Evening Telegraph

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TUESDAY, FEBRUARY 26, 1867.

Imaginary Lions in the Way. CONSERVATISM, like the slothful man of the Book of Proverbs, always says, "There is a lion without; I shall be slain in the streets.' But when Progress has dragged her into the streets there is no lion there, and Conservatism follows on unharmed.

We can all remember when it was assumed as an altogether incontrovertible truth, that the immediate and unconditional emancipation of the slaves of the South would be the signal for their general uprising, to engage in the pleasant pastime of cutting their former masters' throats. This was a view of the subject always insisted upon by those especially interested in never having the experiment of emancipation fairly tried. And so persistently was it maintained that, probably, the mass even of anti-slavery people came to adopt it, and really thought that immediate emancipation, if ever attempted, would result in some remendous convulsion.

Time passed on, and slavery was abolished in a day-immediately and unconditionally. And although the nation was at the time convulsed with war, and a rising on the part of the slaves would have met the moral sanction of the civilized world, yet not a single deed of violence was committed. There was no lion in the streets, after all.

A similar experience, at least in its preliminary stages, we have passed through in regard to allowing the blacks to exercise the right of the elective franchise. This has been a very big and fierce lion in the eyes of conservatives. Negro suffrage was a thing not to be thought of. The most terrible results were sure to attend the attempt to put it in practice.

Well, yesterday there was an election in Georgetown, a real democratic, republican election, in which all the people, without distinction of race or color, participated. Where was the lion? He was not to be found. The polls were quiet and orderly. The election was admirably conducted, and the result was the first fair expression of the popular will which has ever been had in Georgetown. One great fact of this kind is worth a whole volume of theorizing. It shows that republican institutions are adapted not merely to the few, but to the many-to the masses.

Again, such a fact as this gives a new meaning to the expression "the people." The result of yesterday's election in Georgetown shows that what has hitherto been called the people in that city was merely a minority of the true people. So it will be found all over the South when the people, and not a mere fraction of them, shall be allowed to speak.

The Benefits of Life Insurance.

THE subject of life insurance needs only to be understood to command the attention of people of all classes and conditions in life. Although it is rapidly gaining ground, the masses of the people, unfortunately for themselves, have not as yet participated in its advantages to any considerable extent. Without doubt, this arises in some measure from the fact that it generally requires more time and trouble to persuade a working man to take out a policy for \$500 than it does to obtain from a merchant or capitalist an insurance of \$10,000 or \$20,000. As large insurances pay the agents of the different companies much better than small ones, they very naturally neglect the latter for the sake of securing the

As every man and woman must die, a policy upon the life of any one is a positive agreement to pay the amount provided for. The whole system is based upon natural laws; while, on the contrary, fire and marine insurance is founded on a calculation of chances, on a contingency which may never happen. The one is uncertain, the other is certain. The "expectation" of life, or its average duration, at any and every age, is determined with almost mathematical certainty; and when the business is conducted upon scientific principles, and the funds invested in such secure manner as the law requires in all cases of trustfunds, no other financial transaction can be safer or surer. Nor is there any way in which small sums can be invested with so much advantage. A life-insurance company is the best provident institution or savings bank that was ever devised. The merest pittance can thus be made available to those who are dependent upon one for support; and when a man with a large family, and a salary so moderate that it barely suffices for making both ends meet at the end of the year, is suddenly called to the other world in the very prime of life, the pittance thus invested will realize his loved ones a hundred. aye, even a thousand fold. The laboring man, clerk, or small merchant who is an habitual smoker, or who indulges in the more reprehensible practice of "chewing," by denying himself these doubtful luxuries, can secure with the money thus saved a policy on his life, the proceeds of which will rear a barrier between his wife and little ones and the troubles and sufferings which fall to the lot of those who are at once fatherless and penniless. It is then that the smallest sum is a Godsend. and with the smallest sum hunger can be driven from the door and anguish from the heart. For \$800 or \$1000 a widow can stock a small store; can furnish a boarding-house, | abrogate it.

paying her first quarter's rent in advance; can rent a small farm, if she have sturdy boys to help her till it; in truth, can do a score of things that will place her feet upon the rock of independence, and pave for her and her dependent family a way to competence.

Life insurance companies on the joint-stock principle have existed in Europe for over a century, and one such has been in active operation in this city for more than fifty years. But the strictly mutual companies did not come into existence in the United States until about twenty-five years ago. Since then their success has far surpassed the most sanguine expectations. Moreover, during that period, so many valuable improvements in the terms of payment and in the kinds of insurance have been developed, that nothing further would now seem necessary.

The various kinds of policies now in use are thus enumerated:-1. "The ordinary wholelife policy," upon which the premiums are paid during the life of the insured, or until the dividends are equal to the premiums, which is the case in some Companies. 2. Whole-life policies upon the five and ten-year plan of payment." In these the premiums are all paid within five and ten years; and after the lapse of that period a cash income is secured during the remaining years of life, and the amount of the insurance at death. 3. "Ordinary endowment policies," upon which the premium is payable until the endowment falls due, or until death, if it should occur before the time specified. 4. "Endowment policies upon the five and ten-year plan of payment." An endowment policy is a double contract. The insurance is payable at a fixed time-say at fifty, fifty-five, or sixty years of age-or at death, if it sooner occur. Such a policy adds to the advantages of an "ordinary whole-life policy," security against misfortune in the later years of life.

Policies for large or small amounts are granted to all applicants in good health, and the same kind of insurance is sold upon the same terms to all. At twenty-five years of age an ordinary life insurance for \$500 will cost less that twenty cents per week; at thirty, it will cost less than twenty-three cents per week; at thirty-five, twenty-six and a half cents per week; and at forty, less than thirty cents per week; while larger or smaller amounts can be obtained in precisely the same proportion. The payment of the premiums varies according to the company, some requiring the whole amount in cash, others acsepting a portion of it in credit.

Such is a brief exposition of the leading principles of life insurance, and of the benefits arising therefrom. To commend the subject to the thoughtful attention of every man and woman upon whom there are others dependent for support, is our earnest and impartial desire. It only remains to be said that a policy of life insurance is effectually secured against debts and obligations of every description whatsoever which may be left unsatisfied by the person upon whose life the insurance is taken, when the policy is granted in the name of the person or persons for whose benefit it is to accrue.

The Reform Movement and the English Government.

THE speech made by Mr. Disraeli in the House of Commons upon the reform question, and the resolutions introduced by him in behalf of the Government vesterday, indicate with sufficient clearness the irreconcilable antagonism which separates the governing classes and the masses of the people of Great Britain. The third of these resolutions affirms "that while it is desirable that a more direct representation should be given to the laboring class, it is contrary to the Constitution of this realm to give to any one class or interest a predominatin power over the rest of the community,"

Mr. Disraeli elaborated this idea in his speech at length, winding up with the assertion that in any measures which the Government might bring forward, they should assert "that the elective franchise must be regarded as a popular privilege, and not as a democratic right."

The long and short of this is, that the English Government is a Government of "classes." and not of the people, and that the ruling classes are determined to hold on to their power as long as possible. They rightly judge that the extension of the elective franchise to the masses of the people would eventually change the existing order of things, and revolutionize the present English Constitution.

We do not wonder that John Bright and the masses look upon these resolutions as an "insult," and totally inadequate to the necessities and just demands of the English people. The agitation must go on. It is not impossible that the governing classes may hold on to their unjust power until the strong hand of revolution sweeps them aside. It is certain that no such halting and half-way scheme as Mr. Disraeli has put forth will satisfy the

Congress and the Cotton Tax .- We are glad to see that the House of Representatives yesterday refused to agree to the amendment to the Tax bill striking out the tax on cotton, adopted in Committee of the Whole a few days since. Mr. Morrill showed that while the cotton tax during the year 1866 in the Rebel States amounted to over fifteen millions of dollars, the taxes from all other sources amounted to less than five millions, so that striking out the tax on cotton would be about equivalent to relieving the Rebel States from taxation altogether.

The idea that the slight tax now imposed discourages the production of cotton is fallacious. We do not believe it diminishes the production a single pound. That tax is the only method by which the South can be made to sustain even a small share of the enormous burdens she has heaped upon the country, and the House has done well in refusing to

Mr. Defrees and the Office of Congressional Printer. WE are glad to see that Hon, J. D. Defrees is likely to be elected by the Senate to the new office of Congressional Printer-an office which, by a law just passed, supersedes that of Superintendent of Public Printing. Mr. Defrees, under the appointment of President Lincoln, filled this latter office for some time, and conducted that department of the public business with such fidelity and discretion as to secure a large annual saving in expense to the Government. He was finally removed on political grounds, to make room for Mr. Cornelius Wendell, who has held the position down to the present time. The law just passed makes the Congressional Printer an officer of the Senate, to be elected by that body. We shall

be glad to see Mr. Defrees again in a position

which he is so admirably fitted to fill.

IMPORTANT LETTER FROM EX-GOVERSOR BROWN, or Georgia.-Ex-Governor Brown, of Georgia, is out in a strong letter urging the people of that State to take immediate measures for reorganizing their Government in conformity with the Reconstruction bill which has just passed Congress. He says it is the best offer they will ever have. He recommends the Governor to immediately call the Legislature of that State together, and urge upon them the calling of a Constitutional Convention. He says if the white people treat the blacks well, pay them their wages promptly, and in all respects deal justly by them, their action at the polls need

THE MESSAGE of Governor Bramlette, of Kentucky, which we published yesterday, is only additional evidence of the wild spirit of lawlessness and disorder which prevails at the South. That Message is very good to go alongside of the resolutions of the Rebel Democracy of Kentucky. Each is a good commentary on the other.

THE NEW COMET .- At the last sitting of the Academy of Sciences in Paris, M. Leverrier communicated details of the observation of the new comet discovered at Marseilles on the 22d ultimo by M. Stephan, but reobserved with greater care on the 25th ultimo, at 55 minutes past 8, mean time of Marseilles. At that precise hour the right ascension was 2h. 33m. 52-5s. the polar distance 74 deg. 26 m. horary motion in right ascension 5-17 sec. in polar distance 1-29 min. M. Stephan describes the comet as being exceedingly brilliant, of a roundish shape, and a strongly marked nucleus. It nevertheless appeared so condensed on one side as to lead him to suspect that there might be something like a fan-shaped tail on the other. He also thinks that the comet is gradually increasing in brilliancy. M. Leverrier said that it could not be observed at Paris, owing to the state of the weather.

-The oldest of the superior officers of the French army, and probably of any army in Europe, Colonel André Marchal, has just died ai Chalons-sur-Saone, in his one hundred and third year. He was born at Lyons in 1764. He entered the service in 1781, in the Cantabrian Hussars-a corps which became in 1791 the 5th Battalion of Light Infantry. He served in all the wars of the first Napoleon, and in 1815 was placed on half pay. He then counted thirty-four years' active service. twenty-two campaigns, five wounds, and he had repeatedly distinguished himself. He was a Knight of the Empire, Officer of the Legion of Honor, and Knight of the Military Order of St. Louis. Only two years ago the Emperor Napoleon III conferred on this gallant veteran the cross of Commander of the Legion of

-Among the few brevet promotions after death confirmed by the Senate on Saturday was that of First Lieutenant Bayard Wilkeson. son of Samuel Wilkeson, of the New York Tribune, killed at the age of nineteen at the battle of Gettysburg, in command of Battery G, 4th Regular Artillery, promoted to be captain for gallantry in the battle of the Deserted House, and to be major for gallantry at Fredericksburg, and lieutenant-colonel for gallantry at Gettysburg.

-The Prince of Wales, the Duke of Edinburgh, the Duke of Cambridge, Lord Stanley, and all the members of the English Commission, are to be present at the opening of the Universal Exhibition.

-The French Emperor is frequently present at the fencing lessons given by M. Bonnet to the Prince Imperial. His Majesty, who is himself an able hand, occasionally does M. Bonnet the honor of crossing foils with him.

-Brussels contains 190,000 inhabitants Ghent, 126,000; Antwerp, 124,000; and Liege 105,000. During the year 1866, in the four collectively, there were 26,632 deaths and 17,587 births.

 A proposal to raise a statue to Voltaire in Paris has produced a violent outcry from the clergy, who denounce it as an insult to the Catholic Church and an outrage to Christianity.

-Great agitation prevails at Carlsruhe in consequence of the discovery that the crown diamonds of Baden have been stolen, and replaced by glass. Scandal hints hard at royalty.

SPECIAL NOTICES.

WEST SPRUCE STREET PRESBYTE-RIAN CHURCH.—There will be religious services in the Lecture-room every evening this week, at a quarter before so'clock. Sermon this evening by Bev. S. A. MUTCHMORE, of Concessink Church.

GIRARD COLLEGE.

Notice is hereby given that a vacancy exists in this "INDUSTRIAL SCIENCE,"

(Natural Philosophy and Chemistry, as applied especially to the arts), and that applications for the position will be received by the undersigned until the 1st of March next. Salary, \$250 per annum. HENRY W. AREY. Secretary Girard College, No. 257 South NINTH Street

SPECIAL NOTICES.

NEWSPAPER ADVERTISING, JOY. COE & CO. Agents for the "TRLEGHAPH." and Newspaper Press of the whole country, have RE MOVED from FIFTH and CHESNUT Streets to No 14 B SIXTH Street, second door above WALNUT. Oppics:-No. 144 S. SIXTH Street, Philadelphia TRIBUNE BUILDINGS, New York, MAJOR-GENERAL O. O. HOWARD.

The Seventh Lecture in the Statistical Association Course will be delivered by General HOWARD, of the Freedmen's Burean, on Thursday Eventual Forwary 28, at National Hail, Mark Entret, above Tweith. Subject—"The Freedmen." His recent Southern tour has furnished him with a vast amount of reliable and interesting information, which is, at present, doubtless of the highest importance to the public.

The Black Swan will sing as usual, and Miss E. J. Trimule, the Elocutionist, will read the poem, "The Black Regiment."

THE JACOBS' CREEK OIL COM-PANY.

A meeting of the Stockholders of this Company will be held on TUESDAY, the ath day of March, 1867, at 12 o'clock M. at the Office of the Company, to consider the propriety of issuing bonds to the amount of 220,00, secured by mortginge on the franchises and property of the Company.

2.20 at

WILMINGTON AND READING RAIL

OFFICE OF THE WILMINGTON AND READING) OFFICE OF THE WILMINGTON AND READING)
RAILMOND COMPANY,
WILMINGTON, Del., February II, 1807.
In pursuance of a resolution of the Board of Directors of the Wilmington and Reading Railroad Company, passed February 8, 1807, notice is hereby given that the whole amount of the Capital Stock of the said company, to wit, the sum of eight hundred thousand dollars, has been subscribed, and that the sum of ten per cent, thereof has become due and payable; and the anbacribers thereto are hereby notified and required to pay to the Treasurer of the said Company the said sum of ten per cent, upon the amount of their respective subscriptions.

of ten per cent. upon the amount of their respective subscriptions.

Notice is also given that the Annual Meeting of the Stockholders of the said Company will be held at the Stockholders of the said Company will be held at the Bungham House, in the city of Philadelpnia, on the lourth day of March next, between the hours of 12 M. and 2 P. M., for the purpose of electing thirteen Directors, and of transacting such other business as may come before it; and that at the said election no person shall be entitled to vote unless the said instalment of ten per cent. shall have been paid,

W. S. HILLES, Secretary,
FDWARD BETTS, Treasurer.

2 21thstu:

UNITED STATES TREASURY .-PHILADELPHIA, February 23, 1867.
Holders of Twenty or more Ten-forty Coupons, due
March 1, 1867, can present them, previous to the 1st of
next month, at this Office, for count and settlement,
C. McKIEBIN, Assistant Treasurer United States.

OFFICE OF THE FRANKFORD AND PHILADELPHIA PASSENGER RAIL-WAY COMPANY, No. 2453 FRANKFORD Road, PHILADELPHIA, February 21, 1887. All persons who are subscribers to or ho Capital Stock of this Company, and who have not yet paid the FOURTH Instalment of FIVE DOLLARS paid the FOURTH Instalment of FIVE BOLLAGES per share thereon, are hereby notified that the said Fourth Installment has been called in, and that they are required to pay the same at the above office, on or before SATURDAY, the sub day of March next, 1867. By resolution of the Board of Directors.

JACOB BINDER,
President.

OFFICE PENNSYLVANIA RAILROAD COMPANY.
NOTICE TO STOCKHOLDERS. NOTICE TO STOCKHOLDERS.

The Annual Election for Directors of this Company will be held on MONDAY, the 8th day of March, 1867, at the Office of the Company, No. 238 South THIRD Street. The poils will be opened from 10 o'clock A. M. until 6 o'clock P. M. No Share or chares transferred within sixty days preceding the lection will entitle the holder or holders thereof to

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