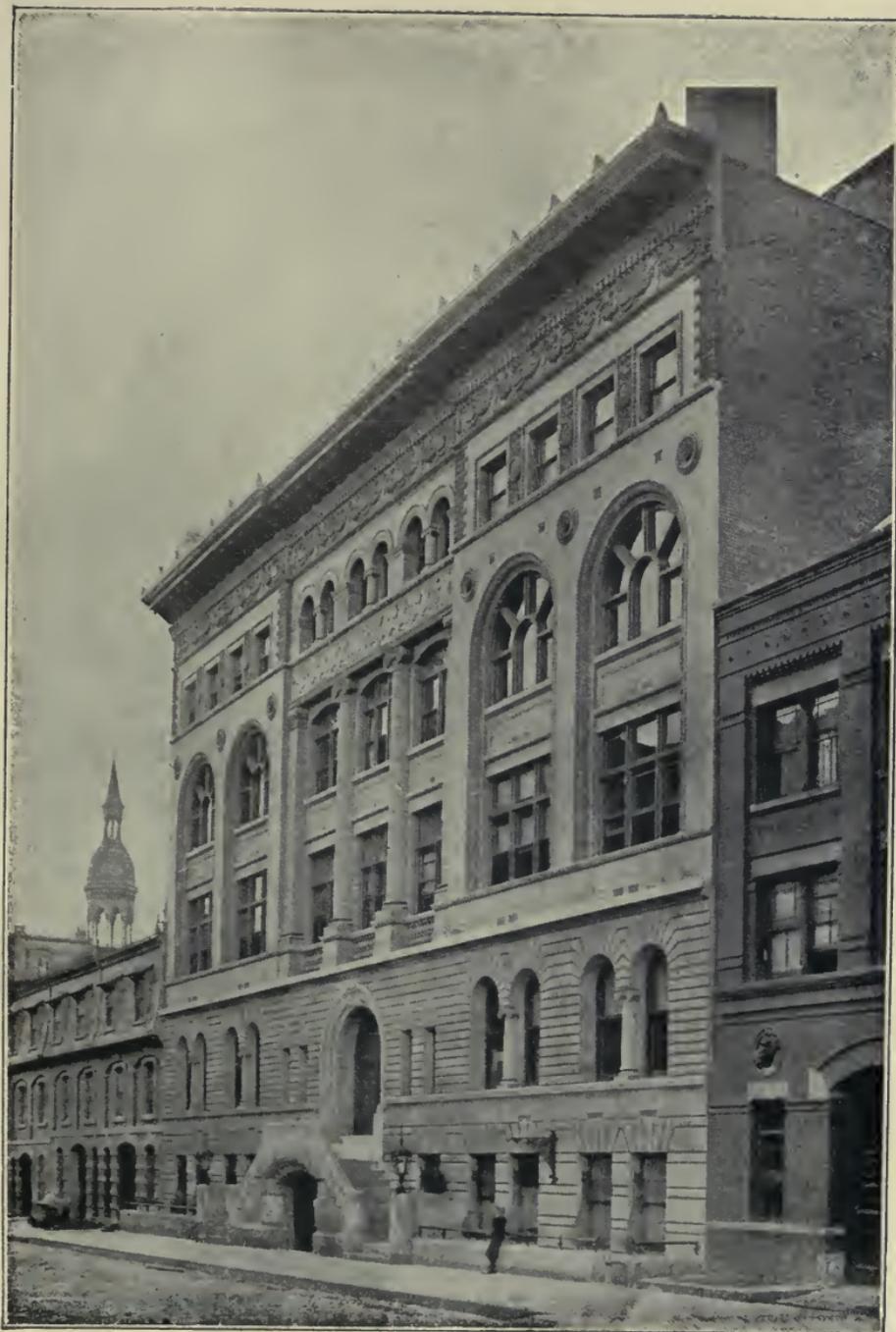
NINETEENTH WARD BANK OF NEW YORK.  
THIRD AVENUE, NORTHEAST CORNER OF 57TH STREET.



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



FIFTH AVENUE, NORTH FROM FORTY-SECOND STREET.  
VIEW FROM 42D TO 48TH STREET.



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

THE WINDSOR  
FIFTH AVENUE NEW YORK



HAWK & WETHERBEE

# THE . . . . . 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.

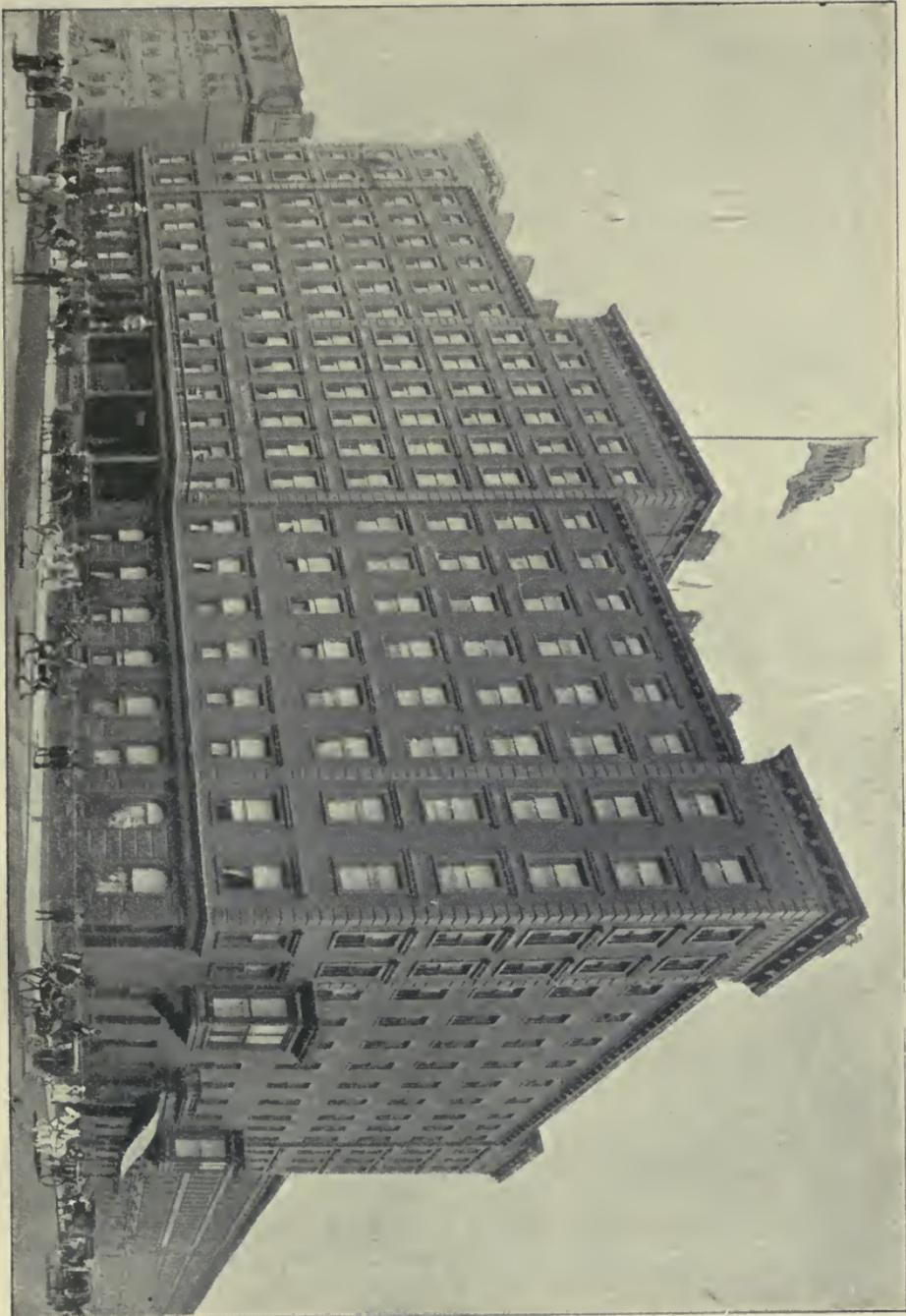
FITTED THROUGHOUT WITH THE LATEST APPROVED MODERN SANITARY  
PLUMBING. . . CUISINE AND SERVICE UNSURPASSED. . . COOL AND  
ATTRACTIVE IN SUMMER; COMFORTABLE AND HOMELIKE IN WINTER.  
ROOMS AND MEALS ON THE AMERICAN AND EUROPEAN PLANS. . .

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. Well-lighted and ventilated Spacious Public Rooms, Corridors, Drawing-Rooms and Parlor Suites, Single or Double Rooms with or without baths.

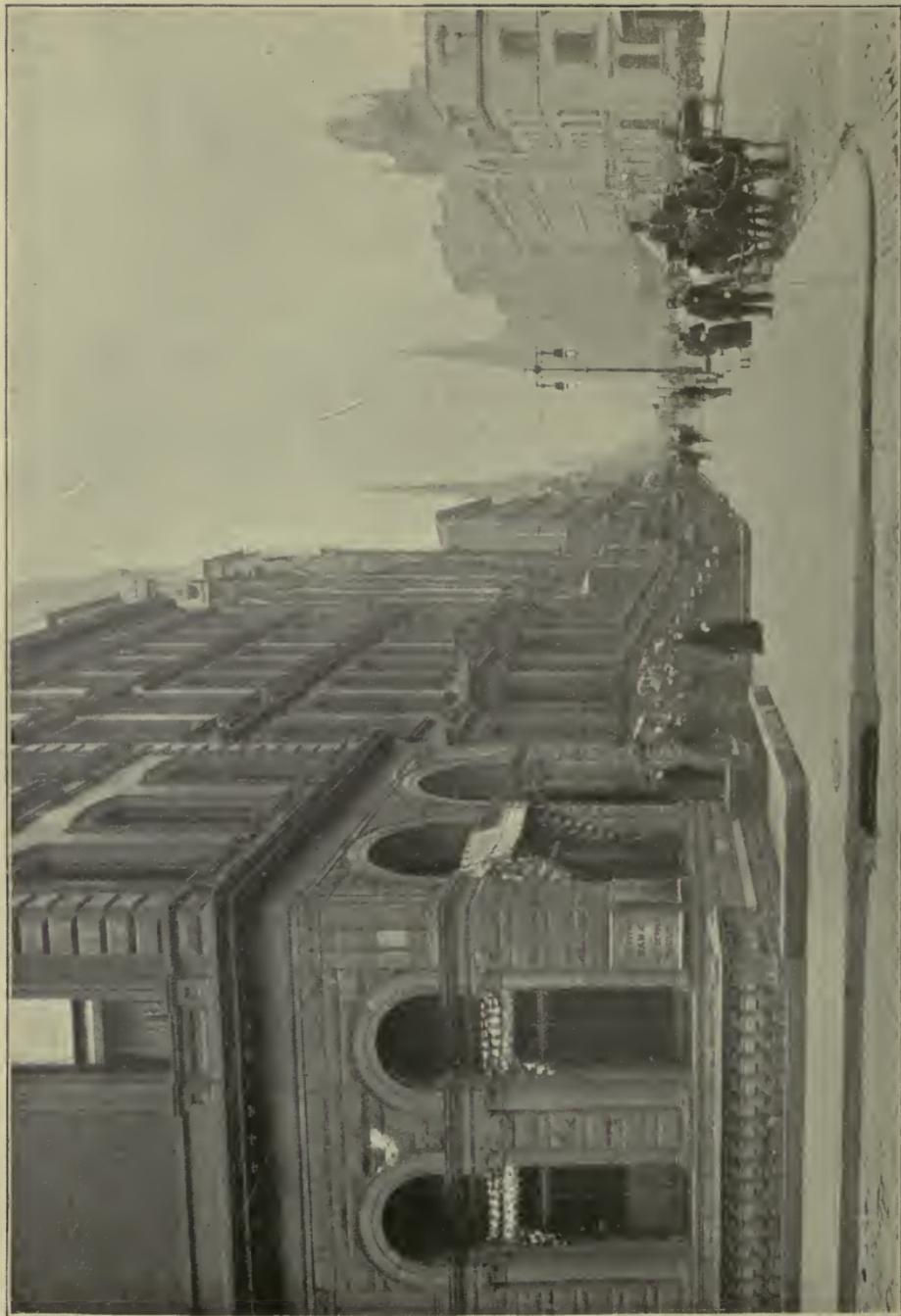
All drinking water used in this hotel is filtered by the **Pasteur Germ Proof System** and the ice is manufactured by the Hygeia Ice Co. from Distilled Water.



WINDSOR CASTLE.



THE WINDSOR HOTEL;—HAWK & WETHERBEE, PROPRIETORS.  
FIFTH AVENUE, EAST SIDE, BETWEEN 48TH AND 47TH STREETS.



41TH STREET.

FIFTH AVENUE BANK.

FIFTH AVENUE, NORTH OF FORTY-FOURTH STREET.

VIEW TAKEN IN 1894.

CATHEDRAL.

WINDSOR HOTEL.

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 49TH AND 50TH STREETS.



ST. PATRICK'S CATHEDRAL.

THE BUCKINGHAM HOTEL;—WETHERBEE & FULLER, PROPRIETORS.

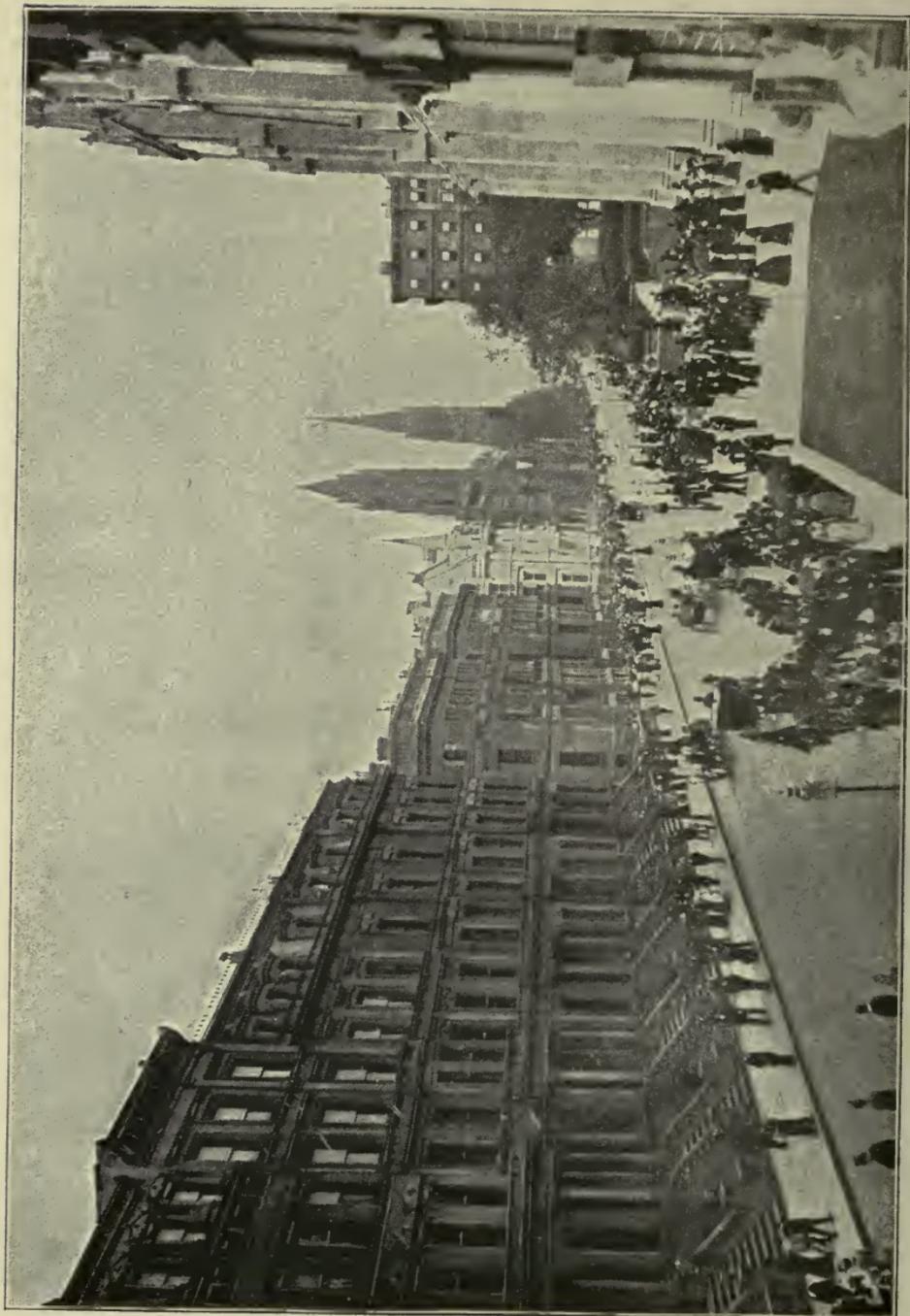
FIFTH AVENUE, EAST SIDE, SOUTHEAST CORNER OF 80TH STREET, OPPOSITE ST. PATRICK'S CATHEDRAL.



ST. PATRICK'S CATHEDRAL, ROMAN CATHOLIC.  
THE HIGH ALTAR IN THE SANCTUARY, AT THE EASTERN END.



ST. PATRICK'S CATHEDRAL, ROMAN CATHOLIC.  
FIFTH AVENUE, EAST SIDE, FROM 50TH TO 51ST STREET.



FIFTH AVENUE, WEST SIDE, FROM FIFTIETH STREET.  
SHOWING VANDERBILT MANSIONS, ST. THOMAS' CHURCH (EPISCOPAL), AND DR. HALL'S CHURCH (PRESBYTERIAN); ENTRANCE TO ST. PATRICK'S CATHEDRAL.

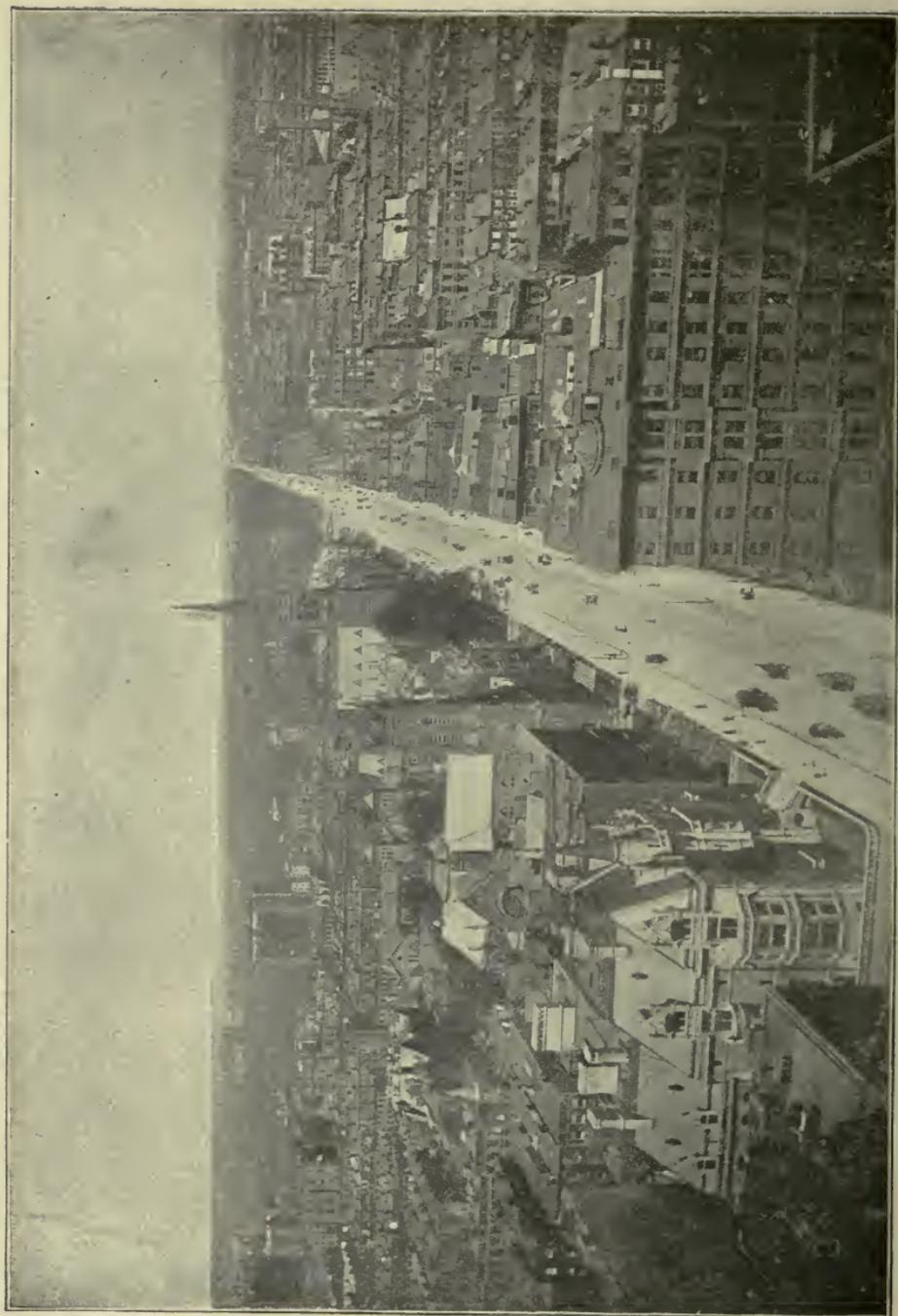


MRS. WILLIAM H. VANDERBILT.

WILLIAM D. BLOANE, MRS. ELLIOTT F. SHEPARD, WILLIAM K. VANDERBILT, ST. THOMAS' CHURCH, DR. HALL'S CHURCH.

FIFTH AVENUE, WEST SIDE, NORTH FROM FIFTY-FIRST STREET.

SHOWING THE VANDERBILT RESIDENCES AND ST. THOMAS' EPISCOPAL AND THE FIFTH AVENUE PRESBYTERIAN CHURCHES.



BIRD'S-EYE VIEW OF FIFTH AVENUE.  
NORTH, FROM 51st TO 96TH STREET.



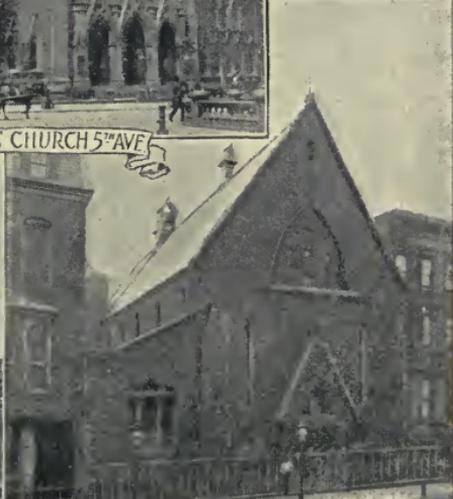
St. Luke's 485 Hudson St.

St. Michael's  
Amsterdam Ave  
and 99th St.

FIVE  
PROTESTANT  
EPISCOPAL  
CHURCHES



ST. THOMAS' CHURCH 5th AVE



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PROTESTANT EPISCOPAL CHURCH EDIFICES.

ST. LUKE'S. ST. MICHAEL'S. ST. THOMAS' ZION AND ST. TIMOTHY. ST. MARY THE VIRGIN.

# MISS BROWN'S SCHOOL FOR GIRLS

Located at 713, 715 and 717 Fifth Avenue,

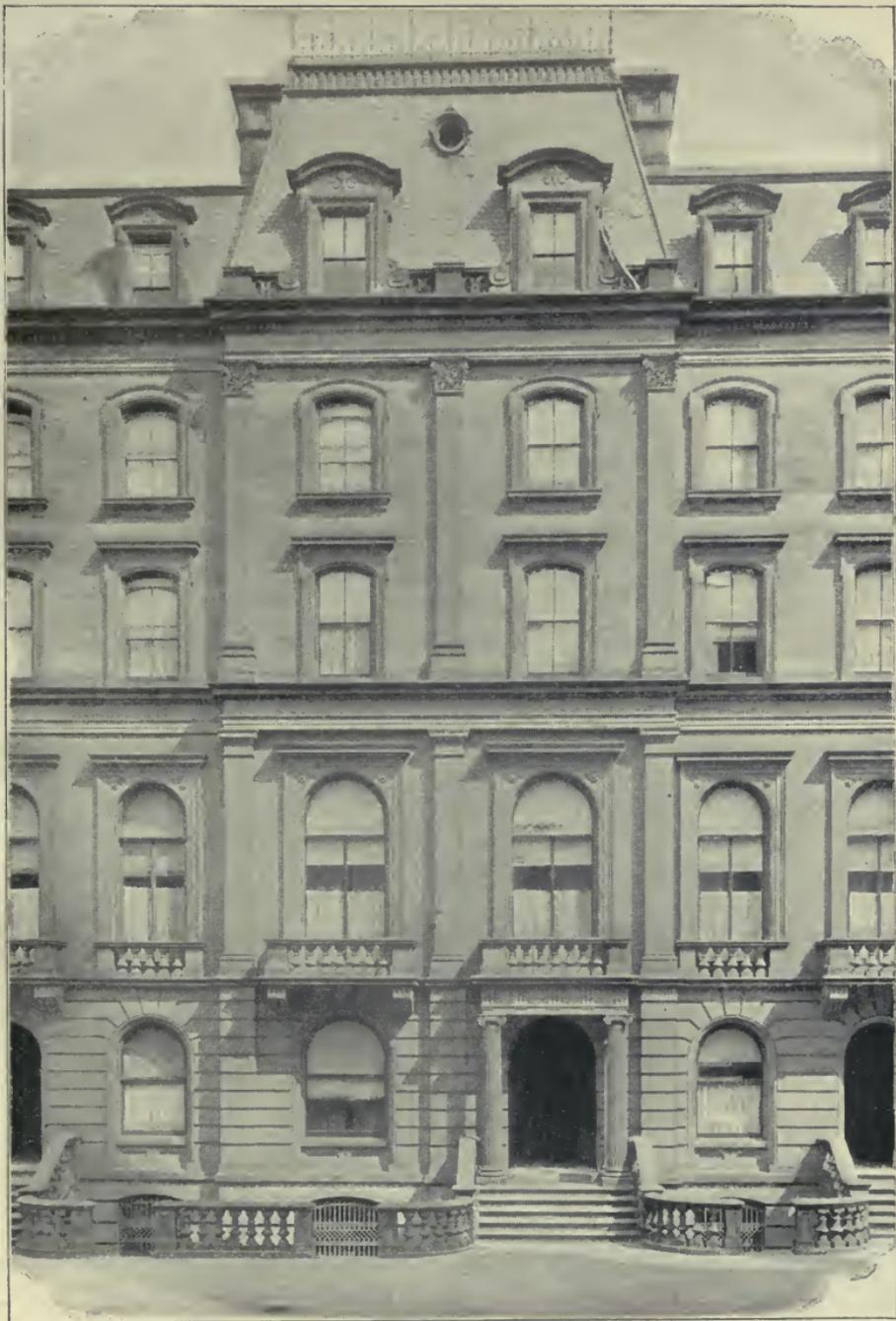
BETWEEN 55TH AND 56TH STREETS.

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It is conducted by Miss Annie Brown, a graduate of Vassar, and one of the most capable educators in this field of work. In all the improved methods of education and the demands of a progressive period, this school stands in the front rank. Its aim is to provide thorough systematic training. There may be differences of opinion as to what subjects should be taught; there can be little question as to the requirements for good teaching in any line. Parents have the right to expect that a school should give habits of intelligent study, promptness, and accuracy of thought and speech. Every department is provided with a competent and experienced teacher, possessing the highest grade of qualifications. In that of modern languages six native instructors are employed and five in the college preparatory course. There are twenty-five instructors in all, at the head of whom presides Miss Brown.

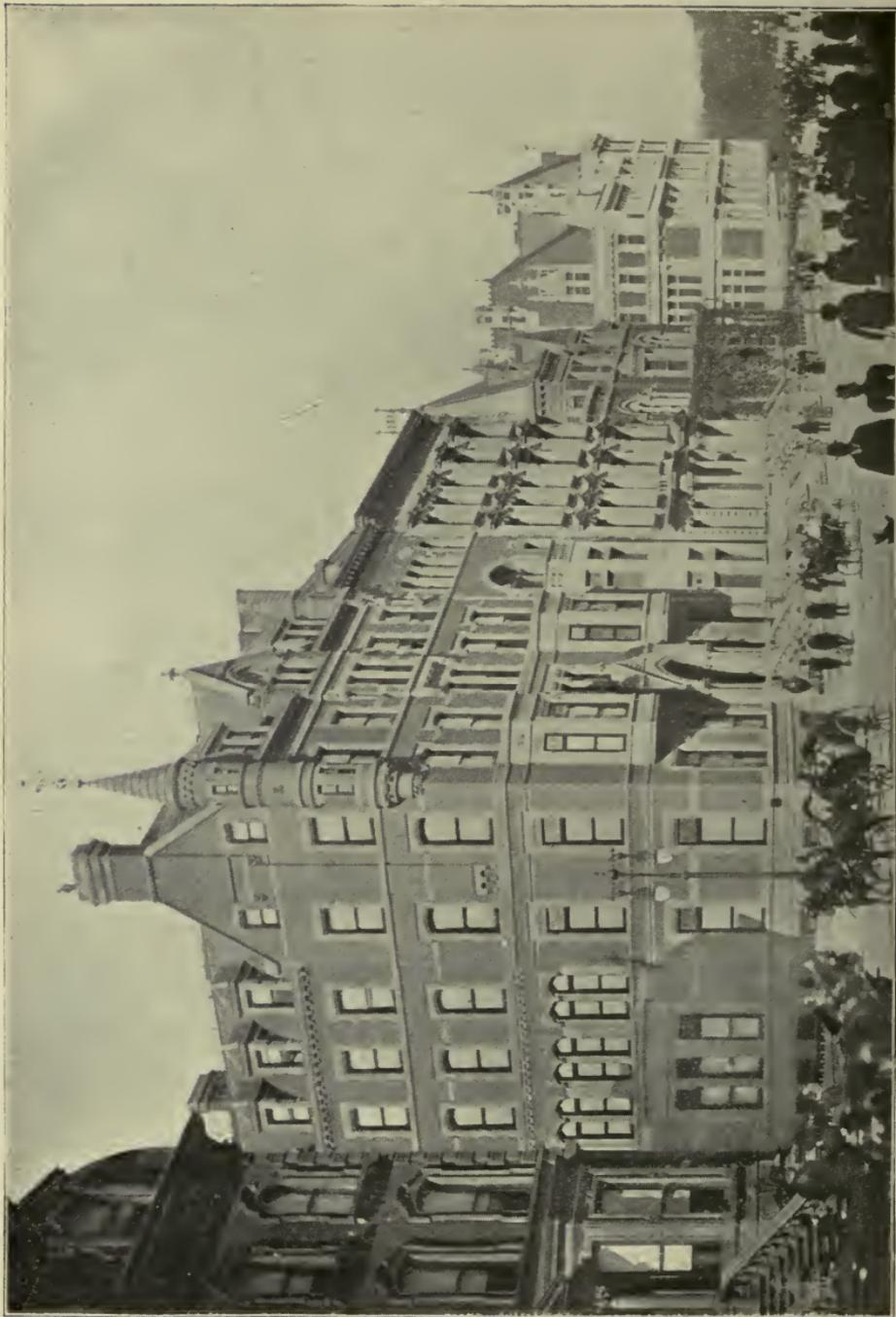
Three courses of study are open: the regular course to graduation, the preparatory course to Vassar, Radcliffe, Barnard, Wellesley, Bryn Mawr and Smith, and the special course for those who have graduated elsewhere, or who desire to study special branches. Careful attention is given each student, and her peculiar aptitudes and tastes are studied and developed. No strict rules are made to hamper the pupil's advancement—no marks or awards given or punishments inflicted—but each is made to feel that the good name of the school rests with her to maintain. About 150 pupils are annually enrolled. They are drawn not only from New York City and its environments but from every quarter of the United States. At frequent intervals the boarders visit the Lenox Library, the Art Museum, Museum of Natural History, the Academy of Design and other museums and galleries.

Thorough work is done in the primary and preparatory departments where the pupils are day scholars who expect to complete the course. Through their consistent development Miss Brown aims at a high standard in all the advanced classes, for the strength of the school lies in the unity of the day-school.



MISS BROWN'S SCHOOL FOR GIRLS.

Nos 713, 715 AND 717 FIFTH AVENUE, BETWEEN 56TH AND 56TH STREETS.

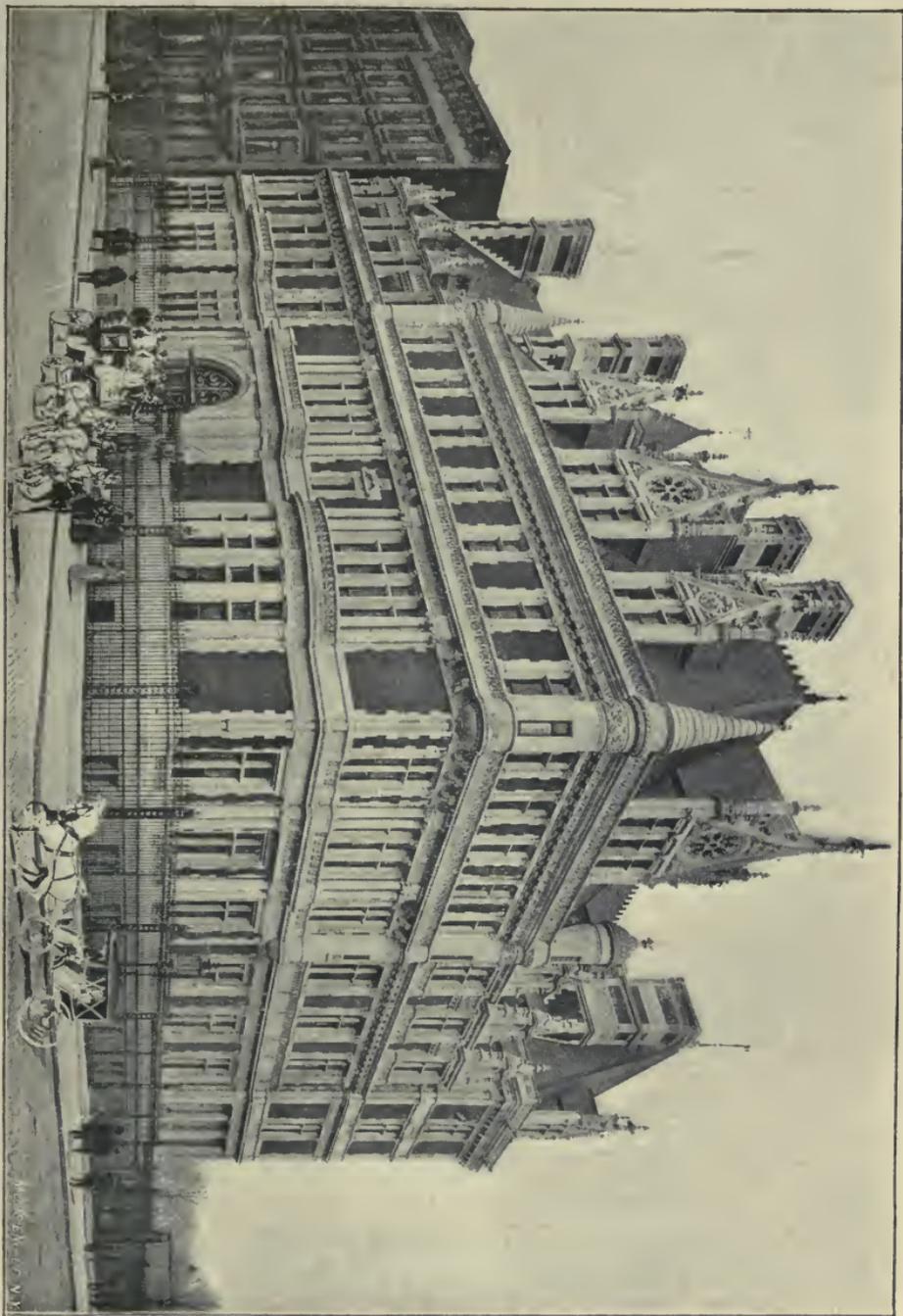


THE KEMP RESIDENCES.

FIFTH AVENUE WEST SIDE FROM NORTHWEST CORNER OF 56TH STREET TO CENTRAL PARK, SHOWING THE KEMP, WHITNEY AND VANDERBILT RESIDENCES.

WM. C. WHITNEY.

CORNELIUS VANDERBILT.



THE CORNELIUS VANDERBILT MANSION.

FIFTH AVENUE, WEST SIDE, FROM 57TH TO 58TH STREET, AT ENTRANCE TO CENTRAL PARK.

# THE PLAZA - - -

“Model Hotel of the World”



... THE PLAZA ...

FIFTH AVE., 58TH & 59TH STS.

Main Entrance to, and fronting Central Park

NEW YORK CITY

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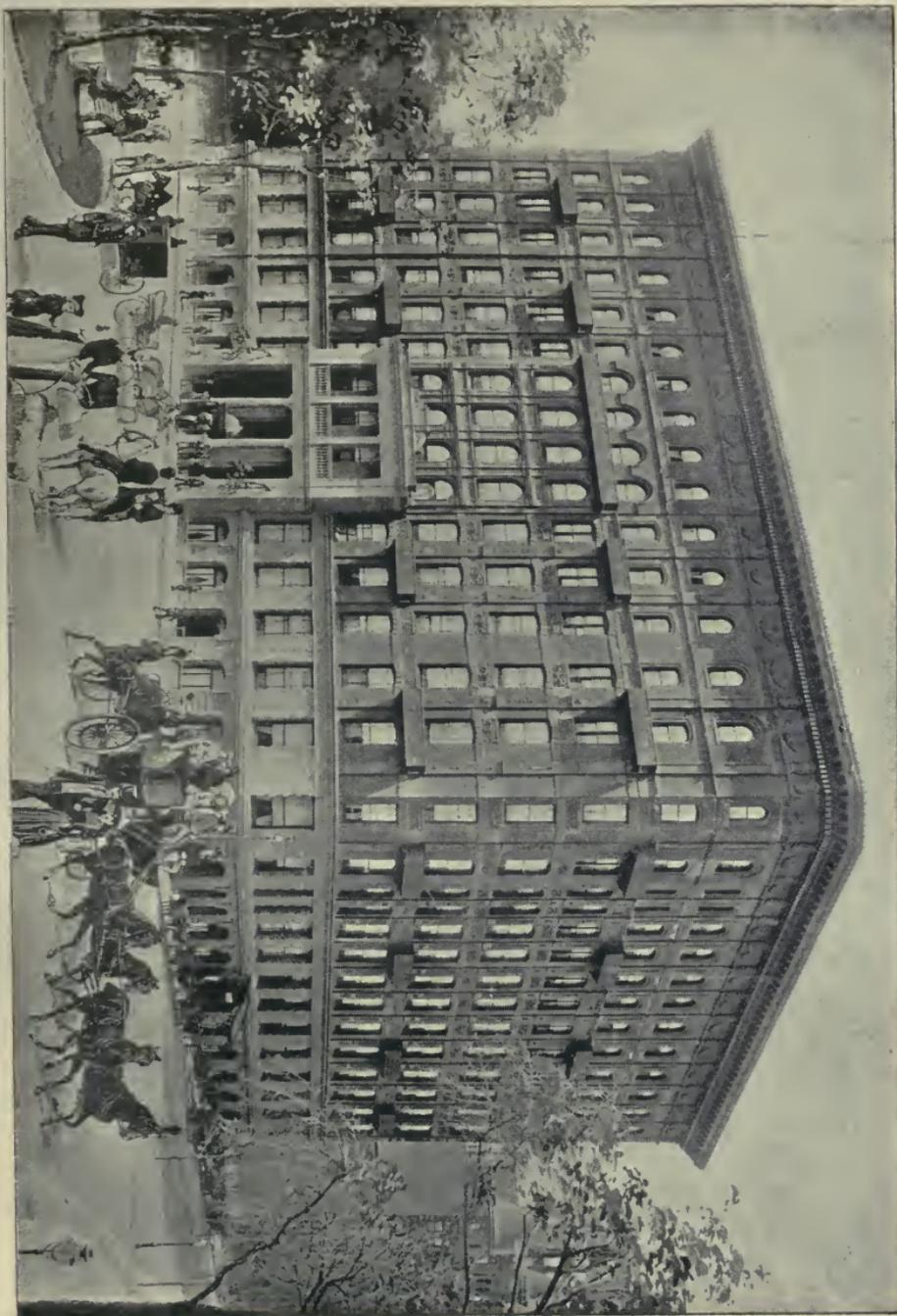
AMERICAN AND EUROPEAN PLANS

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**Absolutely Fire Proof**

Easily accessible by all surface and elevated roads ; cross-town cars pass the door, intersecting all lines

F. A. HAMMOND



THE PLAZA HOTEL, F. A. HAMMOND, PROPRIETOR.

FIFTH AVENUE, WEST SIDE, FROM 68TH STREET TO 59TH STREET, AT FIFTH AVENUE ENTRANCE TO CENTRAL PARK.



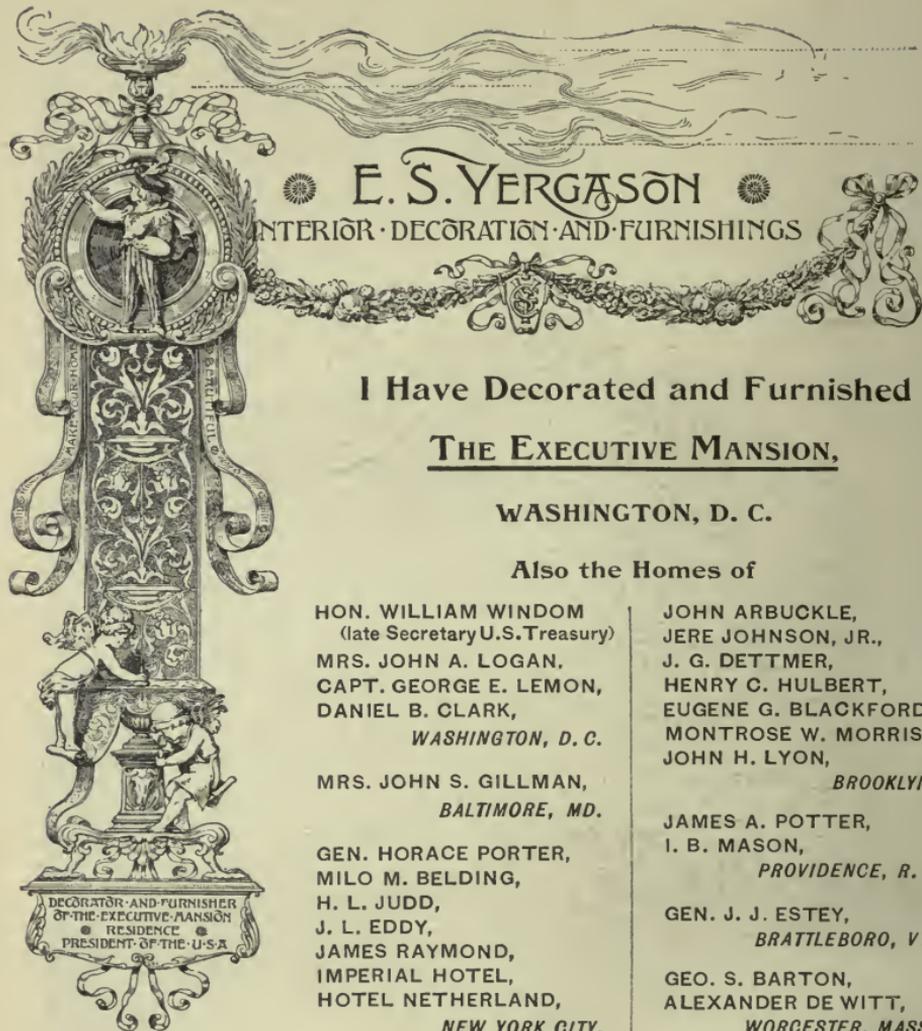
CENTRAL PARK VIEWS.

CASINO. LOVERS' WALK. ROCK TUNNEL. THE MALL. EAGLE CAGE.



HOTEL SAVOY.

FIFTH AVENUE, SOUTHEAST CORNER 59TH STREET, OPPOSITE MAIN ENTRANCE TO CENTRAL PARK.



**E. S. YERGASON**  
INTERIOR · DECORATION · AND · FURNISHINGS

**I Have Decorated and Furnished**  
**THE EXECUTIVE MANSION,**

**WASHINGTON, D. C.**

**Also the Homes of**

**HON. WILLIAM WINDOM**  
(late Secretary U.S. Treasury)

**MRS. JOHN A. LOGAN,**  
**CAPT. GEORGE E. LEMON,**  
**DANIEL B. CLARK,**  
*WASHINGTON, D. C.*

**MRS. JOHN S. GILLMAN,**  
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**IMPERIAL HOTEL,**  
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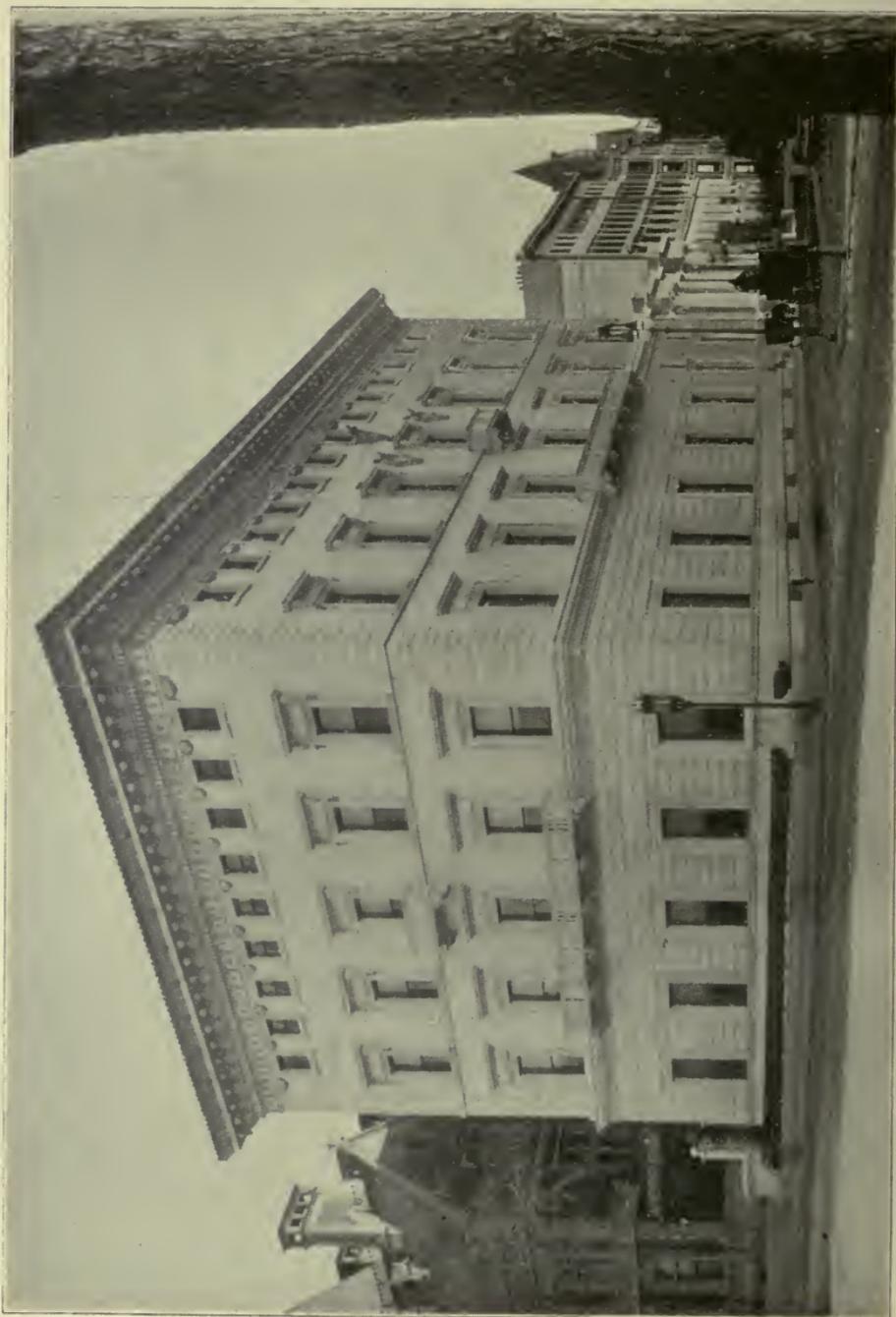


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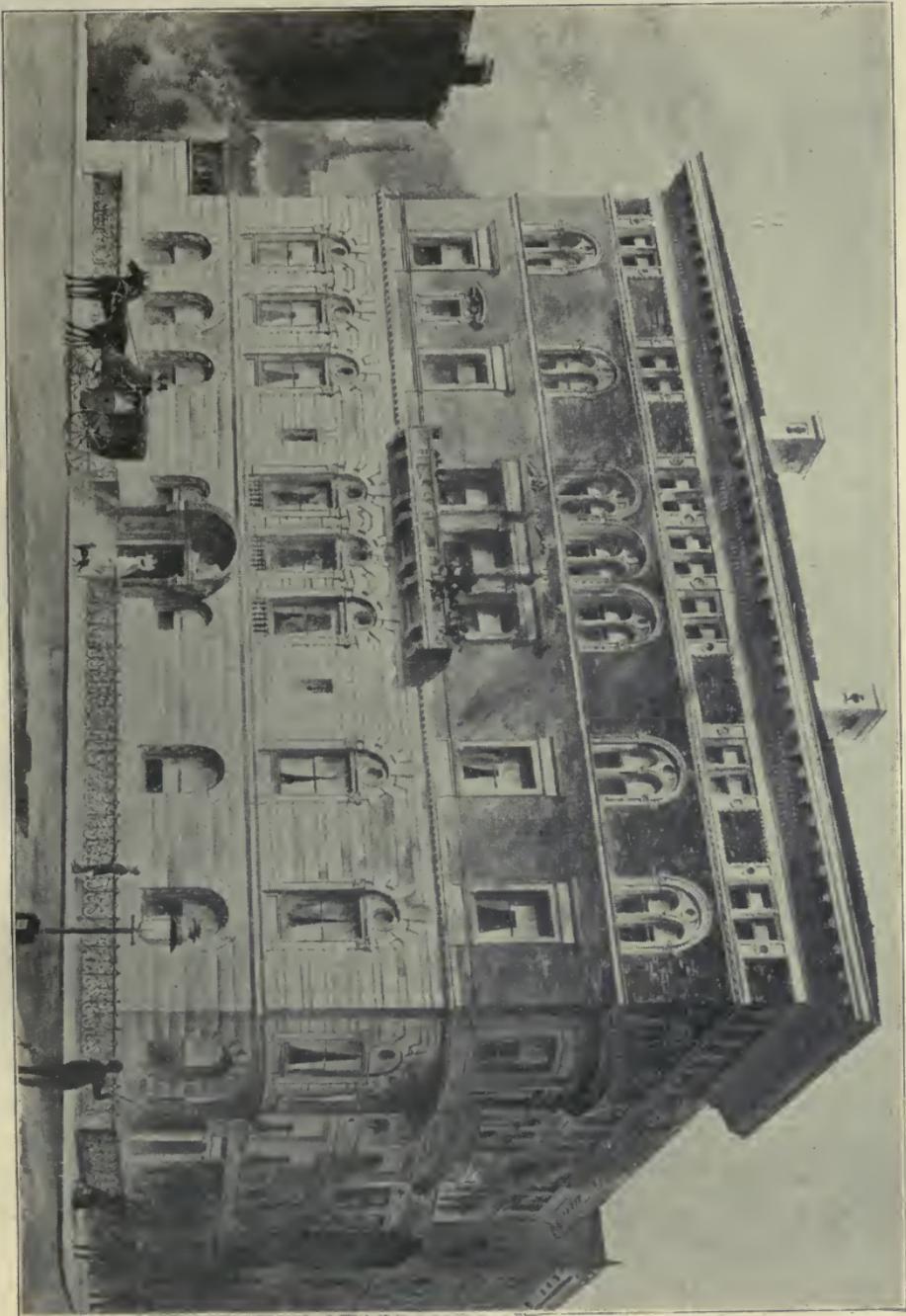
FIFTH AVENUE, NORTHEAST CORNER OF 59TH STREET, AT MAIN ENTRANCE TO CENTRAL PARK.



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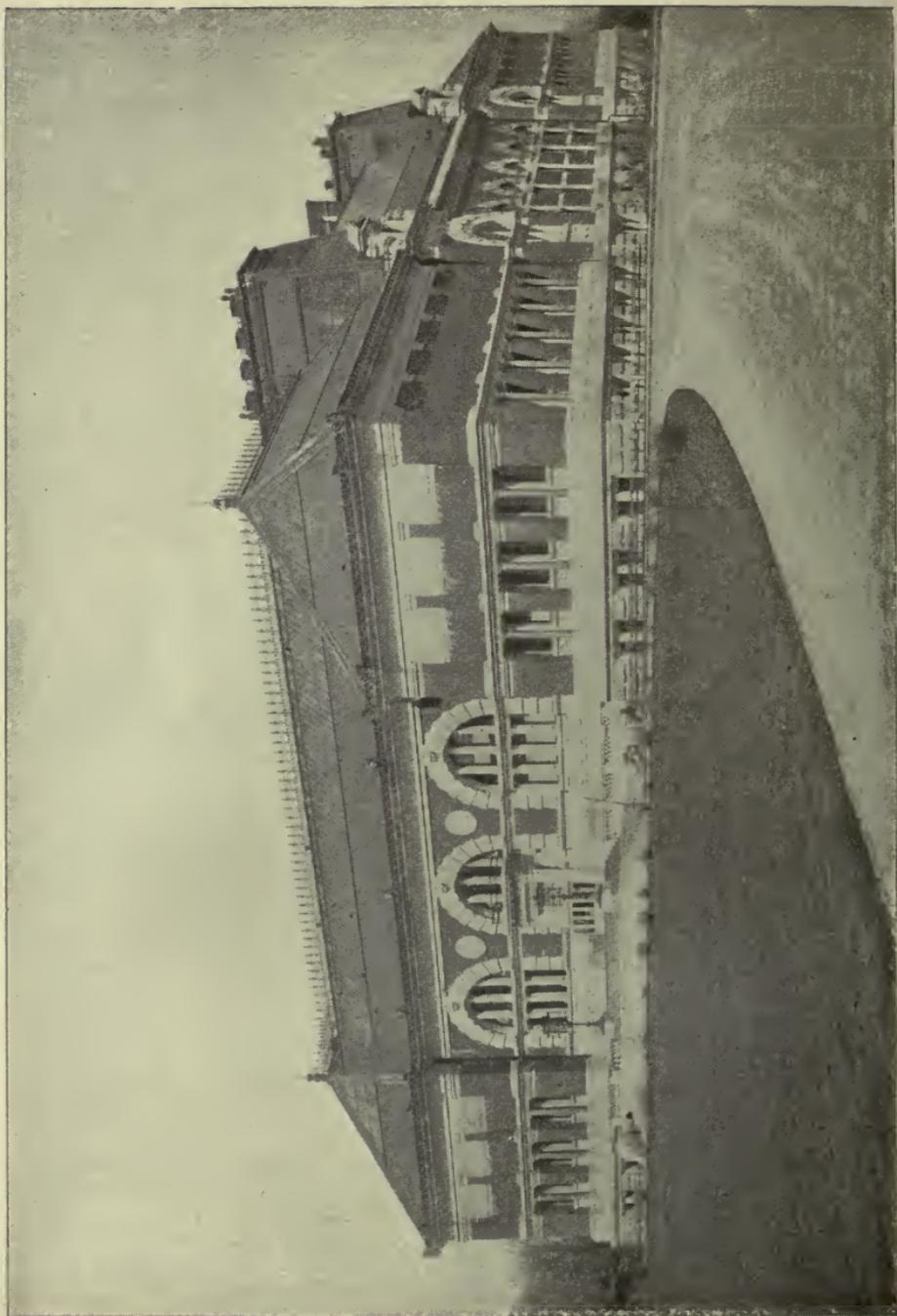
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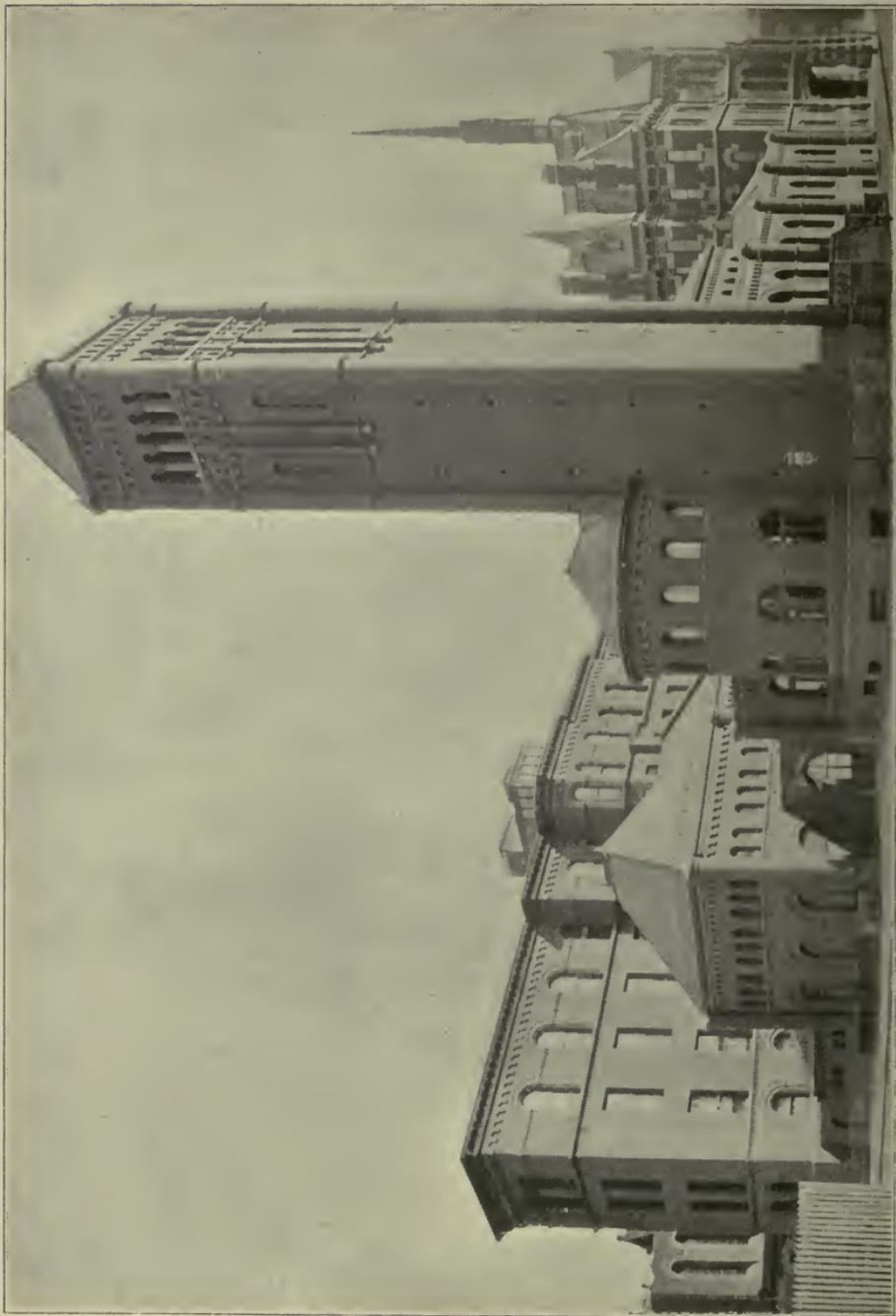


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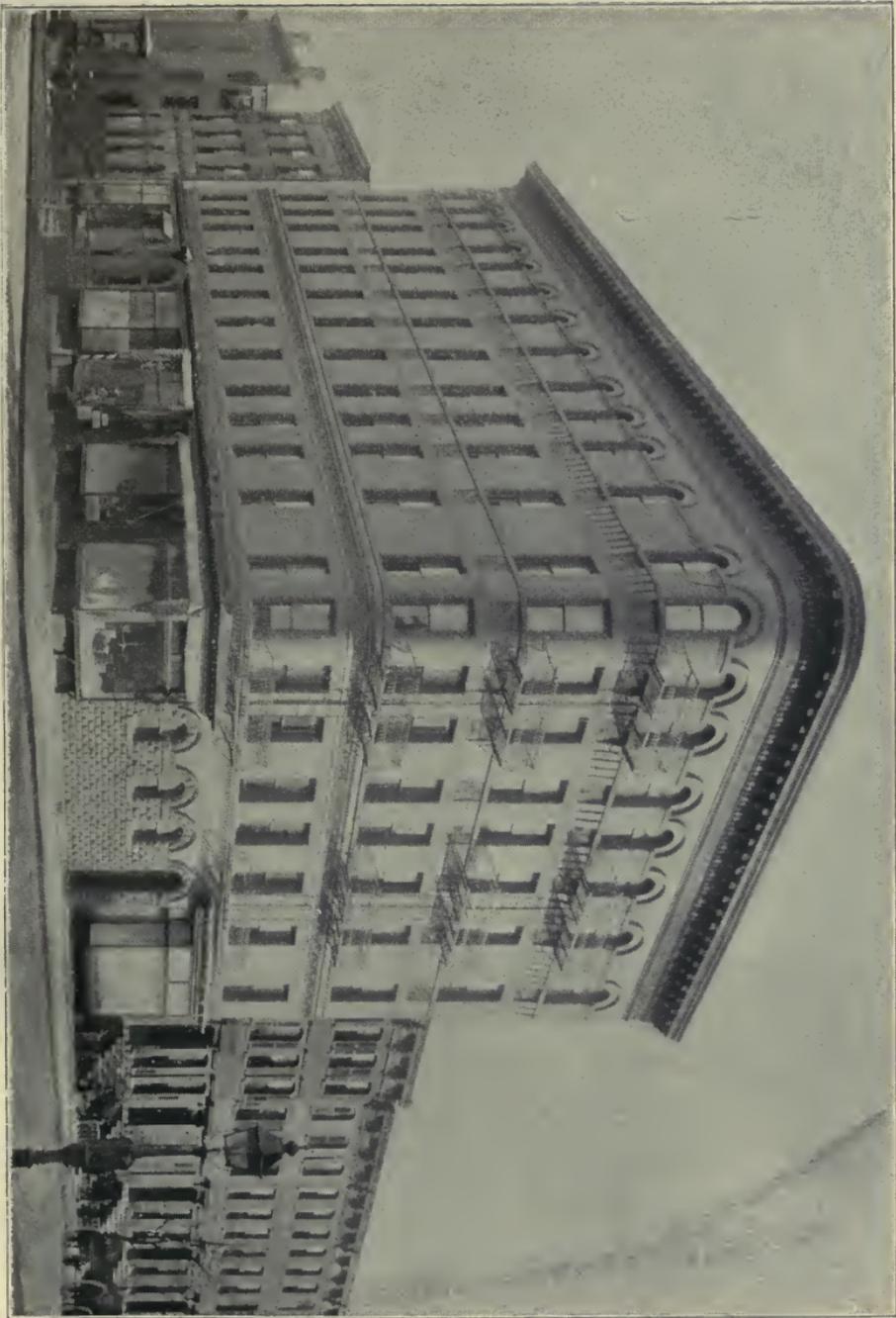
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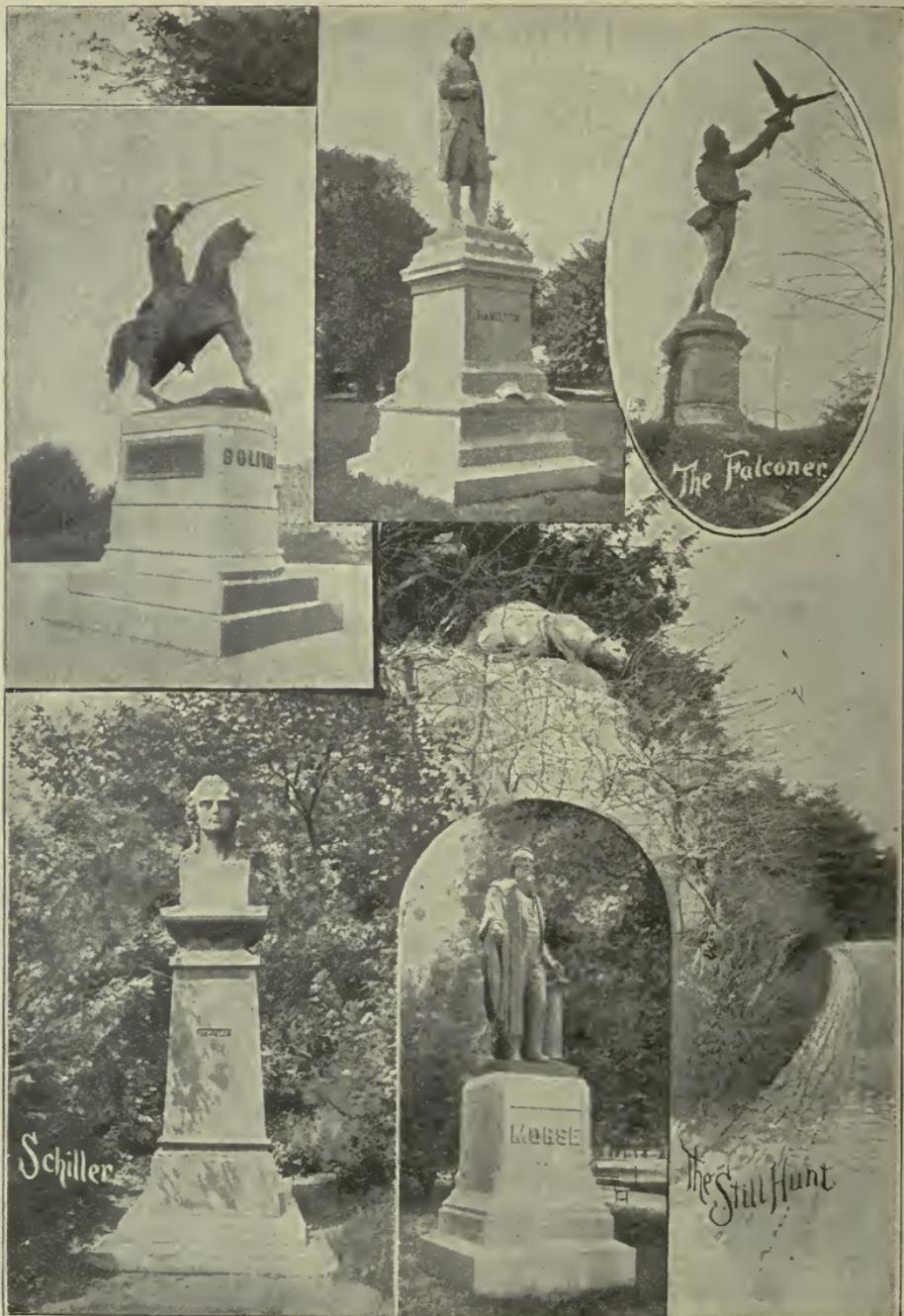




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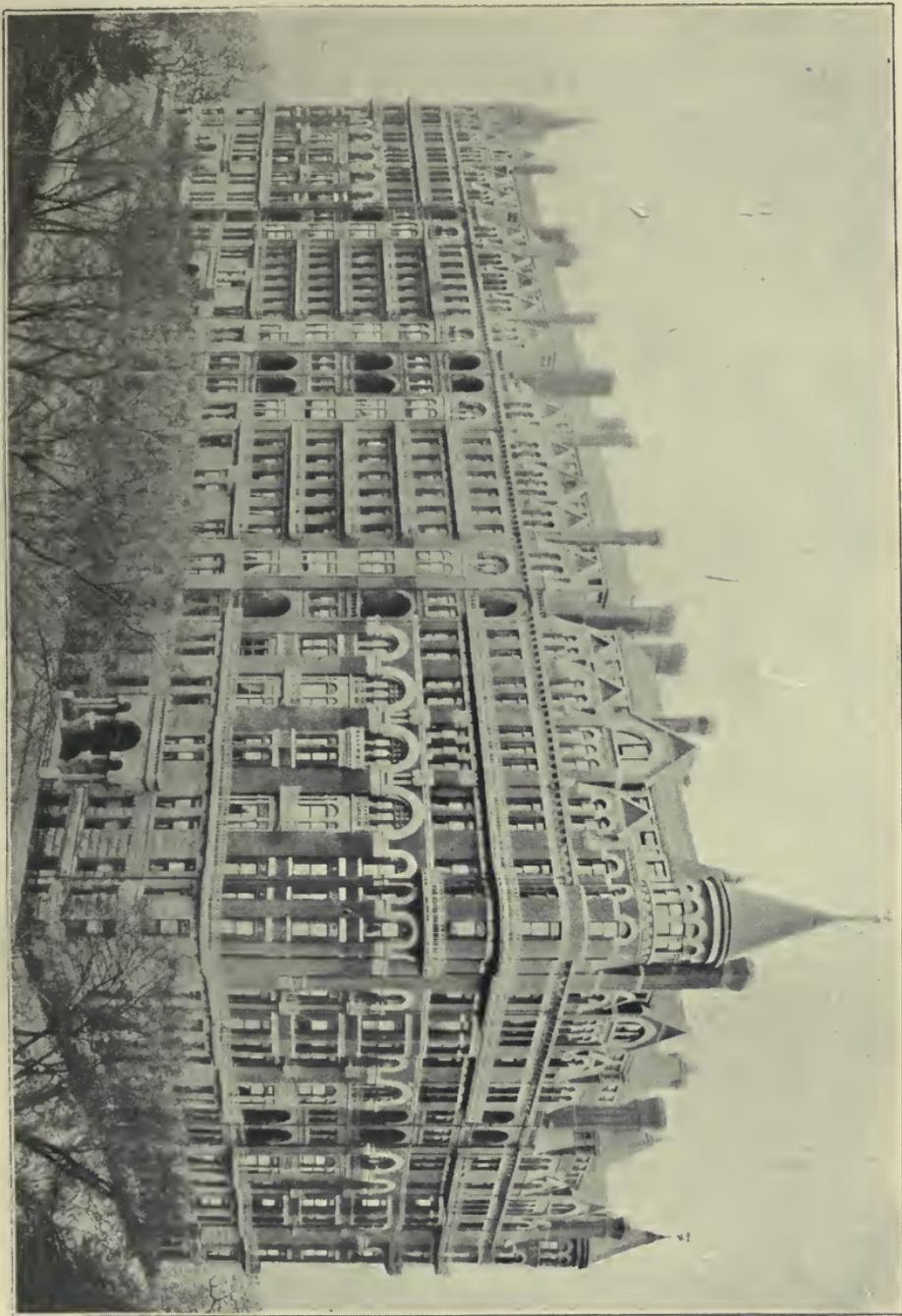
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NOTE.—*The New York Tribune* recently gave a two-column description of the newest of the grand New York Hotels—THE MARIE ANTOINETTE. Here it is only possible to reprint the headlines and a few extracts of the *Tribune's* description:

## 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-iron 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 dining-room. 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 Antoinette."



HOTEL MARIE ANTOINETTE, A. EUGENE KIRBY PROPRIETOR.  
BOULEVARD, NORTHWEST CORNER OF 88TH STREET

# New York College of Pharmacy,

68th STREET,

BET. 9TH AVE. AND THE BOULEVARD.



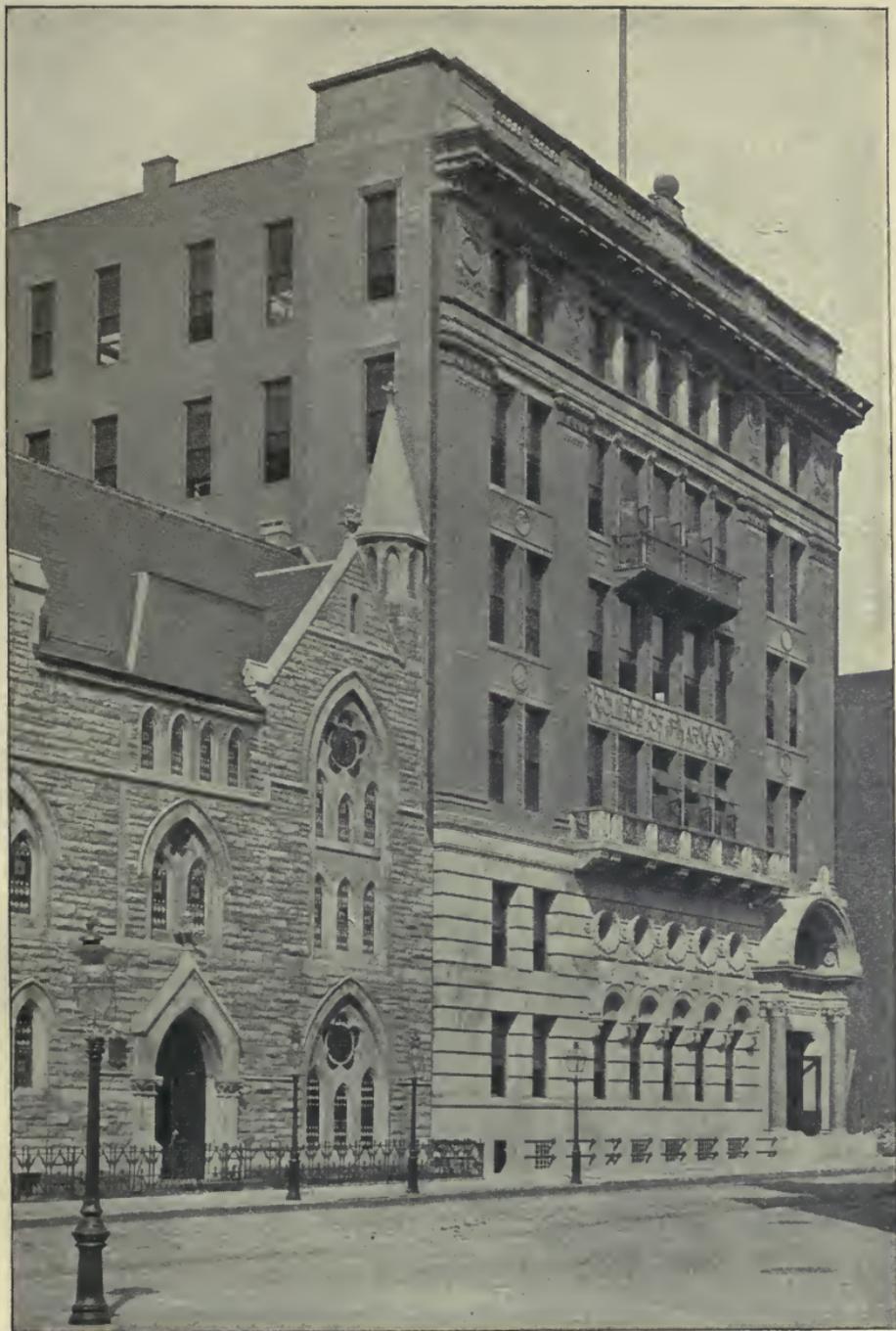
COLLEGE OF PHARMACY, 209 EAST 23D STREET  
(OLD BUILDING, OCCUPIED UNTIL 1894).

**T**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

audacious frauds by some unprincipled importers and wholesalers, who supplied the western and southern 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 guilty 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 1848, prohibiting the importation of adulterated, deteriorated, inferior or spurious drugs. To enforce these he called the committee 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. Pharmacopœia. 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 Holzhauser, 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. Macmahon, 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.



NEW YORK COLLEGE OF PHARMACY.

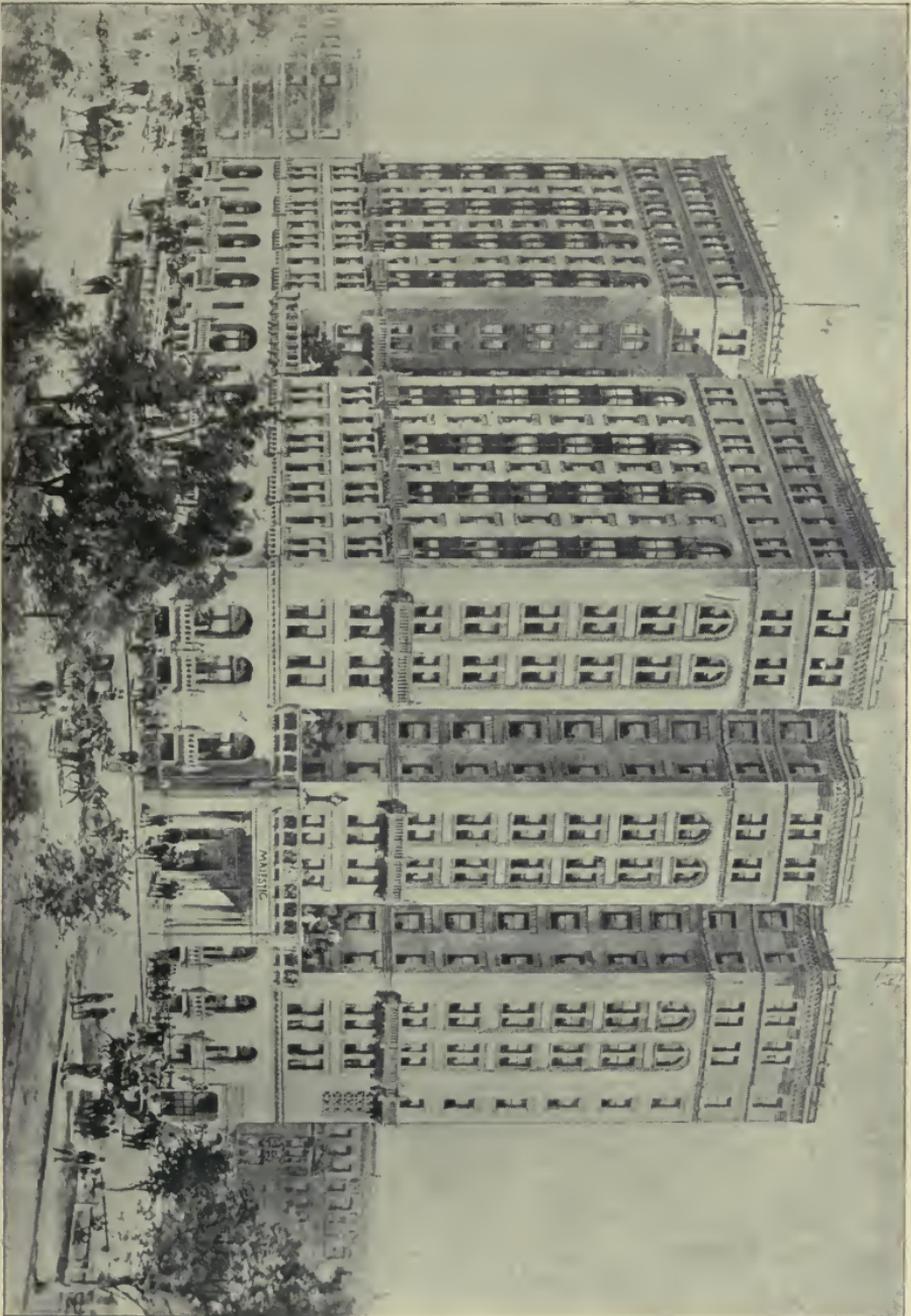
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THE BERKELEY SCHOOL COTTAGE AT THE BERKELEY OVAL.

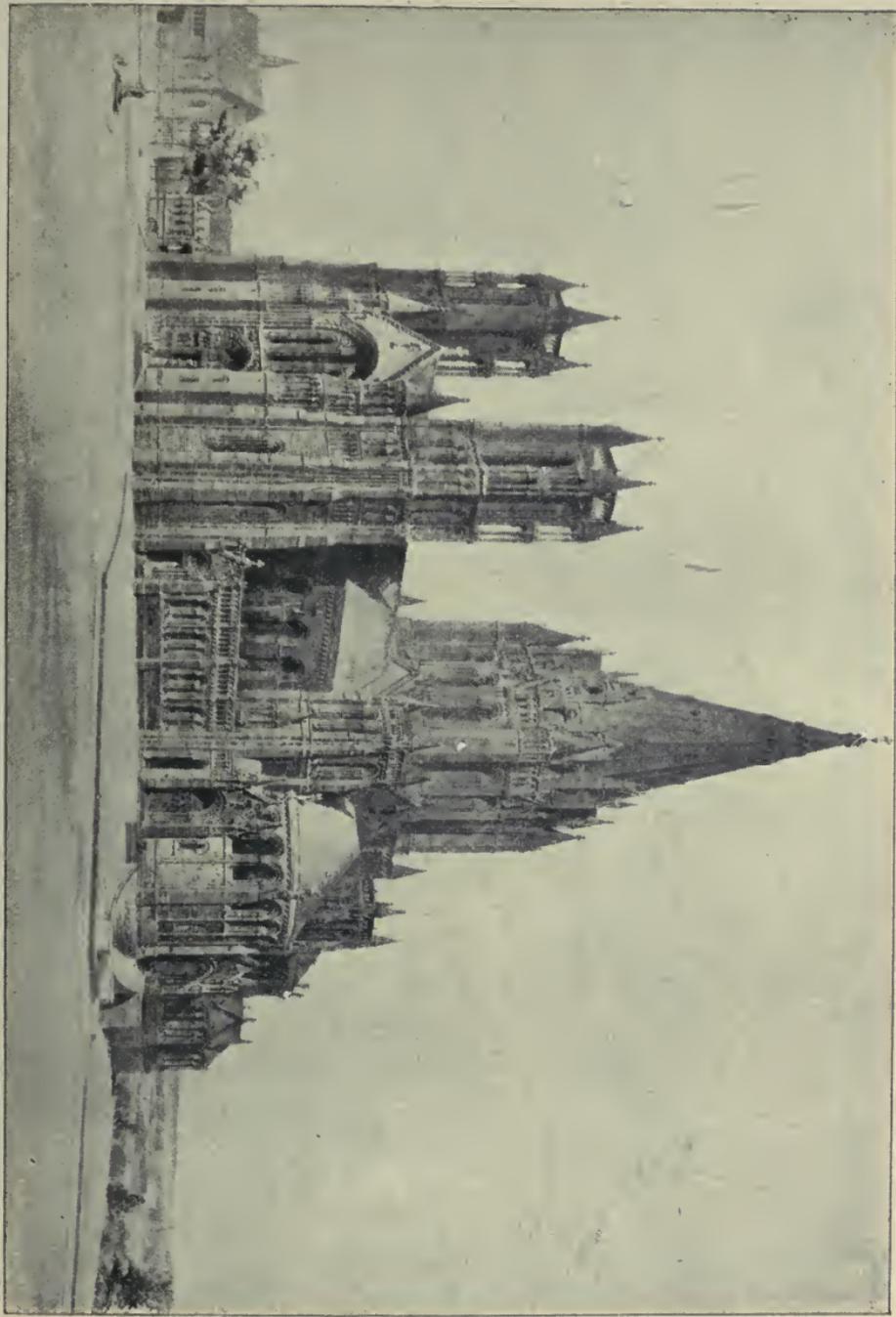
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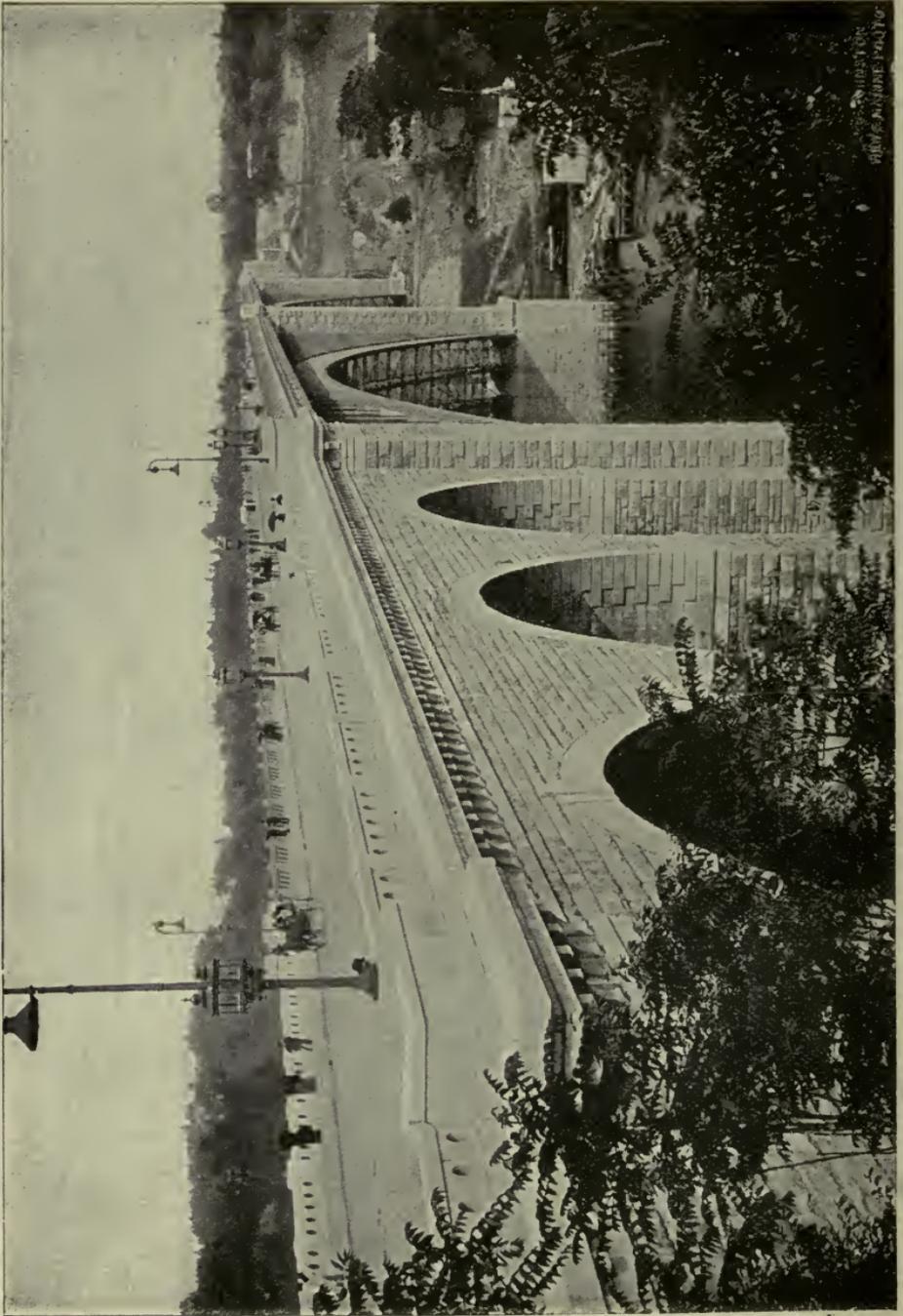
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LOOKING EAST FROM WASHINGTON BRIDGE.



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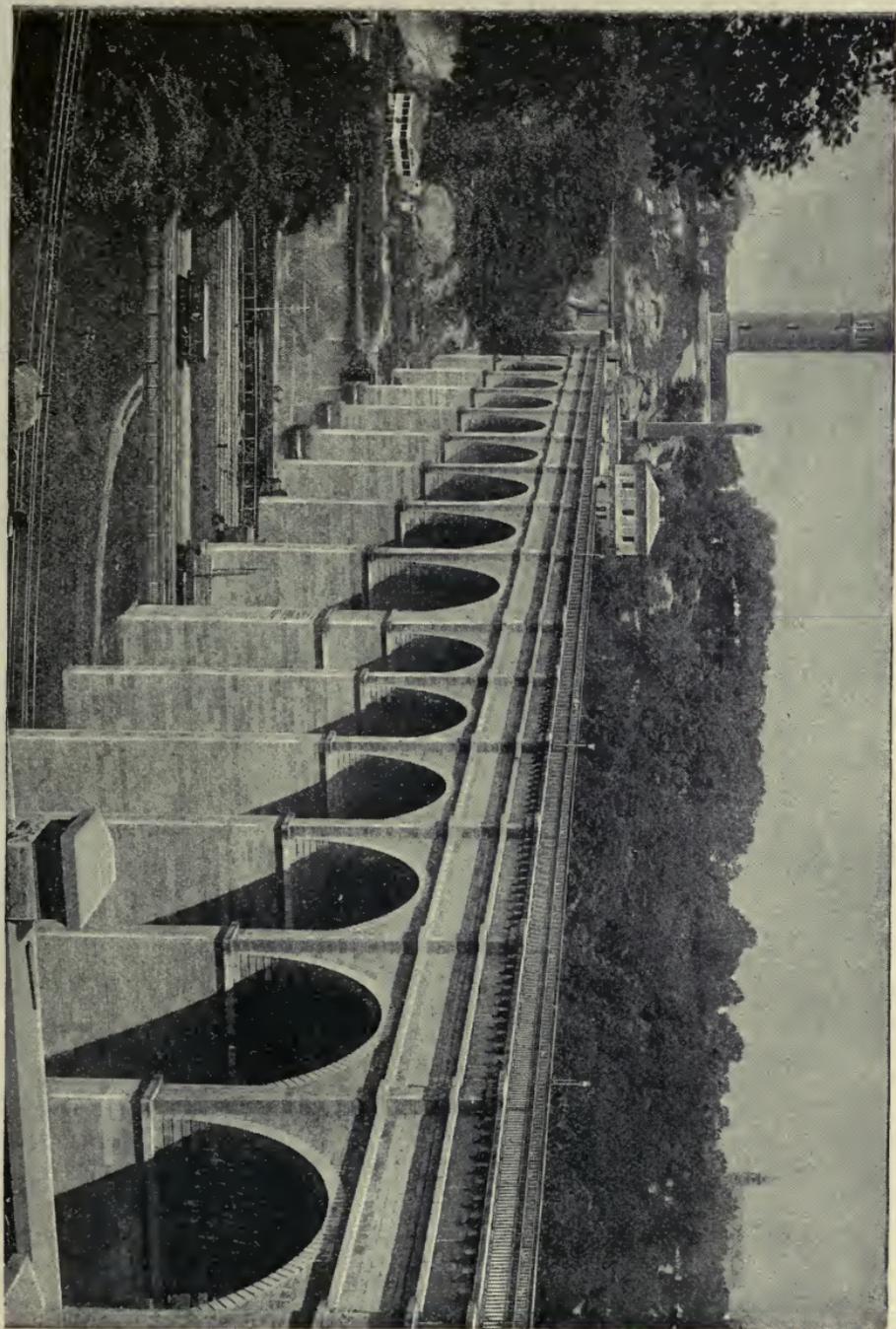
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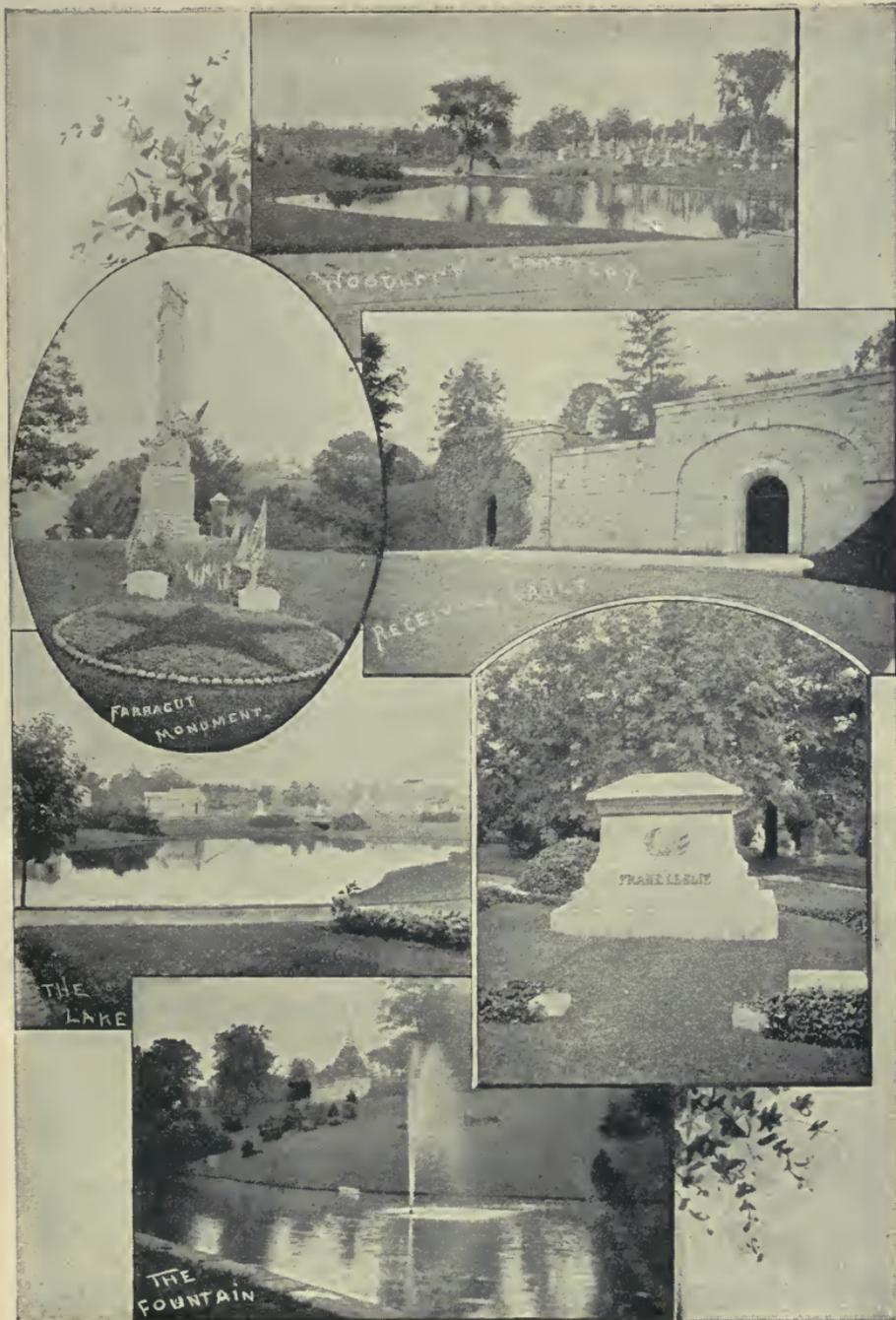
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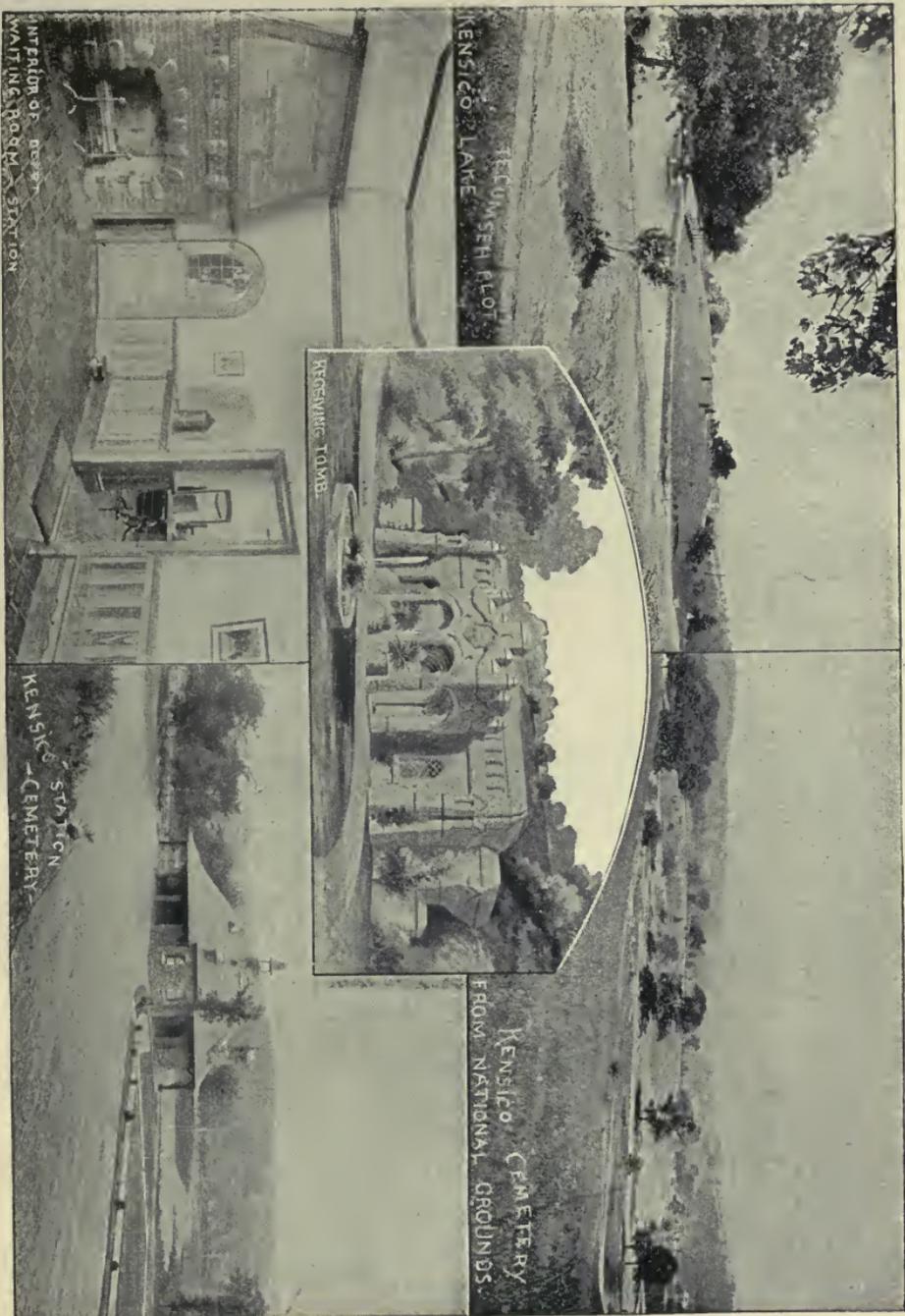
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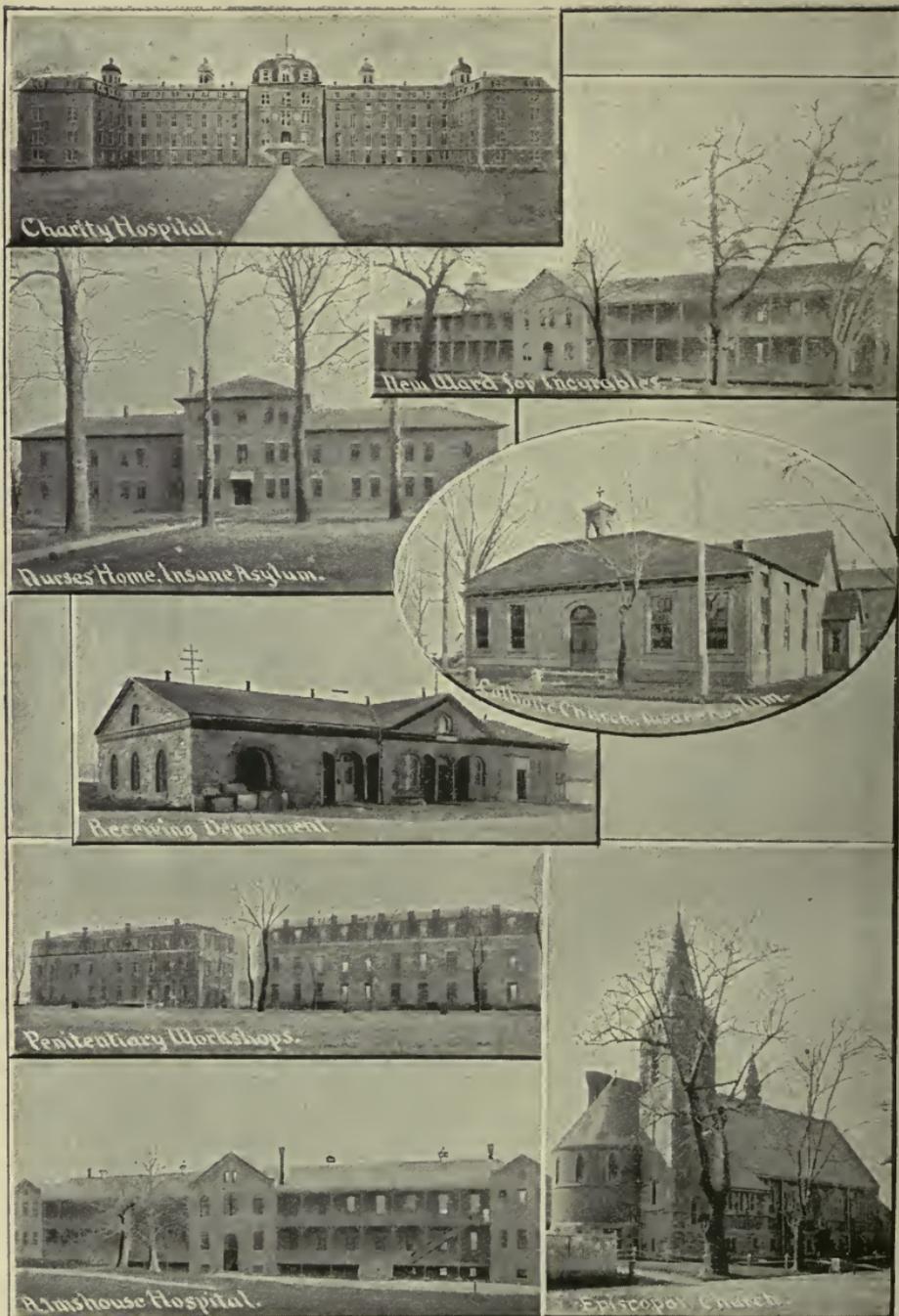
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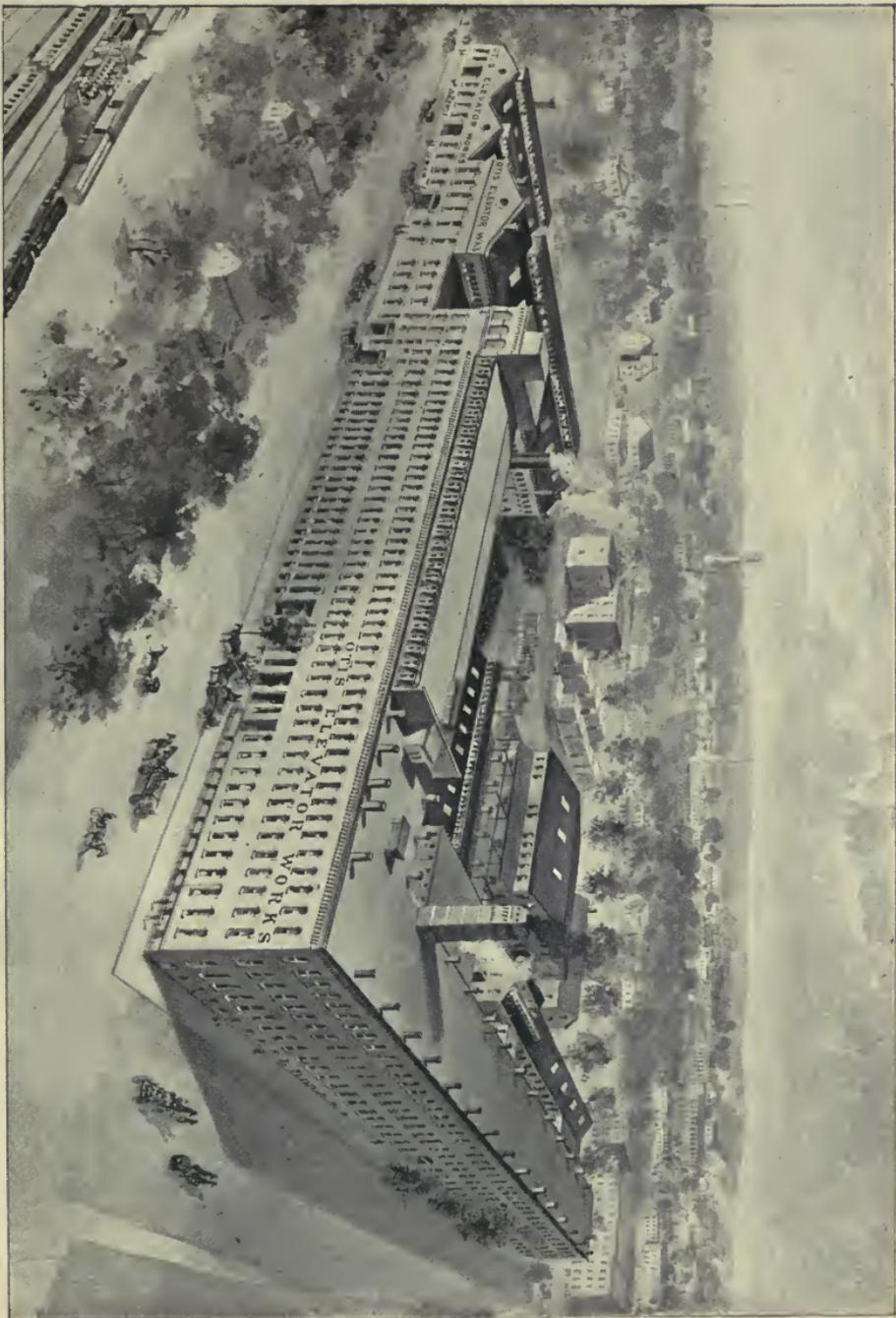
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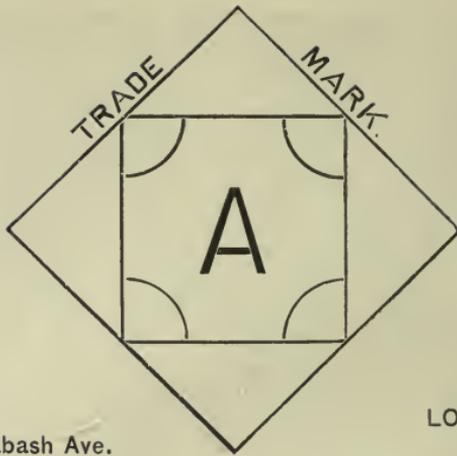
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| <ul style="list-style-type: none"> <li>*Aldrich Court.</li> <li>*American Tract Society.</li> <li>*Astor Building.</li> <li>*Bank of America.</li> <li>*Bennett Building.</li> <li>*Broadway Central Hotel.</li> <li>*Brooklyn Life Insurance Co.<br/>Brown Brothers &amp; Co.</li> <li>*Cable Building.</li> <li>*Central R. R. of New Jersey.</li> <li>*Central Trust Co.</li> <li>*Columbia Building.</li> <li>*Commercial Union Assur. Co.</li> <li>*Continental National Bank,<br/>Corbin Building.</li> <li>*Criminal Courts Building.</li> <li>*Dakota Apartment House.</li> <li>*Del. Lack. &amp; W. R. R. B'ld'g.<br/>Dunham, Buckley &amp; Co. B'ld'g.</li> <li>Eagle Building.</li> <li>Ehrich Brothers.</li> <li>Emigrant Industrial Savings B'k.</li> <li>*Farmers' Loan and Trust Co.<br/>Fulton Building.</li> <li>*Hanover Fire Insurance Co.</li> <li>*Havemeyer Building.<br/>Hays Building.</li> <li>*Holland House.</li> <li>*Hotel Imperial.</li> <li>*Hotel Majestic.</li> <li>*Hotel Savoy.<br/>Hoyt Building.</li> <li>*Imperial Fire Insurance Co.</li> <li>*Kuhn, Loeb &amp; Co.</li> <li>*Lancashire Fire Insurance Co.</li> <li>*Lawyers' Title Insurance Co.</li> <li>*Liverpool and London and Globe Ins. B'ldg.</li> <li>*Madison Square Garden.</li> <li>*"Mail and Express" Building.</li> <li>*Manhattan Life Insurance Co.</li> <li>*Manhattan Elevated Railway.<br/>Manice Building.</li> <li>*Market and Fulton National Bank.</li> </ul> | <ul style="list-style-type: none"> <li>*Metropolitan Life Insurance Co.</li> <li>*Metropolitan Telephone and Tel. Co.<br/>Spring Street Station.<br/>Broad Street Station.<br/>Thirty-ninth Street Station.</li> <li>*Metropolitan Trust Co.</li> <li>*Mills Building.<br/>Morris Building.</li> <li>*Morse Building.</li> <li>*Mutual Life Insurance Co.</li> <li>*Mutual Reserve Building.<br/>Nassau Chambers.</li> <li>*National Shoe and Leather Bank.</li> <li>*Netherland Hotel.</li> <li>*New York Coffee Exchange.</li> <li>*New York Cotton Exchange.</li> <li>*New York Life Insurance Co.</li> <li>*New York Produce Exchange.</li> <li>*New York "Times."</li> <li>*New York "World."<br/>Park and Tilford Building.<br/>Pierce Building.</li> <li>*Plaza Hotel.</li> <li>*Potter Building.<br/>Presbyterian Building.</li> <li>*Charles Broadway Rous.</li> <li>*Seaman's Bank for Savings.<br/>Sheldon Building.<br/>St. Luke's Hospital.</li> <li>*Standard Oil Co. Building.<br/>Stern Brothers.<br/>Stokes Building.</li> <li>*Temple Court.</li> <li>*Union League Club.</li> <li>*Union Trust Co.</li> <li>*United Bank Building.</li> <li>*United Charities Building.</li> <li>*United States Bank Building.</li> <li>*United States Trust Co.<br/>Vanderbilt Building.</li> <li>*Washington Building.</li> <li>*Western Union Telegraph Co.</li> <li>*Williamsburgh City Fire Ins. Co.</li> </ul> |
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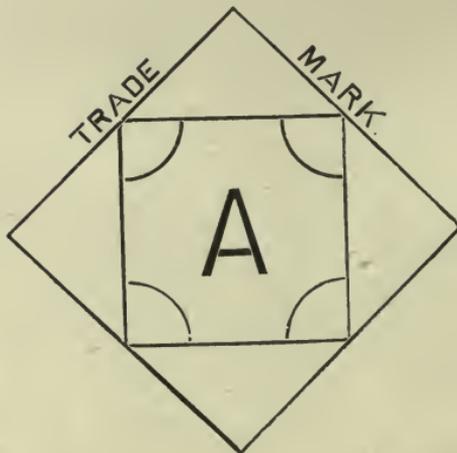


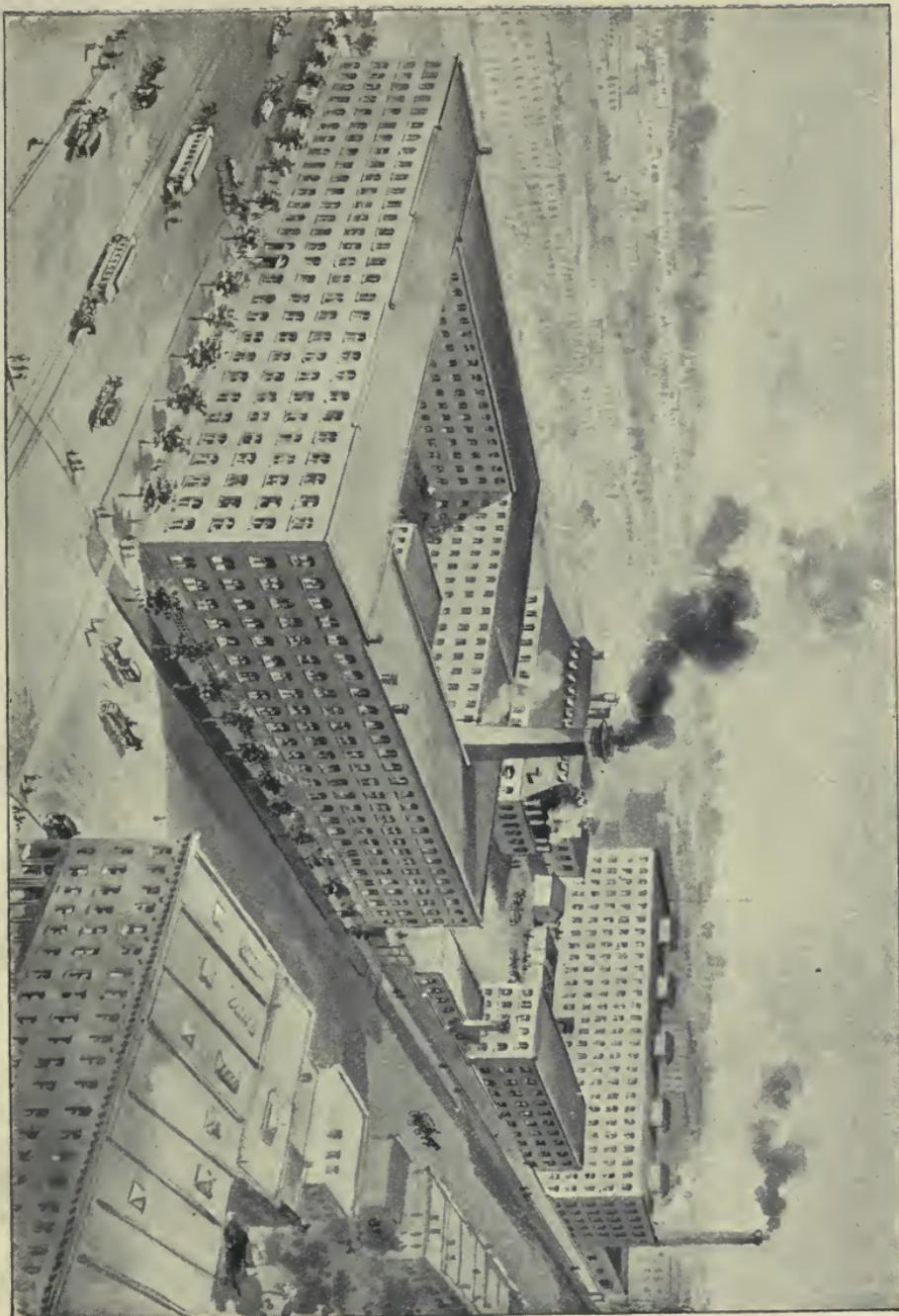
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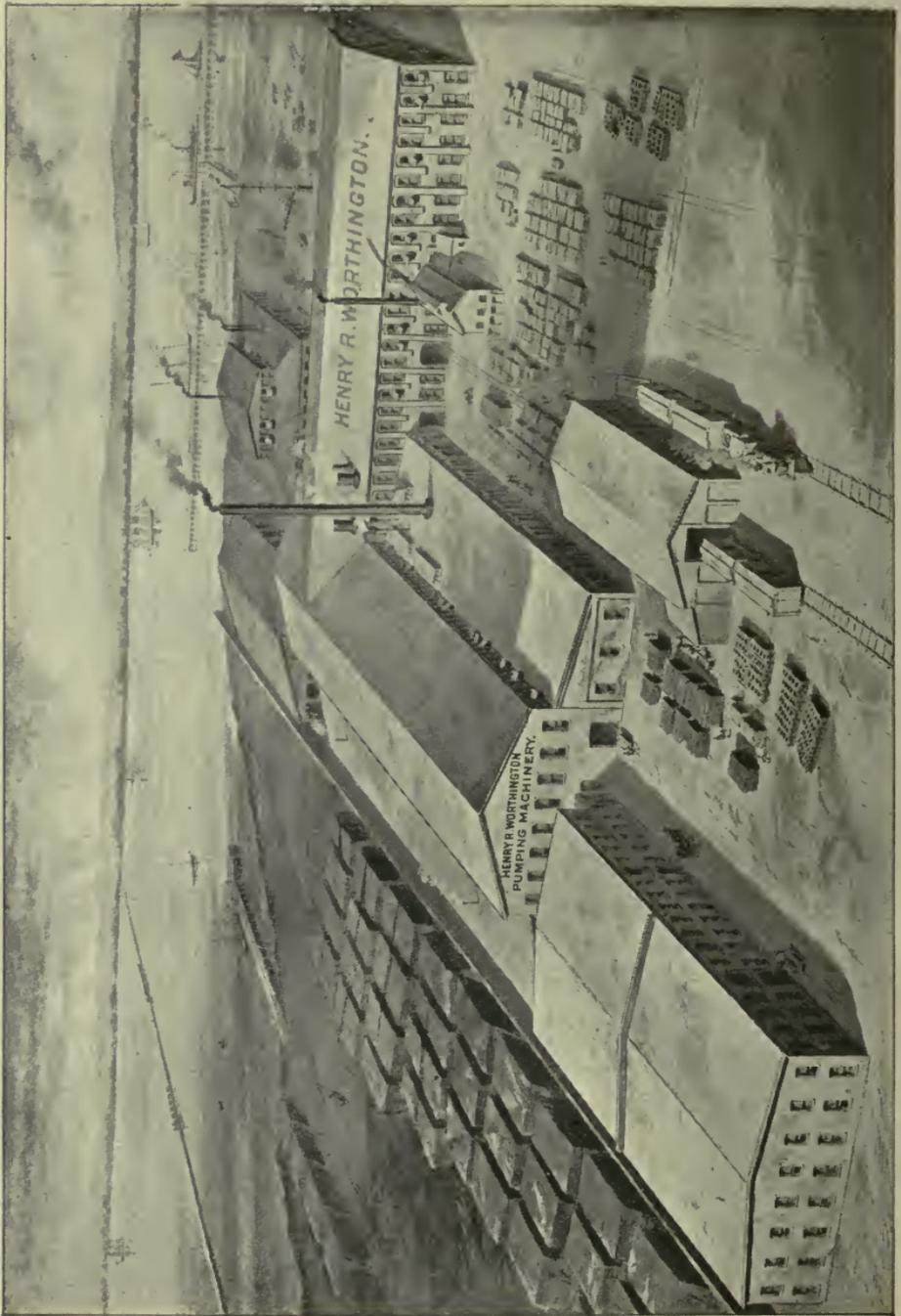
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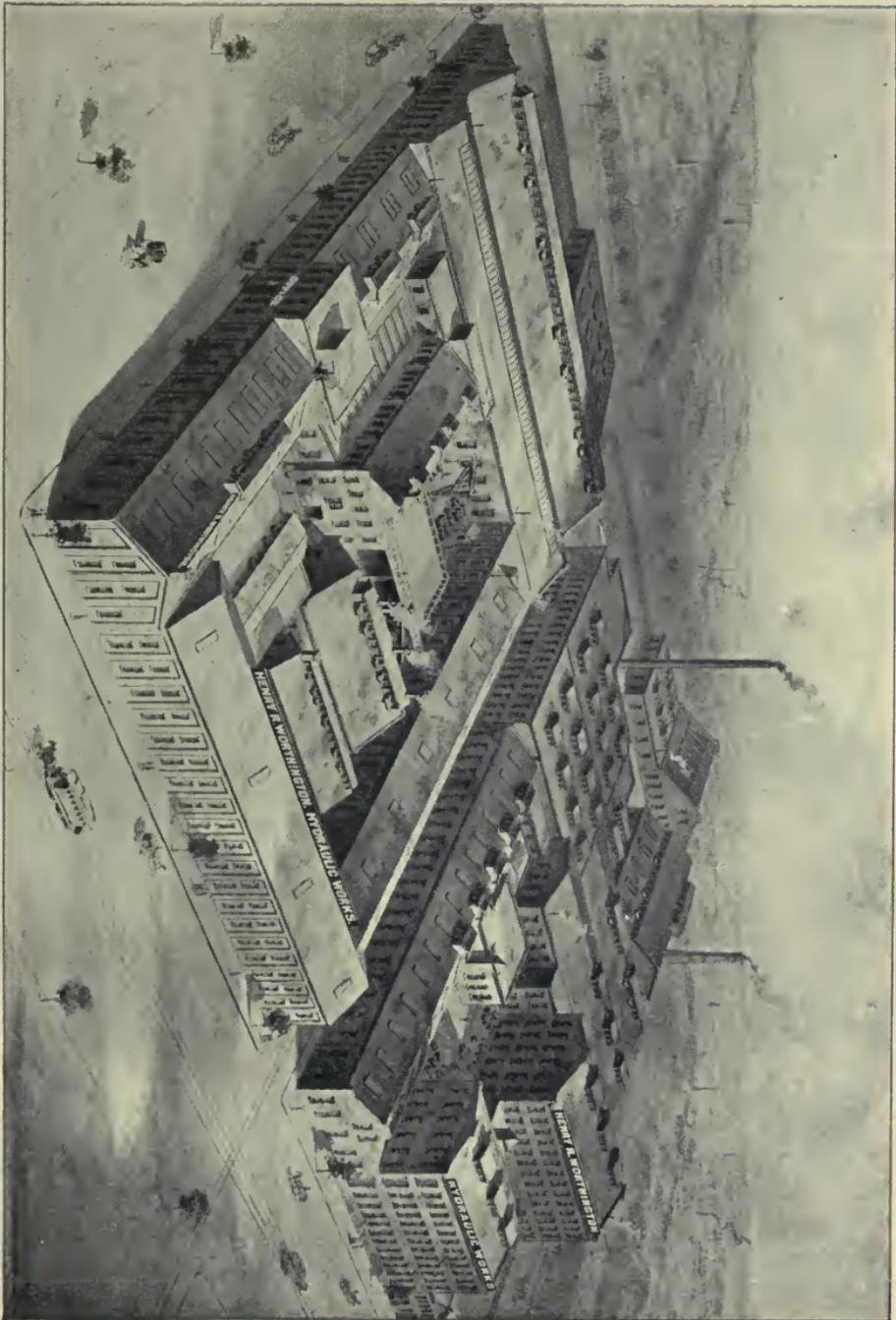


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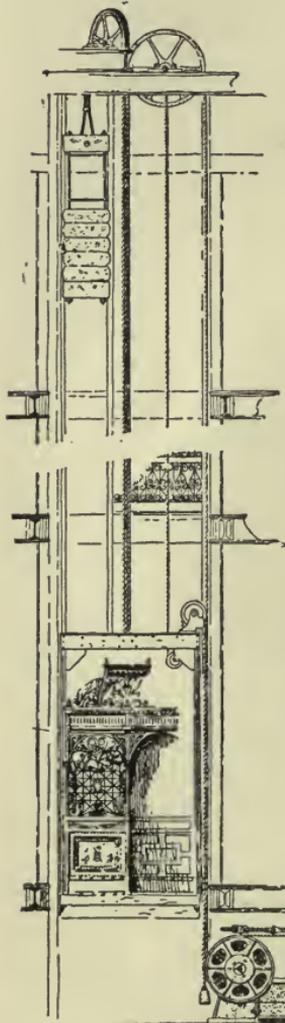


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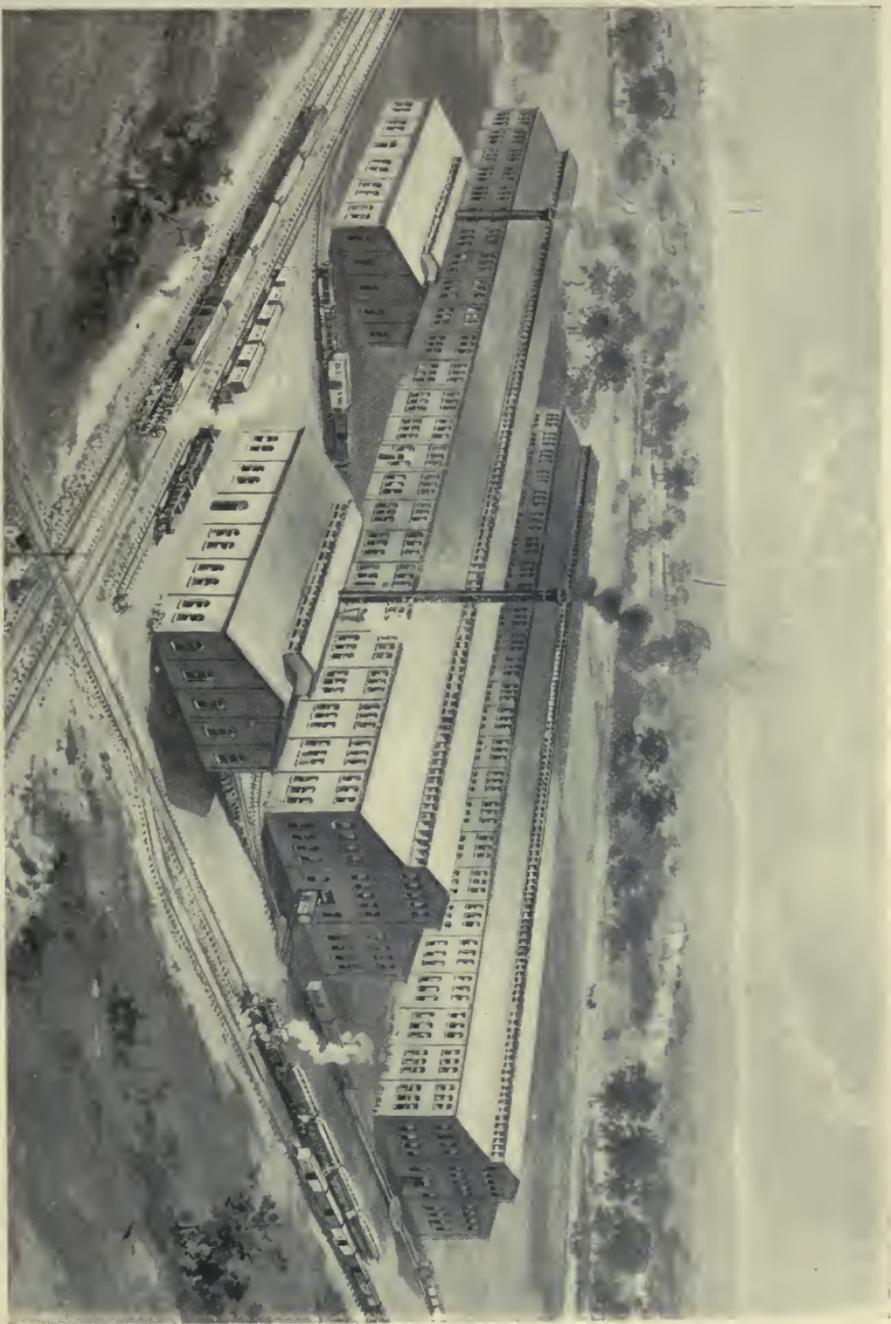
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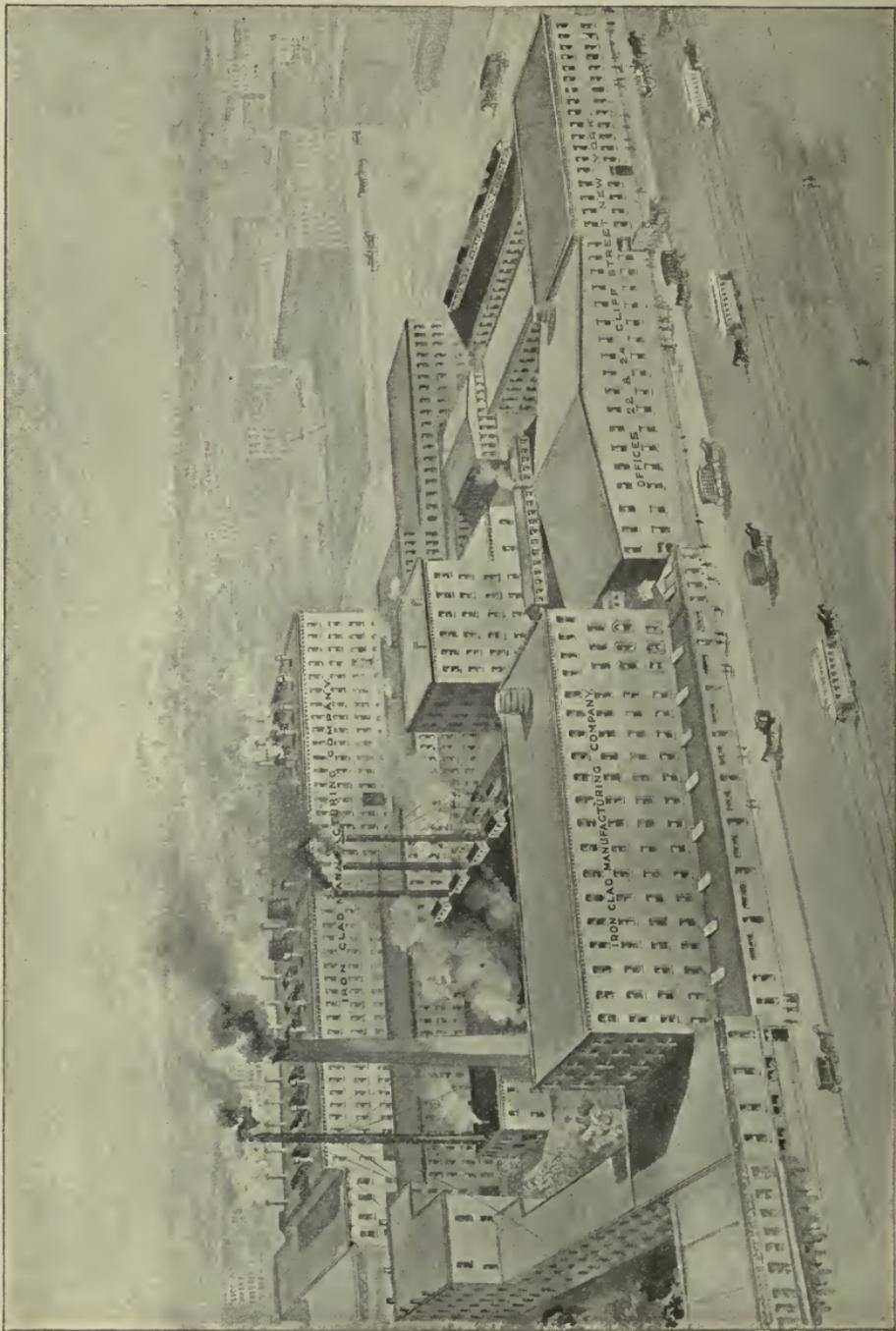
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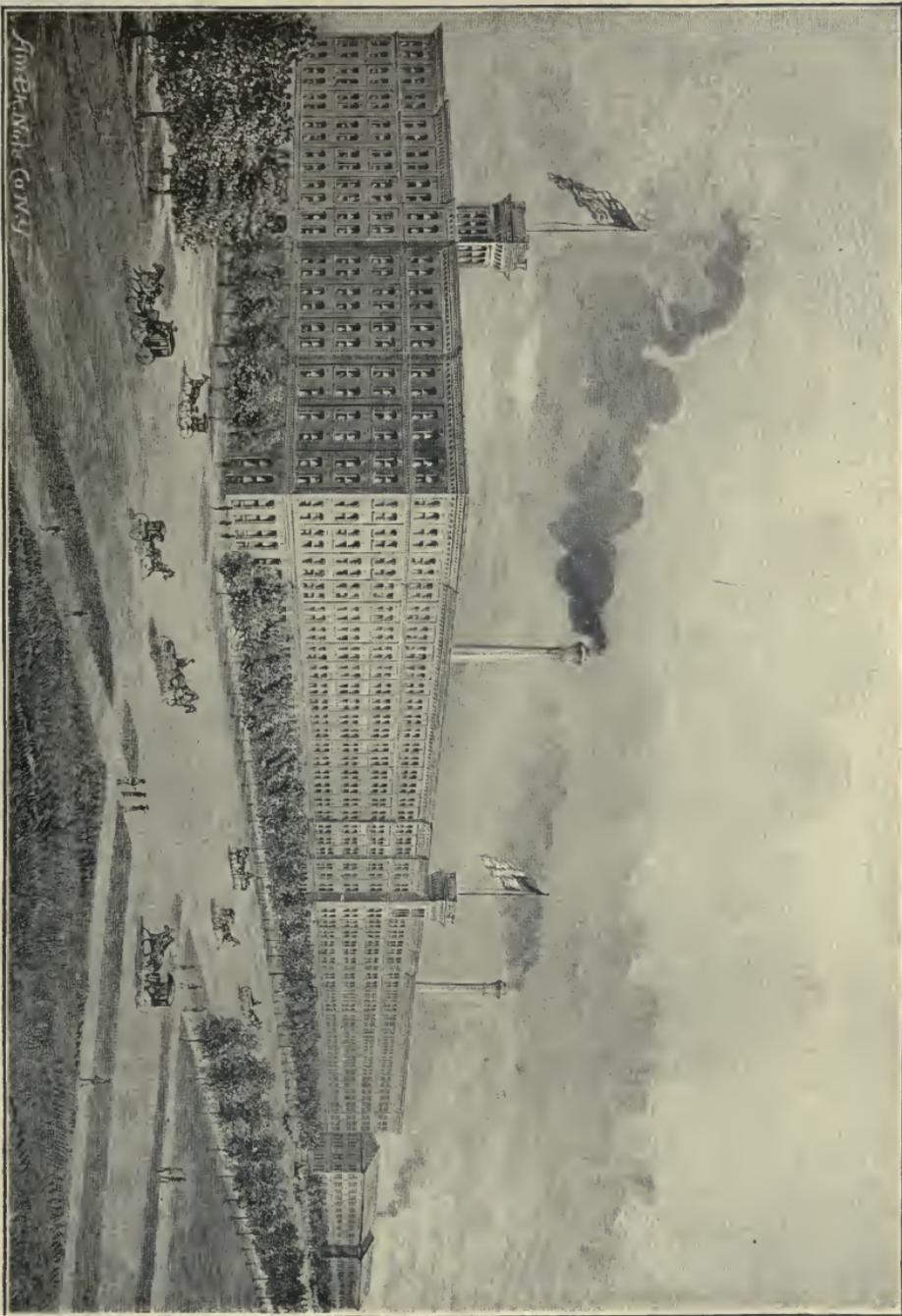
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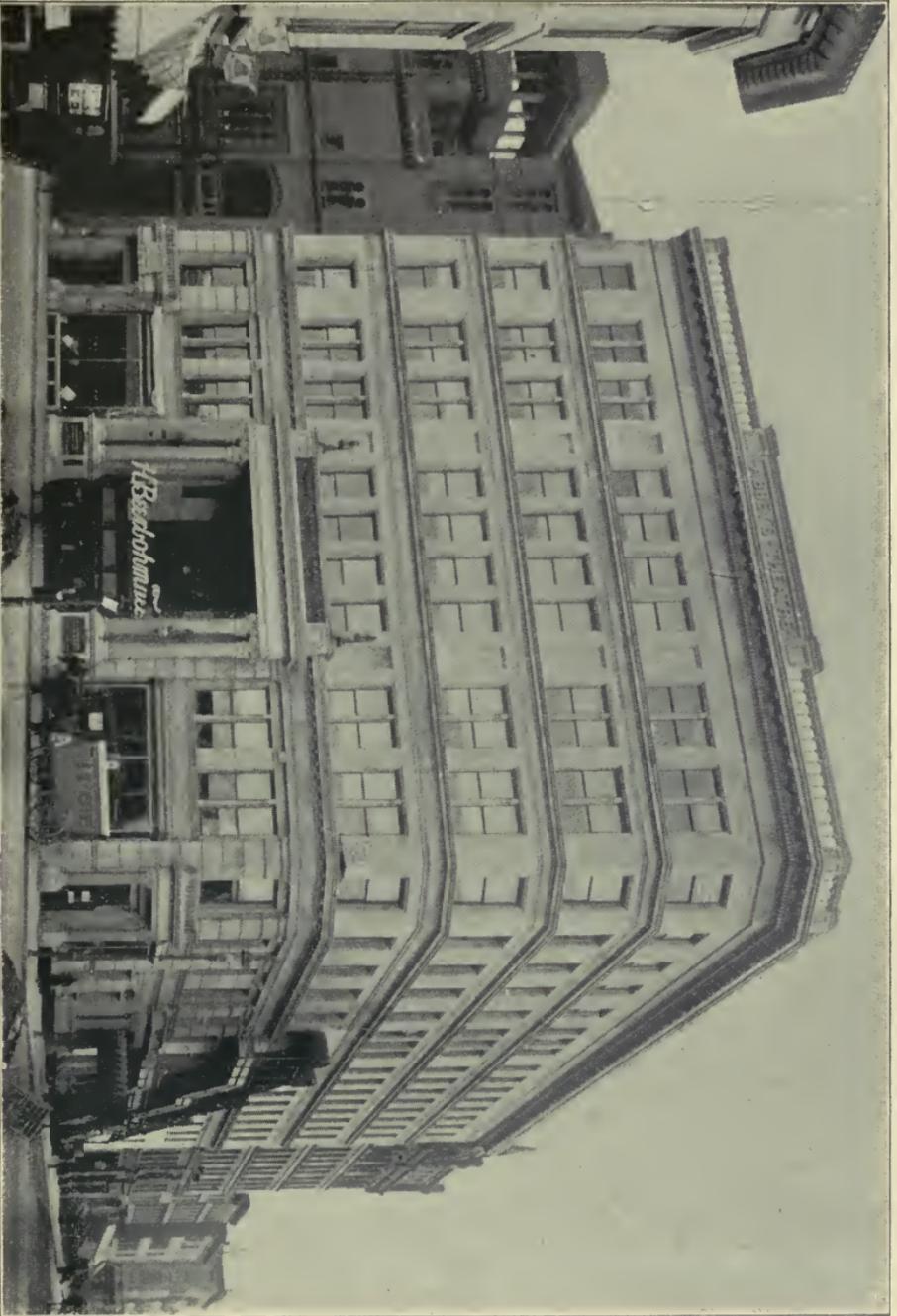
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Natural Asphalt Roofing.

IN THE FOURTH,

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THE ASPHALT FLOORS, AMOUNTING  
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Warren's Anchor Brand  
Natural Asphalt Roofing  
— OVER —  
COAL TAR ROOFING.

FIRST:—Very much greater durability, caused principally by the fact that the oils in the Asphalt are non-volatile at any natural temperature, and the Anchor Brand Cement, therefore, does not dry up and become brittle under exposure to sun and air, as Coal Tar Pitch does, in which the oils are very volatile.

SECOND:—The Anchor Brand Cement will not run, it being less affected by the heat of the sun than Coal Tar Pitch.

THIRD:—The Anchor Brand Cement has more body than Coal Tar Pitch, and is a very much stronger and more tenacious cement.

FOURTH:—An Anchor Brand roof emits no disagreeable odor, and does not injure rain water.

Advantages of Warren's Anchor Brand Natural Asphalt Roofing  
OVER TIN ROOFING.

**CHEAPNESS.**

FIRST:—The first cost of the Anchor Brand roof is less. While tin roofs are offered in all parts of the country at from \$4.00 to \$9.00 per square, the best grades of tin plate cannot be laid for less than the latter figure.

SECOND:—The Anchor Brand Roof requires no expense for its continued preservation, while tin must be frequently painted.

THIRD:—The cost of painting a tin roof during its lifetime, added to the already greater first cost, makes it far more expensive than an Anchor Brand roof for the same length of time.

**DURABILITY.**

FIRST:—An Anchor Brand roof is not injuriously affected by the changes in temperature, while the contraction and expansion of a tin roof under similar circumstances are often sufficient to cause it to buckle, and leak at the seams.

SECOND:—An Anchor Brand roof requires no attention to insure its durability. A tin roof, on the contrary, should the painting be neglected, rapidly deteriorates.

THIRD:—An Anchor Brand roof, where subjected to gases, acids or moisture from beneath, is far more durable than a tin roof, which, under these conditions, is almost worthless.

FOURTH:—An Anchor Brand roof is more substantial than a tin roof, and less easily injured by being walked upon, and by other external causes.

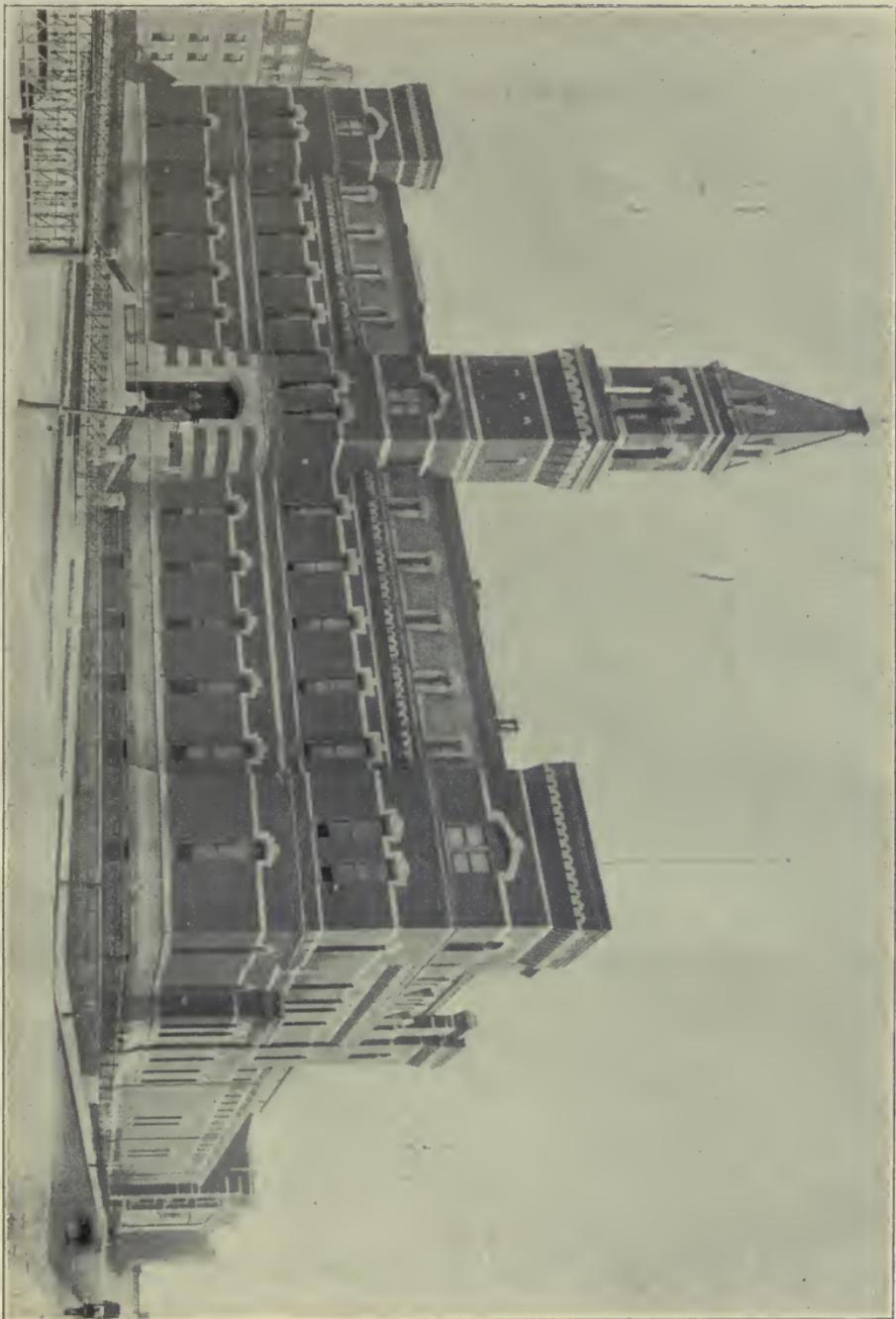
FIFTH:—An Anchor Brand roof offers a much more thorough protection from fire either from within or without the building than does a tin roof, as the latter quickly unsolders, admitting a draft of air, while the former remains perfectly air tight.



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PARK AND LEXINGTON AVENUES, 66TH AND 67TH STREETS.

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Pennsylvania Railroad.  
Toledo, St. Louis & Kansas City Railroad.  
Flint & Pere Marquette Railroad.  
Boston & Albany Railroad.  
Standard Sugar Refinery, Boston, Mass.  
Mt. Vernon Church, Boston, Mass.  
Hotel Cluny, Boston, Mass.  
Hotel Edinburgh, Boston, Mass.  
Codman Building, Boston, Mass.  
Flint Mills, Fall River, Mass.  
Union Mills, Fall River, Mass.  
Kerr Thread Co., Fall River, Mass.  
American Printing Co., and Iron Works Mills,  
Fall River, Mass.  
Richard Borden Mill, Fall River, Mass.  
Stafford Mill, Fall River, Mass.  
Thomson-Houston Electric Co., Lynn, Mass.  
Thomson Electric Welding Co., Lynn, Mass.  
S. N. Breed & Co., Lynn, Mass.  
Lynn Electric Light & Gas Co., Lynn, Mass.  
Bennett M'fg Corporation & Columbia Co.,  
New Bedford, Mass.  
Pierce M'fg Co., New Bedford, Mass.  
Wamsutta Mills, New Bedford, Mass.  
Washburn & Moen M'fg Co., Worc'st'r, Mass.  
Knowles Loom Works, Worcester, Mass.  
Holyoke Machine Co., Holyoke, Mass.  
Parsons Paper Co., Holyoke, Mass.  
Deane Steam Pump Co., Holyoke, Mass.  
Pittsfield Electric Light & Gas Co., Pittsfield,  
Mass.  
Salem Electric Light & Power Co., Salem,  
Mass.  
Naumkeag Steam Cotton Co., Salem, Mass.  
Fisher M'fg Co., Fisherville, Mass.  
New England Telegraph & Telephone Co.,  
Boston, Mass.  
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Quinnipiac Brewing Co., New Haven, Conn.  
Pratt & Cady Co., Hartford, Conn.  
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Cheney Bros., South Manchester, Conn.  
Brown University, Providence, R. I.  
Conant Thread Co., Pawtucket, R. I.  
Chamber of Commerce B'ld'g, Detroit, Mich.

Home Savings Bank Building, Detroit, Mich.  
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Detroit Electric Light Plant, Detroit, Mich.  
W. F. Dewey Co. Apartments, Toledo, O.  
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nati, Ohio.  
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Christian Moerlein Brewing Co., Cincinnati,  
Ohio.  
Union Central Life Insurance Co., Cincin-  
nati, Ohio.  
Cincinnati Electric Light Co., Cincinnati,  
Ohio.  
H. Lackman Brewing Co., Cincinnati, Ohio.  
American Cotton Oil Co., Cincinnati, Ohio.  
St. Nicholas Hotel, Cincinnati, Ohio.  
United Bank Building, Cincinnati, Ohio.  
Dayton & Union R.R. Co., Dayton, Ohio.  
Third Street R.R. Co., Dayton, Ohio.  
Dayton Malleable Iron Co., Dayton, Ohio.  
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Pennsylvania Railroad Shop, Ft. Wayne, Ind.  
Morris Building, Birmingham, Ala.  
County Jail, Birmingham, Ala.  
William A. Walker, Birmingham, Ala.  
Buyc & Thomas, Birmingham, Ala.  
Florence Hotel, Birmingham, Ala.  
Syndicate Building, Talladega, Ala.  
Phoenix Tobacco Warehouse, Louisville, Ky.  
Phoenix Storage Warehouse, Louisville, Ky.  
Kentucky National Bank, Louisville, Ky.  
Canada Life Association Bldg., Toronto, Can.  
Canadian Bank of Commerce, Toronto, Can.  
London & Canadian Loan & Agency Co.,  
Toronto, Can.  
Toronto University, Toronto, Can.  
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PEABODY & STEARNS, ARCHITECTS.

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**THE UNION LEAGUE CLUB.**

FIFTH AVENUE, NORTHEAST CORNER OF 39TH STREET.

The following letter refers to a piece of roof which we exhibited at the World's Fair, Chicago, 1893, where we received the Highest Award for "NATURAL ASPHALT ROOFING MATERIALS AND ROOFS."

WARREN CHEMICAL AND MANUFACTURING CO.

No. 0768 Subject, \_\_\_\_\_

*New York Central & Hudson River Railroad Co.*

*Chief Engineer's Office,  
Room 48, Grand Central Depot,  
No. 3 Vanderbilt Avenue.*

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MAIN LINE AND BRANCHES  
NEW YORK & HARLEM R.R.  
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DUNKIRK ALLEGHENY VALLEY  
& PITTSBURGH R. R.  
R. W. & O. R. R.

*Walter H. Kato*  
Chief Engineer

*New York,* Apr. 13th, 1893/89

Warren Chemical & M'F'G Co.

81-83 Fulton Street, New York City.

Gentlemen:--

This is to certify that this piece of roof was cut from the roof of the West Shore Railroad freight house, Pier 2, Weehawken, N. J., on April 4th, 1893. This building was covered in the Summer of 1882 with Warren's Anchor Brand Natural Asphalt Roofing; it has thus stood the wear of eleven years, has given perfect satisfaction, and is now in excellent condition.

Two Pier Sheds were covered with this material, one is 200 by 775 and the other is 200 x 1350.

Both roofs are in good condition, and to all appearances are likely to last from ten, to fifteen years longer. The asphalt roofing cement retains its elastic qualities to a remarkable extent.

Yours truly,

*John D. Fenwick*  
Architect.

Approved,

*Walter H. Kato*

Chief Engineer,

N. Y. C. & H. R. R. Co.



WILLIAM B. TUBBY, ARCHITECT.

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NEW YORK WOOL EXCHANGE.

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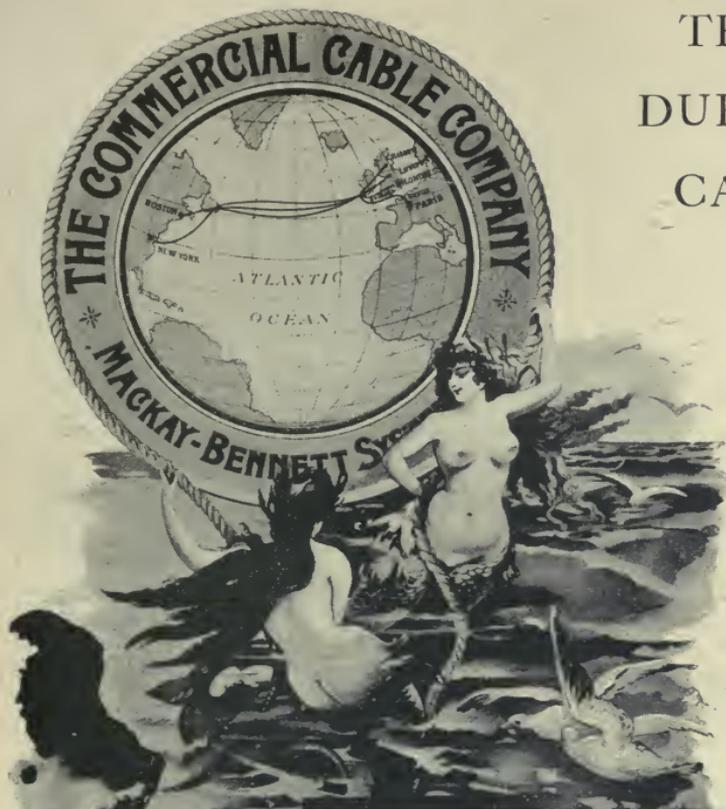
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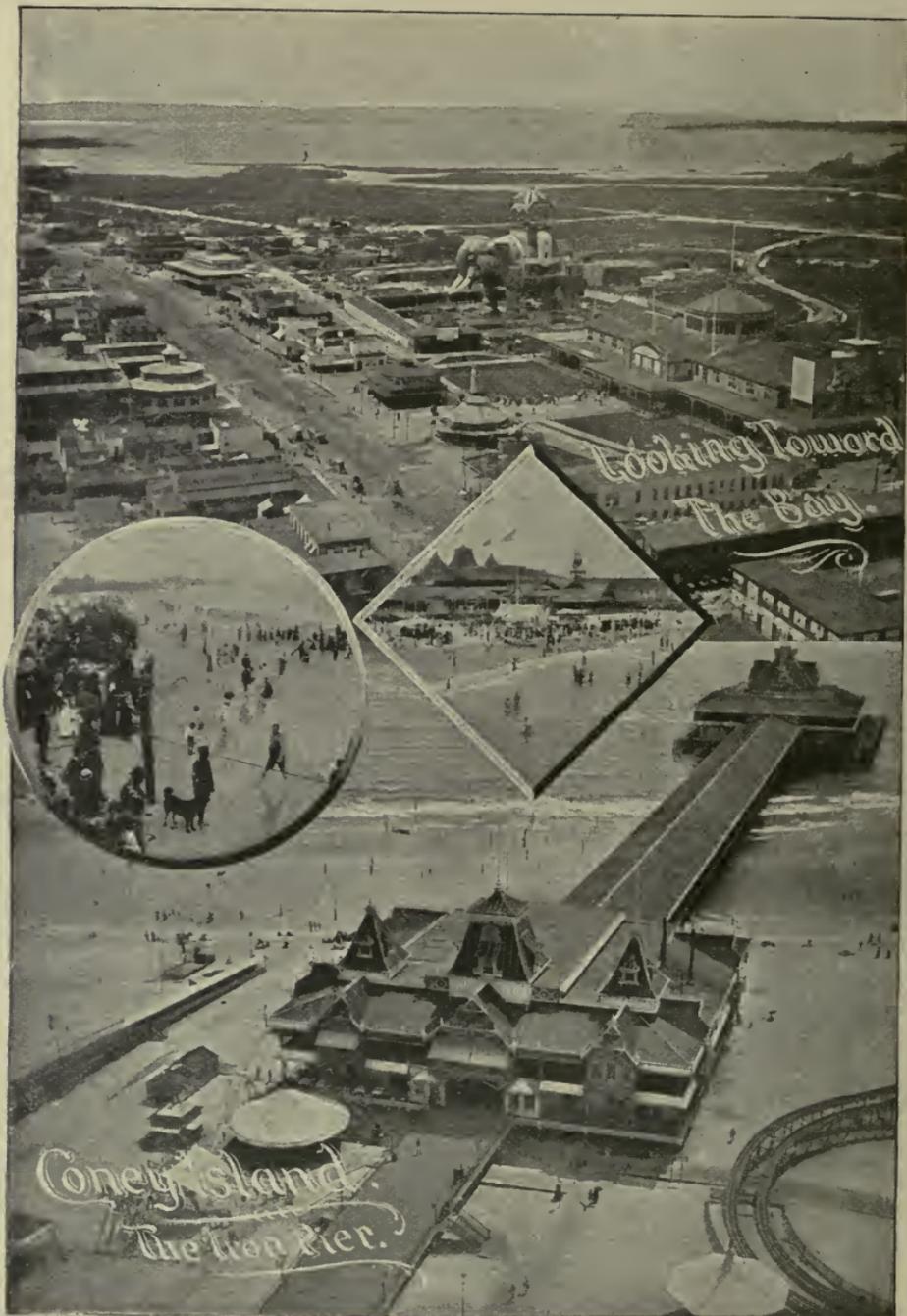
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# NEW YORK LIFE

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 Certificate 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 Departments, and that every Policy and its Reserve, on the books of the Company, was checked individually with the Valuation Policy Registers of the Massachusetts Department; that all Sundry Liabilities 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.

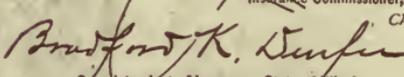
We further certify that, by the severest test, the **NET SURPLUS** to policy-holders, after providing for every liability, and deducting Agents' Balances, was, on June 30, 1894,

**\$17,329,064.92**

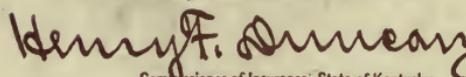
In Witness Whereof, we have hereunto subscribed our respective names, in the City of New York, the day and year above written.

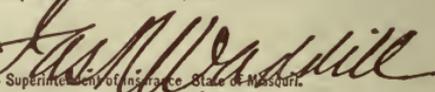
  
Insurance Commissioner, State of Massachusetts

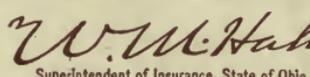
Chairman.

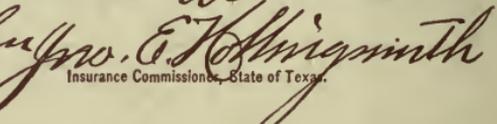
  
Superintendent of Insurance, State of Illinois.

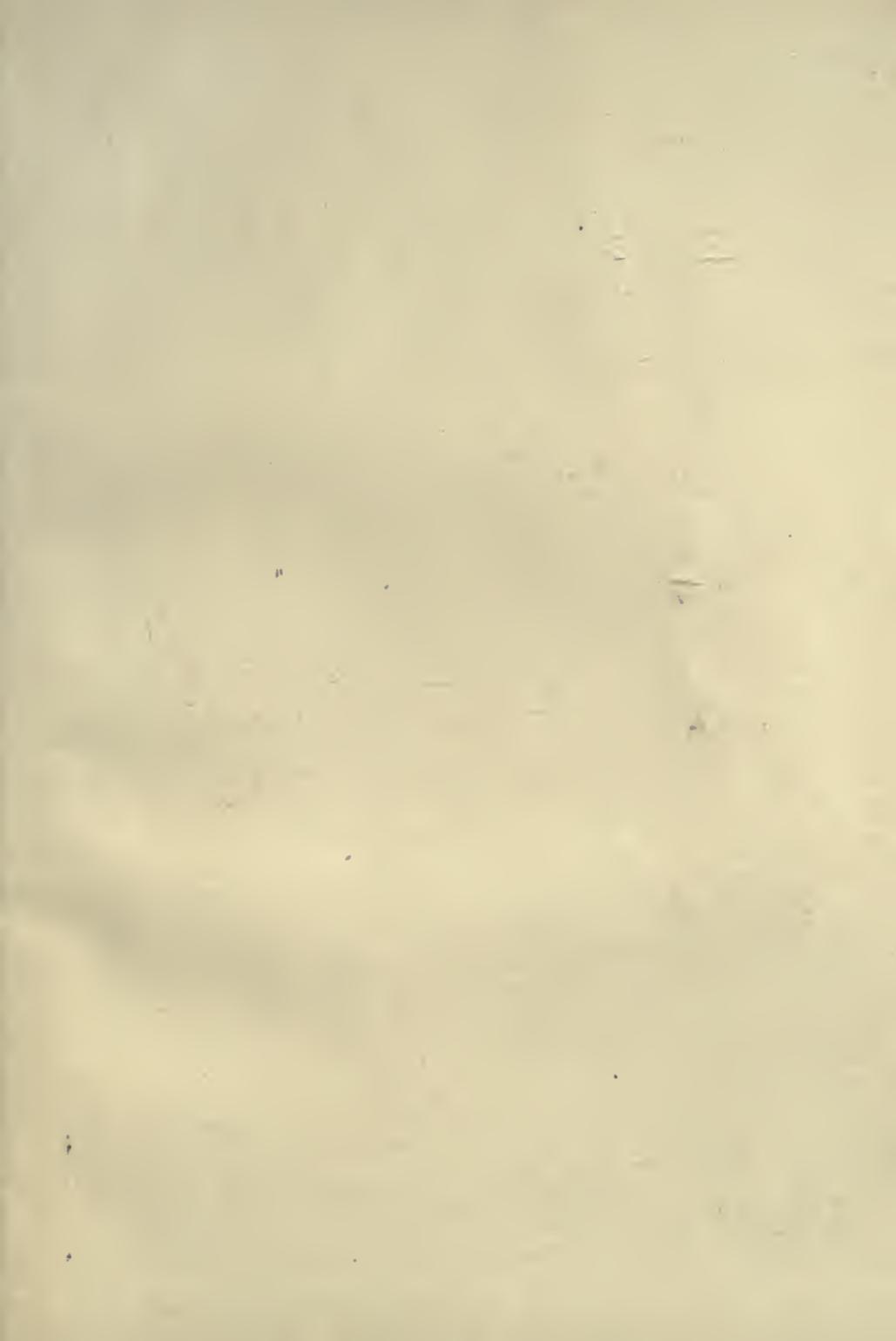
  
Superintendent of Insurance, State of Kansas.

  
Commissioner of Insurance, State of Kentucky.

  
Superintendent of Insurance, State of Missouri.

  
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