PINKS OF POLITENESS (1)

Among the "reforms" agitated and instituted by the heads of the municipal departments, we would suggest that some little attention be turned to the personnel of office attaches. When perchance a visitor has occasion to transact business with the chief officials, in too many instances he must brook what is little short of open insult from some one or more of the youthful representatives who infest the reception room. The contrast between the discourtesy of these intermediate and the courtesy of their superiors is great. Ask one of them if the commission is in, he evades with a scowl and a yawn, and cooly ejaculates, "What do you want?" Request that your card may be sent to the inner office, the fledgling will caress the hawking Dundrearys that have begun to appear at the side of each ear, stare at you for a moment, roll his tobacco from one side of his mouth to the other, and after adjusting himself to a more comfortable position, give utterance to, "Directly." These youths are evidently desirous of impressing the lack-lustre novice with their superiority to the average citizen, and presume quite too much on the terror of their frown and the cut of their short coats and their legged pants. In some of the departments one meets with universal courtesy. Perhaps none of our Chiefs of Bureau's are more genuinely polite than the Commissioner of Public Works and Deputy Barber, and we especially call to their notice the facts we have stated, which cannot but reflect upon themselves. This complaint of insolence is one of long standing and should be remedied.

THE NEW COLLEGIATE REFORMED PROTESTANT DUTCH CHURCH.

This very prominent building, just completed at the corner of Forty-eighth street and Fifth avenue, was opened on Thanksgiving Day, on which occasion the double service was celebrat-
ed of dedicating and thanksgiving. The colossal dimensions of the main entrance, consisting of a broad, lofty and ingeniously arranged entrance, which in all good Gothic buildings is most singularly arranged. Besides the main tower and spire—properly placed at the south-east angle—there are two smaller ones at the north-east and south-west angles of the building.

The largest tower, still unfinished, will in its complete state be two hundred and sixty-one feet high, the two smaller ones one hundred feet and one hundred and fourteen feet respectively. To the main tower there are four entrances, besides a side entry on Forty-eighth street. Each one of these is treated differently, each apparently striving to be more eccentric than its neighbor. The large central doorway is extremely elaborate, formed of deeply-recessed jamb with clustered columns, and surmounted by a large rose-window filled with wooden tracery, producing a poverty-stricken appearance in contrast with the extravagance of stone decoration immediately below it. The slenderest feature is noticeable throughout the whole building. The windows which should be of stone, and which in all good Gothic buildings should be one of the leading features for consideration, is here made to succumb entirely to the coarseness of decoration in other portions. Along the whole of the south front—cut up meaningly into a regiment of small gables—the windows are all filled with wooden tracery of most miserable detail in mouldings, while along the whole north front the architect has been content with merely cutting out the form of tracery from many flat pine-boards, painted white, and giving the windows the appearance of so many tinsel-plate cuttings.

The mind is absolutely puzzled and confused in looking at this building, and the spectator tries in vain to understand the object of the designer in the queer combinations he has made of his ornaments. Such a heterogeneous jumble of so many different forms of Gothic architecture was perhaps never before produced. The architect seems to have taken his "Glossary of Gothic Architecture," selected from it all such conceits as seemed most cunning and ingenious, and then scattered them pell-mell over his fronts, without any regard whatever to their applicability or constructive meaning. The north-eastern turret would drive even a Pugin crazy, in trying to comprehend its many twists and turns and strange devices.

The flying-buttress is a graceful feature in Gothic architecture, but it has its distinct use and meaning—as one can see to perfection in such buildings as Notre Dame of Paris—in throwing weight from one point to another. Buttresses
are also useful as well as ornamental things, because they are intended to aid in resisting thrust. So, again, brackets are intended as artificial supports to some impeding weight. But here we see flying-buttresses flying from nowhere to nowhere, doing absolutely nothing but sitting themselves off; brackets supporting nothing, and yet resting plump upon buttresses, as if there were needed to help them in their labor; and buttresses, instead of resisting heavy thrusts, actually impinging against open spaces. All the long-recognized laws of ornamentation and construction seem turned topsy-turvy.

Elaborate richness is seen when none is required, and poverty when decoration was most needed. Part is cut away where strength would be better, and enormous strength exhibited where the most airy lightness was required. Look, for instance, at the large main front gable on Fifth Avenue, over the extremely elaborate entrance-doorway. The coping to it, instead of being properly molded, is as plain as that of any old stone barn, and on the summit of it, where one would naturally look for some light airy finial, an enormous square lump of elaborately carved stone has been placed, large enough for a breakfast table. What the main tower will be like is not easy to tell, in its present unfinished condition; but even as far as it goes it violates good and well-recognized rules. The windows and other openings in towers are usually made small; not because this is any arbitrary rule laid down by old models, but because it is a matter of common sense. The openings in a tower can be of no further use than to carry off the drains from the walls with and consequently need only be small; but here we find, in each face of the tower, a window introduced large enough almost to form the main front window of any ordinary church, giving the most solid part of the tower unnecessarily weak appearance. We might thus go on, ad infinitum, detecting the most willful defiance of all known laws of beauty and construction, which we have been entirely sacrificed in this building to the one pet notion of producing "novelty." This church forms another illustration of the revolution going on in our church architecture, to which we have recently prominently drawn attention. What had the congregation at the Broadway Tabernacle have to alter it so, this church has effected in the first instance; producing this great difference, that while in the former the whole roofing necessarily betrays the patch-work of an afterthought, in the other everything is harmonious, as being evidently so designed from the beginning. Architectural students will find in this interior much to study; but if they go to the exterior for instruction they will find so much to avoid, rather than imitate, that their time would be far more profitably spent in going at once to those fine old Gothic models from which the designer of this church evidently drew his ideas, but the spirit of which models he evidently either did not understand, or has wilfully perverted in attempting to gratify the present morbid craving after sensational novelties.

**BUILDING OBSTRUCTIONS.**

We are so accustomed to the loose way in which our streets are managed, both as to cleanliness and obstructions, that very few probably look upon the inconveniences to which we are subjected as anything more than inevitable nuisances. And yet there is not one of these outrages upon public comfort and decency which is not clearly and easily within control of good municipal regulations. Look, for instance, at the great nuisance of obstruction to our sidewalks by every building that is erected in the city. The builders go to work, tear down an old building, pile up their bricks and rubbish just where they please; occupy the sidewalk by their workmen in what way suits them best, and leave the pedestrian no alternative but to take to the muddy street, or find his way as best he can through the dirty and dangerous debris which obstruct his path, often with the additional risk of losing his life by falling bricks or timbers from buildings in course of erection.

It seems scarcely credible, but is no less true, that there is no city in the civilized world, except those of the United States, in which such public abuses are permitted. In any city or town of England, for instance, whenever a building of any kind is to be erected, due notice has to be given by the architect to the authorities for the allowance of the specified time for inevitable interference with the sidewalk, and if the few days allowed are exceeded, the parties are summoned and heavily fined. The builders are then compelled to surround the whole building area with a substantial wooden screen, completely isolating the work behind it from the passing public, and to make good the encroachments upon the thoroughfare by a solid footway and handrail to protect pedestrians from vehicles, all which remain as fixtures until the building is thoroughly completed. In large structures this necessarily involves considerable outlay, and so completely does it enter into a calculation of the cost of every building erected, that the builder in his estimate invariably has a separate item for the expense of "hoarding," as it is there called.

Why similar arrangements should not exist here is difficult to say, unless we ascribe it to that remarkable public apathy discernible in so many other features of our daily civic life, in which our people seem willing to submit to grievances and annoyances nowhere else tolerated, so long as they do not immediately concern any individual's private affairs. As a matter of more public convenience and comfort, we would do well to adopt, in this respect, the building regulations universally in practice in other civilized countries; while, as regards human safety, it is very evident that regulations of the kind would prevent the possibility of such tragic events as the one which occurred in Broad street a short time ago, when a gentleman, in passing a building in course of erection, had his brains dashed out by a heavy beam of timber.

**LIFE INSURANCE.**

The announcement of the Mutual Life Insurance Company of its intention to lower the rates of insurance has created a veritable panic among the entire insurance interest. The other companies allege that it is a cornering operation of the Mutual, the intention being to kill off the great bulk of the smaller companies by the competition of premiums.

While we have always regarded the Life Insurance principle as being in itself commendable—for surely nothing can be better in intention than the desire of the head of a family to secure, in case of his death, an adequate provision for wife and children—we have not esteemed to express our belief in the deceptive charade of the business as transacted at present in this country. We have no sort of hesitation in predicting that in ten years' time two-thirds of the present companies will have passed out of existence, and the policy-holders will get little or nothing for their investments.

The business in itself is speculative, inasmuch as the profits are immediate, while the losses are postponed for many years.

Unwise, rash, or wasteful management is sure, sooner or later, to result in disaster. We have little doubt that the managers of the companies who solicit life insurance business are either rash, wasteful, or dishonest.

The history of English insurance is one of the most painful chapters of human fraud and credulity. Seventy-seven per cent. of all the life insurance companies which have started in this country have failed.

The killing-off process has hardly commenced yet in this country; but this movement of the Mutual, and the panic it has created, look very like the beginning of the end. Of course some
strong, prudent, well-managed companies will survive, but we very much doubt if the Mutual will be one of them. All Mutual companies are radiatingly defective, inasmuch as there is no body of vigilant and interested stockholders to supervise and watch the action of the directors. From the very system under which it is conducted, there can be scarcely a doubt but what the Mutual is a very weak and uncertain, and will be one of the first to go by the board when the panic and crash come. From the first to go by the board when the panic

under which it is conducted, there can be scarcely a doubt but that the Mutual is a very weak and uncertain, and will be one of the first to go by the board when the panic and crash come. From the first to go by the board when the panic comes.

The actuaries of the Mutual Company fail in his manifest to state the true reasons for the proposed reduction in rates, so we will state it for him. It is because he clearly sees that the Mutual has now arrived at the flood-tide of success, and that during the next ten years, unless new policies can be largely attracted, the proportion of losses must greatly exceed the profits. The Mutual existence now some thirty years, and, as a matter of course death is beginning to make its inroads among the lives of the original stockholders, and the losses will soon exceed has been in the profits. Now, although the reduction of rates means certain destruction to hundreds of companies now doing business, yet what cares the Mutual for that so long as it is, by the new premiums which will flow, will be able to share off the final judgment day for ten years? Take away a moderate proportion of the new lines and the new profits which must continually flow in, and there is no one company now organized which could stand the pressure for a decade. While this fight is going on, insurers will undoubtedly be treated to some rich development.

**MECHANICS' LIENS.**

**NEW YORK.**

**KING'S COUNTY.**

Nov. and Dec.

24 PACIFIC A. V., S. S. 400 N. NEW YORK AV., 28, 30, 31, 32.

**PACIFIC A. V.**

S. S. 400 N. NEW YORK AV., 10, 11, 12.

30 WEST ST., S. N. (Nos. 187, 189), 12, 14.

30 MADISON A. V., S. S. 400 N. NEW YORK AV., 10, 11, 12.

30 MADISON A. V., S. S. 400 N. NEW YORK AV., 10, 11, 12.

30 MICHIGAN A. V., S. S. 400 N. NEW YORK AV., 10, 11, 12.

30 LEADING TOW, N. S. (Nos. 187, 189), 12, 14.

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MARKETS.

BRICK.—The market begins to feel the advent of the new year. There has been a decided decline in the last week, with a slight falling off in the number of men going to camps, not, however, sufficient to anticipate a very great decrease in the working force of the brick yards. This is due to the favorable weather, which has kept the material abundant. New foundations are being laid, and the headquarters and base of supplies. Conversion with dealers is still going on, both here and abroad, and there are still a number of those who are entering lines here last winter as an import competition is not deemed necessary at this time. There has been an increase in the number of goods, and new kilns are being erected in various localities, which will result in there being a great increase in the lumber operations of this vicinity. No further reliable index is found in the shipments, as the reports of various dealers have been received in different classified columns by the lumbermen, and there is no general buying of supplies. The horse disease has no doubt affected sales to some extent, and the owners of the large number of trade wherever it has appeared, and it has been manifested in a slight diminution in sales in the vicinity of the outlet of this season's purchases. The writer has been informed that the sales noted were $52,000 per M. should have thought of setting in, thus completely upsetting the market. It is really inactive, as more or less business has been done in an average season for himber. There has been no change in quotations for the week, which still call for attention. The scarcity of good qualities of hard cedar, value $1000: London, 12 £100 per ton; and Philadelphia, $1250. With the exception of a cargo now and then between this and the average business by the lumbermen on these important tributaries to the Saginaw.

We note no improvement in this market; though the asking prices are higher, for fastenings. We see by the Lewiston Journal in this city than ever before in one. One firm has cut its freight rates now and then between this and the Atlantic coast, and can be used during the winter if necessary. A million and a half thousand will be required in the main 30-30-30, which is not usually run, through the uncertainty of a spring freshet. A million and a half of logs will be needed in Lewis and, and will be ready in time as the river opens. Never before have our lumber mills worked exclusively on cedars, but this request of sales has constantly been about of production. Now that the season is about over, and sales will be slow.

DOMESTIC LUMBER. Feet. DOMESTIC LUMBER. Foot.

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## ALBANY LUMBER MARKET

### The Albany Apron, for the week ending December 3, 1972, reports:

- The fear that the recent cold snap would close the canal and thus keep several corps of lumber from reaching their destination was unfounded. Prices of all grades of material are firm, and the market is in very strong condition, with the exception of Maple and Beech, which show a moderate decline.

### BRICK—Cargoes Rates

<table>
<thead>
<tr>
<th>Grade</th>
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<tr>
<td>Common Hand</td>
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<td>Long Island</td>
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<td>Roofing Slate</td>
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### DOORS—Comparison with Previous Year

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<th>Season</th>
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<tr>
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<td>Spring</td>
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<tr>
<td>1972</td>
<td>Fall</td>
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### FIRE BRICK

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### SPIRITS TURPENTINE—Prices

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### CANAL FREIGHT RATES—December 3

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<tr>
<td>New York to Newburgh</td>
<td>2.50</td>
</tr>
<tr>
<td>New York to Baltimore</td>
<td>3.00</td>
</tr>
</tbody>
</table>

### FOREIGN WOODS

- **Cuba:**
  - **Florida:**
    - *Cuba, Ordinary to Good:* $2.50
    - *Florida, 22x6:* $3.50

### LOCAL WOODS

<table>
<thead>
<tr>
<th>Kind</th>
<th>Rate (in dollars per board foot)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beech</td>
<td>1.00</td>
</tr>
<tr>
<td>Birch</td>
<td>1.50</td>
</tr>
<tr>
<td>Maple</td>
<td>2.00</td>
</tr>
</tbody>
</table>

### FORESTRY AND TIMBER TRADE

- **Redwood:**
  - *Redwood, selected:* $3.50
  - *Redwood, dressed:* $4.00

### MANUFACTURED GOODS

- **Cement:**
  - *Portland Cement:* $5.00
  - *Blender Cement:* $4.50

### HARDWARE

- **Sash and Casement:**
  - *Sash, for twelve lights glazed:* $2.50

### MANUFACTURED WOOD

- **Spruce, 4x4:** $2.00
- **Pine, 4x4:** $2.50

### GOVERNMENT SUGGESTIONS

- **Winter Driving:**
  - *Ground Driving:* $1.00
  - *Mountain Driving:* $1.50

### TRADE ASSOCIATIONS

- **Albany Lumber Exchange:**
  - *Meeting:* Every Tuesday at 10 AM

### CURRENT MARKET TRENDS

- **Market乐观:** The market is firm with no immediate signs of a downturn.

### SUMMARY

- **Key Points:**
  - Market is strong with no evident signs of weakening.
  - Prices are firm across all grades.
  - Inventory levels remain stable.

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**Table Note:**

- All figures are as per latest reports available. Prices and rates are subject to change without notice. **Source: Albany Lumber Exchange.**

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GLASS.
DUTY: Cylinder or Window Plate Glass, not over 24 by 50 inches, $4 per sq. foot; larger, and not over 16 by 24 inches, $5 per sq. foot; not over 18 by 24 inches, $6 per sq. foot; and not over 24 by 20 inches, $7 per sq. foot; all above that, 40 cents per sq. foot; on unpolished Cylinder, Crown, or Corner Window, not exceeding 18 inches square, 1½ over that, and not over 16 by 24, 2; and not over and not over and not over by 20, $4 per sq. foot; all above that, 40 cents per sq. foot; on unpolished Cylinder, Crown, or Corner Window, not exceeding 18 inches square, 1½ over that, and not over 16 by 24, 2;

FAINGL WINDOW.—Per box of fifty feet. (Single thick).

<table>
<thead>
<tr>
<th>Size</th>
<th>Duty</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 by 8 to 9 by 12</td>
<td>90</td>
</tr>
<tr>
<td>10 by 12 to 12 by 15</td>
<td>1.15</td>
</tr>
</tbody>
</table>

HAIR.—Duty free.

LUMBER.
DUTY.—$2.00 per M. Feet.

<table>
<thead>
<tr>
<th>Material</th>
<th>Duty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pine, Good, 1,000 ft.</td>
<td>25.00</td>
</tr>
<tr>
<td>Pine, Common Box, 1,000 ft.</td>
<td>25.00</td>
</tr>
<tr>
<td>Pine, Tally Plank, 1 1/2, 10 inch, 8 ft.</td>
<td>25.00</td>
</tr>
<tr>
<td>Pine, Tally Plank, 1 1/2, 10 inch, 8 ft.</td>
<td>25.00</td>
</tr>
</tbody>
</table>

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