Our Insurance Laws. To the Eddor of The Evening Telegroph:

SIR:-Your article in last evening's TELE-GRAPH, regarding the proposed insurance law for Pennsylvania, is a just and timely criticism. We have never had a full, comprehensive, and just law governing, protecting, and encouraging the insurance interests of this State. The present law is narrow in its scope, defective in its requirements, adverse to home institutious, and directly in the interests of foreign compa-

It should not be expected that the Governor, nor Auditor-General, nor any single officer of the State, nor member of the Legislature, can understand fully and in detail the needs and requirements of the great insurance interests of Pennsylvania. None but men who are practi. cally engaged in the business, or intimately identified therewith, are competent to draft or so shape a law as to meet all the points of this complex and diversified interest, protecting alike the companies as well as the insured. Legislators, therefore, before attempting the enactment of any law in this regard, should call in the sid of such men, and largely rely upon their practical knowledge and experience.

The existing insurance law in this State bears heavily upon home companies, especially in the life department of insurance. It is not in harmony with the laws of other States in which this business has been more generally and succersfully prosecuted.

Take, for instance, the matter of license. Pennsylvania requires for license from foreign companies the payment of five hundred dollars (Last year it was \$600.) The consequence has been that Ohio, Wisconsin, and other States, bave adopted a retaliatory law compelling our companies to pay the same amount to be ad-mitted to do business in their respective jurisoletions. Therefore, the Mutual Life of New York, Mutual Benefit of New Jersey, Connections Mutual, etc., with their immense capital of from filteen to twenty millions of dollars, can be admitted into Ohio, etc., without the payment of a single dollar for license, while the smaller Pennsylvania companies must pay five hundred dollars, and this will soon have to be duplicated in every Middle and Western State. Of course, the competing New York and New England companies will be glad to pay this license in Penn-sylvania so long as they thus compel our companies to pay dwe, ten, or twenty times that amount in the balance of the States, as it thus gives them a diction advantage in expenditures

We suggest, there'ere, to the Legislature the entire abolument or this clause, and the substitution of a percentage tax upon the cash premiums received in the State. This would be more equitable to the various companies, and could be made to produce to the State a much larger revenue than is now obtained by the license plan. Over \$4,000,000 is taken out of Pennsylvania every year by torsign companies, One per cent, on this would yield \$40,000.

and profits.

Pennsylvania, by this one license section of her insurance in x, is discouraging the enter-prise and crippling the energies, influence, and usefulness of her own State justitutions. There are many other points of reform which should seriously be considered in the construction of a new law, but with the aid we have suggested all can be made clear and satisfactory.

We do not want a law that shall be narrow and exclusive, doing injustice to foreign com-

paules, and only professive of the interests of our own institutions; neither will the people tamely acquiesce in any new law that shall make competition unequal and tend to oppress our own State companies.

The law that may be enacted should be simple, plain, and such as may be easily understood and readily complied with by all solvent companies.
It should be free from the complications and intricacies of detail pertaining to the Massachusetts and New York State laws on this subject, which are mostly the results of theories, whims, and abstract computations, rather than of practical common sense; but, at the same time, it should be so constructed, with conditions and requirements, as most clearly to show the financial condition and standing of all compa nies doing business in the State; and while affording the strongest possible safeguards to the insured, it should also most effectually guard and protect the companies in their chargered rights and privileges. Philadelpala, Jan. 27, 1869.

IMPORTANT TO NATURALISTS.

Prehistoric Remains, Dating Back to 45 B. C., Found at St. Louis. From the St. Louis Republican, It is generally known in this country, and in scientific circles in Europe, that the gigautic undertaking of bridging the Mississippi river at this point has been stready begun, and that for more than a year, when the state of the river would permit, the sound of the ponderous machinery has ceased not day nor night, but the work of excavation has been going on until the solid rock has been reached for the foundation of the piers upon the western shore. One of the piers is already above low-water mark—a triumph of mechanical skill. The blocks of stone of which it is built are as huge as those of the Pyramids, and yet, by the application of original principles of mechanical and engineering skill, these gigantic blocks are moved as easily as the common foundation-stones of our dwellings. The outer pier is not yet begun, the excavations therefor not being quite completed. At this point the wonders begin, the end of which is not yet. What effect the discovery of this tunnel under the river may have upon the location of the bridge the board of engineers will soon determine. About 4 P.
M. yesterday the workmen engaged in blasting
the rocks in the bottom of the excavation for
the foundation of this pier discharged an extraordinary large blast of powder, when, immediately after the report, a strange phenomenon presented itself. Instead of having the usual time for the smoke to clear away they saw it ascend rapidly in a column, as though issuing from the smokestack of one of our steamers. This soon cleared, and it was found that a steady amount of air with a strange damp odor was issuing from the cavernous excavation, showing that an opening had been made into some unknown subterianean passage, Upon descending to the bottom, the usual mud and water had disappeared through a dark, deep opening in the rock about ten teet in diameter, made by the last di-charge of powder. Ropes, ladders, and torches were immediately procured and careful explorations begun. We cannot now enter into detailed description, but having been invited to accompany the board of engineers with a delegation from the Academy of Science and Historical Society, we must reserve a full exposition of the wonderful discovery until we shall have made a more careful survey. Suffice it for the present to say it is certain that it passes entirely under the river to the Illinois shore,, and whether it is wholly the work of some ancient race who once inhabited this land, whose interesting remains are strown so thickly up and down this great valley, or whether it is partly natural and partly artificial, remains to be seen. In any case it is none the less stupendous. The main passage we should judge to be about twenty feet high by fifteen broad, and systematically arched overhead; part of the way by cutting through solid rock and part by substantial masonry. The bottom seemed to be much worn, as if by carriage wheels of some sort. There are many lateral passages, which, of course, we had no time to enter. There are about eight feet high and six feet wide. In the main passage we saw no tools or implements of workmanship, but on entering one of the lateral passages we soon emerged into a large chamber supported by leaning pillars of solid rock when the chamber was excavated. Around the walls of this chamber there were what seemed to be niches closed with closely fitting slabs, each slab covered with inscriptions in Runic uniform characters, which to our eyes bore a marvellous resem-blance to those upon the slab in the Mercantile Library, which was brought from the mines of Nineveh. Between the niches were projecting pilasterss, with draped Assyrian or Egyptian heads, which presented a most impressive and awe-inspiring effect as they were illuminated by the torchlight. Those sweet, sad faces looked down upon us from the

seemed to follow the course of the river, and it is believed extends to the great mound now being removed by the North Missouri Rallroad, which was the theme of much interesting remark at the last meeting of the Historical Society. To those who have not seen the mounds around St. Louis, it may be necessary to say that the mound known as Big Mound is about one mile above the great bridge now being built. The mound known as Monk's Mound is on the other side of the river, and is but one of a continuous chain of mounds extending from the river to the bluffs, a distance of nine miles. It is conjectured that the tunnel under the river and the mounds are intimately connected, and that there was in ancient times an opening through the mounds times an opening through the mounds from this subterranean highway. Of course every scientiac man is in a perfect fever of excitement at these grand discoveries which seem so tull of promise to archeological and ethnological inquirers after truth. It will be remembered by our citizens that some few menths since an examination of Monk's Mound was made under the auspices of some Eastern scientific society; and during the excavations there were frequent exhalations of disagreeable gases and odors. Yet we will not speculate, but wait in almost breathless suspense for future but wait in almost or cattless suspense for future developments. As we returned from our hasty examination, passing through its plastered hall above described, we observed a descending opening about seven feet high by three feet wide. Following this to its windings about fifty yards, we came to a flight of forty one steps, ascending which, we found ourselves in another chamber of worders. chember of wonders oval in shape, about seven jeet long, twenty jeet high, and three feet wife. The walls of this last chamber were sculptured in magnificent base relief and Runic inscriptions. Protessor Bacchio, the learned Sanscrit of the University, who was with us, has taken upon himself the task of translating the inscriptions. Of the meaning of some of the words and the colos-al sculptures he also speaks very confidently. One of the magnificent groups he is certain is intended to represent Abasticus. te is certain is intended to represent Ahasinerus crowning Queen Esther. And another group of colossal figures represents captives following the car of a victorious conqueror. This remarkable discovery, following so quickly the one at Rock Island, will awaken the intensest interest throughout the world. It is very desirable that the savans into whose hands the rich treasures of the Rock Island Assertance. of the Rock Island discovery have fattlen will send representatives here, so that we may com-pare notes, for it is possible that both these wonders and those discovered here were the works of the same ancient people.

Nutritive Value of Food.

In Keery Saturday, is the first paper from advance sheets of a series to be furnished by Baron Liebig, "On the Nutritive Value of Different Sorts of Food." We make a short

All the different sorts of food of man, as well as of animals, centain, without exception, substances which are identical, or nearly identical, with the albumen of blood. This constitutes an entire group of substances found in plants, partly in solution in the juices, partly deposited in the seeds, and which are found in greatest quantity in the cereas. The name given them is albuminate. In the nutritive process, albumen of the blood is formed from them; they are also called constituent nutritive substances. because they furnish the material for the forma-tion of all the plastic parts of the body. From other organic substances they are materially distinguished, having an abundance of nitragen, and by containing a certain amount of sulphur. The cheesy substance (casein) of milk; tonin, the principal component part of the muscles; albumen, or that part of vegetable and animal juices which is soluble in heat; gluten of the cereals; vegetable case'n in peas, beaus, and lentils (legumen), all belong to the group of albuminates.

The component parts of human food and of the fooder of animals which are free of nitrogen, such as fat, starch, sugar, sugar of milk, etc. are applied in the vital process principally—and in part excusively—for the generation of warmth. They have been named respiratory substances, or warmth-generating substances. The food of men and animals contains, besides, a third class of nutritive substances, known as nutritive salts. These are the substances which remain in the form of ashes when the articles of food are burned; phosphoric acid, potash, time magnesia, iron, and common salt are their chief clements.

The albuminates and heat giving substances are quite incapable of nourishing and of sustaining life, if the nutritive salts are not present and co operating with them. Without the nutritive salts they do not give nourishment. The idea of a periect sort of food must be associated with three conditions; it must contain a certain quantity of albuminates, and there must also be a certain proportion of heat-giving substances and of nutritive saits. We may accordingly speak of meat, milk, and bread, in which these three conditions are united, as being food; but albuminates, starch, and nutritive saits are in themselves not food; they are only nutritive substances, as indispensably necessary for the vital process as air and water are, but each quite incapable of sustaining life.

In order that the muscular mass, or, what is the same thing, in order that the working powers of an individual may be kept up, it is absolutely necessary that in his daily food a quantity of albuminate be consumed sufficient to make up for what is lost. A greater amount of work is not to be attained, for a continua-tion, without a greater amount of food, especially not without a larger amount of albuminate, in the nourishment taken. The badly fed German workman wants in England and America a month's diet, abounding in albuminates, before he is able to compete with the English or American workman. We ma compute, without risking to be far wrong, that a workingman of 140 pounds' weight requires for his sufficient nourishment 130 grammes of albuminate (453) grammes equal 1 pound

English) daily.

The English navvies, who were sent out during the Crimean war to make the Balaklava Rathroad, and who astonished both English and French soldiers by the extraordinary amount of work they performed, consumed daily from 150 to 150 grammes of albuminate. The men in the Munich brewerles consume on an average 165 grammes of albuminate per day. The amount of albuminate in the rations of the Bavarian and Euglish soldier in time of peace is about 126 grammes, or 4 oz, in a dry state, According to the work, it is not at all indif-

ferent in what form the working man enjoys the albuminates in his food; and in this respect the place which meat holds among the food of man has not been sufficiently appreciated by

Meat contains the albuminates, which are the flesh producers, in the most soluble form; it is digested in the shortest time, and for its transition into the blood the least amount of work is required. Indeed, the intestines of carnivorous animals are the shortest and most simple of any. The carnivorous animal bolts its food without it being necessary to reduce its size by mastication. The smaller the quantity of the aibuminates in vegetables, the more complicated are the organs of digestion of the animals which feed on them. With many, a chewing and rechewing is necessary, in order to separate the food sufficiently for the extraction of the

nutritive parts. Inasmuch as the effect of food depends on its transformation into blood, it must be self-evident that in a given time the effect of the food is in proportion to the rapidity with which its transmission from the intestines to the blood vessels is effected. Experience shows that with energetic work, for work to be performed in the shortest time, a purely

vegetable diet is not compatible. veretable diet is not compatible.

For a soldier, in time of peace, 125 grammes of albuminate are enough to maintain him in health, of which one-quarter must be in the form of meat; but in war time, with fatiguing marches and laden with 60 pounds of clothing and ammunition, he would, with such a diet, succumb to the over-exertion; he requires at least from 140 to 148 grammes of albuminate, the half of which should be in the form of meat. Thus we may assume that, under simithe half of which should be in the form of meat. Thus we may assume that, under similar circumstances, an army of soldiers whose daily rations did not exceed 125 grammes of albuminate, one-quarter of which only was in the form of meat, would be beaten by an army in which each man received 145 grammes of albuminate, half of which was in the form of ancient ages, like the souls of the departed. One of the passages opening on the north side latter army had better weapons; its capacity for

motion is greater, and it is in a given time capable of greater exertion. We are too apt to forget that the soldier's food is for the man what the powder is for his musket.

What meat is to a man, oats are to borses, or, in Arabia, barley, which of all vegetable for contains the albuminates in the most contained form, and in a state the most early transmissible.

With regard to the organic work by which the

Wi n regard to the organic work by which the heat-generating substances are fitted for generating warmth, the same relation exists between starch, sugar, dextrin, iat, and alcoholic beve-rages. Starch demands the longest work; it equires more time and more additional juices, which the stomach must secrete, in order that it may be fitted for passing into the blood, than sugar and dextrin, which are both of themselves soluble in water. Thus the higher value which fleur possesses for making bread is explained. By its porosity bread is more easily penetrated by the gastric juice, and is soon amalgamated, because a part of the starch in the flour has already undergone a transmutation into dex-trin or some other soluble matter. Fat is slowly received into the circulation, but its effect is of longest duration. Fat food is most fitted for winter, starch and saccharine nourishment for the summer. Beverages abounding in alcohol act, as regards the generation of warmth, the quickest of all.

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RED UEDAR. 18691869 FLORIDA FLOORING, FLORIDA FLOORING, CAROLINA FLOORING, VIRGINIA FLOORING, DELAWARE FLOORING, ASH FLOORING, WALNUT FLOORING, FLORIDA STEP BOARDS, RAIL PLANK, 1869

1869 WALNUT BOS AND PLANE; 1869 WALNUT BOARDS. WALNUT FLANE.

UNDERTAKERS LUMBER, UNDERTAKERS LUMBER. 1869WALNUT AND PINE. SEASONED POPLAR. SEASONED CHERRY. 1869 1869

WHITE OAK PLANK AND BOARDS. HICKORY. CIGAR BOX MAKERS' CIGAR BOX MAKERS' SPANISH CEDAR BOX BOARDS, FOR SALE LOW, 1869 CAROLINA SCANTLING, CAROLINA H. T. SILLS, NORWAY SCANTLING. 1869 1869

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