THE ERIE OBSERVER.

TWO DOLLARS AND A-HALF PER YEAR, IF PAID IN ADVANCE; $3.00 IF NOT PAID UNTIL THE END OF THE YEAR.

VOLUME 36. ERIE, PA., THURSDAY AFTERNOON, APRIL 26, 1866. NUMBER 48.

ERIE WEEKLY OBSERVER.

Office, Nos. 2 and 10 (UP STAIRS) ROSENZWEIG'S BLOCK, N. W. CORNER STATE ST. AND THE PARK.

SUBSCRIPTION.—TWO DOLLARS AND FIFTY CENTS per year if paid in advance; THREE DOLLARS if not paid until the expiration of the year. Subscribers served by carrier will be charged FIFTY CENTS a year in addition.

ADVERTISEMENTS.—One Square of Ten Lines one insertion $1,00; two insertions $1,75; three insertions $2,50; one month $4,50; two months $3 50; three months $4,50; six months $7,00; one year $12,00; other advertisements in proportion. These rates will be strictly adhered to, unless changed by special contract, or at the option of the publishers. Auditor's Notices, Strays, Divorces and like advertisements $2,00; Administrator's Notices $3,00; Local Notices TEN cents a line; Marriage Notices TWENTY-FIVE cents a piece; Obituary Notices (over three lines in extent) five cents per line. Original poetry, unless written at the request of the editor, one dollar per line. All advertisements will be continued at the expense of the person advertising, until ordered out by his direction, unless a specified period is agreed upon for their insertion.

JOB PRINTING.—We have one of the best Jobbing Offices in the State, and are ready to do all work in that line that may be entrusted to us, in equal style to any establishment outside of the largest cities.

☞ All communications should be addressed to

BENJ'N WHITMAN,
Editor and Proprietor.

Business Directory.

GEORGE H. CUTLER,
ATTORNEY AT LAW, Girard, Erie County, Pa. Collections and other business attended to with fidelity and dispatch.

W. WETMORE,
ATTORNEY AT LAW, in Walker's Office, on Seventh street, Erie, Pa. aug 7'62

GUNSON, SELDEN & MARVIN,
ATTORNEYS AND COUNSELLORS AT LAW. Office, Parragon Block, near North West corner of the Public Square, Erie, Pa.

PHILO BENNETT,
JUSTICE OF THE PEACE. Office second door in Wayne Block, French Street, between Fifth and Sixth. june15-2.

CHAPIN & WILBUR,
ATTORNEYS AT LAW, Ridgway, Pa. Office in Elk, McKean, Cameron and Jefferson counties. H. C. CHAPIN. [jan30'65-1y*] W. W. WILBUR.

C. CAMPHAUSEN,
JUSTICE OF THE PEACE, Parragon Block, adjoining West of Farrar Hall, Erie, Pa. oct2'64tf.

GEO. W. GUNNISON,
ATTORNEY AT LAW AND JUSTICE OF THE PEACE. Office and Claim agent, Conveyancer and Collector. Office in Gazette building, southwest corner of Fifth and Sassafras streets, Erie, Pa. ap12'65-1

NEW STORE.
JOHN CROSSENBERGER, at the new store, Eagle Village, has on hand a large assortment of Groceries, Provisions, Wood and Willow Ware, Fruit, Tobacco, Segars, &c., to which he respectfully calls the attention of the public, satisfied that he can offer as good bargains as can be had in any part of the county. mar30'65-1y

J. FRANCK, M. D.,
Homeopathic Physician and Surgeon and resides at 628 Peach St., opposite the Park. Office hours from 10 to 12 A. M., 3 to 5 P. M., and 7 to 8 P. M. ap5 6m*

REAL ESTATE FOR SALE.
Several very choice business sites on State Street, between Seventh and Eighth streets, East side area offered for sale on very reasonable terms, if applied for soon. Inquire of WM. A. GALBRAITH, Agent.

JOHN C. BEEBE,
DEALER IN DRY GOODS, GROCERIES, Crockery, Hardware, Nails, Glass, Seed, Plaster, etc., corner of Sixth street and Public Square, Erie, Pa. ja17tf.

D. OSBORNE,
LIVERY AND SALE STABLE, on Eighth street, between State and French. Fine Horses and Carriages to let on reasonable terms. my28'64-1y.

LIVERY AND SALE STABLES,
CORNER OF FRENCH AND 7TH STREETS, ERIE. BENCHT, Proprietor. Good Horses and Carriages always on hand at moderate prices. Sept. 28, 1865.

CARD!
MAGILL'S LIVERY STABLE,
STATE ST., BETWEEN 3D AND 4TH
Not equal to any in the city, and prices as moderate as any. (mar1-tf)

CHRISTIAN KESSLER,
Dealer in Groceries, Produce, Provisions, Willow and Stone Ware, Wines, Liquors, &c., State Street, opposite the Postoffice, Erie, Pa. mar6'65-1y

E. MAGILL,
DENTIST, Office in Rosenzweig's Block, north side of the Park, Erie, Pa. 28.

JENKINSON, WILLIAMS & CO.,
SUCCESSORS to George M. Morton, Coal Merchants, and Wholesale dealers in Coal. Office for N. Y. & E. and People's Line of Steamers. Dock foot of Peach Street, Erie, Pa. jan4'65 1y.

FOLEY'S HAZEPPA HOUSE DINNING HALL.—DIRECTLY OPPOSITE THE PASSENGER DEPOT, Erie, Pa. Being newly fitted up in the most substantial style, is now open to the public. Meals will be served on the arrival of all Passenger Trains, night and day. OAKLEY BROS., Proprietors.

EAGLE HOTEL, Waterford, Pa.,
ROBERT LESLIE, PROPRIETOR. Good accommodations, and careful attention given to the comfort of guests. ap26'65-1y*

THE BEST PIANOS
IN AMERICA
are made by
S. BRUCKER & CO.
WING Sells Them. au10'65 1y

WHITES WHILLDIN, M. D.,
PHYSICIAN AND SURGEON
Office 2d floor Beatty's Block, West Park, Erie, Pa., Waterford, Christian & Ruth's Store. Residence James Williams, Fifth Street, East of French. Office hours—8 to 10 A. M., and 2 to 3 P. M. ap6 65tf.

C. EVANS, M. D.,
Tenders his professional services to the citizens of Erie and vicinity. Office in Lytle's new building, French street, a few doors south of the depot ap6-6m*

J. COLE,
BOOK BINDER, BLANK BOOK MANUFACTURER, Story of Rindernecht's Block, Erie, Pa.

MIKE J. BLAKELY,
ATTORNEY AT LAW, Ridgway, Elk Co., Pa. Will also practice in adjoining Counties. Collections promptly made.

MARKS,
TAILOR AND CLOTHES CLEANER, Upstairs, above Dr. Bennett's Office.) Clothes repaired and cleaned on short notice. Terms as reasonable as any. mar21 1y

DAVID PERLEY,
Late of the U. S. Treasury Department and Pension Commissioner for Soldiers, Washington, Attorney and General Claim Agent, Farrar Hall Building, Erie, Pa. Prosecutes Military, Naval and Civil claims with fidelity and dispatch. Pensions obtained. Applications by mail promptly attended to. Having had several years' experience in the various Departments, feels confident he can render most satisfactory aid in prosecuting all kinds of claims. nov30'65-tf

DR. Y. PICKERING, DENTIST,
Graduate of the Pennsylvania College of Dental Surgery. Office in the second story of Sherrett's building, on the corner of the Reed House, Erie, Pa.
REFERENCE BY PERMISSION.
Geo. E. Ford, D. D. S., North Seventh street, Philadelphia.
Jas. Buckingham, D. D. S., No. 243, North Ninth street, Philadelphia.

CLARK & EWING,
ATTORNEYS AND COUNSELLORS AT LAW, NO. 6 SPRING St., opposite Crittenden Hall, Erie, Pa. Collections and all other legal business promptly attended to in Crawford, Venango, Erie, Warren and Forest counties, and careful attended to carefully and promptly.
REFERENCES—Wm. A. Galbraith, Whitman & Brecht Spencer & Marvin, Erie, Pa. A. Reyn, Hon. S. P. Johnson, W. D. Brown & Clark, Warren, Pa.

REMOVAL.
GROCERIES!! GROCERIES!!!
The subscriber has removed his stock of Groceries to the stand above the Lake Shore Depot to the new brick block on State street, corner of Peach, where he will be happy to see all his friends and customers till their orders for goods. His stock is now large and carefully selected and offered at lowest rates consistent with the original cost. Those all in need of anything in his line to call and examine. F. SCHNEIDER

ERIE ISLE POTTERY,
ON THE CANAL, BETWEEN SECOND & THIRD STS., ERIE, PENNA.
The undersigned have associated themselves, under the style of Webb & Childs, in the Pottery business at the old stand, on the canal, between Second and Third streets.
Solicit the patronage of the public generally, promising the utmost endeavor to give perfect satisfaction.
GEO. F. WEBB,
JAY S. CHILDS.

ERIE COMMERCIAL COLLEGE.
FACULTY:
Rev. A. Hall, Geo. W. Gunnison Esq., Commercial Law.
Business Penmanship, a new Classification of Accounts, Ornamental and Business Penmanship, Commercial Law, Commercial Arithmetic, Business terms, &c., for ladies and gents. The Military Cards comprehend the whole basis of every account, and exhibit every possible variety of opening and closing books. No expense will be spared to make this a pleasant, practical and permanent institution, "The City of Schools." Practical Assistant Teachers will be employed. Terms—Tuition bills in advance. The best facilities and greatest inducements possible. Send for Circulars.
T. COOK

J. F. DOWNING'S
GENERAL INSURANCE AGENCY!

Erie, Penn'a.

Office in Rosenzweig's Block, opposite Brown's Hotel.

This Old Established Agency represents the leading, most popular and most successful Insurance Companies in the Country, embracing Life, Fire, Marine, Inland and Accident Insurance. Combined Capital represented $28,000,000, affording facilities for first class Insurance to any amount desired, and on as reasonable terms as sound and well managed Companies can afford.

Orders for Insurance attended to with Promptness and Fidelity, in town or country. Especial attention given to the Insurance of Dwellings and Farm Property, for periods of three or five years, or perpetually, by deposit of premium. Rates very low.

☞ The thoughtful and prudent man insures his Property against loss or damage by Fire, and his Life for the protection of wife, children and kindred dependent upon him. All who have not yet attended to this duty, should call at once and get their policies in one or more of the following Companies:

A 1 COMPANY.
NINETY-THIRD STATEMENT
OF THE
ETNA INSURANCE CO. HARTFORD CONN.
January 1, 1866.

Cash Assets,	$4,067,445 80
Liabilities,	244,491 43
Net Assets,	3,823,054 34

THE VETERAN OF 16,000 FIRES
STILL
HARD AT WORK!!
BY AN
Efficient organization of four thousand Underwriters, from Nova Scotia to California, and Lake Superior, Mexico and the Gulf, harmonizing the science of average with compensating rates to the advancement of the public welfare.

FLATTERING TESTIMONIALS
OF THE
ETNA INSURANCE COMPANY!
FROM THE INSURANCE DEPARTMENT
OF THE STATE OF NEW YORK.

The Insurance Commissioner to the Legislature:

"The Etna Insurance Company, of Hartford, one of the most successful Fire Insurance Companies of this or any other country."

"Connecticut Companies follow the rules and practices of the Etna almost as correctly as if they were embodied in statute law."

Again, pointing to errors of practice in New York Companies, the Etna's successful management and so id rules are called to their attention that:

"It still remains more a matter of wonder than imitation in the Insurance world."

"By what subtle alchemy has this corporation been enabled to turn its full paid capital into the Philosopher's stone?"

"The extraordinary events which have distinguished its unparalleled financial history."

The average losses per diem in the United States at this period of the year, are about two hundred and fifty thousand dollars. The telegraph daily sounds startling notes of warning to all prudent persons.

DO NOT NEGLECT THE SECURITY OF RELIABLE INSURANCE.

Policies issued without delay.

J. F. DOWNING, Agent.
T. W. CROWELL, Surveyor.
—A 1 Company.—

HOME INSURANCE COMPANY
OF NEW YORK,
OFFICE, NO. 135 BROADWAY.

CASH CAPITAL - - -	$2,000,000 00
ASSETS, 1st January, 1866, -	3,59[illegible],674 14
LIABILITIES, - - -	153,749 24

ABSTRACT OF THE
25TH SEMI-ANNUAL STATEMENT
Showing the condition of the Company on the 1st day of January, 1866.

ASSETS.

Cash balance in bank	$50,744 49
Bonds & mort., 1st lien on real estate	196 892 50
Loans on stocks, pay. on demand	97,392 08
United States stocks, market val.	1,350,834 90
State & mun. stocks & bonds, do.	405 425 00
Bank stocks, do.	113,550 00
Interest due on 1st Jan., 1866	27,431 16
Balance in hands of agents and in course of transmission	173,010 51
Bills Rec., for pre. on In. Risks, &c	43,153 44
Government stamps on hand	110 00
Other Property, Mis. Items	13,505 18
Pre due and uncol on Pol. issued at office (fire, inland & mar)	43,141 88
Steamer Magnet & wreck, appa.	83,483 94
Total Assets,	$3,598,674 14

LIABILITIES.

Claims for los. out. on Jan. 1, '66	$152,946 24
Due stock on account dividend	800 00

Notwithstanding the fiery trial of the past year, during which the company has paid losses to the amount of $1,637,852 36, without omitting the semi-annual dividends, "The Home," with its capital of Two Millions intact, and a net surplus of $1,444,937 90, continues to offer to all who seek reliable insurance, inducements surpassed by no other company.

J. F. DOWNING, Agent.
T. W. Crowell, Surveyor.

"It is wisdom and economy to insure in the best Companies, and there is none better than the old Insurance Company of North America."

INCORPORATED 1794.
INSURANCE COMPANY
OF
NORTH AMERICA!
OF THE CITY OF PHILADELPHIA.

144TH SEMI-ANNUAL STATEMENT.

Assets, Jan. 1, 1866	*Market Value.*
First mortgages on city property	$444,300 00
U. S. Government bonds	334,500 00
Pennsylvania State bonds	109,000 00
Phila. city bonds	138,700 00
Bonds of Penna. R. R. Co. and other corporations	190,440 00
Bond & other corporation stocks	66,196 93
Notes Rec. (temporary loans)	150,471 06
Real Estate, office of the Co., 232 Walnut street	22,000 00
Unpaid Pre. & debts due on acc't—all good	107,581 13
Cash in B'k & in hands of Agts.	168,329 32
Total Assets	$1,731,215 14

LOSSES PAID IN CASH SINCE 1794
OVER $18,000,000 00!

72 YEARS SUCCESSFUL BUSINESS EXPERIENCE.

Policies issued without delay by
J. F. DOWNING, Agent.
T. W. CROWELL, Surveyor.

PHOENIX INSURANCE COMPANY,
OF HARTFORD, CONN.

LOSSES PAID IN 1865, $410,613 91.
CASH ASSETS, JAN. 1, 1866, $1,006,790 33

The test of its nationality, the solid service it has rendered patrons, and its ability to pass through seasons prolific of conflagrations with honor and profit to these most interested, may be inferred from a perusal of the following figures of

LOSSES PAID.			
Arkansas	$22,880 43	Minnesota	20,080 42
Alabama	45,728 36	N. Hamp.	25,309 19
Connecticut	220,821 97	New York	548,530 32
California	181,820 54	New Jersey	3,750 53
D't of Col.	196 35	Nebraska	1,167 00
Florida	20,468 42	Ohio	103,953 59
Georgia	22,138 75	Penn'a	53,274 40
Indiana	84,203 19	R. Island	20,771 21
Illinois	210,698 57	S. Carolina	21,032 75
Iowa	31,616 73	Tennessee	46,970 90
Kentucky	59,978 19	Texas	3,961 98
Kansas	12,416 07	Vermont	4,282 43
Maine	66,893 45	Virginia	27 24
Mass.	59,870 04	W. Virginia	2,000 00
Maryland	39,602 95	Wisconsin	86,461 76
Mississippi	20,832 55	Canada	38,873 80
Missouri	80,535 36	Nova Scotia	14,285 78
Michigan	67,057 64	N. Bruns.	15,330 75

Losses Always Paid Promptly.

J. F. DOWNING, Agent.
T. W. CROWELL, Surveyor.

NIAGARA
FIRE INSURANCE COMPANY,
OF THE CITY OF NEW YORK.

CAPITAL.

Cash Capital and Surplus	$1,286,729 60

ASSETS.

United States Securities	468,643 05
Loans on Bond Mortgage	262,000 00
Cash in bank and hands of agents	85,518 37
Loans on Stocks, pay. on demand	852,400 00
Real Estate, Interest, &c.	111,168 18
Wisconsin & California Bonds	8,000 00
	$1,288,729 60

LIABILITIES.

Losses in process of adjustment	20,060 00
Unpaid Dividends	1,320 50
	$21,376 50

Fair Rates, First-Class Security, Prompt Payment of Losses.

J. F. DOWNING, Agent.
T. W. CROWELL, Surveyor.

METROPOLITAN
INSURANCE COMPANY,
OF NEW YORK.

Cash Capital	$1,000,000
Assets, January 1, 1866,	1,644,000

The Assured receive
SEVENTY-FIVE PER CENT.
Of the net profits without incurring any Liability, or, in lieu thereof, at their option, a liberal discount upon the premium.
ALL LOSSES PROMPTLY ADJUSTED AND PAID.
Scrip Dividend, declared 1865, Fifty per cent.

J. F. DOWNING, Agent.
T. W. CROWELL, Surveyor.

HOME
INSURANCE COMPANY,
OF NEW HAVEN, CONN.

Cash Capital,	$1,000,000
Surplus,	275,836
Assets,	1,275,836

Insures Buildings, Manufactories, Merchandise and other property against loss or damage by fire, and also insures against the risk of Inland Transportation and Navigation.

This Company has three Departments in carrying on its fire Business.

Ordinary or Term Department.

Issue a term or one year policies, on all classes of insurable property, at fair and equitable rates, without any participation in the profits of the Company—the same as other stock Companies.

Participating Department.

Issues term policies for one, three or five years, on Dwellings, Furniture and Farm Buildings and their contents, giving such policies a participation in the profits of the Company, without their incurring any liability thereby.

Perpetual Department.

Insures perpetual policies requiring a deposit of a small amount of money, in lieu of all future payments of premiums, covering risks upon Dwellings and their Furniture, Barns and their contents Stores and stocks of Goods, Churches and School Houses.

J. F. DOWNING, Agent.
T. W. CROWELL, Surveyor.

STATEMENT OF THE CONDITION
OF THE
ARCTIC FIRE INSURANCE CO.,
No. 18 Wall St., N. Y., on the 1st day of Jan., 1866.

ASSETS.

Cash in bank and in office,	$ 35,986 94
Bonds and mortgages (being first lien on real estate in New York and Brooklyn, worth at least $369,000)	177,310 00
Loans on stocks, payable on demand, (market value of securities he'd as collateral, $79,174 00)	63,743 21
United States stocks owned by the Company, market value,	254 260 00
State stocks owned by Co., market value,	29 646 00
Real Estate (unincumbered)	8,000 00
Interest accrued (of which greater part due Jan. 1st, is paid.)	4,969 33
Balance in hands of Agents, and in course of transmission from Agents,	24,600 00
Bills receivable for premium on inland risks and other items	13,791 23
Cash premiums uncollected on policies issued at office	5,694 40
	614,101 19

LIABILITIES.

Claims for Losses outstanding, Jan. 1, '66,	19,662 99
Unpaid Dividends,	465 00
	20,127 99

Total assets over Liabilities, $593,973 19.

The "Arctic" has a first class reputation for honorable and liberal dealing. It is a sound company, and doing a prosperous business

J. MILTON SMITH, Pres't.
H. B. WILLIARTH, Vice Pres't.
VINCENT TILYOU, Sec'y.
CHARLES BARBURGE, Ass't Sec'y.

J. F. DOWNING, Agent.
T. W. CROWELL, Surveyor.

FORTY-THIRD ANNUAL STATEMENT
OF THE CONDITION OF THE
NORTH AMERICAN
FIRE INSURANCE COMPANY.
Of the City of New York, on the 31st day of December, 1865.

Cash Capital,	$500,000 00
Surplus,	251,653 57
	751,653 57

ASSETS.

Loans on Bond and Mortgage, being first on real estate worth over 50 per cent. above the amount loaned,	$216,000 00
Stocks, Bonds and other securities owned by the Company, market value,	332 817 50
Cash in bank and office,	39,034 44
Loans on demand, with Collateral,	39,051 00
Premiums due and outstanding,	14,707 52
Cash in agents' hands, in course of transmis.,	33,048 39
Interest accrued on securities,	14,001 15
Bills receivable,	2,869 55
Other property of Company,	8,000 00
Total assets,	751,653 57

The losses by fire throughout the United States during the past year have been larger in amount than those of any one of the previous twenty years, exceeding the enormous sum of $43,000,000, and the officers and directors of the company congratulate its stockholders, agents and customers upon the very flattering result of the year's business.

In this company the assured may participate in the profits of the business without incurring any liability.

Dividend for 1865, 50 per cent. A continuance of your favor is respectfully solicited.

JAS. W. OFFIS Pres't.
R. W. BLEECKER, Sec'y.
J. GRISWOLD, Gen. Agent.
J. F. DOWNING, Agent.
T. W. CROWELL, Surveyor.

ENTERPRISE
INSURANCE COMPANY,
OF THE CITY OF PHILADELPHIA.

Cash Capital,	$500,000
Surplus, Jan 1, '66,	180 000
Assets,	680,000

The "Enterprise," with a paid up Cash Capital of Half a million, offers security of the first order of merit. The standing of the Company is "A 1"—liberal prompt and trustworthy.

F. R. STARR, President.
THOS. H. MONTGOMERY, Vice Pres't.
ALFX. W. WISTER, Sec'y.
J. F. DOWNING, Agent.
T. W. CROWELL, Surveyor.

SPRINGFIELD
INSURANCE COMPANY!
OF SPRINGFIELD, MASS.

Cash Capital and Surplus,	$600,000

The "Springfield" has done a large and successful business for nearly twenty years, and is one of the favorite companies hailing from New England.

E. FREEMAN, President.
CHAS. E. LANE, Sec'y.
J. F. DOWNING, Agent.
T. W. CROWELL, Surveyor.

THAMES INSURANCE COMPANY.
NORWICH, CONN.

Cash Capital and Surplus,	$300,000

The "Thames" is a conservative and well managed Company, entitled to the full confidence of the insuring public.

Losses settled promptly and liberally.

W. S. BREAKENRIDGE, Pres't.
R. B. WHITTEMORE, Sec'y.
J. F. DOWNING, Agent.
T. W. CROWELL, Surveyor.

CONNECTICUT MUTUAL
LIFE
INSURANCE COMPANY!
OF HARTFORD, CONN.

Assets over	$10,000,000
Number of Policy Holders over	20,000
New Policies issued during the year over	10 000
Receipts for the year over	4,000,000
Dividend paid during the present fiscal year,	60 per cent
Total dividends paid, over	3 000,000
Total Losses paid, over	4,500,000

Why the Connecticut Mutual should be preferred:

Because it is the

Largest, Safest, Cheapest and Best!

It has been demonstrated to be

THE GREAT LIFE INSURANCE COMPANY OF THE COUNTRY.

1. It has the largest number of members.
2. It has the largest amount insured.
3. It has the largest surplus.
4. It has the largest divisible surplus.
5. It has the largest business.
6. It has the largest income.
7. It has had through its whole history the smallest average expenses.
8. It obtains the largest average rates of interest on its investments.
9. It therefore furnishes insurance at less cost than any other company.

All Policies issued by this Company are either non-forfeitable by their terms, or may be converted into those which are so, at the option of the insured.

None but strictly unexceptionable risks accepted; and only upon ages between Fourteen and Sixty.

JAMES GOODWIN, Pres't. GUY R. PHELPS, Sec'y.
Z. PRESTON, Vice Pres't. W. S. ULMSTEAD, Cash'r
L. S. WILCOX, Physician.

February 1, 1866.

J. F. DOWNING, Agent.

LIFE AND ACCIDENT.
THE ORIGINAL
TRAVELERS' INSURANCE CO.,
OF HARTFORD, CONN.

Capital,	$500,000

INSURES AGAINST
ALL KINDS OF ACCIDENTS.

The Travelers' Insurance Company, of Hartford, Conn., was the first to successfully introduce in this country the practice of insurance against accidents, of whatever kind, whether they occur in traveling, or in hunting, fishing, sailing, riding, skating, in the street, store, office, or while working in shops, mills, factories, or on the farm.

A general accident policy covers every possible form of casualty, including the risk in traveling; also, all forms of dislocations, broken bones, ruptured tendons, sprains, concoctions, crushings, bruises, cuts, stabs, gunshot wounds, poisoned wounds, burns and scalds, bites of dogs, unprovoked assaults by burglars, robbers or murderers, the action of lightning or sun stroke, the effects of explosions, chemicals, floods, and earthquakes, and suffocation by drowning or choking.

This Company has now been in successful operation since April 1st, 1864, and up to Jan. 1st, 1866, had issued upwards of thirty-five thousand policies, and paid over nine hundred losses—including the large sum of $36,500 to twenty-one policy holders within the year, for $9,440 received, in premiums.

Cash Assets, Feb. 1, 1866, $600,849 72

GENERAL ACCIDENT POLICIES.

The best policy for every man, whether he travels much or little, is a general accident policy, which insures against every possible form of casualty at all times and places.

An annual premium of $10 or $12 (according to occupation) will secure a general accident policy for $2,000, in case of fatal accident, or $10 per week during disability caused by accident, not exceeding twenty-six weeks for any one accident.)

An annual premium of $20 or $30 will, in like manner, secure a policy for $5,000 or $25 per week compensation.

Any other sum, from $10 to $100,000 at proportionate rates. Where policies are issued against loss of life only, or for compensation only, the rates are much lower. A liberal discount on three and five year policies.

ONE-MONTH GENERAL ACCIDENT POLICIES.

[REGISTERED.]

This company now issues a very convenient form of one-month general accident policies, at the rate of $1 per thousand—with $5 per week compensation for each thousand insured. These are much better than ticket policies, for travelers and others desiring short risks, as they can be taken in any amount, from $500 to $10,000; they cover all accidents, and each policy is registered, so that the insurance is good, in case the policy is lost or destroyed.

For mechanics and other, who cannot easily spare the amount of an annual premium, but would like to insure by the month, these short time policies are just the thing. To any person who buys six month policies in any one year a policy for half a year will be given without charge (or post a policy for $1)

JAS. G. BATTERSON, President.
ROBERT DARROW, Sec'y.
J. F. DOWNING, Agent.

Poems Unwritten.

There are poems unwritten and songs unsung,
Sweeter than any that ever were heard—
Poems that wait for an angel tongue,
Songs that but long for a paradise bird.

Poems that ripple through lowest lives—
Poems unnoted and hidden away
Down in the soul where the beautiful thrives,
Sweetly as flowers in the airs of May.

Poems that only the angels above us,
Looking down deep into our hearts may behold,
Foit though unknown by the beings that love us,
Written on lives in letters of gold.

Sing to my soul the sweet song that thou livest!
Read me the poem that never was penned—
The wonderful idol of life that thou givest,
Fresh from the spirit, oh, beautiful friend.

Mrs. Mary Booth.

Evenings at Home.

A writer in the *Ladies' Repository* tells the following pleasant story. The husband, greatly to the annoyance of his young wife, had acquired the habit of spending his evenings away from home, and her earnest protest against this practice resulted in his agreement to stay in every evening for a week, and allow her to be absent. The result is what might be expected in every case where true and strong affection exists between husband and wife.

Monday evening came, and George Wilson remained true to his promise. His wife put on her bonnet and shawl, and he said he would remain home and keep house.

'What will you do when I am gone?' Emma asked.

'O, I shall read, and sing, and enjoy myself generally.'

'Very well,' said Emma, 'I shall be back early.'

The wife went out and the husband was left alone. He had an interesting book, and he began to read it. He read till 8 o'clock and then began to yawn, and look frequently at the clock. The book did not interest him as usually. Ever and anon he would come to a passage which he knew would please his wife, and instinctively he turned as though he would read it aloud; but there was no wife to hear it. At half-past eight o'clock he arose from his chair and began to pace the floor and whistle. Then he went and got his flute and played several of his favorite airs. After this he got a chess board, and played a game with an imaginary partner. Then he walked the floor and whistled again. Finally the clock struck nine, and his wife returned.

'Well, George,' said she, 'I am back in good time. How have you enjoyed yourself?'

'Capitally,' returned the husband. 'I had no idea it was so late. I hope you have enjoyed yourself.'

'O, splendidly,' said the wife. I had no idea how much enjoyment there was away from home. Home is a dull place, after all, isn't it?'

'Why, no, I can't say that it is,' returned George carelessly. 'In fact,' he added, 'I rather like it.'

'I am glad of that,' retorted Emma; 'for we shall have a nice comfortable week of it.'

George winced at this, but he kept his countenance and determined to stand it out.

On the next evening Emma prepared to go off again.

'I shall be back in good time,' she said.

'Where are you going, Emma?' her husband asked.

'O, I can't tell exactly; I may go to several places.'

So George Wilson was left alone again, and he tried to amuse himself as before; but he found it a difficult task. Ever and anon he would cast his eyes on that empty chair, and the thought would come, 'How pleasant it would be if she were here!' The clock finally struck nine, and he began to listen for the steps of his wife. Half an hour more slipped by, and he became very nervous and uneasy.

'I declare,' he muttered to himself, after he had listened for some time in vain; 'this is too bad. She ought not to stay out so late.'

But he happened to remember that he often remained away much later than that, so he concluded to make the best of it.

At a quarter to ten Emma came home.

'A little late, am I not?' she said, looking up at the clock. 'But I fell in with some old friends. How have you enjoyed yourself?'

'First rate,' returned George bravely. 'I think home is a capital place.'

'Especially when a man can have it all to himself,' added the wife, with a sidelong glance at her husband.

But he made no reply.

On the next evening Emma prepared to go out as before; but this time she kissed her husband ere she went, and seemed to hesitate about leaving.

'Where do you think of going?' George asked in an undertone.

'I may drop in and see Uncle John,' replied Emma. 'However, you won't be uneasy. You will know I'm safe.'

'O, certainly,' said her husband. But when left to his own reflections, he began to ponder seriously upon the subject thus presented for consideration.

He could not read, he could not play or enjoy himself in any way, while that chair was empty. In short, he found that home had no real comfort without his wife. The one thing needful to make George Wilson's home pleasant was not present.

'I declare,' he said to himself, 'I did not think it would be so lonesome. And can it be that she feels as I do when she is here all alone? It must be so; it is just as she says. Before we were married she was very happy in her childhood's home. Her parents loved her, her brothers and sisters loved her, and they did all they could to make her comfortable.'

After this he walked up and down the room several times, and then stopped again and communed with himself.

'I can't stand this,' said he, 'I should die in a week. If Emma was here I think I could enjoy myself very well. How lonesome it is! and only eight o'clock! I declare, I've a mind to walk down as far as Uncle John's. It would be a relief if I only could see her. I won't go in. She shan't know yet that I hold out so faintly.'

George Wilson took another turn across the room, glanced once more at the clock, and then took his hat and went out.

He locked the door after him, and then bent his steps towards Uncle John's.

It was a beautiful moonlight night, and the air was keen and bracing. He was walking along with his eyes bent upon the pavement, when he heard a light step approaching him. He looked up, and—he could not be mistaken—he saw his wife.

His first impulse was to avoid her, but she had recognized him.

'George,' she said in surprise, 'can this be you?'

'It is,' was the response.

'And do you pass your evenings at home?'

'This is the first time I have been out, Emma, upon my word, and even now I have not been absent from the house more than ten minutes. I merely came out to take the fresh air. But where are you going?'

'I am going home, George; will you go with me?'

'Certainly,' returned George.

She then took his arm and they walked home in silence.

When Emma had taken off her things she sat down in her chair and looked at the clock on the wall.

'You are home early to-night,' remarked her husband.

The young wife looked up into her husband's face, and with an expression half smiling and half tearful, she said:

'I will confess the truth, George—I have given you the experiment. I managed to stand it last evening, but I could not bear it through to-night. When I thought of you here all alone I wanted to be with you. It didn't seem right. I haven't enjoyed myself at all. I have not any home but this.'

'Say you so?' said George, moving his chair to his wife's side, and taking hold of one of her hands.

'Then let me make my confession. I have stood it not a whit better. When I left the house this evening, I could bear it no longer. I found that this was no home for me while my wife was absent. I thought I would go down to Uncle John's and see your face, if possible. I had gazed upon your empty chair till my heart ached.'

The next evening was spent at home by husband and wife, and it was a season of much enjoyment.

In a short time George began to realize how much comfort was to be found in a quiet and peaceful home, and the longer he enjoyed this comfort, the more plainly did he see and understand the simple truth that it takes two to make a happy home, and if the wife is one party, the husband must be the other.

A HAPPY WOMAN.—"What are you singing for?" said I to Mary Maloney.

"Oh, I don't know, ma'am, without it is because my heart feels so happy."

"Happy, are you happy? Why, let me see, you don't own a foot of land in the wide world."

"Foot of land, is it?" she cried without a laugh. "Oh, what a hand ye are after a joke. Why, sure, I've never a penny, let alone a foot of land."

"Your mother is dead."

"God rest her sowl, yes," replied Mary, with a touch of genuine pathos. "The Heavens be her bed."

"Your brother is still a hard case, I suppose?"

"Ye may well say that. It's nothing but drink, drink, and bate his wife—poor crayture."

"You have to pay your sister's board?"

"Sure, the bit crayture! and she's a good little girl, is Hinny, willin' to do whatever I axes her. I don't grudge the money that goes for that."

"And you haven't any fashionable dresses, either?"

"Fash'nable, is it? Oh, yis, I put a bit of whalebone in me skirt, and me calico gown spreads as big as the ladies. But then you say true; I haven't but two gowns to me back, two shoes to me feet, and not a bunnit, barin' me ould hood."

"You haven't any lover?"

"Oh, be off wid yez! catch Mary Maloney wid a lover these days, when the hard times is come."

"What on earth have you to make you happy? A drunken brother, a poor, helpless sister, no mother, no love—why, where do you get your happiness?"

"The Lord be praised, miss, it growed up in me. Give me a bit of sunshine, a clean flure, plenty o' work and a sup at the right time, and I'm made. That makes me laugh and sing. And thin, if troubles come, I try to keep my heart up. Sure, it would be a sad thing if Patrick McGuire should take it in his head to ax me; but, the Lord willin', I'd try to bear up under it."

Another Speech by the President.

HE FIRES HOT SHOT INTO THE RADICAL CAMP.

The Soldiers' and Sailors' Association of Washington City had a celebration on the 18th inst., on which occasion they serenaded the President. In response to a speech of congratulation from one of their number, he made the following lengthy and stirring address:

It is not affectation in me to say that language is inadequate to convey the heartfelt feelings produced on this occasion by your presence here, and by the presentation of your sentiments as expressed by your representative in his address, and in the resolutions which you have thought proper to adopt. I confess that in the peculiar position of public affairs, your presence and address give encouragement and confidence to my efforts to discharge the duties incumbent upon me as Chief Magistrate of the Republic, and in what I have to say, I shall address you in the character of citizens, sailors and soldiers. I shall speak to you on those terms and on none other. I repeat my thanks for the manifestation of your approbation and encouragement. [Applause.] We are to-day involved in one of the most critical and trying struggles that has occurred since this government came into existence. Nations, like individuals, must have a beginning, must have a birth. Struggling into existence, a nation passes through its first trying ordeal. It is not necessary for me now to carry your minds back to the struggle when this nation was born. It is not necessary for me to allude to the privations and hardships of those who were engaged in that struggle to achieve the national birth. It is not necessary to point to the blood shed and the lives lost in accomplishing that result. The next ordeal through which a nation has to pass is when it is called upon to give evidence that it has strength, capacity and power to maintain itself among the nations of the earth. In giving such evidence, we passed through the war of 1812, and through the war with Mexico, and we passed through all the struggles that have since occurred up to the beginning of the rebellion. This was our second ordeal. But a nation has still another test to undergo, and that is to give evidence to the nations of the earth, and to its citizens, that it has power to resist internal treachery at home, and treason within its own borders. [Cheers.] We have commenced that ordeal, and I trust in God we will pass through it successfully. [Cheers.] I feel complimented by the allusion of your representative to the fact that I stood in the Senate in 1860 and 1861, when the nation was entering on the third ordeal, and raised my voice and hand against treason, treachery and traitors at home. [Cheers and cries of "Good."] I stand here to day, holding in and maintaining the same principles which I then enunciated. [Cheers.] I stand here to-day opposing traitors and treason, whether they be in the South or in the North. [Loud cheers.] I stand here to day as I then stood, using all my powers mental and physical to pre