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JOHN G. HALL, Editor.
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THE CLYMER SOLDIER CONVENTION.

The Rank and File, the Maimed and Wounded in Council—Great Expectations—Johnson, Clymer and the Question—Do the Soldiers Endorse Radicalism?—Are they in Favor of Negro Suffrage and Negro Equality.

The State Convention of honorably discharged soldiers and sailors, favorable to the restoration policy of President Johnson and the election of Hiestor Clymer met in Harrisburg on last Wednesday, August 1st. The attendance was very large. The Convention proper consisted of seven delegates from each representative district, making about seven hundred entitled to seats. The meeting was very enthusiastic and adopted strong resolutions in favor of the Union policy of the President and against the Radical Disunionists, in favor of the election of Hiestor Clymer and against John W. Geary.

TEMPORARY ORGANIZATION.
Gen. Davis called the Convention to order. Gen. John B. Sweitzer, of Harrisburg, was unanimously selected as temporary chairman.

SECRETARIES.
Upon motion the following Secretaries were chosen:
Captain Jeremiah J. Sullivan, 115th Pa. volunteers; Sergt. Major Israel C. Becker, 4th Reserves; Lieutenant Arthur P. Greenland, 49th Pa. volunteers.

Gen. Sweitzer on taking the Chair was greeted with loud applause.

SPEECH OF GEN. SWEITZER.
FELLOW SOLDIERS—I thank you heartily for the unexpected honor you have conferred on me for a time to preside over this highly respectable assemblage. I will not attempt to detain you with a speech. This room is too small to accommodate such an immense crowd as this. Fellow Soldiers, the objects for which we have assembled here are well understood. They are set forth clearly, plainly and honestly in the call for this Convention. No man can say that he has been entrapped or deceived. We are here as men who have served our country in the field, and we would scorn to do so dishonest an act as to secure the presence of fellow soldiers, and then deny them the free expression of their sentiments. With these remarks I will take my seat. [Cries of go on.] I am not in the habit of making long speeches, but I may add that we have very important duties to perform here to-day, as much so as any time we met and assumed on the field of battle. It has been proclaimed that none but skulkers and bounty jumpers would be here to-day. If these men by whom I am surrounded, and in whose earnest faces I recognize the will and the power to do great deeds; if these men are bounty jumpers, where are the soldiers? It has been thrown up to us that we had no brigadier or major generals on our call.

This will be very readily understood, when we remember that the Democracy of the army was only to be found in the ranks. The stars and bars were generally reserved for shoddy and its friends. [Cheers.] But I will detain you no longer.

The secretaries then proceeded to call the list of delegates, when the credentials were presented. It was moved and seconded that the reading of the names be dispensed with.

Major Keenan, of Greensburg, thought the name, with the title and regiment of each delegate, had better be called. He desired the people of Pennsylvania to know that the soldiers were here in force and that thousands of brave men who had been denounced as "skeddaddlers" and "deserters," were here to resent the insult. He finally withdrew his motion, and a motion to dispense with the reading of the names was adopted.

The delegations from the various districts then presented their credentials. It was moved and seconded that a committee of fifteen on permanent organization be appointed by the chair. Agreed to.

Colonel Davis moved that the Convention take a recess for half an hour.

HISTORY OF ELK COUNTY.

By a Northwestern Pennsylvanian.

EARLY SETTLEMENT OF RIDGEWAY AND VICINITY—CONTINUED.

THE WILCOX SETTLEMENT.

We have already alluded to the beginning of the settlement by Col. Wilcox in 1833. He had for his factotum his son Alonzo, a lad of sixteen summers—his only clerk, surveyor and assistant. The Colonel was ardent and hopeful of success in building up a large farming settlement and population. He was eminently popular in the place from which he came, and his known kindness and liberality no doubt induced many to emigrate to this new forest field, whose means and strength were inadequate for so arduous service as must be required in clearing up heavy timbered land—and it is not paradoxical to suggest, or even assert, that many of the Colonel's first settlers who soon after abandoned the ground, were more likely enticed by the prospect of free ingress to his lands—to his beef, pork and flour—which could be more easily obtained than by their labor in the district from which they emigrated. There were exceptions to this class, as many of the best citizens in the county are those who came in and settled in what is now Jones township. Appetites were good in the woods—the climate itself was a sufficient sharpener without the labor and toil, or "sweat of the brow," which renders food so palatable, or sleep so sweet; and the Colonel's stock of flour and pork was exhausting. As before observed, such countries are generally pioneered by people of slender means—while a part succeed, and by their industry and perseverance carve out a comfortable competence and a home, others get tired of work, and transfer themselves to other new places, taking their chances of dividing the spoils of life with others, or the equally uncertain chances of living without much labor.

The hardest feature of forest life in the settlement of the 'tract' may be said to have fallen upon Mrs. Wilcox—her seclusion and endurance for so many long years, the unceasing importunities of the settlers above named, unexpected calls for entertainment by the casual traveler, all combined to test the courage and patience of a woman—but few possess the admirable traits so requisite for the part she has sustained.

The Colonel had some queer specimens of "help" to settle his 'tract.'—What that lived in that day and neighborhood does not recollect Daddy and Mammy Luce? they had sons too, and wittingly selected a large farm at the 11 Mile Spring, a handsome spot. Such an occasion to begin clearing a farm was deemed fortunate. A house at such a place would be a convenience for the team and travelers, besides profitable to its owners. But their cabin never rose above the first story. Mammy Luce was a doctress, and outward appliances to sprains and bruises were her hobby. She always sought out the afflicted, and the Colonel and Leon hold her recipes to this day, no doubt. For a sprain, "bind it round with red flannel and wet it with chamber-lye, if it could be had." The remedy was to be certain, resting solely upon the contingency of procuring the medicine. Her maxims were terse and to the point. She illustrated, by way of comparison, to Jas. L. Gillis one day (ignorant of who he was), the reason why she and her family had neglected to cultivate any green thing,—"Why there is that shiftless fellow upon the big farm at Montmorency that don't raise enough for himself." The merriment of Gillis was only equalled by her astonishment on finding that he was the shiftless fellow she had been describing. Daddy Luce had a more roundabout way of arriving at the "pint," he was always going to do this and do that—his manner of doing was about equal to his manner of describing. "Loo," says he, "I seen the biggest deer this morning that I ever see!" "Ah! was it a big buck, and had he large horns?" "I did not exactly see it myself, but son Joseph did, just as it went out of sight he

thought he saw its tail." The disappointment in the loss of the deer when so near its capture required from the sympathizing son of the Colonel a piece of pork adequate to make amends for the absence of venison. This kind of new settlers soon eat themselves and others out of "house and home."

Col. Wilcox was energetic, and in the course of a couple of years subscriptions were raised sufficient to make the turnpike from Bishop's to 11 Mile Spring, which completed the entire connexion from Ridgway to the York State line. On this last section there were some terrific "log ways," which thoroughly tested the axles and springs of every vehicle that crossed them.—They were afterwards covered with earth—but bad as they were, a journey from Ridgway to Smethport could be accomplished in one day; it was a subject of boast by those who accomplished it. Col. Wilcox may be regarded as one of the most efficient agencies that contributed to the opening of this portion of Northwestern Pennsylvania. The confidence of his fellow citizens has been manifested by their sending him as their representative to Harrisburg three terms, and once to the Senate, the last year of which term he was chosen Speaker. It was during one of his first terms in the House of Representatives that an appropriation was secured of \$6000 to bridge the Susquehanna at Karthaus; it has before been observed of the difficulties and delays in crossing the river, indeed it was at many periods of the year a complete barrier to any travel on that section of the Milesburg & Smethport Turnpike. The appropriation was subject to and under the direction of the managers of the Turnpike Road Company. The writer, as one of the managers of the road, attended upon the spot to fix the location and let the contract for building the bridge. There was a large attendance of bidders, with plans and specifications. It was apparent to the writer, as well as a majority of the managers, that taking into consideration the width of the river, the appropriation was inadequate. Proposals were made upon very simple and cheap plans, at a price below the maximum. The adoption of such or more perfect plans, was, in the opinion of the board, certain to insure particular results. The first would not stand any length of time, and the latter would be a loss to the contractor, unless a further compensation was made to the builder. It was awarded to a company whose plans and specifications were considered as the best; they taking the risk of obtaining further aid from the State. The result justified the action of the managers. There was a loss which a subsequent Legislature made up. The building of the bridge had such an important bearing upon the travel and transit of the mails through Ridgway to Harrisburg and the east, that it is worthy of particular mention, besides its accomplishment was so greatly influenced by the citizens of Ridgway and the delegates from the district. The construction of the bridge was a stimulant to the making of the last connecting link of the turnpike from Rider's near Karthaus to Caledonia. This was finally accomplished in 1836. Although this last work was but superficially performed, yet it was a road—and during the winter and sleighing—a good one.—Thus ended that arduous work—the completion of the Milesburg and Smethport Turnpike road—which we again assert, that, under the circumstances, will compare in magnitude with the Sunbury & Erie Railroad. We shall need say no more in regard to it, further than that the whole with the exception of the Snow Shoe section, has been surrendered to the townships through which it passes, and is incorporated with the township roads and kept in repair as such.

Mention has heretofore been made of the road from Montmorency to Warren. A charter for a turnpike had been granted from Ridgway to Warren, of which about 14 miles, i. e., from Allegheny Run to the forks of Tionesta had been made. The remaining 21 miles to Montmorency was what may be called a mere bridle path, though well beaten as

to hills or ravines, in fact there are none in the whole distance. The prospect for funds to make that road was gloomy indeed, and it seemed like an abandonment. In the year 1836, Judge Hall, of Warren, was the Representative at Harrisburg. At that session the people of the State were taken by surprise by the introduction of a bill to charter the United States Bank, with a capital of \$5,000,000—and being in fact the re-charter of the old United States Bank then about to expire, which had been chartered and had existed under Congress. It would be irrelevant to our purpose to allude to its hitherto uses or abuses while under Congressional charter, nor to the political complexion of the times, when its re-charter was refused. Suffice it to say, its application for a charter from the Legislature of Pennsylvania, was to many like a clap of thunder in a clear sky. So cautious and silent had been its preparation, that its enemies (and they were a large majority in the State) had not time to marshal a force against it before it became apparent that the bill would pass and become a law, and that as expeditiously as decency would allow. All that its opponents, Judge Hall among the number, could do, was to obtain for their constituents a share of the bonus which had been proposed for its charter. \$500,000, it will be remembered was to be appropriated for the building of school-houses in such districts as accepted the provisions of the act incorporating the school system of the State, and appropriations to various other objects, demanded from several sections of the State by such members whose regard for the interests of their constituents was paramount to individual recompense.—But if there is any truth in scandal, there was a *quid pro quo* for every vote cast in favor of the bill—the price of a vote in those days was more of a secret than at the present age. Be that as it may, Judge Hall secured an appropriation of \$10,000 to the Warren and Ridgway turnpike, besides other bequests for, and in his own county. That he acted wisely, and for the interests of his constituents, no one at this day can deny; but it was his political death if a refusal by his party to renominate him can be considered as such; and it may be mentioned as a coincident fact that in 1841, a similar political prostration occurred. James L. Gillis was the member for that year—a bill known as the "Relief Bill" was sprung upon the Legislature—the banks had been prostrated under a general pressure, and they had suspended specie payments—the currency had become detangled, and so far as practicable had been withdrawn or retired.

TO BE CONTINUED.

NEWS AND NOTINGS.

—President Perez has been re-elected President of Chili.

—Latest advices from the Central American States report everything quiet.

—There are twenty five manufacturers of artificial legs in the United States.

—Col. Slatham, of West Virginia, declines to be a candidate for re-election to Congress.

—The puddlers employed in Winslow, Corning & Co's mill, in Troy, N. Y., have struck for higher wages.

—Commissioner Thesker will issue to patentees in the week ending August 7th, 208 new patents.

—The tract of land which the government purchased near Vicksburg lately, as a cemetery for the dead of the Union army, cost \$90,000.

—The Scientific American says the needle gun is an invention twenty years old, and is not up to the standard of American breech loaders.

—Another revolutionary movement has taken place in Hayti, headed by General Salvere, but it is expected that the Government will be able to put it down.

—Telegraphic dispatches from London on July 30 confirm the previous report that peace had been made between Austria and Prussia. Prussia carries all her points.

Life Insurance.

There is a natural and laudable desire in the breast of every husband and father, to acquire a competency such as will in case of his death, place his wife and children above want. Yet how small a proportion of men, after the buffeting of a lifetime, are able to leave a comfortable provision for them. The future is uncertain. He who to-day, is carrying full sail upon smooth seas in a prosperous voyage toward the harbor of wealth, may a year hence have sunk beneath the storm, a wreck. The millionaire of to-day may be the bankrupt of to-morrow. Life is uncertain. The brightest prospects may be left unrealized by an early death. A long life of varied success and misfortune, may be cut short at one of the lowest points of its ups and downs, when one can bequeath but little else to his children than his debts.

But there is a mode by which a man can secure a certain competence to his wife and family after his death, whether his death come soon or late. He can insure his life, in the GIRARD LIFE INSURANCE, ANNUITY AND TRUST COMPANY. Life Insurance is a contract, by which for a small annual payment called premium, by the individual, the company agrees to pay a much larger sum at his death, to his wife, heirs, or any other person for whose benefit the insurance has been made.

By Annual Payments.

Thus a man thirty years of age by the yearly payment of only \$23.60 can secure to his family at his death the sum of \$1000, or for \$4.72 a year he may insure \$200; or for \$118 a year he may insure \$5000. And these amounts are secured to be paid at his death, whether that occur one year after or twenty years after. If a man should instead of devoting the amount of the annual premiums to the purpose of insurance, hoard them up, it would require a man aged 30 to live to above the allotted three score and ten before the accumulations would amount to as much as he would have insured. But the Insurance Company guarantees the payment at his death, and the whole amount would be payable, if he should die within the first year. Therefore there can be no investment to a man of moderate means at once so safe and so remunerative. Added to this, the highest and noblest motives to human action demand that you should insure—that you should deny yourself some luxuries if need be, to raise the annual premium which is to secure to those nearest and dearest to you a comfortable maintenance, when your supporting arm has been struck powerless to the grave.

Not Liable for your Debts.

By the law of Pennsylvania an Insurance effective for the benefit of the wife is exempt from all liability for her husband's debts, and in case she dies before him, the amount of the insurance can be made payable to her children.

The Amount of Insurance is increased by Profits.

There is another feature connected with life insurance as conducted by the GIRARD. The persons insured participate in the profits. A dividend of the profits is declared every five years. The share of each person is called bonus and is added to his policy, so that while you insure a certain sum your family really gets much more. This is best illustrated by a few examples taken from the registry of the Company.

Policy No. 53.—A Physician of Philadelphia, insured for \$500. At his death the Company paid his wife the amount, with \$191.50 bonus, making \$691.50.

Policy No. 89.—The person was originally insured for \$2500, to which was added \$1075 in bonuses, making \$3575, paid to his heirs.

Policy No. 780.—A manufacturer in an adjoining State, insured for \$2500, and at his death the additions of bonuses were \$600, making \$3100, paid to his heirs.

Policy No. 385 & 630. A merchant of Philadelphia insured in two policies for \$10,000; upon his death the bonuses amounted to \$3812.50; the Company paid his family the amount \$13,812.50.

Policy No. 2732.—A lady in Kentucky insured for \$3000; she died within the present year. The Company paid her heirs the amount with the bonuses or profits \$3450, making \$3450.

These few instances show that the bonuses or profits make a material addition to the policy.

Commutation of Policies.

There is another consideration which is not to be overlooked. A policy for life becomes valuable to the holder in proportion to the number of annual premium he has paid; and such a policy the Company will purchase at an equitable rate, if he desires to cancel it. Or the original policy may be cancelled, and its value treated as a single payment for a new policy, thus commuting it into one for a smaller amount, on which no future premiums will be required.

No one, therefore, need hesitate about insuring, from an apprehension that at some future period he may be unable to continue the annual payments, and to meet such a case.

The Ten Year Plan.

There is another mode of insurance which many prefer. It is to pay but ten annual premiums, for the life insurance. Of course in this case the annual payments are higher than where they continue through life. It has this advantage over the other mode, that many are well able during ten years of the prime of life to pay an increased premium who might not find it convenient to pay a smaller sum annually until death. Thus a person aged 30 years, by paying \$51.17 each year for ten years, has a paid up policy for \$1000, without any further payments required. If after two annual premiums are paid, the insured can pay no more, a paid life policy for \$200 will be issued; or if after three payments, a paid up policy of \$300 &c. These policies also participate in the profits.

Insurance for a Term of Years.

In this Company a person may also insure for a term of years. For example, a person of 30 years of age, by paying the Company \$13.10, secures the payment to his family or representatives of \$1000, should he die within one year; for \$65.50, he secures \$5000, or, by paying the Company \$13.60 each year for seven years, he secures \$1000, to be paid should he die during the seven years. Other sums in the same proportion.

By Endowment.

There is yet another mode of insurance practiced by this Company, called the Endowment mode. A person insuring by this method, makes a comfortable provision for the feebleness of his own old age, as well as for his family in case he dies before a certain age.

For Example.—A person aged 30 wishing to secure the payment to himself of \$1000, when he attains to 55 or to his family, if he dies before that age, he would pay \$35.49 per annum; for \$5000, he would pay \$177.45 annually.

Insure Before you get Older.

It is hardly necessary to state that the annual premiums depend upon the age of the person to be insured. The older the person the greater the risk and consequently the greater the annual premium. But once insured there is no increase in the payments—they are the same through life. The premium may be paid quarterly, half yearly or yearly as suits the convenience of the insured.

Delays are Dangerous.

It is only while in health that you can be insured. The existence of chronic disease disqualifies you from taking advantage of this insurance. Do not delay until your constitution is broken down and health impaired. Then the golden opportunity to provide for wife and children will have passed. An examining physician has been appointed for this county who examines and certifies to the health of the applicant before a policy will be granted.

It is Safe.

As to the responsibility of the GIRARD LIFE INSURANCE, ANNUITY AND TRUST COMPANY there can be no question. It was chartered in 1836, and is one of the oldest companies in existence, and has enjoyed for 30 years the increasing confidence of the public. Its assets amount to \$2,113,174.20, besides a cash capital of \$300,000. These assets are invested in Bonds and Mortgages, Ground Rents, Real Estate, Loans and Collateral Security, U. S. Government securities, Railroad and Canal loans, Bank and Insurance company stocks and Railroad company stocks, and are therefore bringing in a yearly income which helps to swell the bonuses of the insured.

It is Convenient.

The undersigned has taken the agency for this county. This brings the advantages of this company to your very doors, and does away with the troubles and inconvenience of insuring in distant companies. This agency is permanent, and the annual premiums will be paid here, placing all remittances at the risk of the company. Inquiries for further particulars will be cheerfully answered by the undersigned, and the inquirers furnished with a printed circular of the company in pamphlet form, giving full and complete information upon every point connected with this subject.

Address
JNO. G. HALL,
Ridgway, Elk Co., Pa
July 31st 1866.

The Atlantic Cable has been laid successfully and important messages transmitted from Europe to America by it. European news is now received by telegraph, instead of waiting for the arrival of steamers.

EVERY bird pleases us with its lay—especially the hen.