ERIE WEEKLY OBSERVER.

OFFICE NOW ARNOLD'S (UP STAIRS) ROSENZWEIG'S BLOCK, N. W. CORNER STATE ST. AND THE PARK.

SUBSCRIPTION—Two Dollars and Fifty Cents per annum if paid in advance; Three Dollars if not paid until the expiration of the year. Subscribers ordered by carrier 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 $1,50; two insertions $1,75; three insertions $2,00; one month $2,50; two months $3,00; three months $4,00; six months $7,00; one year $12,00; and for shorter advertisements in proportion. These rates are strictly adhered to, and exchanged by special contract or at the option of the publishers. Auditor's Notices, Estray, Divorces and like advertisements $2,00; Administrator's Notices $3,00; Local Notices 15 cents a line; Marriage Notices TWENTY-FIVE cents a line; Obituary Notices (over three lines) fifteen cents per line. Original poetry, unknown ten, 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.

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

Business Directory.

J. C. KNOLL, SURGEON DENTIST, State St., near 9 h. west side. 1f

GEORGE H. CUTLER, ATTORNEY AT LAW, Girard, Erie County. Collections and other business attended to with [illegible] and dispatch.

J. W. WETMORE, ATTORNEY AT LAW, in Walker's Office on Seventh street, Erie, Pa. aug7'62

SPENCER & MARVIN, 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 floor Wayne Block, French Street, between Fifth and Sixth. june16-2.

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

EAGLE HOTEL, Waterford, Pa., ROBERT LESLIE, PROPRIETOR. Good accommodations, and careful attention given to the comfort of guests. ap5'65-1y*

E. CORNHUSEN, JUSTICE OF THE PEACE, Parragon Block, first building West of Farrar Hall, Erie, Pa. oct6'64tf.

GEO. W. GUNNISON, ATTORNEY AT LAW AND JUSTICE OF THE PEACE, Notarial and claim agent, Conveyancer and Collector. Office in Granite building, southwest corner of Fifth and State streets, Erie, Pa. ap13'66-1

NEW STORE. JOHN CRONENBERGER, at the new store, Eagle Village, has on hand a large assortment of Groceries, Provisions, Wood and Willow Ware, Cigars, Liquors, 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

GEO. C. BENNETT, M. D., PHYSICIAN AND SURGEON. Office East Park street, over C. Siegel's store—boards at the residence of C. W. Kelso, 2d door south of the M. E. Church, on Sassafras street. Office hours from 11 o'clock A. M., until 2. P. M. my10 66tf

D. W. REED & CO., Wholesale and retail dealers in Anthracite, Bituminous and Blossburg coal and wood. Genuine Lehigh Lump for foundries, and prepared for house use, always on hand. Yards—Corner 6th and Myrtle, and corner Myrtle and Ritcher str., 2 squares west of the Union Depot, Erie, Pa.

D. J. FRASER, M. D., Homeopathic Physician and Surgeon. Office and residence 628 Peach St., opposite the Park House. 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, are offered for sale on very reasonable terms, if applied to Enquire of WM. A. GALBRAITH, Agent. nov6tf.

JOHN C. BEEBE, DEALER IN DRY GOODS, GROCERIES, Crockery, Hardware, Nails, Glass, Seed, Plaster, etc., corner of Sixth street and Public Square, Erie, Pa. ja1tf.

M. D. OSBORNE, LIVERY AND SALE STABLE, on Eighth street, between State and French. Fine Horses and Carriages to let on reasonable terms. my23'64-1y.

LIVERY AND SALE STABLES, CORNER OF FRENCH AND 7TH STREETS, ERIE. M. W. BRACKY, Proprietor. Good Horses and Carriages always on hand at moderate prices. Sept. 29, 1865.

CARD: M. MAGILL'S LIVERY STABLE, STATE ST., BETWEEN 3D AND 4TH Stock equal to any in the city, and prices as moderate. (mar1-tf)

CHRISTIAN KESSLER, Dealer in Groceries, Produce, Provisions, Wool, Willow and Stone Ware, Wines, Liquors, &c., State Street, opposite the Postoffice, Erie, Pa. mar8'65-1y

W. E. MAGILL, DENTIST, Office in Rosenzweig's Block, northside of the Park, Erie, Pa. 26.

HOSKINSON, WILLIAMS & CO., STOCKBROKERS to George J. Morton, Commission Merchants, and Wholesale Dealers in Coal. Agents for N. Y. & E. and People's Line of Steamers. East Public Dock, Erie, Pa. jan4'65 1y.

THE BEST PIANOS IN AMERICA Are made by S. DRUCKER & CO. WILLING Sells Them. an10'65 1y

J. STITES WHILLDIN, M. D., PHYSICIAN AND SURGEON Office, 2d door Beatty's Block, West Park, Erie, Pa., over Crawford, Christian & Ruth's Store. Residence West Side Myrtle street, 3d house South of Ninth. Office hours—8 to 10 A. M., and 2 to 3 P. M. ap1'65tf.

W. C. EVANS, M. D., Tenders his professional services to the citizens of Erie and vicinity. Office in Lytle's new building, on Peach street, a few doors south of the depot. feb1 66-6m*

E. M. COLE, BOOK BINDER, BLANK BOOK MANUFACTURER Second Story of Rindernecht's Block, Erie, Pa.

LAURIE J. BLAKELY, ATTORNEY AT LAW, Ridgway, Pa. Co., Pa Will also practice in adjoining Counties. mar28-6m*

WM. MARKS, TAILOR AND CLOTHES CLEANER, Union Block, above Dr. Bennett's Office.) Clothes made, repaired and cleaned on short notice. Terms as reasonable as any. ma22 ly

T. W. BRIGDEN, ATTORNEY AT LAW, will attend to professional business in Erie and Warren counties. Special attention given to collections. Office on State street, first floor north of the Park. je7 66mpd

D. B. Y. PICKERING, DENTIST. Graduate of the Pennsylvania College of Dental Surgery. Office in the second story of Sterrett's building, State street, the corner of the Reed House. Erie, Pa. REFERENCE BY PERMISSION, C. N. Pierce, D. D. S., North Seventh street, Philadelphia. T. L. Buckingham, D. D. S., No. 243, North Ninth street, Philadelphia.

P. B. GUTHRIE, CLARK EWING. GUTHRIE & EWING, ATTORNEYS AND COUNSELLORS AT LAW OFFICE ON SPRING St., opposite Crittenden Hall Townville, Pa. Collections and all other legal business in Crawford, Venango, Erie, Warren and Forest counties, attended to carefully and promptly. REFERENCES—Wm. A. Galbraith, Benjamin Whitman Esqs., Sill, Spencer & Marvin, Erie, Pa. Hon. R. Brown, Hon. S. P. Johnson, W. D. Brown Belmore & Clark, Warren, Pa.

NOBLE, BROWN & CO., Wholesale dealers in hard and soft coal, Erie, Pa. Having disposed of our dock property to the above named firm, we necessarily retire from the coal trade, recommending our successors as eminently worthy the confidence and patronage of our old friends and the public. [ap12-6] SCOTT, RANKIN & CO

LYTLE & GOALDING, Fashionable Tailors, Fifth street, between State and French, Erie, Pa. Cust m Work, Repairing and Cleaning attended to promptly. Cleaning done in the neatest manner. ap13 66 tf

FRENCH FANCY DYEING, NO. 235 EAST TENTH STREET. Silk, Woolen, Half Woolen and Cotton Goods, Dresses and Cloaks, Ribbons and Yarns dyed and colored in the latest style and at REASONABLE PRICES. All goods pressed and refinished before delivery. ap26-6m* JOS. KOHLMILLER.

ERIE COMMERCIAL COLLEGE. FACULTY: C. Cook—Resident Principal. Geo. W. Gunnison Esq., Prof. of Commercial Law. Bookkeeping Simplified, new Classification of Accounts, Actual Business Practice, Ornamental and Business Penmanship, Commercial Law, Commercial Arithmetic, Business terms, &c., for ladies and gents. The Gratuitory Cards comprehend the whole basis of Bookkeeping accounts, and exhibit every possible variation on 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 $10 in advance. The best facilities and greatest inducements possible. Send for Circulars. T. COOK Principal.

DRESQUE ISLE POTTERY, ON THE CANAL, BETWEEN SECOND & THIRD STS., ERIE, PENNA. The undersigned have associated themselves, under the firm and style of Webb & Childs, in the Pottery business, at the old stand, on the canal, between Second and Third streets. We solicit the patronage of the customers of the old firm and the custom of the public generally, promising the same our utmost endeavor to give perfect satisfaction. GEO. F. WEBB, ap26'67-1y JAY S. CHILDS.

ERIE WEEKLY OBSERVER.

VOL. 37—NO. 5. ERIE, PA., THURSDAY, JUNE 28, 1866. BENJ'N WHITMAN, EDITOR AND PROPRIETOR.

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

January 1, 1866.

Cash Assets,	$4,067,445 80
Liabilities,	244,491 46
Net Assets,	3,825,064 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 carefully 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 10 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 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,	3,594,674 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 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 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 $1,444,957 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 no 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
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 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, $110,613 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 those most interested, may be inferred from a perusal of the following figures of

LOSSES PAID.			
Arkansas	$22,830 43	Minnesota	20,980 42
Alabama	45,723 36	N. Hamp.	25,309 19
Connecticut	220,831 97	New York	548,530 32
California	181,320 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's	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	69,978 19	Texas	3,961 98
Kansas	13,416 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.

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

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	352,400 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	1,326 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,	275,886
Assets,	1,275,886

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.

Insures 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 premium, 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,	$ 35,886 94
Bonds and mortgages (being first lien on real estate in New York and Brooklyn, worth at least $363,000)	177,310 00
Loans on stocks, payable on demand, (market value of securities held as collateral, $79,124 00)	66,743 21
United States stocks owned by the Company, market value,	254,920 00
State stocks owned by Co., market value,	29 640 00
Real Estate (unincumbered)	3,000 00
Interest accrued (of which greater part due Jan. 1st, is paid.)	4,969 34
Balance in hands of Agents, and in course of transmission from Agents,	24,500 00
Bills receivable for premium on inland risks and other items	13,791 25
Cash premiums uncollected on policies issued at office	5,894 40
	614,101 18

LIABILITIES.

Claims for Losses outstanding, Jan. 1, '65,	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. WILLWARTH, Vice Pres't. VINCENT TILYOU, Sec'y. CHARLES HANBURGH, 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,	$216,600 00
Stocks, Bonds and other securities owned by the Company, market value,	382 817 50
Cash in bank and office,	39,936 46
Loans on demand, with Collateral,	39,050 00
Premiums due and outstanding,	14,703 52
Cash in agents' hands, in course of transmis.,	33,093 29
Interest accrued on securities,	14,001 15
Bills receivable,	2,899 55
Other property of Company,	8,500 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 with at incurring any liability.

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

JAS. W. OTIS 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. ALEX. W. WISTER, Sec'y.

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

PURE LIBERTY WHITE LEAD,

Will do more and better work at a given cost, than any other. Try it. Manufactured only by

ZIEGLER & SMITH, *WHOLESALE DRUG, PAINT & GLASS DEALERS,* No. 137 North Third Street, Phila. feb1'66-1y.*

D. F. ENSIGN, BOOKSELLER and Dealer in Stationery, Wall Paper, Magazines, Newspapers, &c. Country dealers supplied. Store under Brown's Hotel, fronting the Park, Erie, Pa. ap27'62tf.

SPRINGFIELD INSURANCE COMPANY!

OF SPRINGFIELD, MASS.

Cash Capital and Surplus,	$800,000

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,	$200,000

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

Losses settled promptly and liberally.

B. B. WHITTEMORE, Sec'y. W. S. BRAKENRIDGE, Pres't. 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	3,000,000
Dividend paid during the present fiscal year, 60 per cent	1,800,000
Total dividends paid, over	5,000,000
Total Losses paid, over	7,000,000

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 THIS 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 dividable 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. GUR. S. PHELPS, Sec'y. Z. PRESTON, Vice Pres't. W. S. OLMSTEAD, Cash'r L. S. WILCOX, Physician.

February 1, 1865.

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 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, 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 $25,000 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 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 $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 $6 or $30 will, in like manner, secure a policy for $5,000 or $25 per week compensation.

Any other sum, from $500 to $10,000 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 sum 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 others, 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 from $500 to $10,000 is given without charge, except a policy fee of $1.

JAS. G. BATTERSON, President. ROBERT DENNIS, Secretary. ap12-3m J. F. DOWNING, Agent.

REMOVAL.

GROCERIES!! GROCERIES!!!

The subscriber has removed his stock of Groceries from the stand above the Lake Shore Depot to the room in the brick block on State street, corner of Fourth, 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. He invites all in need of anything in his line to give him a call. F. SCHNEIDER. tf

Somebody'll Come To-Night.

I must bind my hair with the myrtle bough,
And gem it with buds of white,
And drive this blush from my burning brow,
For somebody'll come to-night;
And, while his eye shall discern a grace
In the braid of the folded flower,
He must not find, in my tell-tale face,
The spell of his wondrous power.

I must don the robe which he fondly calls
A cloud of enchanting light,
And sit where the mellowing moonlight falls,
For somebody'll call to night;
And while the robe and the place shall seem
But the veriest freak of chance,
'Tis sweet to know that his eye will beam
With a tenderer, happier glance.

'Twas thus I sang when the years were few
That lay on my girlish head,
And all the flowers that in fancy grew
Were tied with a golden thread.
And somebody came, and the whispers there—
I cannot repeat them quite;
But I know my soul went up in prayer,
And somebody's here to-night.

I blush no more at the whispered vow,
Nor sigh in the soft moonlight;
My robe has a tint of amber now,
And I sit by the anthracite;
And now the locks that vied with glossy wren
Have passed to the silver gray;
But the love that decked them with flowers then
Is a holier love to-day.

Beecher on the Situation.

CHRISTIAN TREATMENT OF ENEMIES.

[From the New York Times]

On yesterday, Mr. Beecher, who has for some time past been unusually silent on public affairs, seemed to be moved by the conjunction of Fenian raids, and retaliatory Reconstruction reports in Congress, to mingle some public instruction with his parochial admonitions.

His text was the well known precept of St. Paul, *"Overcome evil with good."* He first made a searching analysis of the whole passage, reading with significant import that portion of Christ's Sermon on the Mount which overturned the ancient law of retaliation, and recalling the solemn declaration, "Vengeance is mine: *I* will repay," saith the Lord.

"This," he proceeded, "takes away all foundation for that everlasting prate which we hear, of *justice, justice, justice.* Not that justice should not be regarded by the parent, the teacher, the magistrate [illegible], but that in nineteen cases out of every twenty, what men really mean by *'justice'* is *'vengeance.'"*

Mr. Beecher then went on to unfold and make manifest the philosophical principle involved in the text, showing that:

1. Evil being merely a wrong use of a right thing, or a wicked and perverted application of a righteous principle, it may be overcome by converting the misapplied force to its proper use. Evil is functional, not organic; and in his own nature man may overcome it with good by simply putting the same powers to work in the right, instead of the wrong way.

2. The same principle underlies our treatment of others. Every faculty of man in active operation tends to beget its kind—anger, anger; malevolence, hatred; kindness, love. But when any of these are by perversion bringing forth evil they may be counterbalanced and overcome by the putting forth of a new and different power, which shall, by awakening its own counterpart, neutralize and annihilate the first. Thus sullen anger may by the bright flash of wit be turned to mirth and good nature. The sense of fear may be banished by exciting the feeling of hope, &c.

With a full and well elaborated discussion, of which this is but the barest suggestion, the reverend gentleman developed the resources of his text, and showed that the Christian doctrine of loving our enemies, blessing those who curse us, doing good to those that hate us, and praying for those who despitefully use us, is not a mere arbitrary dogma of religion, but a sound principle, founded on human nature and common sense, and amply sustained in its wisdom by thousands of experiences in every day life. He illustrated his position abundantly by pictures from individual, civil, social, political and national life.

He argued it amply, giving many strokes both pungent and trenchant, upon the modern, practical interpretation of the law of forgiveness, and showing that in every phase of life, people act and talk as if the great danger lay in the propensity of men to be too ready to render good for evil; as in the common utterances of the day, which one hears argued and urged in the street, and the social circle, in public hall and prayer meeting, that *the duty of forgiveness depends upon the repentance of the wrong doer*—this, he said, he failed to find in the Scriptures. "True, I find that when there is repentance we are to forgive, forgive and forgive repetitions of offence, even to seventy times seven, but I can nowhere find a prohibition of mercy to the unrepentant."—The contrary of this was enforced and affirmed by calling to witness all the teachings, and especially the example of Christ, whose whole earthly life and death were a sacrifice for his enemies, that they might be turned toward him and their evil overcome with good.

In applying these propositions, (which he had established, not by priestly demand for unthinking belief, but by inspiring reason with faith,) he came to the duties of communities and nations to each other. And here he held that the rule was the same, and for the same reasons, as in individual cases. This was illustrated by an allusion to the present troubles on the border. I hear men say, 'Aha! it's their turn now. "Let us be quiet, and allow the Fenians to return to them some of their St. Albans courtesies. I'd like to see a town or so burned, a bank or so robbed, just to let them know how good it is.' Well, now this is all wrong. I will not deny that my natural man was delicately and quietly tickled at first by a mischievous sense of poetic justice, but it was only for a moment. True, the Canadians did act most unfairly, and the Mother Country most wickedly, toward us when in our dire distress; but, if we take like opportunities to show the same spirit, in what is republicanism greater than depotism? I want to heap coals of fire on their heads by showing the grand spectacle of a Christian nation actuated by Christian principles. If England is involved in war, I don't want to see a single ship go out of our ports to destroy her commerce, and over the Canadian border I do not want to see a single cottage harried. I want them to find their evil overcome by our good. The way to live in peace is to be better than your enemy—in his opinion, not yours."

After enlarging somewhat on this point, Mr. Beecher paused, and looking around with a humorous glance, continued—"I don't know whether I'd better make any further application of this principle or not. I have not been very popular with my people during the past year. I have failed to carry them altogether with me on some public questions—and I am sorry for them! But yet, I must say, I cannot escape the direct bearing of this gospel law I am as strong as ever in the conviction that the true result of the war must be recognized. Whatever went into the Constitution on account of Slavery must come out; and what was kept out on account of Slavery must be put in to our organic law—and I have believed and labored for this as strongly, and stronger than many of you. But I have felt that it should be done in the spirit of love, not of hatred. I consider the doctrines brought forward in the House of Representatives by Mr. Stevens—though followed in their entirety, thank God! by very few—*I consider them to be doctrines of Belial, leading to destruction.*—The North had a chance to show grace, and love, and magnanimity. How I longed to see it! Both Congress and the President should have been pressed to Union. I had hoped to see the North showing her superiority in Christian nobleness and generous forgiveness But I have been disappointed. It has not been done. You can no more change rebels to loyal men by casting them out and turning them away, than you can convert the wicked by building up a wall of separation between them and the good—shutting them out from the very influences that should be brought to bear upon them. 'If thine enemy hunger, feed him; if he thirsts, give him drink; for in so doing thou shalt heap coals of fire upon his head. Be not overcome of evil, but overcome evil with good.' There, go: *vote that.* You have been talking it long enough; *do it.* You have been praying it long enough; *try it.*"

Death of Lewis Cass.

General Lewis Cass died at his residence in Detroit, Michigan, Sunday morning, the 17th inst., at the ripe age of nearly eighty-four years. His death, which has been long expected, comes with no surprise. For months past he has been failing, and his death results, immediately, from softening of the brain, though he may be said to have died of old age.

The career of Lewis Cass is so well known, from his long while prominance in public life, that the merest mention of his many services is all that is needed to recall the long and honorable record of his well spent years. He was born in Exeter, N. H., October, 1782; was educated there, and studied law at Marietta. In 1806 he was elected to the Ohio Legislature. In 1807 he was appointed Marshal of the State, a position which he filled until 1813. In the war of 1812 he volunteered to join the forces at Dayton under Gen. Hull, and was named colonel of the Third Ohio volunteers. At the close of the campaign he was left in command of Michigan, with his headquarters at Detroit, a command he exchanged for the post of Civil Governor over the same State in October, 1813. In 1814 he was associated with General Harrison in a commission to treat with the Indians, who had been hostile to the United States during the war. In 1819 he established himself permanently with his family in Michigan. From the year 1819 to 1828, General Cass was the main instrument in the various treaties concluded during these years between the United States and different Indian tribes located [illegible] frontier. In 1828 he was made Secretary of War by the then President, General Jackson. In 1836 he was appointed Minister of the United States to France. In 1842, President Tyler, succeeding General Harrison, General Cass was, at his own request, recalled. He was afterward elected to the Senate of the United States, in which he always held a prominent position. He was the Democratic candidate for the Presidency in 1848, and though defeated, he secured the electoral votes of half the States of the Union. During the Presidentship of General Pierce he was a prominent speaker on all great questions, and was appointed by Mr. Buchanan to the post of Secretary of State. For the past few years Mr. Cass has been living quietly and elegantly in Detroit, in the enjoyment of social life and the large fortune which he had accumulated by investments in real estate. He has also figured to some extent in the literary world, and is author of several ephemeral works which excited considerable attention when first printed The General was endeared to a large circle of personal friends, and he passes away, leaving a record, both private and public, as honorable as it is ren