HOYT & CO., Proprietors.

ANDERSON C. H., S. C., THURSDAY MORNING, FEBRUARY 9, 1871.

VOLUME 6---NO. 32.

The Radical Party of South Carolina as Seen through its own Spectacles.

We have often commended the fair spirit lately exhibited by the Charleston Daily Republican, which seems disposed to lead the Radical party of this State to a higher plane of honesty and good government than it has hitherto occupied. But these efforts have been fruitless, and the disappointment of that paper is plainly indicated in its columns. Recently, this natural chagrin and mortification burst forth in unequivocal utterances, which we propose to re-print for the benefit of our readers. Listen to the editor of the Republican:

There is unrest. Men are dissatisfied, and questioning. The feeling pervades the masses. The very air is charged with political scepticism. What is the South Carolina of the future to be, judging from the present? is the great question with good citizens.

That South Carolina has immense resources all admit. Soil and climate and location combine to give this State a great leverage with the world. That leverage was used in the past—not as it should have been, indeed, but still to considerable advantage—and so our State had something like its share of influence until after the mad-cap inauguration of war.

But even the desolations of war could not crush our people. They set to work, and through almost appalling discouragements climbed to better ways. And finally, though we all saw that we must struggle and economize for years before great prosperity was reached, there came a good deal of hope.

But now the corruptions and theivings and general mismanagement of some of our political structures.

general mismanagement of some of our politicians, and of some of our so-called statesmen, are doing what even the fierce hurricane of war could not do in disheartening our people. The effect of the work of some of these jackals of politics is direful.

There are, in truth, good men holding posi-tion in the government of the State—men who are anxiously seeking the advancement of the people—but many of those who hold office, both white and colored, hold it only because the tremendous revolution in our affairs lifted them there by the merest accident, they themselves being steeped in corruption. These are creatures of circumstance. On for a thousand years, perhaps no time would come that would lift this class of men to the giddy hight they

now occupy.

It is not that some of these are not graduates of colleges, or even of common schools; it is not they are cramped in knowledge because of the political system which ruled the State; it is not this, for we are thorough Republicans, and not only believe in the governpublicans, and not only believe in the govern-ment of the people but know that many of the great-brained men who are of most service to the State are not of the schools;—it is not this over which we are gloomy, but it is that so many of our public men are thieves! That has a harsh sound we know, but it is simply the plain English way, and the only true way,

From every side come rumors of the corrup-tions of officials. Some of these rumors are of course only rumors, with no foundation what-ever, but others of these stories are too true, and too unerringly point to the political perdi-tion toward which we are drifting, and which we shall surely reach unless the people, whom these corrupt men do not in reality represent,

trusts betray those trusts, making of their own souls moral ruin. And yet there is something sad even beyond this. It is that many of these men claim to be Republicans, and, elected to office by Republicans, are looked upon in some degree as representing Republicanism. The grand, sacred principles of our party, are imperiled by certain of these officials who are corrupt. We feel sad enough to see Democratic officials selling their souls for gold; but we feel worse when Republicans fall, because of the principles they claim to represent. Do these men ever ask themselves, What of the future of the great Republican party of South

As might be supposed, this article was like a bomb-shell exploded in their own caisson, and forthwith some of the public thieves, steeped in corruption, began to denounce the editor- for his bold arraignment of their own conduct. They called him "Conservative, which, to a Radical, is an insult of the most acute nature. His reply is ready, however, and on the very next day we find the following severe castigation in the columns of the Re-

Because the Republican denounces bribery and corruption and stealing, the same when done by members of the Republican party as when done by members of the Democratic party, the cry is raised by some that we are "get-

ting Conservative." There probably never was a thorough Republican in this good State of South Carolina but what has been denounced as Conservative by some of the wretched, unprincipled firemanaged to creep into our party. We have before this noted some of the ways of this class of so-called Radicals, a class of men who are Radical in nothing but deviltry, and according to whom the Republican party was long ago reduced to the exact number which they

themselves make up. These are the men, the very men, who claiming to appropriate all the Radicalism in South Carolina, have done their best to politically damn our party in order that their own miserably selfish, unholy ambitions might be These are the ones to whom the people in their hour of agony, in the hour of most sacred interests only to find them befoolishly called "leaders" and followed, fondly, hopefully, up to the very brink of the Slough These are the men who on some bitterly evil day set themselves to the sacred work of teaching our colored citizens their first lessons in political life, and who did their best to impress upon these colored citizens that there was no such thing as political and official honesty and no need of any-these the "leaders" who taught that politics should be played as Satan's own games are played, and that lying and plundering in public life do not smut the soul. These are the men who, creeping into our party for whatever they could make,

lieve in your interpretation of the word "Radi-calism," which you would have mean stealing, and all other of the damnable tricks in which you are engaged in ministering to sen, totally neglectful of the mighty interests of the people who were so miserably deluded as to lift you into power. This you call Radicalism, and

then you say, "Hush! don't divide the party?" while those who will not "hush", but who con-demn you, miserable devils that you are, you call "Conservative!"

So be it. It is a tribute to a man's moral

excellence to be thus characterized by such men, such "Radicals" as those above set forth.

True Radicalism is conservative. It reaches to the forther for the reaches to the farthest for the good, and holds it, conserves it, but, and these men should ponder it, it is not conservative of the bad, but remorselessly flings such away,—bad men, bad principles of government and of social life, &c., and the class of which we are treating will find it so when the Republican party of South Carolina rises in its wrath to the full hight and dignitude of its mission.

These political frauds, these infamous corruptionists, who so wickedly call themselves "Radical" will be hurled from power. The day is coming. But as the psalmist exclaimed, so our people exclaim: "How long, O Lord, box long!"

how long!"
Republicans: "Men and brethren," as Horace Greeley so fervently exclaims: Let us begin to openly and earnestly discuss the question which, whether proclaimed or not, presses heavily on the minds of all the leaders of our party who are good citizens: The Republican party who are good citizens: The Republican party in this State is in danger. There is no use in shutting our eyes to the fact. Let us look at it bravely, manfully. Not only our dominance as a political organization, but the principles that are so dear, principles which pertain to the full liberty and nobility of men, of all classes and all races, these principles are imperilled by these corrupt men. If the party goes on conferring power and dignity upon such men as these, the party, sooner or later, will be lost. If not that, then that other issue, in effect set forth by the Executive Committee of the Reform party, will come, viz, the rising of the Reform party, will come, viz., the rising of a party in the Republican party, for the next struggle, of what that Committee chose to call Conservatives, but who will be the really true Radicals, around which will gather the intelligence and virtue of South Carolina, and march on to beneficent victory.

The foregoing articles point to a condition of things which is not improbable, when the intelligence and better portion of the Radical party will be forced to unite with those who have all along denounced the corruptions and mismanagement of Radical officials, in order to save the State from utter bankruptcy and irretrievable ruin. In effect, this was atttempted by the reform movement, but "the cohesive power of public plunder" was too great, and the allurements and temptations of office were too fascinating, for a successful union at that time. Its corruptions, profligacy, and wasteful expenditure of public money, are the chief characteristics of the Radical party of this State during its past career, and we have yet to learn that any progress has been made towards reformation by those zealous converts who joined the party with such intentions.

But, as the Daily Republican may be supposed to represent the brains of the Radical party which is centered in the white men belonging to it, so it may be surmised that "Daddy Cain" in some sort reflects the sentiments of the more intelligent negroes; and as We know who are expected to vote for it, and ments of the more intelligent negroes; and as the latter has recently spoken, too, in no un-this villainy is not stopped, and stopped now, All this is sad enough in itself. It is sad to certain tones, we will conclude this glance at they will find their names and their claims advertised in these columns, free of charge. Genby giving an extract from a late number of tlemen, be decent, we entreat you; abandon his paper, the Missionary Record:

The Legislature has now been in session over two months. There have been many bills presented, but we fail to learn that any of them are of vital importance to the people of the State. We cannot see that any one bill has become a law which bears upon the poor people's interest. Long and windy speeches have been made, debates of great expense and no benefit have occurred. It is true the taxes have been raised, and property of the Sia e deprecated thereby. A magnificent farce has been enacted, in the impeachment trial of Judge Vernon, of the 7th Judicial District; which ended in smoke and a gust of wind. The cost of this trial will be deducted out of the nine mills tax, which the poor of the State must needs pay. There have been several ineffectual efforts made to better the Land Commission, in its utility for the good of the people, but the doctors who have prescribed for its disease have failed to reach the root of the disease, so that it still lingers, and will doubtless die a fearful death. It will doubtless be left to eke out a miserable existence for another year, and bring the Republican party into more odium, till it will be a stench in the people's no trils, and assist in overthrowing the party in the next election.

LIABILITIES OF CORPORATIONS .- A gentleman and his wife recently recovered \$4,366 against the City Council of Chicago for dama-

ges sustained by Mrs. Cutler.

It seems that some person who was erecting a house had stretched the guy rope of a derrick across the street and fastened it to a post on eaters, who, in these hours of revolution, have the other side. This rope was invisible in the night time, and no lights or other protections were placed there to prevent accidents. As the buggy in which the plaintiffs were riding was passing the locality mentioned, the team struck the rope, and Mrs. Cutler was thrown to the She sustained injuries from which she ground.

has never fully recovered. The court instructed the jury, among other things, that it is the duty of the city to keep its streets in a safe condition for the traveling public, and to guard against any and all obstructions which could not, or would not, be noticed by a person driving over the streets in the night time. It is the duty of the city either political and social reformation, entrusted their to remove obstructions from the streets, or to place guards around them, or lights near them, trayed. These are the men whom the people or to adopt some other necessary precautions for the safety of persons riding over the street. If no such precautions were taken in the present case, and the plaintiff, without negligence, was injured by the rope fastened across the

street, then she should recover. But the city cannot be held liable as an insurer of the lives or limbs of people traveling upon its streets, but is liable only when the injuries complained of are the result, in words or part, of defendant's negligence.

STEALING A SHROUD .-- An old lady in Savannah, not long since, feeling that her time in this wicked world was perhaps short, and that out the first glimmer of comprehension of what at some unexpected moment she would be the true and grand principles of Republicanism called away from earthly scenes, resolved to Yes, Messrs. So-and-so, in your sense of the word we are "conservative." We believe in conserving the public morals. We do not bemake her grave clothes, so that the burden of their preparation would not fall upon others. required, with every assurance that their safety was guaranteed. On Tuesday night, however, a thief entered the house, opened the trunk and

Exposure of an Infamous Scheme.

The Charleston Daily Republican, in the annexed concise editorial, exposes the nefarious purposes of an unprincipled set of men who are seeking to filch money out of the State to steep its party into deeper iniquity. We have no doubt that this "job" is the identical shameless transaction alluded to in the editorial columns of the Anderson Intelligencer several weeks since:

Perhaps our readers will remember a certain bill, introduced into the House of Representatives about a week ago, with a title somewhat like this: "A bill to redeem certain obligations of the State." This bill was quietly remember a the Comittee on Wars and Mensel. tions of the State." This bill was quietly referred to the Committee on Ways and Means, and there it still remains. We have good reason for thinking that it will soon come forth again with the approval of that committee, and that its authors propose to attempt its summary passage. We, therefore, meet them now on the threshold.

What is this bill, with its harmless and un-suspicious title? Listen, honest men of the Republican party, and we will tell you.

In 1864, during the last twelve months of the war, the Comptroller-General of the State borrowed large sums of Confederate money from the Banks of the State to supply the State Treasury. For these loans the Comptroller-General gave his official notes. Before they were paid the war closed, and Confederate currency became worthless.

Among the assets so-called of the broken and insolvent Banks of the State these notes of the Comptroller-General were found, and in the sale of those assets they passed into the hands of the present holders, the men who are now behind this bill of which we speak. The bill proposes to redeem those notes at their face

value, in bonds of the State.

Look at it! The notes, in the first place, are Confederate obligations. The money was borrowed ostensibly and notoriously to keep alive the State Government of South Carolina, in its armed opposition to the United States. The payment of these notes is, therefore, clearly forbidden by the 16th Section of Article 9 of our State Constitution, which declares that 'no debt contracted by this State in behalf of the late rebellion, in whole or in part, shall ever be paid!

These debts were contracted, in whole and in part, by this State in behalf of the late rebellion, and no decent lawyer or honest man

Equally explicit against this bill are the words of the United States Constitution in section 4 of the 14th Amendment, which declares that "neither the United States nor any State shall assume or pay any debt or obligation in-curred in aid of insurrection or rebellion against the United States, or any claim for the loss or emancipation of any slave; but all such debts, obligations and claims shall be held illegal and void."

Can language be plainer? And yet, in the face of all this, it is proposed to force this bill through our Legislature, to tax our people to put money into the pockets of those who inthis shameful attempt at robbery; but if you will not, you shall at least be known to be the corrupt men that you are! You know as well as we do that if there is any validity whatever in these Confederate claims, they are only worth that proportion of their face value which Confederate money bore to gold at the date of the transaction. How is it, that you ask the State to pay you dollar for dollar for your Confederate money? It is infamous, and we tell you that we will make you infamous if you attempt to rob the State by pushing this corrupt and monstrous scheme through the Legis-

- There are many brave-hearted men whose names are never known to fame, but whose quiet heroism is more worthy of mention than scores of more public deeds of daring which readily win praise and renown. Sometimes instances of self-sacrifice in private soldiers come to light, which are truly noble. During the siege of Metz the supply of chloroform in the hands of the medical officers became very limited. After one of the sorties a soldier was brought to the hospital with his hand smashed by a shell. Examination showed that some of the shattered bones must be removed. The soldier asked to be made insensible during the operation. "I have been suffering terribly for the last two hours," said he, "and I do not believe that I could support any further pain." The surgeon was silent. It was a very painful operation, but the chloroform was almost gone. Noticing that the surgeon did not reply, after a short pause the soldier inquired, "Is the stuff that makes one sleep getting short?" "Terribly short?" the surgeon said, "it has nearly come to an end." The wounded man was silent for a minute or two; then he said, "very well, M. le Docteur, then I will do without it; some of those who have worse wounds than I have will want it more; only be quick about it.' So saying he stuffed his hannkerchief into his mouth and held out his hand for the operation to be performed. This quiet resignation of what would have alleviated his own torture for the benefit of others was true heroism.

A RECIPE FOR HAPPINESS .- It is simply when you rise in the morning to form the reso lution to make the day a happy one to a fellowcreature. It is easily done; a left-off garment to the man who needs it; a kind word to the sorrowful; an encouraging expression to the striving—trifles in themselves as light as air will do it, at least for twenty-four hours; and if you are young, depend upon it that it will tell but like a dutiful daughter, and in view of the when you are old; and if you are old, rest assured it will send you gently and happily down the stream of time to eternity. Look at the result. You send one person-only one-happily through the day; that is three hundred and sixty-five in the course of a year; and suppose you live forty years only after you commence this course, you have made fourteen thousand six hundred human beings happy, at least for a time. Now, worthy reader, is not this simple? took the trunk and went to Nashville. There We do not often indulge in a moral dose; but this is so small a pill, that no one needs currant jelly to disguise its flavor, and requires to be taken but once a day, that we feel warranted in prescribing it. It is most excellent for digestion, and a promoter of pleasant slumber.

- A young lady has died of home-sickness in a Virginia boarding-school. Why didn't they try homeopathic treatment.

The Louisiana Legislature has been vo-

Another Spicy Debate in the Senate.

We make the following extract from the pro-ceedings of the State Senate on Thursday last. The bill to make an appropriation to pay the per diem and mileage of members of the General Assembly and incidental expenses was Treasury, and excoriates them for attempting taken up and provoked some acrimonious de-

Mr. Smalls opposed the passage of any further appropriation bill until the special committee appointed to investigate the disbursement of the first appropriation of \$135,000 had reported. Previous to the recess, he said, \$135,000 had been appropriated to pay members and incidental expenses of the General Assembly. The pay of members exhausted but a small portion of the appropriation, and he wanted to know just precisely what those indefinite incidental expenses were, and, for one, he was willing to go home and do without his pay for a year rather than leave without having this matter

investigated.

Mr. Wimbush thought the curiosity of the member from Beaufort very natural and excusable under the circumstances, but if he entertained the least hope that his curiosity would be gratified, he was destined to be disappointed. What those mysterious words "incidental expenses" meant would never be known.

Mr. Swails stated that the special committee had examined the books of the Treasurer, and that there were vouchers for all the money paid out under the appropriation in question, and that the committee would report in a day or

Mr. Smalls was of the opinion that as the committee would report in a day or two, there

was no reason to hurry.

Mr. Leslie thought the members were straining at a gnat in opposing the bill. There was no reputation to be gained nor an opportunity to benefit the State in the least degree. He stated that \$80,000 had been expended to pay the members and attaches of the Legislature, and there was left \$55,000 to pay current printing and other contingent expenses. There was, consequently, no great leakage; no chance for even a respectable steal. It was not such trifling things as appropriations of \$100,009 or \$200,000 that damaged the State and endanger-ed her solvency, but it was these tremendous swindles of granting State aid to the type of swindles of granting State aid to the tune of millions of dollars to railroads. Against such measures as these let all the members turn the thunder of their indignities and opposition, and leave such a smail, contemptible thing as the bill in question above. There were numerous railroad bills on foot. The Greenville and Columbia Railroad Company would soon be asking the General Assembly for help to the amount of \$4,000,000 or \$5,000,000, and other railroads would also put in their claims. Then would be the time to stand up for the interest of the State and protect her credit, and he was glad to feel assured that there was a sufficient number of honest and true Republicans in the Senate to defeat all such bills. He saw no reason to postpone the consideration of the bill until the special committee reported—for whatever that report might be, the necessity of an appropriation would still be as pressing. That if there was any stealage, it was done in the other branch of the General Assembly, and the Senate was in no degree responsible for it. If the report be true that an exorbitant amount had been drawn by the House for contingent expenses, the Senate could not remedy it, and there was no need of bickering about it. The bill passed its second reading.

WOMAN'S INFLUENCE IN POLITICS AND

Business -- Women cannot vote; but their

influence in political matters is almost as great | timore Sun to the contrary notwithstanding. as if they could. Some people attribute the present war in Europe to a woman's ambition, and others to difficulties regarding a few conspicuous ones of the gentle sex. During Andy Johnson's administration the influence of women at the national capital was very considerable; and for years back the operations of women in the third house have had more or less to do with national legislation. Of late we have been told much regarding the exertions of the wife of Gen. Logan to secure the nomination of United States Senator for her husband.-'We recollect," says an exchange, enlarging upon the subject, "that Mrs. Stephen A. Douglass was the life of her husband, keeping him from dissipation and restraining his impetuosity. Senator Fenton owes much to the tact and energy of his daughter Josephine; Mrs. John C. Fremont has always been of great service to her husband, and Senator Slidell, of Lousiana, was aided in his fortunes and popularity by Mrs. Slidell, both in New Orleans and Washington. One of the most remarkable instances of female electioneering, however, occurred in California, when Gwin and Broderick were contending for the Senatorship; and in this instance Broderick confessed to a defeat at the hands of beauty. Mr. Gwin opened parlors at the principal hotel at Sacramento, and Mrs. Gwin presided. The beauty and talent of the were concentrated at the receptions, twenty-seven young ladies lending their attractions to influence the representatives. The Legislature was invited to partake of the hospitalities of the Gwin reception, and as he was then United States Senator, and was still expected to be, it may well be supposed that the brilliant court established by Mrs. Gwin was not neglected. And the wife and family of Dr. Gwin knew how to keep open house. They had wit, good sense, refinement, beauty, wealth, name and position. They embarked all these qualities in the contest, and used their eloquence to such advantage that Broderick had to retire." And yet the sex are not satisfied. And they never will be.

THE OLD STORY .- One of the stories which began during the rebellion has just reached a very interesting point. It is located in Tennes-see, and is told by the Nashville Bulletin. An old gentleman named Tompkins, who lived at Lebanon, had a pretty daughter, and declared she should marry Henry Hunt or she should never have \$10,000 in cash which he had buried out of sight of the impending Yanks. She had set her heart on a marrige with one Hamilton; cash mentioned, she accepted Henry and the marriage was consummated. In due time Tompkins died, and, having divulged to the illy-matched pair the place where the money was, they dug it up and were rich. Mrs. Hunt, however, was afraid that robbers might get the money, and so she prevailed upon Henry to put it all in her trunk, where it might be safe. The usual result: The other day Mrs. Hunt she met her first best admirer, Hamilton, and the two went away together, and since then Henry has not seen the wife or the money, though he has searched for them diligently. A great deal has been said before to-day, about woman's devotion under the most discouraging circumstances. Need we make the moral of this touching story plainer.

- Still another way of killing a cat has been found. One died recently in New York from and, therefore, furnish as cheap insurance as

From the Charleston Courier. Life Assurance.

The recent failures of two life companies in New York-the "Great Western Mutual Life" and the "Farmers' and Mechanics' Life"-have attracted much public attention.

These failures do not surprise reflecting in-surance men. The organization of new companies in that city has been of late years at the rate of more than one every two months, no less than nine having been organized in 1870. too often over ambitious, frequently incompetent, and sometimes dishonest.

The, in some respects, excellent article you copied a few days since from the Baltimore Sun, is in error in saying that the "Great Western," was one of the "youngest, smallest, and least successful of its class." It was organized in 1865. There are nearly thirty Companies in New York its "Juniors." At the end of 1869 only one of its compeers had outof 1869 only one of its compeers had out-stripped it in the race for business, and it had passed by several of its "Seniors." We do not believe that any of its three thousand policy holders think it was too small. Neither its youth, size, nor even competition (of necessity,) had aught to do with its failure; some of its "Juniors" are remarkably successful, and are

conducting their business on sound principles.

The failure of the "Great" Western" was owing to the incompetency of its officials.

There does not seem to have been any fraud on their part. Its tables allowed a loading of 30 per cent. on net premiums for expenses of man-agement. In 1869 it expended 50 per cent. of income on this account, and paid on death claims only 111 per cent. of income, being less than was paid by the "Mutual Life," of New York, and 6 per cent. less than was paid by the "Equitable" on same account, and 4 per cent. less than the average of Companies of its own age. Among its assets 38 per cent. is reported as due from agents, and nearly the same proportion is represented by "premium notes" and "loans on policies." Among its liabilities \$60,000 are reported as "due to agents on account of commissions." We have given these details in order to show that its failure was not the result of excess of mortality but was owing to mismanagement—mismanagement of such a kind that the merest tyro in business might have avoided.

The failure of the "Farmers' and Mechanics'" was owing to fraud from beginning to end. The Superintendent of Insurance says "that a large number of false or fictitious entries were made of policies that were never issued nor even applied for. The expenses of the Com-pany from the first were enormously large and entirely disproportionate to the business done."

In fifteen months \$68,000 were expended for advertising, printing and stationery. Salaries and commissions allowed officers and agents were on a scale that no young Company could

stand. The New York Underwriter, for December,

says:
"We have other Companies which, as respects available means for reinsuring their policies, are no more solvent than the "Great Western," and suggests "that all such 'paper item' Companies set their homes in order, and henceforth be prepared with as much 'realized assets' well in hand, as shall be equal to the re-

insurance liability."

We venture to add that among them the editor would include some of the "old and large" companies, the writer of the article in the Bal-

We think the article from the Baltimore Sun tends to an unfair discrimination in favor of old as against new companies. As far as unhealthy increase of business is in question, the sin is not confined to the doings of the young companies. We give below a tabular state ment of losses on the new business of six leading old and young companies in New York, (omitting names,) compiled from a tabular statement published by the Insurance Times, of New York City, which was made from the sworn reports of the companies to the Massachusetts Insurance Department for 1867-8' and '9.

Ratio of losses on new policies issued, in decemals of 1 per cent.:

Age of Years of Companies. Issue. Age of Companies. Issue.

'67. '68. '69. Av.
26 years .13 .12 .13 .13 nearly, or \$1 in each \$763 at risk.
24 " .48 .25 .38 .37 " 270 "

10 " .26 .19 .33 .25 " 384 "

5 " .05 .07 .05 .06 " 1,425 "

4 " .10 .08 .05 .08 " 1,425 "

From the above data, it is evident that, as : class, the old Companies, with the advantage of longer experience, did not excel the young, to say the least, in the selection of new risksaye, more-the conduct of some of the leading old Companies justifies the New York Under writer, for December, in saying, when speaking of this unhealthy increase of business-"The economical, conservative ways that are a necessity of the system, are forgotten or defied; even the old solidity—entrenched offices—'have been field; but this is no hardship upon an active startled from their propriety.'"

Old Companies have some advantages, it is

true, but they do not monopolize them. They have large amounts of assets, but they have corresponding liabilities. They have large init belongs, and is returned to, the older members in dividends, and is not paid in settlement of claims by death as the statements of some agents would imply. They have experience, but officers of young companies have abundant data within reach to guide them in a safe dis-

charge of their duties. Young companies have a great advantage in the rate of mortality of members, as compared

with old companies. In 1869 the "Mutual Life" of New York-

The losses of the old business as compared with new was, therefore, nearly eight times as great. It must be borne in mind, too, that tions with that degree of quickness and variety much of the "old business" referred to above which is agreeable to his own train of percep-

per cent. more of income than a young Compa- mer, tolerably skillful, never tires of his work, ny that cannot claim to be more prudent. This increase of mortality in old Companies does not argue weakness. They have made corres ponding accumulations to meet these losses .-The smaller ratio of mortality in young companies, gives time for accumulation and counter balances their larger ratio of expenses.

The only just test of cost of insurance, other things being equal, is the per centage of pre-mium income paid out for losses and expenses. Prudent and well managed young companies do not expend on these accounts a larger per centage of said income, if as large, as old companies,

the old, if not cheaper.

saying that "disastrous irregularities" may be the white woman as far as your lips." here w

avoided in New York through the Insurance Department. We may differ as to the meaning of terms, but we think the failure of a Company claiming to have more than half a million of assets, not one-fourth of which can be realized, thus disappointing and causing loss to three thousand policy-holders, is quite a "dis-astrous irregularity." This it failed to prevent. We do not doubt that these failures are very unpleasant things to those who have proclaimed the "infallibility" of this department. Some New York Companies, and their agents, have Too many of these enterprises were started as private speculations, with little or no regard to public utility. The special end and aim was to furnish official position and salaries to men, sufficiently omnicient to detect any untruthful or incorrect statements made by a company, located one hundred miles or more from Albany. Nay, more, even these good qualities could only detect not prevent irregularities. A trust must, therefore be reposed, and we suggest to those desirous of making investments in life policies to seek companies whose officers and managers they $k\pi ow$ to be men of ability and integrity. This is the best security against "irregularities."

A Talk with Longstreet.

"Gath," of the Chicago Tribune, has recently had a talk with the reconstructed Confederate

General Longstreet. He says: I met General Longstreet a few evenings agr and had a good opportunity to determine what manner of man he is, so far at least as his conversation and appearance went. Longstreet street is one of the most perfect types of a pro-fessional soldier. He was born in South Carolina, but is of Georgia extraction, and he says that his family name is German. He is a

nephew of the celebrated Judge Longatreet, author of the "Georgia Scenes," which, in their day were considered to be an unique contribu-tion to our periodical literature. He wears plain dress, and his whole presence has a nameless self-possession and self-re-

spect which is not unfrequent amongst Southern men. He told me that he never cast a vote in his life until last year. Longstreet discusses with calmness and good judgment the military ability of his old associates, and it is not palpable that he has lost any of the zest and heartings which wend to distinguish him as a memness which used to distinguish him as a member of the "Lost Cause." He says nothing which indicates his regret at the part he took, but on the contrary, seemed to have a docile sort of fondness for his military life and prominence during the rebellion. He evidently considers Joe Johnston's to be the first military reputation of the South, and he speaks of all the Federal Generals with respect, accounting even for McClellan's failure in the Peninsula. I asked him if it were true, as has had been related, that at Gettysburg he advised the turnlated, that at Gettysburg he advised the turaing of the Federal position on Cemetery Ridge.
He said "yes;" that on the third day he had
proposed to General Lee to extend his line so
as to cover the roads leading back toward
Maryland, and this would compel an evacuation of the Federal position. "No," replied
Lee, "the enemy is right there, and we must
fight him." Longstreet says that he sat upon a
fence and watched with a field glass Picket's
Division making that celebrated but fatal Division making that celebrated but fatal charge, and that he felt satisfied that the Cemetery Ridge could not be carried. I asked him what he would have done had Lee permitted him to turn Round Top to the right and he replied that he should have moved by forced marches directly upon Washington city. Long-street says that both sides in the civil war committed mistakes when they put engineer officers at the head of large armies, and that the prop erties which make a Field Marshal are not those required in an active General. He does not believe that if Meade had pursued Lee's army after Gettysburg Lee would have been beaten, but says he wanted to stand at Hagers-town and make a fight. He always speaks of the Federals in discussing these war matters as the enemy. He does not believe that McClellan could have got into Richmond if he had been bolder in his Peninsula campaign, but says that at a later period of the war there were several occasions when the city might have been easily captured. He thinks Gettysburg was, on the whole, the best fight of the war; thinks it fortunate that Meade had replaced Hooker in command of the Federal army there. He spoke of a number of instances where the Federal troops had behaved as well , as anybody could expect soldiers to behave, and that his own troops, which were collected from nearly all of the States, were as good as he wanted. He has not a particle of bitterness for anybody in the South or North; seems to admire General Grant, and talks over the whole subject philosophically.

THE EXCELLENCY OF THE FARMER'S LIFE -Agriculture corresponds to that degree of exercise which is the best preservative of health. It requires no hurtful fatigue on the one hand, nor indulges on the other indolence, still more hurtful. During a throng of work the diligent farmer will sometimes be early and late in the

Agriculture is equally salutary to the mind. In the management of a farm constant attention is required to the soil, to the season, and to different operations. A gentleman thus occupied becomes daily made active, and is daily gathering knowledge; as his mind is never suffered to languish, he is secure against the disease of low spirits.

But what I chiefly insist on is, that, laying aside irregular appetites and ambitious views, agriculture is, of all occupations, the most con-sonant to our nature; and the most productive of contentment, the sweetest sort of happiness. In the first place it requires that moderate degree of exercise which corresponds the most to the ordinary succession of our preceptions. Fox-hunting produces a succession too rapid angling produces a succession too slow. Agriculture corresponds not only more to the ordinary succession, but has the following signal property, that a farmer can direct his opera-

was secured within the last few years.

The College of Actuaries, of England, after
Careful investigation on this point state that
careful investigation of lives

The hopes and fears that attend agriculture
keep the mind always awake and in an enlivening degree of agitation. Hope never aplasts perceptibly for ten years.

In 1869 one of the largest and most successful Companies in New York lost by death 18 anxiety and distress. Hence it is that a farbut is as keen at the last moment as the first. Can any other employment compare with farming in that respect? No other occupation vals agriculture in connecting private interest

with that of the public. Every good farmer must of course be a patriot; for patriotism, like other virtues, is improved and fortified by exercise. In fact, if there be any remaining patriotism in a nation, it is found among that class of men.—Exchange.

- Miss Olive Logan, in a recent lecture on "Girls," said to her male auditory, "that they had swallowed the negro, and," she added, "I We do not agree with the Baltimore Sun in think it is pretty hard, indeed, if you can't go