THE DAILY EVENING TELEGRAPH-PHILADELPHIA, FRIDAY, SEPTEMBER $10,1869$.

Eveniuty Odlegraph

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 and the meeting at the Commerroial Exchange,
for the collection of funds for the reliof of
the families bereaved by the Avondale tragody, will, we hope, meet with a liberal re-
sponse from every generous Phildelphian.
The destitution of the dependent widows and orphans is heightened by the long strike
whioh brought them to the verge starva-
tion, and doubly stricken now, by want and tion, and doubly stricken now, by want and
the sudden loss in the most dreadful manner
of the strong arms that woold have gladly
provided for their necessities, no feeling heart of the strong arms that would have gladly
provided for their necessities, no feeling heart
can resist their tooching glaimmsto compasaion and relief. If anything could increase the
moral justice of tendering to them prompt
and liberal aid, it would be the consciousness that the State, notwithstanding the vast ox-
tent of its mining operations, ,as neglected
to provide the snfeguards against these terri-
ble disasters which the experience of other ble disasters which the experience of other
countries has shown to be highly natutul. If
we had no building inspectors in Pliladel.
phia, lives would constantly be jeopardized here by imperfect and dangerous structures;
but, in the mining regions, where the dan-
gers are intensified a hundred-fold, no legis-
lation interposes to protect the gers are intensined a hundred-fold, no legis.
lation interposes to protect the under-
ground toilers from the thousand perils
interwoven with their dangerous avocation. and it is left to the cold consciences of capi-
talists and corporations whether they will or
will not make the expenditures necessary to
grant important guarantees to human life.
We devoutly hope that this long deferred duty will not be neglected by the next Legis-
lature, but meanwhile the latest victims of an
imperfect and perilous mining system shonld
not be left starving in the midst of their
men aid can give shonld be bestowed with aliberal
hand, and the rugged patwwo of the stricken
wives and dititlo ones shonold be smoothed by
all the help that monoy can bestow. Jous BuL. has rrecently been terribly swin-
diled by the collapso of one of ted leaing ilie
assurance compaies of Enghand, the loyal






 nstraace company
litle danger that it
unless it is grossly unless it is grossly yimismanaged, but that after
it has been in operation fifteen, twenty, or
twent-fife years, the demands upon it he-
come so frequent that financial rottenness in
speedily exposed. They also recommend the passage of Parliamentary
quiring the publication quiring the pablication
ments of the condition of the adoption of a system similar to that pre
vailing in New York or Massachusetts. Although the people of this country are not
direotly affected by the failere of the Royal A1 bert, it will serve a useful purpose here if it
prompts all our Legislatures to devise effective
safeguards for the protection of policy-holders, and at the same time induces those who seel
insurance to inquire carafully into the eriabi-
lity of the respective insurn lity of the respective insurance companies. In
1868, sixty millions of dollars were paid for
life insurance in the United States, and the expenditure for this purpose is rapidly increas
ing. Already the companies are liable for
policies amounting in the poicies amounting in the aggregate to a sum
but litle lees than the national debt, and while
it is a matter of vital moment to tens of hon sands of dependent families, that when thei-
policies mature thore should be no Royal dent that only a
created effeotive created eff ective safeguards agneeath this han
ger, and that the leggitation of Pennsylvanin. in view of the magnitude of
volved, is lamentably defection
Persons who insure lives or property are
also often wofally negliggat in inventigating
the standing of the companies to whict the standing of the companies to which they
pay preminume, as well as the stipulations and
restrictions of the policies which are issued Even where the companies are perfectly sol.
vent, there are so many clanses that a policy quence of restritions which had escaped hi
notice. Scarcely one man out of ten reads of understands all the stipulations of his life or
fire policies. Some of the parties who owned
goods in the Patterson warehouses, for in goods in the Patterson warehouses, for in
stance, had policies of insurance containing a
stipulation that they were uull mad void if a a genuine New Yopker, that it is about one
hundred further from Now York than it is
from Philadephatis; that it has been built up
by Phildedphia enterprise, in a great meeasure
supported by Philadelphia patronage, and
eppecinlly that it is, withont any thanks to New will probably be attended to in course
time, since st. Louis asks them. We are rather glad to see these signs
waking up on the part of st. Louis, for it
apparently been half asleep for a number
years back, , and someo of us had pretty nea.
forgotten its existence. But St. Louis determined that Ohicago shall no longer carry
of all the honors, and that even it it cannot
have the national capital removed, it will
make a noise in the worla, and let people
know that there is such a place. In is evident, from the text of the pro
posed new form of government in France
which we published yesterday, that the Em
peror surrenders, after all, but a smanl por
tion of his power. He grants to the Corp
Legisidatif the right to devise new measurues

The nnderlying impenched of the syy by bem is is that the
popular branch of the Legislature is to b

| pparatus was noed in the building to | $\begin{array}{l}\text { that it can decide and control nothing with- } \\ \text { the value of the material insured; }\end{array}$ |
| :--- | :--- |
| out the cousent of the Emperor and the |  |


foll share of the diplomatic appointments for
the Mississipi valley, reciprocal trade with
all nations, and a few other little favors that SPECIAL NOTIOES.

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