THE INSURANCE ROW.

The Life Insurance Companies are doing the public a real service in so washing their dirty linen as to discredit the community with the whole business. So far the Mutual has the best public a real service in so washing their dirty linen as to discredit the smaller ones; at any rate these effects will follow. The simple fact is that the whole life insurance business is gambling in its meanest and most treacherous form. For a certain cash annual payment these companies bet you one or ten thousand dollars, as the case may be, that you won't die within a certain number of years. After getting your money they lay traps to cheat your policy, and if you die, every irregularity is magnified so as, if possible, to cheat your widow and orphans. The faro table and sweat-boards give you twenty chances for your money, where life insurance gives you one.

It is a rascally business, in whatever light it is regarded, and nothing so much shows the demoralization of the press as the countenance they give it.

HEALTH AND ARCHITECTURE.

In a lecture recently delivered in London, and largely commented upon by the London Times, Mr. R. Rawlinson gave his views respecting the present condition of architecture as applied to health in England, and drew a most lamentable picture of the extent to which architecture—with all the advantages of modern scientific discoveries—has failed, up to the present time, in making its influence generally felt in house-building and house management, not only in the dwellings of the poor but among those of the wealthy, and even in such fundamental conditions as those of having a good and healthy foundation and the means of securing proper ventilation and warmth. Some of Mr. Rawlinson’s observations are perfectly startling. He says that fine houses are springing up every day in the most fashionable portion of the West End of London for which fabulous prices are paid. The purchasers are doubtless duly assured that all the subsidiary arrangements are in accordance with the best modern practice; the occupier pays his sewer rates in secure confidence that he is deriving all the advantage designed by the grand scheme of metropolitan drainage, and yet all the while his drains are not in connection with the sewer. How much danger may result from this one cause of malformation alone was prominently shown not very long ago, on the occasion of a visit to the seat of some nobleman in the north of England, where, owing to an imperfect drain, a number of distinguished personages came very near losing their lives, foremost among them the Prince of Wales. The same neglect observable in the case of drainage Mr. Rawlinson traces also into matters affecting warmth and ventilation; and if he is thus able to paint even the houses of the rich, in ten times gloomier colors does he depict the dwellings of the poor.

There can be no doubt whatever that in the matter of dwelling-houses, of all classes, whether affecting comfort or salubrity, we hold a great superiority over England, inferior though we are in all the higher ranges of architecture, as seen in the construction of public buildings. The luxuries condensed in the mansion of one of our millionaires in New York, the contrivances to which we have been so universally accustomed from saving labor, are many of them to this day unknown or unappplied in the residences of the wealthiest in London. A short time ago an American gentleman was passing by some enormous houses of very costly construction in course of erection on the Duko of Portland’s estate, near the Apsley House entrance of Hyde Park, and, happening to notice the prodigious height of these dwellings, asked an intelligent and gayly-decorated footman who was passing if they were provided with elevators to reach the top stories. He smiled incredulously, and asked who ever thought of going up and down the highest building by any other means than a stair-case? Meeting an American gentleman of wealth, who had been examining some of these private palaces in course of construction, he laughingly told the writer that the agent of one of them, in expatiating upon the manifold excellences of the building, drew his attention to a very ingenious novelty he had just introduced, by which people at the top could immediately communicate with those in the bottom of the building. It was an ordinary speaking-tube inserted in the walls.

But while we know how to build, and while we do build houses of matchless convenience for the wealthier classes, we need no Mr. Rawlinson to point out to us the infamous and neglectful manner in which our tenement houses are constructed; those infamous dens of discomfort and disease in which human beings are crowded together like beasts, each no other purpose than to grasp the greatest number of dollars out of the greatest number of people crowded under one roof, and where no attempt whatever is made to secure scientific or effective ventilation. Then again, in what does his frightful picture of the squalid “dwellings of the East London Poor” differ from what can be drawn of those wretched haunts in the lowest portions of our city, near the river sides especially, where thousands live literally the lives of rats. Houses built upon what is called made-ground, or ground composed of refuse and debris of all descriptions, perpetually filling the dwellings with poisonous gases; other houses, perhaps a little better off,
but built upon damp ground, without any attempt to make a dry and secure foundation, and which without the drainage of the soil soon poisons the health of the inhabitants; low, damp and dark cells, without any ventilation whatever, and the entrances to which are more the portals of tombs than admissions to human habitations;—these are some of the scenes to be witnessed constantly in our daily walk, scenes in which the prime source of national strength is being poisoned by wholesale among our lower classes, and where food is being perpetually manufactured for the poor-house, the prison and the scaffold. If it be true, as Mr. Rawlinson says, that "the fountain and prime element of all value in this world is human life, healthy human life having the greatest value," then we must have so to do in putting our own houses in order. There is no task more important than that of providing suitable dwellings for the poor, and, until we have solved the problem by which health and architecture can go hand-in-hand, we must be content to endure all the horrors resulting from disease and crime.

### MECHANICS' LIENS.

#### NEW YORK.

| Dec. | 6 CHERRY ST., s. (N. 191). John Wagner agt. Henry Ruleman. |...|...
| 7 CASTLE ST., s. (N. 98). William Ellwooding agt. | Baldwin. | 114 00 |
| 8 SIXTH AV., N. S., 225 E 3d av. (250x85). James Thomas agt. Edward S. Innes. | 533 56 |
| 9 SIXTH AV., N. S., 225 E 3d av. (250x85). James Reilly agt. Edward S. Innes. | 519 35 |
| 10 SIXTH AV., N. S., 225 E 3d av. (250x85). James Reilly agt. Edward S. Innes. | 120 00 |
| 11 SIXTH AV., N. S., 225 E 3d av. (250x85). James Reilly agt. Edward S. Innes. | 930 00 |
| 12 SIXTH AV., N. S., 225 E 3d av. (250x85). James Reilly agt. Edward S. Innes. | 231 65 |
| 13 SIXTH AV., N. S., 225 E 3d av. (250x85). James Reilly agt. Edward S. Innes. | 60 00 |
| 14 SIXTH AV., N. S., 225 E 3d av. (250x85). James Reilly agt. Edward S. Innes. | 930 00 |
| 15 SIXTH AV., N. S., 225 E 3d av. (250x85). James Reilly agt. Edward S. Innes. | 257 00 |
| 16 SIXTH AV., N. S., 225 E 3d av. (250x85). James Reilly agt. Edward S. Innes. | 175 00 |
| 17 SIXTH AV., N. S., 225 E 3d av. (250x85). James Reilly agt. Edward S. Innes. | 50 00 |
| 18 SIXTH AV., N. S., 225 E 3d av. (250x85). James Reilly agt. Edward S. Innes. | 100 00 |

#### JUDGMENTS.

##### NEW YORK.

In these lists of judgments the names are arranged alphabetically, and which are first on each line, are those of the judgment debtor.

| Dec. | 4 Angus, H. R.—H. H. Brockway. |...|...
| 5 Allen, O. E.—A. M. Robinson. | 257 75 |
| 6 Austin, E.—E. V. Foster. | 347 47 |
| 7 Austin, J. D.—J. D. Stoddard. | 158 00 |
| 8 Adams, F.—A. P. Meale. | 79 90 |
| 9 Adams, W. B.—R. W. Smith. | 158 00 |
| 10 Adams, W. B.—A. P. Meale. | 290 00 |
| 11 Adams, W. B.—R. W. Smith. | 79 90 |

#### KINGS COUNTY.

| Dec. | 11 NINTH ST., s. s., 220 E ED. AV., 100x100. Michael Dalton agt. C. E. Smith, Calvin Burr & Amos P. Eno. | 202 75 |

### REAL ESTATE RECORD.
CONVEYANCES.

NEW YORK.

December 4, 5, 6, 7, 9, 10.

BEDFORD st., e. s., indefinite, 18.0x152.

Elyon to Mary J. McNeice, Dec. 4., 20,000.

Broads and 74th e., 75th st., 29.5x29.5.

Philo T. Burgess (Ref.) to Brustus Brainard. (Fores.) Dec. 6., 5,000.

The Mayor, etc., N. Y.—Liddell (Extx.) to Geo. Peck, of Westchester Co., to Thomas J. McCallin. Dec. 6., 600.

Booth, M. centre, N. Y., 58.0x58.0, 4th st., 125.0x50.0, (city lots), Thomas C. Fields to Mrs. Jane Kirk. Dec. 9., 32,000.

Broome st., n., 89.0 c. Thompson st., 23x7.

Res., 8.0x16.0.

Fireplace.

Kings County.

Dec. 6.


Amer, Plate Glass Ins. Co.—W. J. Anderson.

Alger, Sarah and Addison—Mary C. Scott.


Boulton, S.—H. Jackson.

Bradley, John—J. W. Valentine.


Burr, ——.

Brown, Wm. B.—H. P. Dougref.

Bussinger, Jacob—Julia Elsbeach.

Bwcher, George.


Davis, Sarah A. and J. G.—Secu-

Drake, E. J.—New.

Dray, ——.

Ducan, W. B.—J. D. Dickinson.

Dwight, Wm. J.—J. E. Cannon.

Duvall, ——.

Dun, William—W. J. Dickerson.

Eames, Plate Glass Ins. Co.—W. J. Anderson.

Elyon to Mary J. McNeice, Dec. 4., 20,000.

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Broome st., n., 89.0 c. Thompson st., 23x7.

Res., 8.0x16.0.

Fireplace.
RE bâtiments PROJETÉS.

Chambers, William, and Duane st., one seven-story brick store, 200 x 15; owner, J. W. Rollo.

Eighty-first st., s. s., 200 x 25; owner, Children's Aid Society; architect, L. Edellitz; builder, Richard Devries.

Sixty-third st., s. s., 200 x 25; owner, William R. Belzer; architect, Francis Martin.

Fifty-first st., s. s., 200 x 25; owner, Frederick Souch; architect, Julius Buechel.

Sixty-second st., s. s., 200 x 25; owner, M. Miller.

Fifty-second st., s. s., 200 x 25; owner, W. B. Smith; architect, George N. Lewis.

Eleventh av., s. w. cor. 45th st., four-story brownstone store and tenements, 35 x 175; owner, Walter W. Baldwin; architect, F. S. Banks.

Eleventh av., n. e. cor. 55th st., one four-story brownstone store and tenement, 35 x 175; owner, W. B. Smith.

Sixth av., s. w. cor. 40th st., four-story brownstone store and tenements, 35 x 175; owner, W. B. Smith.

Fifty-first st., s. s., 200 x 25; owner, Children's Aid Society; architect, L. Edellitz; builder, Richard Devries.

Fifty-first st., s. s., 200 x 25; owner, William R. Belzer; architect, Francis Martin.

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REAL ESTATE RECORD.

half the trips are made that are reported during busier seasons,
and fewer yet will be made, as the river becomes less
capable of carrying the loads now. In the fall, the men are
now, however, the dam has effectually excluded, and so,
the steam has become exhausted, and they are ready to be taken
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MARKET QUOTATIONS.

BRICK.—Cage Rates.

<table>
<thead>
<tr>
<th>Size</th>
<th>Price per 1,000 bricks</th>
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</thead>
<tbody>
<tr>
<td>Long Island</td>
<td>$3.75</td>
</tr>
<tr>
<td>Other</td>
<td>$3.00</td>
</tr>
</tbody>
</table>

DOORS.—

<table>
<thead>
<tr>
<th>Size</th>
<th>Price per 100 lin. ft.</th>
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<tbody>
<tr>
<td>1x6x10</td>
<td>$2.87</td>
</tr>
<tr>
<td>1x8x12</td>
<td>$3.50</td>
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</tbody>
</table>

LUMBER MARKET.

The Albany Arpia, for the week ending December 9th, reports as follows:

Shipments from this district may be regarded as over for the season. Since the cold snap and wars of a certain character have set in, closing has been general. All hands have arrived in the market for lumber and ready to handle the trade. The market for lumber at large prices.

New York, Dec. 2.—The receipts at Albany by the Erie and Champlain canals are as follows:

<table>
<thead>
<tr>
<th>Item</th>
<th>Price per 1,000 feet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pine, 12x16</td>
<td>$3.75</td>
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<tr>
<td>Pine, 10x12</td>
<td>$2.87</td>
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