THE ERIE OBSERVER.

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

VOLUME 36. ERIE, PA., THURSDAY AFTERNOON, MAY 17, 1866. NUMBER 51.

THE WEEKLY OBSERVER.

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

CONDITION—TWO DOLLARS AND FIFTY CENTS per year if paid in advance; THREE DOLLARS if not paid before the expiration of the year. Subscribers who fail the expiration of the year will be charged FIFTY CENTS additional. *All subscription accounts MUST be settled annually.* No paper will be sent out of the State unless paid for in advance.

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; larger 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 $3,00; Administrator's Notices $3,00; Local Notices $0,10 a line; Marriage Notices TWENTY-FIVE cents a piece; Obituary Notices (over three lines) ten cents per line. Original poetry, unless paid for at the request of the editor, also double rates. All advertisements will be continued at the discretion of the person advertising, until ordered out by his direction, unless a specified period is agreed upon for their insertion.

All communications should be addressed to BENJ'N WHITEMAN, Editor and Proprietor.

Business Directory.

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

WETMORE, ATTORNEY AT LAW, in Walker's Office, French street, Erie, Pa. ORLEES MARVIN.

WETMORE & MARVIN, ATTORNEYS AND COUNSELLORS AT LAW. Reed's Block, near North West corner of the Park, Erie, Pa.

MILO BENNETT, JUSTICE OF THE PEACE. Office second floor Block, French Street, between Fifth and Sixth. jumeb-2.

STRONG & WILBUR, ATTORNEYS AT LAW, Ridgway, Pa. Will attend Elk, McKean, Cameron and Jefferson counties. [Jan30'65-1y*] W. W. WILBUR.

HENRY HALPHAUSEN, JUSTICE OF THE PEACE, Paragon Block, Parade, West of Farrar Hall, Erie, Pa. oct7'65tf.

A. W. GUNNISON, ATTORNEY AT LAW AND JUSTICE OF THE PEACE, Real Estate and Claim Agent, Conveyancer and Collector. Office in Smith's building, southwest corner of Fifth and French streets, Erie, Pa. ap1'66-1

NEW STORE. JOHN CRONENBERGER, at the new store in Ed's Village, has on hand a large assortment of Groceries, Provisions, Wood and Willow Ware, Notions, 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

DR. FRISCH, M. D., Homeopathic Physician and Surgeon has residence 623 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 choice business sites on State Street, between Seventh and Eighth streets, East side. Are offered 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 Sixth street and Public Square, Erie, Pa. jal5'tf.

D. OSBORNE, LIVERY AND SALE STABLES, on Eighth street, between State and French. Fine Horses and Carriages to let on reasonable terms. may28'64-1y.

LIVERY AND SALE STABLES, CORNER OF FRENCH AND THE STRENTS, ERIE. BRECHT, Proprietor. Good Horses and Carriages can be had at moderate prices. Sept. 28, 1865-

CALL AND SEE! EAGILL'S LIVERY STABLE, STATE ST., BETWEEN 3D AND 4TH Streets, equal to any in the city, and prices as moderate as the times will admit. (mar1-tf)

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

W. L. HAGILL, DENTIST, Office in Reed's Block, north side of the Park, Erie, Pa.

ATKINSON, WILLIAMS & CO., SUCCESSORS to George J. Morton, Jr., Merchants, and Wholesale dealers in Coal. Office N. Y. & E. and People's Line of Steamers. Dock, Erie, Pa. jan4'65 1y.

CLEVELAND'S MAZEPPA HOUSE DINING HALL.—DIRECTLY OPPOSITE THE PASSENGER DEPOT, Erie, Pa. Being newly fitted up in the most approved style, is now open to the public. Meals served on the arrival of all Passenger Trains, either night or day. OAKLEY BROS., Proprietors.

THE EXCHANGE HOTEL, Waterford, Pa., ROBERT LESLIE, PROPRIETOR. Accommodations, and careful attention given to the comfort of guests. ap7'66-1y*

THE BEST FRANCIS IN AMERICA made by S. DRUCKER & CO. Who Sells Them. au10'65 1y

MARTIN WHILLDIN, M. D., PHYSICIAN AND SURGEON, 2d floor Beatty's Block, West Park, Erie, Pa., Crawford, Christian & Reth's Store. Residence on Myrtle street, 3d house South of Ninth. Hours—8 to 10 A. M., and 2 to 3 P. M. [Feb1'65.

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

JOHN COLE, BOOK BINDER, BLANK BOOK MANUFACTURER and Ruler at Kinderzecht's Block, Erie, Pa.

HENRY J. BLAKELY, ATTORNEY AT LAW, Ridgway, Elk Co., Pa. Will also practice in adjoining Counties. [Jan4'65

J. MARKS, TAILOR AND CLOTHES CLEANER, (Reed Block, above Dr. Bennett's Office.) Clothes repaired and cleaned on short notice. Terms as low as any. ma22-1y

EDWARD PERLEY, Late of the U. S. Treasury Department and Pension Commissioner for Soldiers, Washington, General Claim Agent, Farrar Hall Building, (2d floor) Erie. Military, Naval and Civil claims attended with fidelity and dispatch. Pensions obtained and Patents. Applications by mail promptly attended to. Having had several years' experience in the business of the various Departments, feels confident he can give most satisfactory aid in prosecuting all kinds of government claims. nov30'65-tf

DR. H. Y. PICKERING, DENTIST, Graduate of the Pennsylvania College of Dental Surgery. Office in the second story of Sterrett's building, on the corner of the Reed House, Erie, Pa.

REFERENCES BY PERMISSION. Hon. Thos. D. B. S., North seventh street, Philadelphia. Hon. J. Buchanan, D. D. S., No. 243, North Ninth street, Philadelphia.

ATTORNEYS. CLARK SWIRE. SWIRE & EWING, ATTORNEYS AND COUNSELLORS AT LAW over ON SPRING ST., opposite Crittenden Hall Erie, Pa. Collections and all other legal business in Crawford, Venango, Erie, Warren and Forest counties, attended to carefully and promptly. REFERENCES—Wm. A. Galbraith, Whitman & Brecht Erie; Hon. H. Spencer & Marvin, Erie, Pa. Hon. John K. Brown, Hon. S. P. Johnson, W. D. Brown & Hon. Chas. Curt, Warren, Pa.

COAL! COAL! SHELF, BROWN & CO., Wholesale dealers in hard and soft coal, Erie, Pa. Having disposed of our dock property to the Cleveland Iron Co., we necessarily retire from the coal trade. In severing our connection with the trade we tender our sincere confidence and patronage of our old friends and the public. [ap12-tf] SCOTT, RANKIN & CO.

STYLE & GOALDING, Fashionable Tailors, Fifth street, between French and State, Erie, Pa. Custom Work, Repairing and Cleaning done to promptly. Cleaning done in the best manner. ap19'65 tf

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

ERIE COMMERCIAL COLLEGE. FACULTY: Geo. W. Gunnison Esq., Resident Principal. Prof. of Commercial Law. Penmanship Simplified, new Classification of Accounts, Actual Business Practice, Ornamental and Business Penmanship, Commercial Law, Commercial Arithmetic, Catalogues terms, &c., for ladies and gents. The Introductory Cards comprehend the whole basis of Commercial Accounts, and exhibit every possible variation in opening and closing books. No expense will be spared to make this a pleasant, practical and permanent institution, "The City of Schools." Practical Teachers will be employed. Terms—Twition $10 in advance. The best facilities and greatest improvements possible. Send for Circulars. T. COOK

J. F. DOWNING'S GENERAL INSURANCE AGENCY, Office in Rosenweig's Block, opposite Reed's Hotel.

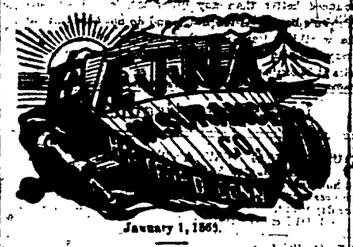
This Old Established Agency represents the leading, most popular and older Companies. Combines Capital exceeding $20,000,000. Life, Fire, Marine, Inland and Accident Insurance. Can insure to any amount desired, and on as favorable terms as those that will be taken by Companies.

Orders for Insurance attended to in Erie, Philadelphia and Boston. Dwellings and Farm Property, for periods of three or five years, or perpetually; by deposit of premium. Life Risks taken on the most favorable terms.

☞ 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 dependant upon him. All who have not yet attended to this important matter will call on the undersigned and get their policies at once, and insure in the following Companies:

ÆTNA INSURANCE COMPANY, OF HARTFORD, CONN.

NINETY-THIRD STATEMENT OF THE



January 1, 1866.

Cash Assets,	$4,067,413 80
Liabilities,	244,491 25
Net Assets,	$3,822,984 55

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 arrange 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 exactly as if they were embodied in statute law."

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

"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 from two hundred and fifty thousand dollars. The telegraph daily sounds startling notes of warning to all prudent persons.

DO NOT NEGLECT THIS 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,	3,693,674 14
LIABILITIES,	1,893,749 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	97,892 08
United States stocks, market val.	1,350,834 90
State & mun. stocks & bonds, do.	405 425 00
Bank stocks, do.	113,560 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	43,158 44
Government stamps on hand	110 00
Other Property, Mis. Items	13,505 13
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 very trial of the past year, during which the company has paid losses to the amount of $1,437,853 36, without omitting the semi-annual dividends, "The Home," with its "capital of Two Millions" intact, and a net surplus of $1,444,957 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	834,500 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
Band & 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 account of all good	107,581 13
Cash in B'k & in hands of Agts.	168,329 82
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.

PHŒNIX INSURANCE COMPANY, OF HARTFORD, CONN.

LOSSES PAID IN 1865, $410,813 91. CASH ASSETS, JAN. 1, 1866, $1,006,790 33

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

	LOSSES PAID.		
Arkansas	$22,530 43	Minnesota	20,980 42
Alabama	45,732 36	N. Hamp.	25,302 19
Connecticut	220,861 07	New York	543,530 32
California	181,330 54	New Jersey	2,750 68
D't of Col.	194 35	Nebraska	1,167 00
Florida	20,468 42	Ohio	102,953 59
Georgia	22,153 75	Penn'a	53,274 60
Indiana	84,203 19	R. Island	20,771 21
Illinois	210,696 57	S. Carolina	21,032 75
Iowa	31,616 73	Tennessee	46,979 90
Kentucky	59,978 19	Texas	2,961 28
Kansas	15,416 07	Vermont	4,252 43
Maine	58,893 45	Virginia	27 24
Mass.	59,870 04	W. Virginia	2,000 00
Maryland	39,602 96	Wisconsin	26,461 76
Mississippi	20,832 55	Canada	63,979 60
Missouri	80,585 36	Nova Scotia	14,256 73
Michigan	67,057 64	S. Brunsw.	14,820 25

Losses Always Paid Promptly.

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

NORTH BRITISH INSURANCE COMPANY, OF THE CITY OF EDINBURGH.

Cash Capital,	$600,000
Surplus, Jan. 1, '66,	150,000
Assets,	750,000

The "Scottish" has a full Cash Capital of Half a Million, either exclusive of the first order of merit. The standing of the Company is in the highest possible and unquestionable.

R. E. DENNISTOUN, Vice President. ALEX. W. WINTON, Secretary. J. F. DOWNING, Agent. T. W. CROWELL, Surveyor.

FIRE INSURANCE COMPANY, OF THE CITY OF NEW YORK.

CAPITAL.

Cash Capital and Surplus	$1,286,729 60

ASSETS.

United States Securities	468,642 05
Loans on Bond Mortgage	262,000 00
Cash in bank and hands of Agents	85,516 37
Loans on Stocks, pay. on demand	352,400 00
Real Estate, Interest, &c.	111,168 18
Wisconsin & California Bonds	8,000 00
	$1,286,729 60

LIABILITIES.

Losses in process of adjustment	20,060 00
Unpaid Dividends	1,826 50
	$21,876 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, as in the case of stock companies, the entire profits belong to the assured, subject to a reasonable deduction for the use of the capital.

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,	275,856
Assets,	1,275,856

Insures Buildings, Manufactories, Merchandize and other property against loss or damage by fire, and also transportation risks on Inland Transportation and Marine Risks.

This Company has been in successful operation for many years, and in the settlement of its losses has always been prompt and liberal.

Ordinary & Perpetual Risks taken at the lowest rates of premium.

On all property, at all times insurable, without any participation in the profits of the Company—the same as mutual risk Companies.

Participating Department.

Issues term policies for one, three or five years, on Dwellings, Factories 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.

Issues 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. 19 Wall St., N. Y., on the 1st day of Jan., 1866.

ASSETS.	
Cash in bank and in office,	$ 84,698 94
Bonds and mort. secured first lien on real estate in New York and Brooklyn, worth at least $300,000)	177,810 00
Loans on stocks, payable on demand, (market value of securities held as collateral, $176,000)	98,750 00
United States stocks (6's) by act of Congress, market value,	254,000 00
State stocks owned by Co., market value,	30,660 00
Real Estate (unincumbered)	8,000 00
Interest accrued (of which greater part due Jan. 1st is paid in advance)	6,800 33
Balance in hands of Agents, and in course of transmission from Agents,	26,800 00
Bills receivable for premiums on inland risks and other items,	13,791 25
Cash premiums uncollected on policies issued at office	3,264 40
	614,101 19

LIABILITIES.	
Claims for Losses outstanding, Jan. 1, '66,	19,662 00
Unpaid Dividends,	666 00
	20,328 00
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. WILLWARTH, Vice Pres't. VINCENT TILYOU, Sec'y. CHARLES HAMILTON, Asst 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 Sixth day of December, 1865.

Cash Capital,	$200,000 00
Surplus,	251,643 87
	751,643 87

ASSETS.

Loans on Bond and Mortgage, being first on real estate worth over the amount loaned,	$216,600 00
Stocks, Bonds and other securities owned by the Company, market value,	382 817 87
Cash in bank and office,	28,826 14
Loans on demand, with Collateral,	89 000 00
Premiums due and outstanding,	14,750 81
Cash in agents' hands, in course of transmis.,	52,026 20
Interest accrued on securities,	14,021 75
Bills receivable,	2,295 66
Other property of Company,	8,600 00
Total assets,	751,643 87

The losses by fire throughout the United States during the past year have been largely in excess of those of any one of the previous twenty years, exceeding the enormous sum of $63,000,000, and the officers and directors of the company congratulate its stockholders, agents and customers upon the very gratifying result of the year's business.

In this company the assured may participate in the profits of the business with a limited liability.

Dividend for 1865, 40 per cent. A continuance of your favors respectfully solicited.

JAS. W. OTIS, Pres't. E. W. HANCOX, Sec'y. J. GRISWOLD, Gen. Agent. J. F. DOWNING, Agent. T. W. CROWELL, Surveyor.

ENTERPRISE INSURANCE COMPANY, OF THE CITY OF PHILADELPHIA.

Cash Capital,	$400,000
Surplus, Jan. 1, '66,	150,000
Assets,	550,000

The "Enterprise," with a full Cash Capital of Half a Million, either exclusive of the first order of merit. The standing of the Company is in the highest possible and unquestionable.

ROBERT DENNIS, President. ALEX. W. WINTON, Secretary. J. F. DOWNING, Agent. T. W. CROWELL, Surveyor.

THAMES INSURANCE COMPANY, OF 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. SHANKLIN, Pres't. R. B. WHITEHORNE, 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	30,000
New Policies issued during the year over	10,000
Receipts for the year over	4,000,000
Dividends paid during the present fiscal year,	60 per cent
Total dividends paid, over	2,000,000
Total Losses paid, over	6,000,000

Why the Connecticut Mutual should be preferred:

Because it is the

Largest, Safest, Cheapest and Best!

It has been demonstrated to be

1. It has the largest number of dividends.
2. It has the largest annual dividends.
3. It has the largest surplus.
4. It has the largest Income.
5. It has the largest Assets.
6. It has had through its whole history the smallest average expenses.
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.

Some but strictly unexceptionable risks accepted; and only upon ages between Fourteen and Sixty.

JAMES GOODWIN, Pres't. Gov. R. PHELPS, Sec'y. L. PERKINS, Vice Pres't. W. S. CLARKSON, Cash'r. L. S. WILCOX, Physician.

February 1, 1866.

J. F. DOWNING, Agent.

LIFE AND ACCIDENT. THE CHARTER OAK LIFE INSURANCE COMPANY, OF HARTFORD, CONN.

Capital,	$500,000

INSURES AGAINST ALL KINDS OF ACCIDENTS.

The Travellers' 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 travelling, 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 travelling; also, all forms of dislocations, broken bones, ruptured tendons, sprains, concussions, crushings, bruises, cuts, stabs, gunshot wounds, poisoned wounds, horse and sunstroke, bites of dogs, unprovoked assaults by burglars, robbers or murderers, the sudden of lightning or sun stroke, the effects of explosions, chemicals, acids, 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-two thousand policies, and paid over nine hundred losses—including the large sum of $35,500 to twenty-one policy holders within the year, for $39,440 received in premiums.

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

GENERAL ACCIDENT POLICIES.

The best policy for every man, whether he insures 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 $15 (according to occupation) pays for a general accident policy for $1 000 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 $25 or $30 will, in like manner, secure a policy for $5,000 or $25 per week compensation.

Many other sums, from $200 to $10,000 at proportionate rates. Where policies are issued against loss of life only, or for a limited sum only, the rates are much lower. Also, lifetime risks at low rates, and life and accident on three and five year policies.

ONE MONTH GENERAL ACCIDENT POLICIES,

(Not exceeding $1,000,) may be had at any of the agencies of this company, at the following rates:

For $ 100,	$ 1 00
For 200,	2 00
For 300,	3 00
For 400,	4 00
For 500,	5 00
For 600,	6 00
For 700,	7 00
For 800,	8 00
For 900,	9 00
For 1,000,	10 00

This company now issues a new and important class of one-month general accident policies, at the rate of $1 per thousand insured. These are much better than ticket policies, for the reason that the holder does not forfeit the entire insurance if he omits to report some trifling accident, but only loses the amount of indemnity for that accident. The policy is negotiable, and the payment of loss is to the holder of it (sole or destroyed).

For classes of risk and other particulars, the same as annual premium, but would like to call the attention of the public to the fact that this company is the only one in existence that issues policies for one month, and that the rates are much lower than those of companies that issue annual policies.

ROBERT DENNIS, Secretary. CHARLES HAMILTON, Asst Sec'y. J. F. DOWNING, Agent. T. W. CROWELL, Surveyor.

TRAVELERS' INSURANCE CO., OF HARTFORD, CONN.

Capital,	$500,000

INSURES AGAINST ALL KINDS OF ACCIDENTS.

The Travellers' 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 travelling, or in hunting, fishing, sailing, riding, skating, in the street, store, office, or while working in shops, mills, factories, or on the farm.

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GENERAL ACCIDENT POLICIES.

The best policy for every man, whether he insures 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 $15 (according to occupation) pays for a general accident policy for $1 000 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 $25 or $30 will, in like manner, secure a policy for $5,000 or $25 per week compensation.

Many other sums, from $200 to $10,000 at proportionate rates. Where policies are issued against loss of life only, or for a limited sum only, the rates are much lower. Also, lifetime risks at low rates, and life and accident on three and five year policies.

ONE MONTH GENERAL ACCIDENT POLICIES,

(Not exceeding $1,000,) may be had at any of the agencies of this company, at the following rates:

For $ 100,	$ 1 00
For 200,	2 00
For 300,	3 00
For 400,	4 00
For 500,	5 00
For 600,	6 00
For 700,	7 00
For 800,	8 00
For 900,	9 00
For 1,000,	10 00

This company now issues a new and important class of one-month general accident policies, at the rate of $1 per thousand insured. These are much better than ticket policies, for the reason that the holder does not forfeit the entire insurance if he omits to report some trifling accident, but only loses the amount of indemnity for that accident. The policy is negotiable, and the payment of loss is to the holder of it (sole or destroyed).

For classes of risk and other particulars, the same as annual premium, but would like to call the attention of the public to the fact that this company is the only one in existence that issues policies for one month, and that the rates are much lower than those of companies that issue annual policies.

ROBERT DENNIS, Secretary. CHARLES HAMILTON, Asst Sec'y. J. F. DOWNING, Agent. T. W. CROWELL, Surveyor.

The Wholesale Murder in Philadelphia.

Our readers will remember the unusual excitement which was created in this city by the publication of several weeks ago of the murder of Mr. Dearing, a wealthy resident of Philadelphia. The murderer was then supposed to be a discharged soldier, but the police of the Quaker City have since ferreted out the guilty parties, and have arrested all concerned in the bloody affair. Among the number is a young man named Thomas Bell, who has made a full confession of the crime, implicating his companions. The following is Bell's confession, as published in the Philadelphia Inquirer:

I was born in Ireland, and am twenty-one years old. I came to this country when I was about seven years old, and resided in New York about five weeks and then came to Philadelphia, where I have resided from the age of ten years. I have been working at the carpenter trade, and was employed in the Navy Yard, from which I was discharged in the Fifth Pennsylvania cavalry. This was in September, 1864; was discharged on May 26, 1865, in Richmond.

HOW I BECAME ENLISTED.

While at the front I was kept on picket duty several days, and had hardly any sleep. I became stupid and could not keep my eyes open. Having the gun in my hand one night, I fell over and the gun was discharged. At the time of the explosion my thumb was over the muzzle of the weapon. After this occurrence I was discharged from the service.

HIS MOVEMENTS.

Immediately after my discharge from the army I went to New York, and remained in a house on Greenwich street for six or eight days, and then went over to Hoboken, where I worked on New street on shoveling gravel. Followed this work for three weeks and returned to New York, and from there came to this city; while here I obtained work in lowering a sugar house, on St. John street, and labored there about three weeks. Here I took sick with a fever, and was taken to the Soldiers' Home, Thirteenth and Chestnut streets, in this city, where I was sick for two weeks.

HIS VISIT TO THE DEARINGS.

On leaving the Soldiers' Home I went in search of work, and while going along Seventh street I stopped at Dearing's, and asked if they wanted a man to work. Mr. Dearing was not at home. Mrs. Dearing said she thought her husband did. She requested me to call again; I then went to the house again at 5 o'clock in the afternoon, and found Mr. Dearing at home. Mr. Dearing said he would give me $15 a month to do the laboring work about the farm. I consented and went to work.

WHY HE WAS DISCHARGED.

It was raining very hard one day, and Mr. Dearing asked me to go to work in the field. I refused to go on account of the weather.—He insisted on my going, and I told him I would not. I finally told him to pay me off. He did so, and I left that evening, and rode up to the city along with Cornelius Carey.—During the time I was at Dearing's, I saw him count a large amount of money.

On reaching the city he went direct to Christian Moore's, on Front street, below Noble, and stayed there two days. I then went to Leckfeldt's on New Market street, and left my carpet bag, which had my clothing in, consisting of a couple of shirts, pantaloons, &c., I was wandering around the country, stopping at West Chester and other places, while there on my return.

I received bounty-money every time I enlisted. I spent it drinking lager beer and visiting the low dens of the city. (Prisoner laughed very hearty when he made this last statement.) Some of the money I expended in traveling around the country.

HE RETURNS TO THE CITY.

In November, 1865, I returned to the city from the country, and stopped six days at Christian Moore's. I was then out of money, and receiving a ticket for the almshouse, I went to that institution on the 1st of November. I remained there four or five weeks.—During part of the time I was sick, and the rest of the time I was employed in the cook-house.

HE AGAIN VISITS THE DEARINGS.

After leaving the almshouse on the 2nd of February, in the evening, I returned to the Dearing farm, and told Mr. Dearing that I had been to Germany and could find no work, and had no money. When I left this place I informed him that I was going to Germany.—I also told him that I walked all the way to this city from New York. He finally consulted to give me employment.

HE CONTEMPLATED THE MURDER.

I made up my mind when I returned to the farm to get Mr. Dearing's money, and was waiting for an opportunity to secure it. I had been at the drove-yard with Mr. Dearing about four times. About eight or ten days before I murdered the family I contemplated killing them. I thought of murdering them in the house, as I could not get the money in any other way. I had the axe ready in the house on several occasions. I thought of killing them when they came down stairs in the morning, but my heart failed me when the time came.

HOW HE COMMITTED THE MURDER.

Saturday morning (the day of the murder) was a dark, cold and rainy day. I went out with Cornelius about half-past seven o'clock in the morning. He took the horse and cart with him and we went to the ditch in the rear of the hay-rick. I took the big axe with me as we generally did to cut roots with. Cornelius sat down under the big tree and I got behind him. My heart failed me, and it was sometime before I could brace myself up to commit the deed. I raised the axe several times before I left it come down on him. I finally struck him on the back of the head and then cut his throat. I then put him in the cart, and handed him to the hay-rick, where I concealed him. He always had the strap around his waist. There was some blood in the cart, but I washed it off with some hay. The sight of the blood produced in me a devilish and bloody feeling, and I could have killed a hundred persons if they had been about the farm.

I then put some wood in the cart and drove up to the barn. I left the horse and cart standing there, and went into the barn, taking with me the large and small axes and a hammer. I then went into the house and told John, the oldest boy, to come out and help me in the barn. He did so, and I struck him down. I then went after Mrs. Dearing, and told her something was the matter with the colt. She came out, and after she entered the barn I dispatched her with the small axe. I carried the bodies and placed them in the small building at the far end of the barn. I then went into the house and called the other children out, with the exception of Annie and the baby, and slaughtered them in the same way. I then went after the others. I carried the baby in my arms, and Annie walked by my side. I seated the baby in the hay while I killed the sister, and then murdered the baby.

Question.—How was it that you struck the baby so often?

Answer.—I was in a hurry. I then carried the children and laid them with the mother, after which I took the harness off the horse, put the cart away, and went into the house to look for plunder. I secured a large pocket-book with $10 to $15 in it, two overcoats, hats and a three dollar bill. About half-past one o'clock Mr. Dearing and Miss Dolan arrived. Miss Dolan was arrested on the scene, and I told Mr. Dearing something was the matter with the cows. He went right away into the stable, and while he was looking at the animals I struck him in the head. Miss Dolan then heard somebody moan and I killed her. None of them, not one, made a remark. I killed them all senseless.

Mr. Dearing's boots I took off his feet, thinking they might contain his money. I opened Miss Dolan's pocket-book, but had only a few small notes in it. After upsetting the bodies under some hay I went back to the house, made another search for plunder, secured the silverware, watches, clothes, canned fruit and butter, went back to the barn, fed the horses, cattle, chickens, &c., and left the house in the evening. I fell out of my sleigh in Miss Dolan's pasture-lot. I was afraid to leave the baby in the house lest it might cry and attract attention. Mr. Dearing did not take off his gloves before going into the barn. The prisoner then related the story of his stopping on Front street, selling the watches, &c., which all came out at the trial. Prisoner stated yesterday that he worked for his father at carpentering at times, and was not troubled from the country for any bad deed.

REASONS FOR NOT MAKING A CONFESSION.

He further said that he would have confessed to all the murders before, but he feared if he did he would be torn to pieces by the mob. He remained silent during the trial, and even at the time