

NEW YORK
CONTINENTAL



Life Insurance Company,
OF NEW YORK,
STRICTLY MUTUAL!

Assets, \$5,362,814 26!

ISSUES all the new forms of Policies, and presents as favorable terms as any company in the United States.

Thirty days' grace allowed on each payment, and the policy held good during that time.

Policies issued by this Company are non-forfeiture.

No extra charges are made for traveling permits.

Policy-holders share in the annual profits of the Company, and have a voice in the elections and management of the Company.

No policy or medical fee charged.

JUSTUS LAWRENCE, Pres't.
M. B. WYKROOP, Vice Pres't.

J. P. ROGERS, Sec'y.

J. F. EATON, General Agent,
No. 6 North Third Street,
College Block, Harrisburg, Pa.

Incorporated by the Court of Common Pleas, in 1809; by the Legislature, in 1871.

The Pennsylvania
Central Insurance Company
OF POTTSVILLE, PA.

Capital and Assets, \$156,000.

Premium Notes, \$100,000 00

Promissory Notes, 50,000 00

Cash premiums due or collected for the year 1871, \$2,028 00

Cash premiums due or collected for the first three months of 1872, 1,800 00

Cash from other sources and agents, 1,200 00

Judgment Bonds in Company's office, 1,100 00

Total Cash, \$6,128 00

Total cash and note assets, April 1st, 1872, \$156,128 00

JAMES H. GRIER, JOHN D. HADESTY, Secretary, President.

DIRECTORS:

John D. Hadesty, A. P. Helms, Benjamin Teter, A. Sutermeister, James H. Grier, E. F. Jungkurt, Elias Miller.

AGENTS:

H. H. Hill, Edward Fox, John A. Kable, Edward Wesley, Charles F. Delbert, Wm. R. Griffith, E. F. Jungkurt, General Agent.

Arrangements have been made with other first-class companies to re-insure risks taken on the cash plan in such amounts as desired.

Liberal commission allowed agents, and exclusive territory, if desired. This Company confines itself to fire insurance exclusively.

OFFICE:

No. 101 CENTRE ST., POTTSVILLE, PA.

NOTICE.

The Home Reserve force of The Pennsylvania Central Insurance Company of Pottsville, Pa., will be in Perry county in considerable force, and act as the Company's Agents until a full line of Local Agents can be appointed when the reserve force will be recalled.

JAMES H. GRIER, Sec'y of Pa. Central Ins. Co.

Insurance Notice.

On and after the tenth day of April, 1872, The Home Reserve force of Insurance Agents belonging to "The Pennsylvania Central Insurance Company" will leave Pottsville in heavy force, and occupy ten different counties of the State, where they will continue to act as the Company's Agents until a full line of Local Agents can be appointed, when they will be recalled. As a body of men, I believe they are superior Insurance Agents, and most of them speak the English, French, Welsh and German Languages. The City Insurance Journals, with all their sneers at Mutual Companies, and continual cry of "Fraud! Fraud!! &c.", cannot muster any better Insurance material! Why don't the City Insurance papers tell the public that no Mutual Company broke or failed during the last ten years? Why don't they tell the public that more than half the Stock Companies started within the last ten years have? It is a well-known fact that Mutual Companies cannot fail.

JAMES H. GRIER, Secretary of Pennsylvania Central Insurance Company. 6 16

New Carriage Manufactory,

ON HIGH STREET, EAST OF CARLELE ST.,
New Bloomfield, Penn'a.

THE subscriber has built a large and commodious shop on High St., East of Carlele Street, New Bloomfield, Pa., where he is prepared to manufacture to order

Carriages

Of every description, out of the best material.

Sleighs of every Style,

built to order, and finished in the most artistic and durable manner.

Having superior workmen, he is prepared to furnish work that will compare favorably with the best City Work, and much more durable, and at much more reasonable rates.

REPAIRING of all kinds neatly and promptly done. A call is solicited.

SAMUEL SMITH.

A Case of Circumstantial Evidence.

A MURDER trial was concluded a few days since in Indiana, resulting in a verdict of guilty and a sentence of imprisonment for life, which has some remarkable and singular features. As a case of circumstantial evidence, where there was mainly to be relied upon, it is almost without parallel; and for certain circumstances connected with it, unexplained and unexplainable on any ordinary theory, it is still more interesting. It involves some exceedingly respectable people in Indianapolis, and altogether is one of the most remarkable trials on record in this country.

The accused was one Nancy E. Clem, the wife of a leading grocer in Indianapolis. The charge against her was the murder, four years ago in September, of Jacob Young and his wife Nancy Young, also respectable people of the same town. This is Mrs. Clem's fourth trial, she having on the first trial lost an acquittal by the obstinacy of a single jurymen; on the second, as now, been convicted and sentenced to imprisonment for life, though a reversion of judgment was granted by the Supreme Court; on the third, escaped by a disagreement of the jury; and now, on the fourth, found guilty and sentenced to State Prison for the remainder of her days. Meanwhile, one William J. Abrams was accused of the same crime and found guilty of murder in the first degree; and her brother, Silas Hartman, who was an accomplice, committed suicide in jail on the night of his sister's second trial, when she was found guilty. It is, perhaps, only a result of the intense excitement the case has created in Indiana that the Supreme Court is accused of having been tampered with when a new trial was granted after Mrs. Clem's first conviction; but, at any rate, there is no hesitation in the Western papers in making the accusation.

Jacob Young and his wife Nancy were found dead on the 12th of September, 1868, on the bank of a river three miles from Indianapolis. The woman had been killed by a pistol ball through the back of her head; the man by a charge of buck-shot from a double-barrelled gun, which was found by his side. The two shots were distinctly heard by persons in the neighborhood, one party hearing also a scream between them; and another party having seen Mr. and Mrs. Young walking with another woman on the river beach five minutes before the shots were fired. It was clearly a case of murder. Mr. Young's horse and buggy were found hitched to a fence in the road near by, but why he and his wife were there and who was with them it was useless even to conjecture.

The first clew was the gun found at Young's side. There was some peculiarity about the locks, and it had a broken thimble. Such a gun, it was found, had been purchased at a pawnbroker's in Indianapolis that morning, by a man who was exactly described by the pawnbroker and his assistant. A man had inquired for a gun at three different places between eight and nine o'clock that morning and at one of those places a little girl had directed him to the pawnbroker's where this gun was bought, and had seen him enter the shop. He was finally identified as William J. Abrams, a respectable carpenter of the town, and he was arrested and lodged in jail.

Next, the ground where the murder was committed was carefully searched, and there was found a well-defined impression of a "No. 3 woman's gaiter," worn by a person who had taken long strides, as if hurrying from the spot where the dead bodies lay, until the track reached that of a buggy drawn by two horses, one wearing small-sized interfering shoes. After it was settled who bought the gun and Abrams was secured, attention was turned to these footprints of a woman and a horse.

In a livery stable in Indianapolis, after careful search, was found a mare who wore small interfering shoes. One of these exactly fitted the impression found near the scene of the murder. A plaster-cast was taken and compared with the feet of thousands of other horses in the town; it fitted none of them. Silas Hartman, on the afternoon of the murder, had hired a horse and this small interfering mare. Some farmers swore that they met him driving behind the Youngs' carriage, though he failed to respond to their recognition. Others testified that they saw a person whom they believed to be Mrs. Clem sitting in Young's carriage at the same time. Hartman was arrested at once, but Mrs. Clem was left at liberty for three weeks longer.

She was not arrested for three weeks, but she was closely watched. Abrams, the confederate, was in jail and wanted money to pay his lawyers. It appeared on the trial that while Mrs. Clem was thus left at liberty, Abrams had sent his brother to her, to demand several thousand dollars. Mrs. Clem went into the cellar, and took the money from a package of bills concealed in a stovepipe hole, and sent it to Abrams. But she warned the brother not to come again, as it would excite suspicion. Now, it was known that Young had \$7,000 on his person when he left home, but which were not found on his body after he was murdered. It was also proved that Abrams had received money on the day of the murder from Mrs. Clem, when she returned home in the afternoon.

When Mrs. Clem was arrested she had on a pair of carpet slippers belonging to a servant. No shoe nor boot of any kind belonging to her could be found in the house, and there was, therefore, nothing that she wore with which to measure the foot-print of the "No. 3 gaiters" found near the dead bodies, and which it was evident were on the feet of a woman who fled from the scene of the murder, and stopped when the foot-prints of the interfering mare were reached. A rigid inquiry was made in the shoe stores of Indianapolis till one was, at last, found where Mrs. Clem had bought a pair of "No. 3 gaiters" a few days before the 12th of September. A pair of the same size and manufacture were produced and carefully compared with the measurement of the foot-print. They corresponded in every particular save one; the heels were too deep. The boy who sold them was again examined, and he at length recalled the fact that when he sold the shoes to Mrs. Clem she complained that the heels were too high. She was directed to a shoemaker who could cut them down for her. The shoemaker was examined; he remembered altering a pair of No. 3 gaiters for Mrs. Clem at the time referred to. He was directed now to alter another pair of the same kind in the same way, and the shoes thus altered exactly fitted the foot-print of the fleeing woman. Here seemed to be the most conclusive evidence that the foot-step of the woman near the scene of the tragedy was the footstep of Mrs. Clem. Had she stopped in her flight on foot when she reached the buggy drawn by the interfering mare with small feet; and that this mare, with another horse, had been hired by Silas Hartman, Mrs. Clem's brother, on that afternoon. The conclusion was that Silas Hartman was in waiting to drive away with his sister, Mrs. Clem, when the bloody deed was finished.

There was other corroborative evidence of Mrs. Clem's guilt. She had bribed and otherwise induced several persons to testify that she was at home and at other places where she could not have been had she been on the banks of White river on the afternoon of the murder of Young and his wife. In the course of one or the other of the trials, when concealment was no longer possible, these false witnesses confessed that they had been guilty of perjury. The chain of circumstantial evidence was thus complete. The gun with which Young was shot was bought by Abrams. Abrams, in jail, had demanded money of Mrs. Clem, which she, to the amount of thousands of dollars, had produced from an unusual place of concealment and sent to him, besides having paid him money on the day of the murder and after its committal. On that afternoon she was absent from home, and footsteps curiously corresponding to hers in the cut-down heel of a gaiter-boot she was proved to have purchased, were found near the dead bodies of Young and his wife. Where these footsteps ended, the singular marks of a horse-shoe commenced, and a mare, the only one that could be found in Indianapolis whose shoes answered to this impression, was hired that afternoon by Hartman, Mrs. Clem's brother. Mrs. Clem had made away with all her shoes, lest apparently, her connection with the woman's footsteps should be traced. She had attempted, by bribery to prove an *alibi*. Hartman, the brother, when she was convicted on her second trial, cut his throat with a razor, and killed himself. And the motive for the crime in which this guilt seemed so conclusively proved was supplied in the fact that Young that day was known to have \$7,000 upon his person, which was never accounted for unless it was in the stovepipe hole in Mrs. Clem's cellar, and on which she drew to satisfy Abrams' demands. To make all this the more probable, if not most positive proof of guilt, it was sworn by one witness that he saw Mrs. Clem get into the buggy with Young and his wife on the fatal afternoon; and by another that he saw her returning, later in the day, at a rapid pace, in a buggy with Silas Hartman, her brother, who was driving the small-footed mare. The wonder is that with such a mass of proof before them any jury should have hesitated in giving a verdict of murder in the first degree, except that there might be a doubt whether the actual deed was committed by Mrs. Clem or by her brother, Hartman, or by Abrams.

The \$7,000 in Young's possession may have been sufficient motive for this murder but other circumstances in the case indicate a less obvious and it may be, a more powerful reason. Young, till within six months of September, 1868, had been a poor porter in a hardware store, subsisting upon his daily wages. Suddenly he gave signs of wealth; changed his manner of living; set up his carriage; opened a bank account; borrowed large sums of money at large interest and was prompt in his payments. During this period a close intimacy existed between him and Mrs. Clem—unknown to Mr. Clem, who had never heard of any such acquaintance until after Young's death—and their money transactions were frequent and large. The nature of the business was never known, and when questions were asked the answers were always evasive.

About the same time the circumstances of Abrams had put on another face. He also gave up his trade and became a gentle-

man of leisure, keeping a prosperous bank account, borrowing money, and frequenting Mrs. Clem's house in an unexplained, not to say mysterious, manner. Then there was a Dr. Duzan, a highly respectable physician, about whom there was some queer evidence. He had known Mrs. Clem from childhood and was her family physician. Mrs. Clem, before her arrest, testified before the grand jury that she had never had any financial relations with Dr. Duzan and he swore that he never had any business with and did not know Young. In the course of the trial it was shown that Mrs. Clem was constantly borrowing money of the Doctor on short time and at high rates of interest, and that at one time these loans reached as high as \$20,000; that when Dr. Duzan drew any sum of consequence from his bank, Young deposited a like sum in his bank the same day; that the reverse also was true when Young drew out and Duzan deposited. What was the nature of these pecuniary transactions nobody but the parties concerned know; and why it was necessary that the account should be closed by the murder of Young and his wife by Mrs. Clem or her brother or Abrams is still more inexplicable.

That it has something to do with it, however, is apparent. The murder was committed on the 12th. On the 14th Young had to meet payments in the bank of \$27,000. Duzan testified that four or five days before Mrs. Clem had come to him in great distress of mind and begged for \$22,000. He could not accommodate her. Of course she could not help Young, if that was what she wanted of the money, but that does not seem a good reason for killing him. One witness swore that Mrs. Clem said on the morning of the murder that Young had just given her \$20,000. But this seems a very improbable story, for with that sum and the \$7,000 in his pocket Young could have met his liabilities two days later, and with that sum between them, Mrs. Clem would have been under no necessity of going to Duzan and begging, in great distress of mind and in tears, that he would lend her \$22,000, for the want of which she would be under the disagreeable necessity of killing Young and his innocent wife, or having them killed by somebody else in her presence. Dr. Duzan's share in the business may have been only to lend money to the others at exorbitant interest, but what the nature of these transactions was by which the other parties—one of them a woman acting without the knowledge of her husband, the others, poor laboring men—should have suddenly grown rich and all have become so involved that it was necessary to kill off one of the partners, is altogether mysterious, and for which there seems to be no satisfactory theory.

A Good Joke.

Now that the war is ended, it would be cruel, perhaps to specify a certain Virginia battalion in General Heth's division, "A. N. V.," which made his name more notorious than respected throughout the army for never making a stand in action, or doing anything else it was ordered to do. Every appliance of discipline was exhausted by General Lee to force his unreliable corps up to the standard of its duty, but without avail; the stuff of which soldiers are made was not in it. One of the men belonging to it was once walking on one of the roads near Petersburg in the winter of '64, quietly giggling and laughing to himself, as if his soul was in secret feasting on some very choice morsel of fun or fortune. Some one who met him inquired the occasion of his mirth.

"We've got one of the best jokes on General Lee you ever heard of," said the fellow.

"How's that?" asked the other.

"Why, you see he's just issued an order for our battalion flag to be taken from us, when the Yankees took it from us two months ago in the fight at Hatcher's Run."

And the battalion man, still in high good humor over his little joke at the general's expense, proceeded on his way to camp rejoicing.

Circumstantial Evidence.

The *London Globe* publishes a statement which is an illustration of the danger of relying upon circumstantial evidence, even when it approaches positiveness. A gentleman went to the British Museum with a case opened, containing some valuable medals, for his inspection. He examined a particular medal, which was supposed to be unique, restored it to the tray, and after talking some time with the custodian, was about to leave, when the latter discovered that the medal was missing.

It was searched for everywhere, and could not be found, when it was suggested that the pockets of the visitor should be examined. To this he objected, and a policeman was sent for. However, before he arrived, the medal was found to have slipped between the tray and the bottom of the case. When asked why he refused to be searched, the supposed culprit produced a medal from his pocket, the exact counterpart of that which was in the case, remarked that his object had been to verify the authenticity of his own, which being identical with the missing one and discovered in his pocket, would at once have convicted him of the theft.

SUNDAY READING.

Every Mind Has Its Special Capacity.

I am of the opinion that every mind that comes into the world has its own speciality—is different from every other mind; that each of you brings into the world a certain bias, a disposition to attempt something of its own, something *your own*—an aim a little different from that of any of your companions; and that every young man and every young woman is a failure so long as each does not find what is his or her own bias; that just so long as you are influenced by those around you, so long as you are attempting to do those things which you see others do well instead of doing that which you can do well, you are so far wrong, so far failing of your own right mark. Everybody sees the difference in children. They very early discover their tastes. One has a taste for going abroad, another for staying at home; one for books, another for games; one wishes to hear stores, another wants to see things done; one is fond of drawing, and another cannot draw at all, but he can make a machine. This difference, as you advance, becomes more pronounced. You are more distinct in your conception of what you can do—more decided in avoiding things which you cannot and do not wish to do. Now, I conceive the success is in finding what it is that you yourself really want, and pursuing it; freeing yourself from all importunities of your friends to do something which they like, and insisting upon that thing which you like and can do.—Emerson.

Some Curious Facts.

These curious facts about the Bible were ascertained, it is said, by a convict sentenced to a long term of solitary confinement. The Bible contains 3,586,489 letters, 773,692 words, 31,173 verses, 1,189 chapters and 66 books. The word *and* occurs 46,277 times. The word *Lord* occurs 1,855 times. The word *reverend* occurs but once which is in the 9th verse of the 11th Psalm. The *middle* verse is the 8th verse of the 118th Psalm. The 21st verse of the 7th chapter of Ezra contains all the letters in the alphabet except the letter J. The finest chapter to read is the 26th chapter of the Acts of the Apostles. The 19th chapter II Kings and the 37th chapter of Isaiah are alike. The longest verse is the 8th verse in the 8th chapter of Esther. The shortest verse is the 35th verse of the 11th chapter of St. John. The 8th, 15th, and 31st verses of the 107th Psalm are alike. Each verse of the 136th Psalm end alike. There are no words or names of more than six syllables.

A Short Sermon.

Here is a bit of philosophy worth reading. It is an exposure of a very common delusion. It is a good rendering of an old idea:

"Two things ought to be strongly impressed upon young people of our country. The insecurity of riches, even when acquired, and the unsatisfying character. There is no fallacy so universally cherished as the notion that wealth is surely a means of happiness. The care of a large property is one of the most burdensome of earth's trusts. The only material good that comes from an estate is to be made out of a moderate income far more easily than a large one, and with fewer attendant disadvantages. Few thoughtful men would undergo the entire stewardship of a large estate on a positive bargain that they should receive no more for taking care of it than ordinarily falls into the lap of the owner. The scramble for wealth is due to a wrong estimate of good when it is gained."

Some Ancient Discoveries.

A Jewish rabbi in Richmond writes to the *Dispatch* that the lightning rod of our times was known in the thirteenth century and quotes from a work extant in 1291 the following: "If you want to prevent the thunders from destroying your castle, then put on your roof metal wires, and it will be saved." But more remarkable is this about the telegraph, which a Jewish exile from Spain in 1493 wrote: "We have good proof (for an invisible connection) in the magnet stone. If you break this stone into two parts (positive and negative), and you lay one part on one side, even that they are separate by (a wire of iron, then every movement which you make on one side will be visible on the other in the same movement."

Something To Hold On By.

A woman who had been a prominent lecturer on infidelity came to her dying pillow. Being much disturbed in her mind her friends gathered about her and exhorted her to "hold on to the last."

"Yes, I have no objection to holding on," said the dying woman, "but will you tell me what I am to hold on by?"

These words so deeply impressed an infidel standing by, that he was led to renounce the delusion.

False doctrine may satisfy the heart when in health and vigor, but it will not do "to hold on by" in the solemn hour of death.

Do you mean to live without trial? Then you would wish to die but half a man—at the very best but half a man. Without trial you cannot guess at your own strength. Men do not learn to swim on a table. They must go into the deep and buffet the surges.