# Evening Telegraph

(SUNDAYS EXCEPTED), AT THE EVENING TELEGRAPH BUILDING.

NO. 103 S. THIRD STREET, PHILADELPHIA. The Price is three cents per copy (double sheet); or eighteen cents per toesk, payable to the carrier by whom served. The subscription price by mail is Nine Dollars per annum, or One Dollar and Fifty Cents for two months, invariably in advance for the time ordered.

FRIDAY, SEPTEMBER 10, 1869.

RELIEF FOR THE AVONDALE SUF. FERERS. The movement commenced in this city by the appointment of George H. Stuart as agent, and the meeting at the Commercial Exchange, for the collection of funds for the relief of the families bereaved by the Avondale tragedy, will, we hope, meet with a liberal response from every generous Philadelphian. The destitution of the dependent widows and orphans is heightened by the long strike which brought them to the verge of starvation, and doubly stricken now, by want and the sudden loss in the most dreadful manner of the strong arms that would have gladly provided for their necessities, no feeling heart can resist their touching claims to compassion 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 extent of its mining operations, has neglected to provide the safeguards against these terrible disasters which the experience of other countries has shown to be highly useful. If we had no building inspectors in Philadelphia, lives would constantly be jeopardized here by imperfect and dangerous structures; but, in the mining regions, where the dangers are intensified a hundred-fold, no legislation interposes to protect the underground toilers from the thousand perils interwoven with their dangerous avocation. and it is left to the cold consciences of capitalists 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 Legislature, but meanwhile the latest victims of an imperfect and perilous mining system should not be left starving in the midst of their sorrows. Every consolation that pecuniary aid can give should be bestowed with a liberal hand, and the rugged pathway of the stricken wives and little ones should be smoothed by sible upon its deficiencies. all the help that money can bestow.

FAILURE OF THE ROYAL ALBERT LIFE ASSURANCE COMPANY.

John Bull has recently been terribly swindled by the collapse of one of the leading life assurance companies of England, the Royal Albert. It was started more than thirty years ago, on a nominal capital of \$1,500,000, and it has absorbed since that time twenty or thirty other companies, extending its operations to the East Indies, China, Japan, and the leading towns of the continent of Europe, and outwardly wearing such an aspect of prosperity that the directors gave to the shareholders a dividend of seven per cent, per annum. It is now found to be hopelessly bankrupt, and sixteen thousand policyholders who have been swelling its revenues in the confident belief that they were thereby providing forty millions of dollars for dependent families, find that they have been the victims of a gross delusion.

The British journals, in discussing this failure, attribute it in part to the reckless or dishonest course of the Directors in declaring dividends when the assets were insufficient to meet impending liabilities, but they think that it is due, mainly, to the policy of the company in absorbing many other insurance concerns, to the rapid increase in the number of deaths among its policy-holders, and to the want of proper governmental supervision.

The British journals say that while a life insurance company is in its infancy there is little danger that it will become insolvent, unless it is grossly mismanaged, but that after it has been in operation fifteen, twenty, or twenty-five years, the demands upon it become so frequent that financial rottenness is speedily exposed. They also recommend the passage of Parliamentary regulations, requiring the publication of detailed statements of the condition of each company, or the adoption of a system similar to that prevailing in New York or Massachusetts.

Although the people of this country are not directly affected by the failure of the Royal Albert, 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 seek insurance to inquire carefully into the reliability 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 increasing. Already the companies are liable for policies amounting in the aggregate to a sum but little less than the national debt, and while it is a matter of vital moment to tens of thousands of dependent families, that when their policies mature there should be no Royal Albert failures in our own country, it is evident that only a few Commonwealths have created effective safeguards against this danger, and that the legislation of Pennsylvania. in view of the magnitude of the interests involved, is lamentably defective.

Persons who insure lives or property are also often wofully negligent in investigating the standing of the companies to which they pay premiums, as well as the stipulations and restrictions of the policies which are issued. Even where the companies are perfectly solvent, there are so many clauses that a policy is sometimes worthless to the helder in conse quence of restrictions which had escaped his notice. Scarcely one man out of ten reads or understands all the stipulations of his life or fire policies. Some of the parties who owned stipulation that they were null and void if a allowed comparative freedom to agitate, but

heating apparatus was used in the building to | that it can decide and control nothing withincrease the value of the material insured; and if this clause is strictly enforced, the policies are, on their face, entirely worthless, and the insurers paid their money for absolutely nothing. Similar instances are constantly occurring, and they should prompt every insurer to scrutinize every line of his policy, as well as the standing of the company which issues it.

CAPE MAY.

Some of our New York contemporaries have alluded to the late fire at Cape May in a manner that seemed to indicate that it would give them pleasure if this watering place were to be wiped out of existence altogether. The great defect with Cape May is, in the eyes of a genuine New Yorker, that it is about one hundred further from New York than it is from Philadelphia; that it has been built up by Philadelphia enterprise, in a great measure supported by Philadelphia patronage, and especially that it is, without any thanks to New York, undisputably the finest watering place on the whole American coast. Every person who has visited Cape May and Long Branch know very well that the latter is a mere make-shift beside the former, although New York money and New York puffing have done their best to make it the leading sea-side resort. There is a certain air of refinement, elegance, and culture observable in the summer society at Cape May that the New York watering places may envy, but which they cannot rival. The "loudness" which, to a very great extent, characterizes Long Branch, Saratoga, and other places patronized by Gothamites, has an attraction for a certain class of persons who feel uneasy when they by chance get into good society, and when an average New Yorker finds himself at Cape May, the first-class hotel accommodations, the bathing, and all the other attractions of the place do not compensate for the uneasy feeling that oppresses him at being thrown among a class of persons whom he instinctively feels to be his superiors. We do not wish to be unnecessarily invidious, but it is well known that the tone of society is something very different in Philadelphia from what it is in New York, and this difference is very decidedly shown at the watering places patronized by the leaders of fashion of the two cities. In the heterogeneons state of society in New York, we suppose that a certain want of culture is unavoidable; and while we do not admire the "style" that rules there, we do not blame the press for endeavoring to put as good a face as pos-

As for Cape May, the recent fire there was undoubtedly a great misfortune: but there still remain magnificent hotels, unequalled in their accommodations by any in the country, which will be open to guests for the few remaining weeks of the season. Before another season the disaster, which New York imagines has wiped Cape May out of existence, will be repaired. New and more elegant buildings will be put up in the place of those that were destroyed, and the place will present a more attractive appearance than it had done heretofore, and its unequalled bathing will attract the same class of visitors as have given it a reputation in years past. We are reasonably sorry for New York, but there is not such another place on the coast as Cape May, and that Fifth avenue cannot buy the surf for Long Branch is, perhaps, a misfortune, but it is one for which there is no remedy.

ST. LOUIS A WAKE. St. Louis has been going it rather strong lately, and it has come out particularly emphatic on the subject of removing the national capital. This project has been received with immense favor in St. Louis, and nowhere else. The Mississippi Valley Convention which met at Keokuk yesterday was composed chiefly, if not entirely, of delegates from St. Louis, and consequently its performances must be looked at as an expression of the desires and opinion of St. Louis. It seems that St. Louis wishes to have a World's Fair held there in 1871, and it asks that Congress shall pay the expenses, which it will undoubtedly do for fear that St. Louis might offended, and sink disgusted into the mud of the Mississippi, and be heard of no more. The convention also demand a full share of the diplomatic appointments for the Mississippi valley, reciprocal trade with all nations, and a few other little favors that will probably be attended to in course of time, since St. Louis asks them.

We are rather glad to see these signs of waking up on the part of St. Louis, for it has apparently been half asleep for a number of years back, and some of us had pretty nearly forgotten its existence. But St. Louis has determined that Chicago shall no longer earry off all the honors, and that even if it cannot have the national capital removed, it will make a noise in the world, and let people know that there is such a place.

It is evident, from the text of the proposed new form of government in France. which we published yesterday, that the Em peror surrenders, after all, but a small portion of his power. He grants to the Corps Legislatif the right to devise new measures, and they have also the right to adopt resolu tions of inquiry into the causes or character of governmental movements, similar to those which are frequently offered in Congress. But meanwhile the Senate, which is composed of men appointed by and devoted to the Emperor, is endowed with co-ordinate powers of legislation similar to those exercised by the Senate of the United States; and bill can become a law without its approval. It can not only amend the bills framed by the Corps Legislatif, but if it is decidedly hostile to them, their second consideration at any one session, by the Corps Legislatif, is forbidden. Ministers are dependent only on the Emperor (not on the Parliament, as in England), and they can be impeached only by the Senate. goods in the Patterson warehouses, for in- The underlying idea of the system is that the stance, had policies of insurance containing a popular branch of the Legislature is to be

out the consent of the Emperor and the Senate.

VERY WINDY, -And now comes Boston with a new sensation, a tremendous and terrific gale of wind, which has knocked the roof off the Coliseum, upset any number of churches and private dwellings, and twisted some of the venerable plants on the Common out of all shape and symmetry. All along the New England coast the King of the Winds has been playing his pranks, and a number of lives have been sacrificed by his revels. Boston may now console herself with the melancholy reflection that, if the Jubilee has been outdone, it has been outdone only by a Boston hurricane.

#### VIRGINIA.

The Election for Congressmen-The Full Official

)	The Election for Congressmen-The Full Official
9	The following is a summary of the official vote for members of Congress in Virginia:—
,	AT LARGE.
	Radical, Conservative
3	First district
7	Second " 18,717 13,39
ζ	Third " 15,36
1	Fourth " 13,891 12,911
	10,023
1	Seventh 9 11 194 15 95
3	Eighth " 6,148 14,710
3	Totals
	Crane, Tadicai, 17,415,
	FIRST DISTRICT,
k .	Richard S. Ayer, Radical. 8,02
7	Joseph Segar, Conservative
	Ayer's puranty
,	SECOND DISTRICT.
	James H. Platt, Radical.       16,781         D. J. Godwin, Conservative.       11,287         T. M. Baynes, Independent (colored).       2,736         — Newberry, Independent.       677         Platt's plurality.       5,526
7	T. M. Baynes, Independent (colored) 9 790
1	- Newberry, Independent. 677
e:	Platt's plurality 5,526
Š.	THIRD DISTRICT
	Charles H. Porter, Rad
,	J. W. Hunnicutt, Con
)	- Mullord, Ind. Coll
	Porter's plurality 4 97
f	FOUTH DISTRICT,
8	George W. Booker Con to to
*	George Tucker, Rad. 9,568 W. H. H. Stowell, Ind. Rad. 1,639 Booker's plurality. 3,533
•	W. H. H. Stowell, Ind. Rad
ġ.	Booker's plurality
	FIFTH DISTRICT,
	Robert Ridgway, Con
į	13. Or Circus, Batt
,	Ridgway's majority
ř	SIXTH DISTRICT.
	Wm. Milnes, Jr., Con. 12,128  John T. Harris, Rad. 6,816
	John T. Harris, Rad
•	Prelps. Ind
	SEVENTH DISTRICT. 5,808
	Lewis McKenzie, Con
	C. Whittlesey, Rad
	McKenzie's majority 4,805
	RIGHTH DISTRICT.
	J. K. Gibson, Con. 14,717 G. S. Smith, Rad 6,244
	G. S. Smith, Rad
	Gibson's plurality
	The transfer of the second of the first transfer of the second

delegation will stand as follows:

At Large—Joseph Segar, Con.
1st District—Richard S. Ayer, Rad.

James H. Platt, Rad. James H. Platt, Rad. Charles H. Porter, Rad. George W. Booker, Con. Robert Ridgway, Con. William Milnes, Jr., Con. Lewis McKenzie, Con. " J. K. Gibson, Con.
e split among the radicals in the Fourth dis-

trict permitted a conservative to slip in between the two radical candidates, while Crane, the radical can-didate at large, had a clear majori y of 975 in this

-The Augusta (Ga.) Constitutionalist upbraids the numbers of Southern people who, at the close of the war, were converted into an army of mendicants and invaded the North with matchless intrepidity and much success. crusade was, in its opinion, bad enough, but their adventurous imitators in 1869, it complains, are mortifying and humiliating their own people and compelling the North to believe that the South has become a seminary of chronic charityseekers. It demands that a prompt stop shall be put to this organized system, and that these swarms of itinerants shall stay at home and go to work.

-The Buffalo Commercial Advertiser says that for two excellent reasons it disbelieves the story that the Great Western Railway has been purchased in the interest of Mr. Vanderbiltfirst, he is better off without it, and knowing it, does not therefore, probably wish to buy the property; and second, the British proprietors are satisfied with their investment, and do not, there fore, probably wish to sell out.

The Parkersburg (W. Va.) Times intimates that the progressive Republicans in Wood county, that State, will soon inaugurate a movement, in co-operation with that in Ohio county, in favor of repealing the disfranchising clause of the State Constitution and of adopting a liberal policy towards those lately in rebellion.

-Besson, the pedestrian, began on Monday the feat of walking backwards from Portsmouth, N. H., to Boston, fifty-four miles, in five days, on a wager of \$1000. He started at 11 o'clock A. M., and reached Newburyport, twenty miles, at 7 P. M.

#### SPECIAL NOTICES.

For additional Special Notices see the Inside Pages, PHILADELPHIA, SEPTEMBER 9, 1869. The Board of Managers of the PHILADELPHIA, GERMANTOWN, AND NORRISTOWN RAILROAD COMPANY base declared a dividend of FIVE PER CENT, on the capital stock, payable, clear of taxes, on and after the 1st of October next. The transfer books will be closed on the 1sth inst., and remain closed until October lst.

A. E. DOUGHERTY, 1014

THE PENNSYLVANIA FIRE INSUR-ANCE COMPANY. At the annual meeting of the Stockholders of this Company, held on Menday, the 821 September, 1829, the following gentlemen were duly elected Directors for the ensuing case.

September, 1889, the following gentlemen were duly elected Directors for the ensuing year, viz.—

Daniel Smith, Jr., John Devereax,
Alexander Benson, Thomas Smith,
Isaac Hazlehurst, Henry Lewis,
Thomas Robins, J. Gillingham Fell,
Daniel Haddock, Jr.

And at a meeting of the Directors on the same day,
DANIEL SMITH, Jr., was unanimously re-elected President,
WILLIAM G. CROWELL,
Secretary.

THE PENNSYLVANIA FIRE INSUR-ANCE COMPANY.

PHILADELPHIA Sept. 6, 1889.

The Directors have this day declared a dividend of SEVEN POLLARS AND FIFTY CENTS per share on

the capital stock of the Company for the last six months which will be paid to the stockholders or their legal repre sentatives, after the 15th inst.
865t WH.LIAM G. CROWELL, Secretary, BOY QUEEN FIRE INSURANCE COMPANY.

LONDON AND LIVERPOOL, CAPITAL, £3,000,000. SABINE & ALLEN, Agents, FIFTH and WALNUT Streets. FIRST-CLASS PIANOS AT FIXED

PRICES Opening of DUTTON'S NEW PIANO ROOMS, Nos. 1126 and 1128 CHESNUT Street. Chickering Planos. Immense Reduction in Prices and Introduction of the One Price System. Great Success of the New Price List in New York and Boston. Strict justice to all purchasers by means of the ASTONISHINGLY LOW PRICES, and unaiterable New Price List.

WILLIAM H. DUTTON, 97 im Nos. 1126 and 1128 CHESNUT Street. J. E. GOULD, NO. 928 CHESNUT

Street, is solling Stock & Co.'s and Haines Bros Pianes and Mason & Hamlin's Oabinet Organs nearly line as at any former time. POLYTECHNIC COLLEGE—SIXTEENTH ANNUAL SESSION, 1862-70.
The SUIENTIFIC SCHOOL for the general student of Mathematics, Experimental Science, and Natural History, begins Tuesday, September 14.
The TECHNICAL SCHOOLS for students of Civil, Mine and Mechanical Engineering, Analytical and Industrial Chemistry, Metallurgy, and Architecture, begin Tuesday, September 21. Apply at the College Building, MARKET Street, above Seventeesth.

ALFRED L KENNEDY, M. D.,
949t SPECIAL NOTICES.

FOR THE SUMMER.—TO PREVENT sunburn and all discolorations and irritations of the akin, bites of mosquitoes or other insects, use Wright's Alconated Giycerine Tablet. It is deliciously fragrant, transparent, and has no equal as a toilet seap. For saie by druggists generally. R. & G. A. WRIGHT, No. 634 CHESNUT Street.

CITY TREASURER'S OFFICE City Warrants registering to 47,000 will be paid on presentation, interest ceasing from this date.

JOSEPH N. PEIRSOL,

P8 31

City Treasurer.

OLOTHING.

#### THE FALL CLOTHES BUSINESS!

Hark ye! neighbors! Good folks all! Fine Fall Clotcos, at GREAT BROWN HALL! Clothes for Antenna, rich and nice! Splendid goods, at lowest price'

Clothes for lads : for youth ; for age : Goracous patterns! All the rage! Young folks, old felks, great and small. Rush to buy at GREAT BROWN HALL!

Olothes for stout men and for thin ; Clothes for boys to study in: Clothes for short men, clothes for tall; Every kind at GREAT BROWN HALL!

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# J. E. CALDWELL & CO.

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They have rebuilt, enlarged, and remodelled their

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S 2 mwf 9mrp PHILADELPHIA.

EXCURSIONS.

EXCURSIONS ON THE SCHUYL-KILL—A steamer leaves Fairmount for MINUTES during the day. Steamers run every day in the week. The Green and Coates Streets Passenger Railway Company exchange tickets with the boats. 8 28 tf

DAILY EXCURSIONS TO BEverly, Burlington, and Bristol, by the steam-boat JOHN A. WARNER. Leaves Philadel-phia, Chesnut street wharf, at 2 and 6 o'clock P. M. Re-turning, leaves Bristol at 6 50 o'clock A. M. and 4 o'clock P. M. Stopping each way at Riverten, Torresdale, Anda-lusia, Beverly, and Burlington. Fare 25 cents. Excu-sion, 40 cents.

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Mustard Seed, Spices, etc. etc. All the requisites for Preserving and Pickling purposes. ALBERT C. ROBERTS.

Dealer in Fine Groceries. Corner ELEVENTH and VINE Streets.

NOTICE TO SOUTHERN SHIPPERS. The Steamship PROMETHEUS, having been de tained at Charleston by heavy gales until September 8 will be unable to sail before SATURDAY. Sept. II. 1887 9 10 2t E. A. SOUDER & OO. NEW PUBLICATIONS.

PUBLISHED THIS DAY, ANN S. STEPHENS' NEW BOOK.

Ruby Gray's Strategy. By Mrs. Ann S. Stephens.

Author of "Fashion and Famine," "Mabel's Mistake,
"I he Curse of Gold," The Rejected Wife," "Soldier's
Orphans," "Doubly False," "The Gold Brick,"
"The Old Homestead," "The Vife's Secret,"
"Silent Struggles," Mary Lerwent," "The
Heirosa,"

RUBY GRAY'S STRATEGY, by Mrs. Ann S. Stephons, is the title of an entire new novel from the yen of this talented American authorees, just published by T. B. PETERSON & BROTHERS, Philadelphia. The novels of Mrs. Stephens are productive of both pleasure and excitement. They are, moreover, siways successful, for the reason that, while this gifted author is a conscientious follower of nature, she has also that fine artistic sense which teaches that nature, when shown within the lines of art, must be measurably heightened, colored, and enlarged. This is the real secret of successful writing—a secret appreciated by such masters of fiction as Dickens and Thackeray. There is no previous work of Mrs. Stephens so full of her peculiar power and gequine; none so absorbing in conception and development, as "Ruby Gray's Strategy," It is fully equal to her "Pashion and Famine."

Complete in one large Duodecimo Volume. Price, \$1:75 in Cloth; or, \$1:50 in Paper.

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THE REJECTED WIFE. Sich Edition.
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#### BROTHERS WILL ISSUE

SATURDAY, SEPTEMBER 11, 1869,

UNDER LOCK AND KEY:

THE GREAT MOGUL DIAMOND. BY T. W. SPEIGHT.

Author of "Brought to Light," "Foolish Margaret." etc. 380 pages. 12mo. Cloth. Price, \$1.75 This novel is equal in interest to Wilkie Coilins Moonstone." We quote from the preface:—
"In justice to himself the author thinks it requisite to state that the entire plan of this story was sketched out, and several of the chapters written, before the first lines of Mr. Wikke Collins' Moon-

stone had been given to the public.

"He has further denied himself the pleasure of reading The Moonstone till after the completion of his own story, so as to preclude any possiole charge of having derived the outline of his plot from the work of another writer.

"London 1889 "London, 1869.

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FRIDAY EVENING, September 17.

SUBSCRIPTIONS are now being solicited for this ob subscriptions are now being solicited for this object, and with good success.

The members of the Horticultural Society are carnestly invited to make contributions of Black Hamburg Grapes, and other fine fruits, for the occasion.

Tickets for members of the Society will be offered for sale in a few days.

H. A. DREER, No. 714 CHESNUT Street, and A. W. HARRISON, No. 15 North NINTH St., Secretaries. SEWING MACHINES.

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THE BURNING OF EARLES' ART

PHILADELPHIA, September 1, 1369. MESSES, FARREL, HERRING & CO., No. 629 Chesnut street.

Gentlemen :- We have just examined, with the very greatest satisfaction, our Safe, purchased of you some years ago, and which passed through our destructive fire of last night. We find the contents, without exception, entirely

unharmed, merely slightly damp, and we feel now in a condition to commence our business again, having every book perfectly safe. We shall in a few days require a larger one, and will call upon you.

Very respectfully, JAMES S. EARLE & SONS.

FARREL, HERRING & CO.,

No. 629 CHESNUT STREET, PHILADELPHIA

CHAMPION SAFES.

PHILADELPHIA, August 27, 1869. MESSES. PARREL, HERRING & CO. Gentlemen:-In the year 1956 I unfortunately was in business in the Artisan Building, which was destroyed by fire on the 10th of April. I had then in use what I supposed was a Fire-Proof Safe, but upon

opening it I found everything destroyed, and fire burning therein. You will recollect, gentlemen, there was several of your Safes in that fire, also several in the fire at Sixth and Commerce streets, the next May, five weeks afterwards, all of which upon being opened proved they were fire-proof indeed, for I witnessed the opening of the most of them, and in every case the contents were preserved, while Safes of other makers were partially or entirely destroyed. I at

once concluded to have something that I could depend upon, and purchased one of your Safes. The safe I purchased of you at that time was subjected to a white heat (which was witnessed by several gentlemen that reside in the neighborhood) at the destruction of my Marble Paper factory, 921 Wallace street, on the afternoon and evening of the 24th inst. After digging the safe from the ruins, and opening it this morning, I was much pleased to find everything, consisting of books, papers, money and silverware, all right. I shall want another of your safes as soon as I can get a place to continue

my business in. I could not rest contented with any

other make of safes. CHARLES WILLIAMS, Marble Paper Manufacturer.

HERRING'S PATENT CHAMPION SAFES, the most reliable protection from fire now known. HER-RING'S NEW PATENT BANKERS' SAFES, comnd from with the Patent Frank. linite or SPIEGEL EISEN, furnishes a resistant against boring and cutting tools to an extent heretofore unknown.

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