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REDITORIAL OFISIONS OF THE LEADING JOURNALS GPON CUMBERT TOPICS-COMPILED EVERY DAY FOR THE EVENING TELEGRYPH.

Insurance and Fires.

From the Tribune. The first annual meeting of the National Board of Fire Insurance is in session in this lity. Their action thus far chiefly discloses The fact that the losses of the fire companies have been enormous within the past few years, and especially within the past year. The ex-Craordinary fact is stated by Mr. Boker, of Boston, that, during the past year, of the eighty-three companies reported in Massachusetts, the losses were \$5,000,000 above The entire receipts of those companies. Yet their capital is but \$4,850,000. This statement seems incredible, for it shows the capital stock of the companies to have been more Than exhausted in one year's operations.

We feel almost inclined to believe there must be some mistake in these figures. But if they are correct, we do not wonder that the Insurance companies are thrown into a fright, and find it necessary to combine their forces to devise a plan of saving themselves from inevi-2able bankruptcy, into which another year's experience like the last would seem to be sure 20 plunge them. It is not surprising to find the Executive Committee declaring that "the Insurance interest is now passing through a perilous crisis." We think, if these confessions are true of all the companies, or anything near true, that not only the interests of The insurers are in a "perilous crisis," but the interests of the insured are in a "perilous

-It seems that the subjects which most Interest the companies, and to which they propose to confine their present discussions, are an advance of rates, uniformity of rates, and 2he prevention of fires. This last-named object is one deserving of the most attentive consideration, and the one above all others which has a universal and abiding interest. There is no people under heaven that burn up their substance like the Americans. We judge that all California has been burnt up at least half-aglozen times since 1848; and we never heard any other commentary upon a destructive fire anywhere than that it disclosed remarkable energy in the public at rebuilding.

grisis" also. The question we often see

posted, "Are you insured?" becomes doubly

interesting in view of the facts here disclosed.

It is not only a question of are you insured,

But are you insured in an office out of which

the bottom has fallen?

This is a sufficient solace for all their burns. The idea of its suggesting the propriety of preeting cities and towns with incombustible substances, is quite too slow for the American mind. And yet it is what we must come to sooner or later, and the sooner the better. If 2he insurance companies, by raising their rates 20 some awful height, can enforce upon the public the economic advantages of doing this, after the manner of the old countries of Europe, where such frequent fires as we have are totally unknown, they will not have lived nor held their annual convention in vain. The sound of a fire-bell in an old stone-built town In Europe is heard about as often as the shock of an earthquake, and occasions about an equal amount of surprise.

The President and the Execution of Laws From the Times.

The President has again and again been acgused of refusing or neglecting to enforce laws passed by Congress, especially the provisions of the Civil Rights act, and other measures defensive of the rights of the Southern blacks. His conduct in this respect was one of the strongest points relied on to secure his impeachment; and if it could be proven, it would unquestionably be the best justification of that extreme measure that has yet been given. The President has no choice as to enforcing such laws as are passed by Congress. The Constitution provides that he shall faithfully execute them; and it is only when any special measure of legislation has been promounced unconstitutional by the Supreme Court, that the President is empowered to suspend its enforcement. A law may be adverse to his personal convictions, and obnoxious to his ideas of the public welfare; he may have exercised his veto upon it, and may have given the best of reasons against it; but if he attempt to evade its execution, it is under peril of the penalty in such cases provided. No President has been so severely tried in

This respect as the present Executive. His conflict with Congress has been upon measures of the gravest political importance; and as the action of Congress has been such as not only to nullify his own opinions, but to compel him to carry out theirs, his conduct as the admimistrator of obnoxious legislation has been constantly subject to suspicion. In making it the subject of special inquiry, the Senate has given Jam an opportunity to bring the facts before

the country as well as that body. The inquiry of the Senate was in regard to a law concerning the Executive dereliction, in the enforcement of which the charges had been most frequent and positive. He was requested to furnish information if any violations of the Civil Rights law had come to his knowledge, and if so, what steps he had taken to enforce the law and punish the offenders. The President sent an answer of some length to the Senate on Tuesday. "Not being cognizant," says he, "of any cases which come within the province of the resolution, in order that the inquiry might have the fullest range, I referred it to the heads of the several Executive departments, whose reports are here-with communicated." From these reports it appears that neither the Secretary of State, The Secretary of the Treasury, the Secretary of the Navy, the Secretary of the Interior, the Postmaster-General, nor the Attorney-General were cognizant of any violations of the law. The Secretary of War reports the means taken for the enforcement of the law in the Southern States and the action of the military authori-2ies, so far as its execution devolved upon 2hem. "No instance," according to Mr. Stanton, "has been reported to the Department of any neglect or refusal by military officers or emplayes of the Department to enforce, to the extent of their legal authority, the provisions of the act within their respective commands and stations, and he has no knowledge of any such neglect or refusal having been reported 20 the President." Mr. Stanton takes occasion. however, to make report of three cases of alleged violation of the act-one in the State of Virginia, another in Georgia, and the third in Texas. One of these was a short time since referred to the Attorney-General, who immediately ordered an investigation of the circumstances of the case, and, furthermore, informed The authorities of Georgia that the President Sutended to have the matter brought forward for adjudication by the proper tribunal.

To this, then, was the whole matter reduced, and it is made to appear:— 1. That this special law has been enforced

throughout the Southern States in the most method of signifying his dissent. It is simply remarkable manner. method of signifying his dissent. It is simply a question whether he will pocket the bill or 2. That proper steps were taken to ascer tain the facts in the few alleged cases of its

violation. 3. That the first case which was brought to the notice of the President received his prompt attention, and was followed by an order for its legal trial.

It was certainly fortunate for all concerned that the Senate took the trouble to make inquiry of the facts. The outery against the President for his supposed conduct in the matter has been very great; and had his conduct been as alleged, the outery would have been justifiable. But it would seem that in this business, at least, Mr. Johnson has not gone so far astray as to justify his impeach-

The Case of Lord Ernest Vane-An Independent Judiciary.

From the Herata. We published on Wednesday, under the title of "A Peer in Court," an account of the case of Lord Ernest Vane, who was sentenced by the Court of the Queen's Bench, London, on the 24th ultimo, "to be imprisoned for three calcudar months as a first-class misdemeanant." In 1856 this nobleman and his prosecutor, Mr. Thomas Harding Ames, were cornets in the "Queen's Own," a cavairy regiment, then stationed at Brighton. Mr. Ames, the son of a worthy but not wealthy East India officer, happened to prove an unacceptable comrade to several of the young swells, whose extravagance, particularly at the card table, he could not afford to emulate, and they conspired to drive him from the regiment by a series of petty insults and indignities. These were crowned at last by their ringleader, a wild young blade, not then twenty years of age, and known as Lord Ernest Vane Tempest, who, on the 31st of October, 1856, met Mr. Ames at Brighton, and spat in his face, calling him "a coward and blackguard."

The London Times thundered away at the cruel termenters of young Ames, who had been forced to leave his regiment, and it excited so much sympathy for him-rather spooneyish, as after all it must be admitted he appeared to be—that a handsome subscription was raised in his behalf by the English people. On the other hand, his chief tormentor, finding the army and England too hot to hold him, left both, with his debts, behind him, and sailed for the United States on the 15th of November. In 1857 he was known in Chicago, under the name of Mr. Stuart, as one of the curious lot of human waifs and estrays from the Old World whom another of their number, the late Mr. Dickens, if he had possessed a tithe of his celebrated brother's talent, might have drawn to the life, and for all of whom that city was a

sort of Botany Bay. It must have been droll enough for future generals of the Federal army, then busy in the

offices of the Illinois Central Railroad Company, to meet sprigs of nobility, sons of more than one Lord Bishop of the Church of England, ex-officers of the British army, ex-"members of the Inner Temple, Esquires," honor-men from English, Irish, and Scotch Universities, who were at that time figuring in Chicago as dealers in grain, lumber, real estate, dry goods, bags, liquor, pork, second-hand books and even faro banks. Mr. Stuart was, happily, never reduced to the latter extremity. But he was obliged to prolong his transatlantic visit by the fact that a fortnight after his departure from England his prosecutor took what the Court described as "the strictly legal but unusual course" of outlawing him on a criminal charge, although abroad. At Sittings in Banco last month, before the Lord Chief Justice, Mr. Justice Blackburn, Mr. Justice Mellor, and Mr. Justice Lush, Lord Ernest Vane swore that he went to America on account of his pecuniary difficulties, remained there until 1862, since which time he had not been in Europe until the end of last year, when he went over to England, got his outlawry reversed (paying fifty pounds to the prosecutor's attorney for the costs of it), and pleaded guilty to the indictment upon which he was brought up for judgment. Although he seems never to apologized to Mr. Ames, he filed an affidavit stating that at the time he was greatly annoyed at the loss of his commission, and that he committed the assault complained of while laboring under considerable mental excitement, and he expressed his sincere regret for the offense. The decision pro-nounced by Mr. Justice Blackburn sentencing Lord Ernest Vane to three months' imprisonment is admirably lucid, lenient, and just. The sentence itself is a striking illustration of the even-handed justice which Great Britain may proudly boast is meted out by an independent judiciary, without respect to person, to rank, or to wealth. "Pitty 'tis 'tis true" that in this country we cannot always be equally proud of our elective judiciary, de-

The Military Reconstruction Bill. From the World.

pendent, as this is, upon the votes of the very rogues who are brought up for trial by it.

The Sherman bill was amended in the House yesterday by tacking on a proviso excluding the Confederate leaders from voting as well as from office. It was then sent back to the Senate, which concurred in the amendments and passed the bill. Before the ten days allowed the President for its consideration expire, Congress will have adjourned, so that by mere inaction he can both kill the bill and prevent its becoming a law in spite of his disapproval. Whether he shall make this successful flank movement or meet the bill promptly in front, with the risk of its passage over his veto, is a grave question which the President is not likely to decide without

earnest deliberation. The great facts of the situation, on which all practical movements are to hinge, need to kept prominently in view. First in importance is the fact that the Congress which succeeds the present will continue in existence until the day fixed for the inauguration of a new President. The Fortleth Congress will be a garment cut from the same cloth as the Thirty-ninth, with the Republican strength in both Houses sufficient to pass any party measure over the veto. The next Congress will claim and exercise the same right to exclude the Southern States which has been usurped by the present. It will supervise the Presidential election, presiding over and directing the counting of the votes, and causing the result to be declared in accordance with its wishes. But the fact that Congress is sure to transgress the Constitution can be no excuse for the President to imitate its example It will not answer to say that he may as well acquiesce in what he cannot help. He is sworn to defend the Constitution. He believes, and has often proved by cogent reasoning, that all such attempts as this bill contemplates are plain violations of the letter and spirit of that instrument. He is foreclosed, alike by his outh and antecedents, from signing this bill, or incurring any responsibility for its success.

His only honorable choice is timited to the

a new official and and a finished amount of the control of their

In favor of a pocket veto, it may be urged that it would kill the measure. This is true ouly in an ampty parliamentary sense. It would be merely cutting off one head of the hydra for another and perhaps more monstrous one to sprout in its place. The next Congress meets immediately; and although it cannot re-vive this bill, it can forthwith pass another and perhaps a worse one. It is only three or four days since Mr. Sherman concected the present bill, and in as short a time the new Congress, if disposed, can drive through another. A pocket veto would therefore amount to nothing. would either exasperate and consolidate the Republicans, and provoke them to retort on the President by a more stringent measure, or else (which is quite as probable and would be quite as bad) cause them to drop the whole subject of reconstruction until next winter, and charge the responsibility upon the President. They might thus gain, by an easy dedge, their favorite purpose of excluding the South from the Presidential election. If Congress leaves the whole work to be begun anew next winter, the prescribed State Constitutions cannot come back for approval before December, 1868, one month after the election is over. President Johnson may well hesitate to help the Republicans accomplish that result.

We think an early and open (if possible an immediate) veto would better. This bill, bad as it is, is more favorable than any likely to be passed in its stead. If it is sent back with a veto, the Republicans cannot choose but try to repass it. If they succeed, it binds them to this measure instead of a worse one which might follow it, and prevents the absolute and final exclusion of the South from the Presidential election, which would be the certain consequence of letting the whole subject drop. By a veto within the coming three or five days. the President will escape the trap of responsi bility for failure, which the radicals are laying for him. He would still leave them time to pass another bill, and if they fail to do so, the responsibility (a crushing one!) will be upon their own heads.

Two Barnums in the Field.

From the Herald. The Democrats of the Fourth Congressional District of Connecticut on Wednesday nominated Wm. H. Barnum, of Salisbury, as their candidate for Congress. So there are now two Barnums in the field-Barnum of Salisbury and Barnum of Bridgeport; Barnum the iron man and Barnum the showman. The Democratic Barnum is a man of large wealth and solid reputation, identified with the business interests of the district, and possessing the respect and confidence of the community. It is said that he is very desirous of defeating his namesake, and will prosecute the canvass with vigor.

We have no doubt that Barnum, the man of iron, would make a substantial and valuable representative in Congress. There is need of such men there. But he would not be so much at home at Washington as would Barnum the showman. The latter has been used to menageries all his lifetime. He has associated with old negresses, fat women, Feejee mermaids, and learned seals for years. Monstrosities of all kinds are his delight. He would be invaluable in showing up John Morrissey and Ben Butler to visitors from the rural districts. He is, moreover, a fitting representative for the wooden nutmeg State. which will lose nothing of the character it

already enjoys by sending him to Congress. It has been suggested by some who know Barnum the showman that he might play a shrewd trick upon his opponent by passing himself off as Barnum the iron man wherever he could make votes by the operation. This, however, would be a dangerous game. Barnum once exhibited a petrified horse and rider, said to have been discovered in Demerara and brought to New York at a heavy expense. For some time the frequenters of his museum gazed with curiosity and wonder upon the remarkable petrifaction; but one day a rascally visitor struck it with a cane, when off came the leg of the rider and tail of the horse, and the discovery was made that it was nothing but plaster of Paris. It would take as little to expose the difference between Barnum the showman and Barnum the man of iron.



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MAULE, PROTHER & CO.,
11 22 6mrp
No. 2506 SOUTH STREET,

C. PERKINS, LUMBER MERCHANT, Successor to R Clark, Jr.,

NO. 324 CHRISTIAN STREET.

Constantly on hand, a large and varied assortment Building Lumber. 524 TO CONTRACTORS AND MINERS.—THE Commissioners on the Troy and Greenfield Rall-road and Heosac Tunnel, acting for the State of Massachusetts, invite Proposals, until the 10th day of March next, for Excavating said Tunnel at three different sections of that work.

This Tunnel, when completed will be about 4% miles in length, extending from the town of Florida, through the Hoosac Mountain, to the town of North Adams. through the Hocsac Mountain, to the town of North Adams.

The Eastern End has been penetrated from the grade of the Kaliroad 350 yiest, 280 teet of which consist of an opening of about 10 cettic yards to each lineal foot, the same to be enlarged to a section containing about 17 cubic yards to each lineal foot, the same to be enlarged to a section containing about 17 cubic yards to each foot; the remaining 100 feet being heading—now measuring upon an average 4 cubic yards per running foot—to be solarged to the full section; making-some 35,000 cubic yards to be removed.

A further section of the work will also be let to the successful bidder for the above-named enlargement, if satisfactory terms shall be offered.

The Western End is worked from a shaft 315 feet deep. The easterly heading from this shaft—of about six cubic yards to each lineal foot—extends 1100 feet, and is to be enlarged to a section containing 17 yards per foot, requiring the removal of 12,000 cubic yards. Bids for that amount, and for an extension in either direction of the heading and enlargement at this point, will be received.

The Central End of an elliptical form, 27 to 15 feet, now 400 teet in depth, is to be sunk to grade, 1800 feet from the surface, requiring the removal of about 2000 cubic yards.

All the work to be done is in Talcose Slate, and cubic yards.

All the work to be done is in Talcose Slats, and will require neither masonry nor supports of any kind. will require neither masony her superts of any kind.

Buildings, machinery, and means of ventilation, all of the most substantial character, have been provided, and will be furnished to contractors.

Ample surefies will be required from parties who may be contracted with, and the Commissioners reserve the right to reject all offers that may be made. Plans and specifications may be seen on application to ALVAH CROCKER, at the Engineer's Office, tion to ALVAH CROCKER, at the Engineer's Office, North Adams, Massachusetts: and other information may be obtained from JAMES M. SHUPE, Room No. 13. Exchange street. Botton, to whom proposals may be directed.

JAMES M. SHUPE.

JAMES M. SEPPTE, ALVAH CROCKER, CHARLES BUDSON, Commissioner Boston January 36, 1867

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