TERMS OF THE MINERS' JOURNAL.

SINGLE SUBSCRIPTION:

TWO DOLLARS per annum, payable in advance—$2 25 if not paid within six months—and $2 50 if not paid within the year.

TO CLUBS:

Three copies to one address, in advance,	$5 00
Seven do do do	10 00
Fifteen do do do	20 00

Club subscriptions must be invariably paid in advance, and sent to one address.

TO CARRIERS AND OTHERS:

The JOURNAL will be furnished to Carriers and others at $2 per 100 copies, each on delivery.

Clergymen and School Teachers supplied with the JOURNAL at $1 in advance.

THE LAW OF NEWSPAPERS.

If subscribers order the discontinuance of their newspapers, the publisher may continue to send them until arrearages are paid.

If subscribers neglect or refuse to take their newspapers from the offices to which they are directed, they are held responsible till they have settled the bills and ordered them discontinued.

If subscribers move to other places without informing the publisher, and the newspapers are sent to the former direction they are held responsible.

The courts have decided that refusing to take newspapers from the office, or removing and leaving them uncalled for, is prima facie evidence of intentional fraud.

THE MINERS' JOURNAL, AND POTTSVILLE GENERAL ADVERTISER.

I WILL TEACH YOU TO PIERCE THE BOWELS OF THE EARTH, AND BRING OUT FROM THE CAVERNS OF MOUNTAINS, METALS WHICH WILL GIVE STRENGTH TO OUR HANDS AND SUBJECT ALL NATURE TO OUR USE AND PLEASURE.—*Dr. Johnson.*

PUBLISHED EVERY SATURDAY MORNING, BY BENJAMIN BANNAN, POTTSVILLE, SCHUYLKILL COUNTY, PENNSYLVANIA.

VOL. XXXII. SATURDAY MORNING, DECEMBER 6, 1856 NO. 49.

BANNAN'S BANNER

STEAM PRINTING OFFICE

Having procured three Presses, we are now prepared to execute JOB and BOOK PRINTING of every description at the Office of the *Miners' Journal*, cheaper than it can be done at any other establishment in the county, such as

Books, Pamphlets, Large Posters, Hand Bills, Articles of Agreement, Bill Heads, Bills of Lading, Railroad Tickets, Paper Books, Time Books, Order Books, &c.

At the very shortest notice. Our stock of JOB TYPE is more extensive than that of any other office in this section of the State, and we keep hands employed expressly for Jobbing. Being a practical Printer ourself, we will guarantee our work to be as neat as any that can be turned out in the cities. PRINTING IN COLORS done at the shortest notice.

BOOK BINDERY.

Books bound in every variety of style. Blank Books of every description manufactured, bound and ruled to order at short notice.

RATES OF ADVERTISING.

One square of fifteen lines, 25 cents for one insertion—subsequent insertions 25 cents each. 3 lines one time, 25 cents—subsequent insertions 12½ cents each. All advertisements over 3 lines, for short periods, charged as squares.

SPACE.	ONE.	TWO.	THREE.	SIX.	TWELVE.
Three lines,	62½	87½	$1 25	$2 25	$3 00
Four lines,	75	1 00	1 75	2 75	4 00
Six lines,	1 00	1 50	2 00	3 50	5 00
One square,	1 25	2 25	3 50	6 00	10 00
Two squares,	2 25	3 50	5 00	9 00	14 00
Three squares,	3 50	5 00	7 00	12 00	18 00
Four squares,	4 50	6 00	8 00	14 00	20 00
Quarter col.,	6 00	9 00	12 00	18 00	30 00
Half column,	10 00	12 00	20 00	25 00	50 00

* Larger space for short periods, as per agreement.

☞ Business Notices, $1 each—accompanied with an advertisement, 50 cents each.

Advertisements before Marriages and Deaths, 10 cents per line for first insertion—subsequent insertions, 5 cents per line. Nine words are counted as a line in advertising.

Merchants and others, advertising by the year, with changes, and a standing advertisement not exceeding 16 lines, will be charged, including subscription, $16 00. Space in the amount of four squares, with changes and subscription, 20 00

Without changes, at the rates designated above.

Advertisements set in larger type than usual will be charged 50 per cent. advance on these prices. All cuts will be charged the same as letter press.

No Trade Advertisements received from Advertising Agents abroad, except at 25 per cent. advance on these prices, unless by special agreement with the publisher.

Marriages 25 cents each. Deaths accompanied with notices, 25 cents, without notices, no charge.

All notices, except those of a religious character and for educational purposes, will be charged 25 cents for any number of lines under 10. Over 10 lines, 4 cents per line additional.

Proceedings of meetings not of a general or public character, charged at 4 cents per line for each insertion.

To facilitate calculations we will state that 320 lines make a column—160 lines a half column—and 82 lines a quarter column. 2235 words make a column—1476 a half column—and 738 a quarter column. All odd lines over each square, charged at the rate of 4 cents per line.

Yearly advertisers must confine their advertising to their own business. Agencies for others, sale of Real Estate, &c., are not included in business advertisements.

INSURANCE.

COMMONWEALTH INSURANCE COMPANY, *Union Building, 3d St., Harrisburg, Penna.*

CHARTERED CAPITAL, $300,000.

Fire—Inland Navigation and Transportation. SIMON CAMERON, *President.*
S. S. CAMERON, *Secretary.*
BENJ. T. TAYLOR, *Agent.*
Pottsville, Schuylkill county, Penna.
December 22, '55 51-tf

MINERS' LIFE INSURANCE AND TRUST CO., Pottsville, Penna.

CAPITAL $100,000—CHARTER PERPETUAL.

THIS Company, chartered by the Legislature of Pennsylvania, with a capital of One Hundred Thousand Dollars, is now fully organized, and has commenced business. The Company is prepared to receive moneys and other property in trust, and allow interest on all moneys deposited in trust, at the rate of six per cent. per annum; principal and interest payable on demand. For rates of Premium on Life Insurance, see the printed Tables supplied at the office of the Company, Centre street, Pottsville, three doors south of the Exchange Hotel. JACOB HUNTZINGER, Jr., *Pres't.*
JOHN H. ADAM, *Secretary and Treasurer.*
April 5, '54 33-tf

THE POTTSVILLE LIFE INSURANCE AND Trust Company.

OFFICE—Centre st., next door above Green's Jewelry Store.
CAPITAL $100,000—CHARTER PERPETUAL.

THIS Company, recently chartered by the Legislature of Pennsylvania, is fully organized. The Company is prepared to effect insurance upon lives, and to receive and execute trusts, and to allow interest on moneys received, at the rate of five per cent. per annum, unless otherwise agreed upon. Principal will (in all cases) be payable on demand. Capital and assets solely invested in Bonds and Mortgages, and other good securities. Annual dividend of the profits will be made payable in cash, or appropriated to the payment of premiums. For rates of premiums on Life Insurance, see printed Tables, supplied at the Company's office.

NATHAN EVANS, *President.*
SOLOMON PORTER, Jr., *Vice Pres't.*
RICH. TAYLOR, *Sec'y and Treas't.*
September 10, '54 37-tf

ANTHRACITE INSURANCE COMPANY.

Authorized Capital, $100,000.

CHARTER PERPETUAL.—Office, No. 91 Walnut street, between Third and Fourth streets, Philadelphia. This Company will insure against loss or damage by Fire, Buildings, Furniture, and Merchandise generally. Also Marine Insurance, on Vessels, Cargoes and Freights. INLAND INSURANCE to all parts of the United States.

DIRECTORS:

Lewis Audenried,	David Pierson,
Peter Grosse,	Joseph Maxfield,
George Fox,	Dr. Geo. S. Eckert,
George Nugent,	Henry Troth,
H. Hammekin,	Jacob Schandein,
Samuel H. Rodhermel,	Francis Bacon.

D'LUTHER, *President.*
JOSEPH MAXFIELD, *Vice President.*
WM. F. DIXON, *Secretary.*

☞ D. Luther has been appointed agent for the above Company in Schuylkill county, to whom persons desiring Insurance can apply.

April 26, '56 17-1y

STATE MUTUAL INSURANCE COMPANY.

FOURTH ANNUAL STATEMENT.

May 26, 1854:

Assets, May 26th, 1855,	$358,318 70
Cash premiums and interest received during the past year, mutual department,	$191,645 22
Bills received for same,	40,282 20
	170,868 56
	528,857 26
Losses, expenses, commissions, re-insurance, mutual department,	101,366 53
Capital stock,	27,491 03
	129,357 56
ASSETS:	
Bills, mortgages, stock and other securities,	175,135 72
Bills receivable,	187,008 88
Cash on hand and in hands of agents,	18,553 58
	379,704 16

For Fire or Inland Insurance, apply to
JOHN T. SHOENER, Agent.
July 15, 1854. 2-1y

INDEXNITY.

THE Franklin Fire Insurance Company, of Philadelphia. Office, No. 62½ Chestnut street, near Fifth street.

DIRECTORS:

Charles N. Bancker,	George W. Richards,
Thomas Hart,	Edward D. Ingalis,
Dubois Wagner,	Adolphe E. Borie,
Samuel Grant,	David S. Brown,
Jacob R. Smith,	Morris Patterson.

Continue to make Insurance, permanent or limited on every description of property, in town and country, at rates as low as are consistent with security.

The Company have reserved a large contingent Fund, which, with their Capital paid up in cash, has invested, ample protection to the insured. Since their incorporation, a period of 18 years, they have paid upwards of *one million, two hundred thousand dollars*, losses by fire, thereby affording evidence of the solidity of its charges, as well as the ability and disposition to meet such promptness, all liabilities.

CHAS. N. BANCKER, *President.*
CHAS. G. BANCKER, *Secretary.*

The subscriber has been appointed agent for the above mentioned institution, and is now prepared to make insurance, on every description of property, at the lowest rates.

ANDREW RUSSEL, Agent.
Pottsville, Jan. 11, 1851 2-tf

LIFE INSURANCE.

THE Girard Life Insurance, Annuity and Trust Company of Philadelphia. Office, No. 3 Chesnut street, the first door East of the Custom House.

CAPITAL $300,000—*CHARTER PERPETUAL.*

Continue to make Insurances on lives on the most favorable terms.

The capital—all paid up and invested, together with a large and constantly increasing reserved fund, offers perfect security to the insured.

The premiums may be paid yearly, half-yearly or quarterly.

The Company at its Boards periodically to the Insurance Office. The first Bonus, appropriated in December, 1850, to the second Annuity-Dividend—1850, amount to an addition of $50 2-3 to every $1,000 insured under the first policy—making $1,202 50 which will be paid when it shall become a claim. Instead of $1,000 originally insured, the fortunate holder will receive $1,252 50 thereby—$1,212 50 for every $1,000; the others in the respective proportion according to the amount and time of existing, which additions make an average of more than 25 per cent. upon the premiums paid, without increasing the annual premium.

DIRECTORS:

Thomas Ridgway,	John A. Brown,
Thomas Davis,	D. Banner,
Henry Troth,	Frederick Brown,
Robert Pearsall,	George Baker,
Joseph Patterson,	Robert L. Ingersoll,
Thomas B. Jones,	Wharton Lewis,
John T. Baker,	John R. Slack.

Applications may be made at the Office of the Company, or to any of the Directors, who will give all information required, and will effect Insurances and grant Annuities on application at his office, or to any of the Agents.

JOHN T. SHOENER is agent for the above Company in Schuylkill county, and will effect Insurances, and grant Annuities on application at his office.

B. BANNAN.

WATCHES, JEWELRY.

A LARGE Assortment of Cameo Ear and Ear Rings just received by
J. S. ELLIOTT.

AMERICAN RAILWAY TIME-KEEPERS, a choice article, just received by
J. S. ELLIOTT,
Next door to the Miners' Bank.

GOLD and Silver Lever, and Plain Watches, of the best quality, for sale low by
J. S. ELLIOTT.

M. AVISE'S

CHEAP Watch & Jewelry Store, No. 15 S. 6th street, below Chestnut, Philadelphia. Gold Watches, $8; Silver Watches, $3; Quarter Watches, $2; Silver Spectacles, $1; Pencils, $1; Gold Pens, $1; Silver Pencils, $1; Pens and Pencils, $1 50; Gold Finger Rings, $1; Gold Ear Rings, $1; Gold Breast Pins, $1; Silver Table Spoons, $5; Dessert, $3; Tea, $2; Gilt Spectacles, $1; Plated Spectacles, 50 cents; Gold Pencil Cases, $1; Silver Thimbles, 50 cents; Gold Thimbles, $1; Gold Lockets, $1; Silver Watches, $3; Gold Watches, $8; Gold Chains, $1; Gold Bracelets, $1