

Life Insurance.

It has been truly said, that "LIFE INSURANCE, which is entitled to and receives high rank among all benevolent and useful institutions, is now engaging the attention of those thinking men who are accustomed to reflect deeply on the past and to form just anticipations of the future; being received with the greatest favor in the countries where education is most diffused, and where the obligations of social life are most regarded." It has been the means of saving thousands from the pinches of want, and many a comfortable income assured to the widow and orphan, bears witness to its practical beneficence. It is the one certain resource for the laboring man whose care is to lay up a provision for the dependent ones he may at any moment be called upon to leave alone in the daily struggle with the world. It is certain we say, as far as human certainty can go. In all branches of business success depends on such a variety of contingent circumstances that loss and gain are equal on the cards. Calculations on certain profits are too fallacious for dependence. Speculation is but a species of gambling, at best, and even in the event of success, either in legitimate business or the boldest risks, the fickleness of fortune is a reserved corps d'armee against which it is vain to struggle. Life insurance, on the contrary, is subject to none of the fluctuations of business or the perils of speculation. Observations in various countries for the last two hundred years have established certain laws of mortality, and from these laws accurate calculations have formed tables, which serve as a basis for estimates of the average of expected life at any age. As, for instance, 1,000 persons, at the age of 25, have yet an average life of 37 1/2 years each; at the age of 30, about 34; at the age of 35, just 31 years each. It does not matter if the first of 1,000 should die in the first year, the rest may live twice the expected term, and the whole are expected to make as many payments as will amount to the whole sum for which they are all insured. As the premiums for insuring on life are based upon these facts, together with the experience of many years, they cannot fail to render a Life Policy a sure resource when death occurs. So that Life Insurance may be truly said to be a matter of certainty. In fire risks, there can be no certain data for calculations. We cannot tell how many buildings may burn in a year or a given number of years, and the best of calculations are but a hazard, the result of guess work, a mere chance affair; and that may be said of all other insurances, excepting life. All other risks are uncertain, even after many years. But the cessation of life is certain; death is sure to come. Again, a fire may consume but a part, or any other loss may be but a partial one. But in Life Insurance, death takes the whole; there are no savings; the loss is a complete one. And all calculations are based upon these certainties. Consequently, no life company can ever fail where its affairs are managed with integrity and competent ability. Every one who has a family or friends dependent on him for support, should effect an insurance upon his life for their benefit in case of his decease. The rich should do it, because, first, they have the means to provide a certainty against the chances of fortune, which often gives to riches wings, and they fly away in an unlooked-for hour, leaving those who fancied themselves secure against want, but only paupers, when death takes from them their provider and protector, viz. a husband and father. Secondly, because they cannot invest their funds in a more sure and profitable manner, with a greater certainty of a safe return, with interest, than in Life Insurance. The Poor Man should do it, because, however small the income, a little can be invested for the future want of those who otherwise are to be left destitute when he comes to die! A reality which is sure, at no distant day, to happen. The Professional Man should do it, because, though in life and health, with his practice, he finds a ready means of support and education for his family, perhaps of surrounding them with the refinements and luxuries of wealth, yet death too often takes the whole, and those who have never known a care, are left to penury and want. The Man, professional, or non-professional, who is dependent upon a salary for a subsistence, should do it, because with life the income ceases, and to the loss of a husband and father may be added dependence upon heartless relations, and exposure to insult and poverty. This is particularly obligatory upon Clergymen, who, with a limited salary and closest economy are only enabled to sustain themselves respectably, with scarce a thought or possibility of providing a future competency for their families, when they shall have been called to render up an account of their stewardship. Indeed we hold it to be a duty of every church to provide a life policy for their pastor, or at least to add to his salary beyond his immediate wants a sum enabling him to do it. The Merchant should do it, because of all classes there are none more exposed to the changes and vicissitudes of fortune than he—though rich to-day, to-morrow poverty may stare him in the face; though apparently independent, yet should death suddenly come upon him, his executors would scarce find enough to meet his obligations, after forced sales, and the usual sacrifices attending the closing-up of business. The Young Man should insure for his own, his parents', or a sister's benefit, which he can readily change, if he chooses, to the benefit of a wife, or wife and children, when he shall come to have them, without any increase of yearly premium. The man with imbricatures upon his property should insure to the full amount of it, to enable his family, in case of his decease, a ready means to meet all payments, and secure to them a comfortable home. Creditors should insure the life of debtors, as the means of securing the ultimate payment of doubtful debts. It is an economical reflection that, when garments are too short, the difficulty may be remedied by wearing them longer.

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But in Life Insurance, death takes the whole; there are no savings; the loss is a complete one. And all calculations are based upon these certainties. Consequently, no life company can ever fail where its affairs are managed with integrity and competent ability. Every one who has a family or friends dependent on him for support, should effect an insurance upon his life for their benefit in case of his decease. The rich should do it, because, first, they have the means to provide a certainty against the chances of fortune, which often gives to riches wings, and they fly away in an unlooked-for hour, leaving those who fancied themselves secure against want, but only paupers, when death takes from them their provider and protector, viz. a husband and father. Secondly, because they cannot invest their funds in a more sure and profitable manner, with a greater certainty of a safe return, with interest, than in Life Insurance. The Poor Man should do it, because, however small the income, a little can be invested for the future want of those who otherwise are to be left destitute when he comes to die! A reality which is sure, at no distant day, to happen. The Professional Man should do it, because, though in life and health, with his practice, he finds a ready means of support and education for his family, perhaps of surrounding them with the refinements and luxuries of wealth, yet death too often takes the whole, and those who have never known a care, are left to penury and want. The Man, professional, or non-professional, who is dependent upon a salary for a subsistence, should do it, because with life the income ceases, and to the loss of a husband and father may be added dependence upon heartless relations, and exposure to insult and poverty. This is particularly obligatory upon Clergymen, who, with a limited salary and closest economy are only enabled to sustain themselves respectably, with scarce a thought or possibility of providing a future competency for their families, when they shall have been called to render up an account of their stewardship. Indeed we hold it to be a duty of every church to provide a life policy for their pastor, or at least to add to his salary beyond his immediate wants a sum enabling him to do it. The Merchant should do it, because of all classes there are none more exposed to the changes and vicissitudes of fortune than he—though rich to-day, to-morrow poverty may stare him in the face; though apparently independent, yet should death suddenly come upon him, his executors would scarce find enough to meet his obligations, after forced sales, and the usual sacrifices attending the closing-up of business. The Young Man should insure for his own, his parents', or a sister's benefit, which he can readily change, if he chooses, to the benefit of a wife, or wife and children, when he shall come to have them, without any increase of yearly premium. The man with imbricatures upon his property should insure to the full amount of it, to enable his family, in case of his decease, a ready means to meet all payments, and secure to them a comfortable home. Creditors should insure the life of debtors, as the means of securing the ultimate payment of doubtful debts. It is an economical reflection that, when garments are too short, the difficulty may be remedied by wearing them longer.

Police Items.

REPORTED BY OUR SPECIAL "MOUCHARD." JAMES HULL OF BLACK FISH.—On Saturday, 13th inst., information was telegraphed to the Blue Front of an insurrection among the recently emancipated subjects of Queen Louise, on the Hill. Intoxicated by their unaccustomed freedom of speech and action, or by their accustomed beverage, (reporter biased in favor of the latter theory,) the belligerent among the Sawneytownians were engaged in a terrific hand to hand combat. Richard, with a strong posse of deputies, was dispatched with orders to clear the Hill. The ensuing migration from the "negro quarters" to the Blue Front was fearful. The "Temple" was crowded with prisoners, witnesses and spectators. William Brown, "Welsh Mountain," "Welsh Mountain Sal," William's mamma—"Berks County," alias, William Jackson, Liz Jackson—wife of W. J.—Francis Amanda Jane Cook and "Nate" Smith were the principal braves, and from them "Squire Welsh demanded explanation of their—not to put too fine a point upon it—ungentle conduct. Each prisoner was permitted a brief address to the throne of Justice, and each one made his or her conflicting little statement. "Berks County" was much dashed by the situation and had barely gathered voice to utter "Mr. Squibb!" when he was completely routed by Bill, who took exception to an "unnaturalized nigger" from Berks county" being permitted to "swear away do sh'acter ob us native bo'ns." Bill demanded that "Berks" should immediately receive a little billet endorsed "Jay Cadwell, Esq., Cadwellville." To introduce William Jackson." The facts as developed by the addresses of the prisoners were substantially as follows: Berks County enquired of one of the fair (1) ones of the Hill, took her to wife and, in celebration of the nuptials, like the celebrated Captain Rice, "gint a treat." He entrusted a quarter to Welsh Mountain Bill for the purchase of the necessary fuel.—William went beyond his instructions, and not only bought but "knocked down" the strychnine. Berks sought to knock down Bill; Sal interposed in behalf of her offspring; Liz struck a "lick" for her husband; the balance of the crowd sailed in promiscuously and the fight became general. The "Squire here put in his "one, two." Bill got ninety days, Sal twenty and four others thirty each. The atmosphere had become so heavy that the "Squire was compelled to adjourn court; otherwise several others would have suffered. The party—five inside and one with the driver—went down the same evening by the C. & P. line, singing "I'm going home."

Another Great Engagement.

Another Great Engagement.—We take great pleasure in announcing to the readers of the New York Weekly that we have succeeded in perfecting an engagement whereby we have secured the exclusive services of the celebrated authoress, Mrs. Mary J. Holmes, author of "Tempest and Sunshine," "Lena Rivers," "Dora Deane," "Maggie Miller," "Meadow Brook, or Ross Lee," and a number of other highly popular tales. Mrs. Holmes is known wherever the English language is spoken as one of the most vigorous, graphic, and at the same time chaste and graceful writers of fiction. Her books have uniformly met with a most extensive sale, and tens of thousands of persons in this city alone can testify to the wonderful way she holds over the human heart. The bare announcement of the name of this highly talented lady is sufficient to enlist half a million of readers in the New York Weekly, and this feeling will be increased when we add to the fact that Mrs. H. has been two years in preparing the material for the story she is now at work upon for us, which story, she assures us, will be far superior to anything she has heretofore written. Of course we are put to an almost frightful outlay in thus securing the exclusive services of the most brilliant authoress; but our great success warrants the expenditure, and we shall continue to add to our list whenever the opportunity offers.—N. Y. Weekly.

The Reading and Columbia Railroad.

THE READING AND COLUMBIA RAILROAD.—In pursuance of notice issued by the Commissioners of the above road, the citizens of Ephrata and other friends of the enterprise met at the house of John W. Gross. Dr. D. E. Shirk, of New Ephrata, was called to the chair, and Esauis Billingslet of Adams-town, appointed Secretary. The object of calling the meeting was stated by the Chairman, when the following report from "Squire Martin, of New Ephrata, was read: To the Committee of the Incorporation of the Reading and Columbia Railroad Company: In pursuance of my appointment to make settlement with the land owners along the line of the proposed Reading & Columbia Railroad with a view of interchanging views and obtaining releases for damages arising from the construction of the Railroad; my time did not permit me so far to call more than once upon the land owners, but notwithstanding this, I have the satisfaction to report that I have procured releases for all damages free of cost for two-thirds of the amount. When I called some of the farmers were absent from their homes, and those whom I saw, wanted a little time for reflection. I am convinced that my second visit to the land owners will enable me to procure releases for at least three-fourths of the distance between Reamstown and Litz. "Squire Billingslet, who was appointed to obtain releases from the landowners along the proposed route, east of Reamstown, made a verbal communication to the effect that he had procured releases from three-fourths of the landowners living between Reamstown and Adamstown, and he had a fair prospect of obtaining the remainder of the releases in the course of a few days. On motion a committee of seven consisting of Adam Kneigamacher, S. Miller, E. E. Shirk, H. Miller, J. Flickinger, M. Fry and J. S. Haacker, were appointed to draft resolutions expressive of the sense of the meeting. The Committee submitted the following resolutions, which on motion were unanimously adopted: Whereas the Commissioners of said Railroad give legal notice, that the books for the subscription to the capital stock of said Railroad, and whereas the Commissioners at said meeting did resolve to open the books afore said, on to-day, at this place, Be it therefore resolved, that subscription to the capital of said Reading and Columbia Railroad be made, and five dollars per share paid in, in accordance with the charter of said Railroad. Resolved, That the Commissioners be directed to proceed at once with the surveys of said Railroad, and that we recommend that the route which affords the best and easiest grades, and the least expenditure of money, be adopted. Resolved, That the thanks of all who feel an interest in said road, be due to the landholders who have already with an unfeigned generosity released their land damages between Adamstown, Reamstown and Litz, and if the same liberality be extended to the remainder of the routes proposed, it will ensure the completion of the cheapest and most desirable Railroad in any country. Resolved, That the thanks of the Meeting are due to the Reading, Columbia and Lancaster Press, for its efforts to further the interests of this important enterprise. The subscription book being opened the sum of six thousand dollars was subscribed by those present, and the meeting was adjourned sine die.

Washburn's Hair Dye.

Washburn's Hair Dye.—We take great pleasure in announcing to the readers of the New York Weekly that we have succeeded in perfecting an engagement whereby we have secured the exclusive services of the celebrated authoress, Mrs. Mary J. Holmes, author of "Tempest and Sunshine," "Lena Rivers," "Dora Deane," "Maggie Miller," "Meadow Brook, or Ross Lee," and a number of other highly popular tales. Mrs. Holmes is known wherever the English language is spoken as one of the most vigorous, graphic, and at the same time chaste and graceful writers of fiction. Her books have uniformly met with a most extensive sale, and tens of thousands of persons in this city alone can testify to the wonderful way she holds over the human heart. The bare announcement of the name of this highly talented lady is sufficient to enlist half a million of readers in the New York Weekly, and this feeling will be increased when we add to the fact that Mrs. H. has been two years in preparing the material for the story she is now at work upon for us, which story, she assures us, will be far superior to anything she has heretofore written. Of course we are put to an almost frightful outlay in thus securing the exclusive services of the most brilliant authoress; but our great success warrants the expenditure, and we shall continue to add to our list whenever the opportunity offers.—N. Y. Weekly.

The Columbia Spy.

See NEW ADVERTISEMENTS of A. M. RAMBO, ODD FELLOWS' HALL, IN TODAY'S PAPER.

Life Insurance.

It has been truly said, that "LIFE INSURANCE, which is entitled to and receives high rank among all benevolent and useful institutions, is now engaging the attention of those thinking men who are accustomed to reflect deeply on the past and to form just anticipations of the future; being received with the greatest favor in the countries where education is most diffused, and where the obligations of social life are most regarded." It has been the means of saving thousands from the pinches of want, and many a comfortable income assured to the widow and orphan, bears witness to its practical beneficence. It is the one certain resource for the laboring man whose care is to lay up a provision for the dependent ones he may at any moment be called upon to leave alone in the daily struggle with the world. It is certain we say, as far as human certainty can go. In all branches of business success depends on such a variety of contingent circumstances that loss and gain are equal on the cards. Calculations on certain profits are too fallacious for dependence. Speculation is but a species of gambling, at best, and even in the event of success, either in legitimate business or the boldest risks, the fickleness of fortune is a reserved corps d'armee against which it is vain to struggle. Life insurance, on the contrary, is subject to none of the fluctuations of business or the perils of speculation. Observations in various countries for the last two hundred years have established certain laws of mortality, and from these laws accurate calculations have formed tables, which serve as a basis for estimates of the average of expected life at any age. As, for instance, 1,000 persons, at the age of 25, have yet an average life of 37 1/2 years each; at the age of 30, about 34; at the age of 35, just 31 years each. It does not matter if the first of 1,000 should die in the first year, the rest may live twice the expected term, and the whole are expected to make as many payments as will amount to the whole sum for which they are all insured. As the premiums for insuring on life are based upon these facts, together with the experience of many years, they cannot fail to render a Life Policy a sure resource when