By Electric Telegraph

SPECIAL TO THE DAILY BRITISH COLONIST

MONTICELLI, Sept. 19—Roderick Finlayson, Esq., and party arrived here to-night en route for Victoria, having made the circuit of Washington Territory via the Fraser and Columbia rivers.

California.

SAN FRANCISCO, Sept. 20—The Eastern line is again in working order, but up to this hour have received no report.

Private telegrams report the price of gold 143¼ in New York, at eleven o'clock this morning. In view the decline, legal tenders are firmer. Brokers selling at 70½, and buying at 69½.

SAILED, Sept. 19—Ship Atlanta, Teekalet; bark Rainier, Teekalet; bark Ocean, Puget Sound; ship Mary Glover, Port Discovery.

Cuba.

HAVANA, Sept. 16—In answer to the complaint of Havana merchants, that taxation is too heavy, the authorities answered that there was bayonets enough to enforce its coercion.

Eastern States.

CHICAGO, Sept. 17—Official returns from 440 towns in Maine give Chamberlain a majority of 11,704.

The Plains.

CHICAGO, Sept. 18—Five stages were attacked by Indians in Kansas. The Government train was attacked east of Hog's City and thirty animals captured and six drivers killed. The Indians are all along the road threaten destruction to travel. They are burning all the hay and grass on the route.

Europe.

NEW YORK, Sept. 17—The steamship Russia, from Liverpool Sept. 7th, has arrived.

Reports are current of heavy cotton failures in Liverpool.

The mortality of the troops in the Turkish army is almost unexampled. Of 13,000 Egyptians only 6000 remain. The Turkish army shows evident signs of exhaustion and demoralization.

The treasure in the Bank of England exceeds its notes in circulation.

It is noted as a warlike symptom that large quantities of oats are being transported to France.

It is believed that 40,000 French soldiers are concentrated at Toulon, ready to embark for some destination at the first sign.

Spain has decreed that vessels from the United States be placed in quarantine.

Suspension Bridge over East River.

The Suspension Bridge over the East River at New York will probably cost about $6,000,000. Between five and six years' time will be required to do the work. All preliminary arrangements for erecting the bridge are progressing rapidly and favorably. The three routes which have been surveyed by Mr. John A. Roebling, the engineer-in-chief, diverge from a single point to the northward of the Fulton Ferry slip, on the Brooklyn side. The main Brooklyn entrance to the bridge will be at the intersection of Sands and Fulton streets. The first and northernmost route terminates at the intersection of the Bowery and Canal street, the second and third southernmost route known especially as the Park line, at the City Hall Park, opposite the Register's office. The last named route will probably be the one adopted. Then the whole length of the bridge, from end to end, will be 5,862 feet. It will run a little obliquely. The grade will be three and a half feet in one hundred. From the entrance on either side, for a length of 560 feet, the width will be 100 feet. It then contracts to 80 feet. This, of course, will be the width of the bridge proper. The additional width of twenty feet, in the 500 feet referred to, will be appropriated for walks to regulate the movements of passengers moving in opposite directions. The bridge will be divided into two roadways of fifteen feet in the clear, one for the "going" and the other for the "coming" movements of passengers. These, it must be borne in mind, are only two special divisions of the bridge. There will be two other divisions of 80 feet each in the clear, that will comprise railroad tracks, for the running of passengers cars by wire ropes, propelled by stationary engines located at one end of the bridge. Two trains of passenger cars, capable of transporting 1,000 people each way, simultaneously, will make trips every five minutes. It is calculated that three minutes—running time—will be consumed in making one of these trips. The remaining two minutes will afford time for one set of passengers to get off and another to get on. The fifth division will form a promenade of sixteen feet in width, elevated so that the promenades can overlook the four divisions of the structure beneath, as well as the river and the adjacent territory. The most conspicuous parts of the bridge will be the two towers, located at a distance of one thousand feet from centre to centre. The height of these towers will be one hundred and fifty feet above the roadway, and one hundred and seventeen feet above high tide, clear elevation in the centre of the space one hundred and thirty feet. Both towers will be located inside of the

pier line established by law. The Brooklyn tower will be north of the Fulton Ferry slip, the New York one very near Pier No. 29. Already preparatory work has commenced upon the bridge. On Friday last boring was commenced. By noon on Saturday a depth of twenty-one feet had been reached. In going through this seventeen feet of cinders were marked. Then something like hard pan was reached. After this cemented boulders were struck. On this side of the river similar borings will be made at Pier No 29. To do this work the operations have a six-horse stationary engine with which to work the drill and stand pump, the latter being used to clear out the debris.

There are twenty-six ferries from New York to its subsidiary cities, with eighty steamboats; sixteen horse railways within the city; ninety-two express companies; sixty-nine banks; sixty-eight hotels, American and European, of the first class; sixty piers lie upon the North River and seventy upon the East River. Each pier marks a separate street. There are thirty-four police station houses; seventy-seven sound and river steamers, eighteen of which cost upwards of $400,000 apiece; only six omnibus lines, where there were twenty-two three years ago; one hundred and two ocean steamers; twelve trunk lines of steam rail come to New York, each of them with diverging branches; eighty tugboats pull the shipping to and fro; twenty-two thousand voyages were made in and out of New York in one year; twenty-six thousand horses subsist on the island.

Shipping Intelligence.

PORT OF VICTORIA, BRITISH COLUMBIA.

ENTERED

Sept 14—Stmr Fidelitor, Erskine. Portland
Sch Black Diamond, McCulloch, Nanaimo
Sept 16—Steamer Alexandra, Swanson, New Westminster
Slp Forest, Butler, San Juan
Slp Kingleader, Bradley, San Juan
Slp Lady Franklin, Pritchard, San Juan
Schr Alert, Travers, West Coast V I.
Sept 18—Stmr New World, Winsor, Port Townsend
Schr Discovery, Rudlin, Cowichan
Slp Harriet, McKenzie, San Juan
Slp Alarm, Hollins, Nanaimo
Sept 18—Stmr Emily Harris, Frain, Nanaimo
Stmr New World, Winsor, Nanaimo
Brig Shelekof, Dragon, San Francisco
Schr Annie, Ervn, Sooke
Schr Nor'Wester, Whitford, Sitka
Schr Shark, Newell, Sooke
Schr Wm McKenzie, San Juan
Sept 19—Stmr Alexandra, Swanson, N Westminster
Sept 21—Stmr Alexandra, Swanson, New Westminster
Slp Lady Franklin, Pritchard, San Juan

CLEARED

Sept 14—Brig Rosa, Hayes, Feejee Islands
Stmr Emily Harris, Frain, Nanaimo
Slp Thornton, Warren, Nanaimo
Slp Mystery, Coffin, Port Townsend
Sep 16—Stmr Alexandra, Swanson, N Westminster
Slp Kingleader, Bradley, San Juan
Sch Black Diamond, McCulloch, Nanaimo
Sept 18—Stmr New World, Winsor, Nanaimo
Stmr Fidelitor, Erskine, Portland
Slp Lady Franklin, Pritchard, San Juan
Slp Forest, Butler, San Juan
Schr Discovery, Rudlin, Cowichan
Slp Eagle, Graham, san Juan
Sept 18—Stmr Emily Harris, Frain, Nanaimo
Stmr New World, Winsor, Port Townsend
Bark Austerlind, Banock, Melbourne
Schr Alert, Francis, West Coast V I
Sch Surprise, Morris, W Coast V I
Slp Hanley, Hollins, Nanaimo
Sept 19—Stmr Alexandra, Swanson, N Westminster
Slp Harriss, McKenzie, San Juan
Sept 21—Slp Native, Collins, NW Coast

PASSENGERS.

Per stmr NEW WORLD from Puget Sound—His Excellency Governor Moore and family, Col Scott, USA, Major Hoyt, J Garne, Frank Tarbell, A Schmidberg, M Schmidberg, S B Parker, W Kriger, C Bayhe, J Behar, A Johnston, T Cavin, Geo Walker, M Sasberg, Mrs Tripp, F Emerson and wife, B Bowrey, Dr Cool, J Quail, A Watson, S Loppine, J Johnson, N Neeloy, H A Watman, F Peterson, J Thompson, R Renton, Miss Livingston, Mrs Neace, Miss Julia McGraw, Mrs Winsor, Mrs Lane, Mrs Lemon, Miss McDonald, Mrs Cool and child, Mrs Wallace, Geo F Butler, Miss McDonald, A Saxton, A Foster, Mrs D E Lord and 6 children, J D Evans, W F & Co, A Findleston, H Debeck, A L Alry, A W Sarane, S W Klaas, W A Rogers, G Nichol, Capt Coffie, G Edes, L D Durgal, Findleston, McIntyre, Jacobs, Weston, Capt Beck, Loggins, 13 Indians—81 in all.

CONSIGNEES.

Per stmr NEW WORLD from Puget Sound—Q Promis, Order, Reynolds & Co, Carson & Co, Lenevus & Co, Order.

IMPORTS.

Per stmr NEW WORLD from Puget Sound—58 scks bran, 11 bxs fruit, 29 do apples, 2 bbls cider, 342 sheep, 39 do, 1 cow and 2 calves, 47 sks bran, 7 do oysters, 2 cs peaae.

BIRTH.

At New Westminster, on the 11th inst., the wife of Thomas Cunningham, Esq., of a son.

September 19th, the wife of Capt, J. A. Clarke, steamer Leviathan, of a daughter.

MARRIED.

In Seattle, Sept 9th, by the Rev. Daniel Bagley, Mr Isaac Parker and Miss Lydia Rowell, all of Seattle, W.T.

DIED

At the Camp, New Westminster, on the 19th Sept, Jonathan Hay Brown, aged 30 years, a native of Hull, Yorkshire, England.

In this city, Sept. 18th, Mary Ellen Copland, daughter of Solomon and Didame Copland, aged 4 months and 23 days.

In this city, on the 19th instant, Fanny Elizabeth, daughter of Samuel and Jane Nesbitt, aged 10 months and 19 days.

Mr Alexandre Charles Lacharme, decore de Juillet, natif de Marseille, France, est decede en son domicile, North Park street, Victoria, Ile Vancouver, le 19 Septembre, 1867, a l'age de 63 ans.

Marie Marguerite Lacharme, son epouse, nee Mauduerfe, native de Varennes, Department de la Meuse, France, decedee, meme domicile, le lendemain a l'age de 60 ans.

J. & F. HOWARD,

Britannia Iron Works, Bedford,

Have long devoted attention to the Manufacture of

IMPLEMENTS FOR ALL PARTS OF THE WORLD.

And being the Largest Exporters in England of

PLOUGHS, HARROWS AND HORSE RAKES,

they are fully acquainted with the kind of Implements adapted for various countries. Their Implements are made principally of wrought and malleable iron, and are not only constructed so as to take to pieces and pack in the smallest compass to save freight, but are so simply arranged as to leave no difficulty in putting them together.

PACKING CASES AND PACKING CHARGED COST PRICE.

Catalogues, with full particulars, sent post free on application.

Catalogues can be obtained of the Publisher.

THE MUTUAL LIFE

Insurance Co. of New York.

[INCORPORATED 1842.]

ASSETS, $22,000,000 CASH!

ANNUAL INCOME OVER $6,000,000.

THIS COMPANY HAS PAID to its Policy Holders in 23 years the large sum of

$10,176,388 in Cash,

or equivalent additions to their Policies of about

$22,000,000.

The Dividend of this Company February 1, 1867, was, for ONE YEAR,

$2,124,000 75 in Cash,

or in equivalent additions to Policies,

$4,840,964 02,

which CASH DIVIDEND was about equal to that of the next largest Company in this country for nine years past.

This Company DIVIDES EVERY CENT OF ITS PROFITS AMONG POLICY-HOLDERS ONLY. Many Companies doing business on this coast PAY THEIR STOCKHOLDERS FROM 12% TO 20 PER CENT. OF THE NET PROFITS, BESIDES INTEREST ON CAPITAL STOCK. Some of them paid to STOCKHOLDERS last year MORE THAN THEY DID TO POLICY-HOLDERS. (See N. Y. Under writers' Chart, 1867.)

This Company now pays out annually an actual Cash Dividend (irrespective of the Dividends applied to purchase additional insurance), more than the total annual Dividend of any other Life insurance Company in the country, viz.:

The Cash Dividend of February 1, 1866, was $2,975,388 58, of which the Policy-Holders used as Cash IN PAYMENT OF PREMIUMS $378,867 70
Amount Dividends PAID WITH POLICIES 182,675 81

Total Cash Dividends paid 1866 ..... $561,543 51

The balance of the Dividend was used by Policy-Holders to purchase additions to Policies.

The TOTAL Dividends declared in 1866 by the three next largest companies in this country were respectively as follows, viz. :

$521,458 00 $419,656 45 $282,224 21.

DIVIDEND SYSTEM.

The phrase ANNUAL DIVIDENDS, in this Company means dividends made annually, from the start, on the FIRST and every subsequent premium ; and NOT at the expiration of three, four, or five years, and only then annually. It also means that the dividends are available immediately to increase the insurance or as CASH in reduction of the premium of the current year ; and not merely to cancel notes and accrued interest on premiums three, four, or five years old.

By this system there is no delay for the redemption of scrip, as in some companies.

Policy-Holders, at their own option, at the end of the first year of their policy, or thereafter, can either use their DIVIDENDS as CASH IN PAYMENT OF PREMIUMS, or to PURCHASE ADDITIONS TO POLICIES, if they decide to purchase additions, they can, on the next anniversary of their Policies, if they desire, reconvert such additions into cash in payment of premiums as is stated in all Dividend Certificates of the Company, viz.: "These additions are at any time reconvertible into cash, in payment of premiums to the Company." The practical working of the system is, that if a Policy-Holder pays his premiums in full for a few years only, then in case of temporary embarrassment, he can always convert his additions into cash, which, in most cases, WILL BE SUFFICIENT TO PAY HIS WHOLE PREMIUM, AND REQUIRE NO CASH OUTLAY WHATEVER, so long as his additions will be sufficient to pay his premiums, which would not be the reverse if he was insured in a note company, because IF HE WERE NOT ABLE AT ANY TIME TO PAY THE CASH PORTION OF HIS PREMIUM, HIS POLICY WOULD BE FORFEITED ABSOLUTELY, FOR THE REASON THAT HIS DIVIDENDS WOULD BE USED TO CANCEL HIS NOTES, AND, THEREFORE, HE MUST PAY HIS CASH PART OF THE PREMIUM TO A NOTE COMPANY ON THE LIFE PLAN, EVEN IF HE WERE TO LIVE TO BE A HUNDRED YEARS OLD.

When the Dividends exceed 100 PER CENT. IN CASH as in the "Mutual Life," as is the case with Policies that have been in force over 15 years, the surplus above the amount necessary to pay the current annual premium can be drawn in cash, if the Policy-Holder so desires. The following Examples of the Dividend of 1867, upon Policies of residents of San Francisco, illustrate the above :

Name of Assured.	Amount of Premium.	Amount Cash Dividend.	Surplus which can be drawn in Cash.
Chas. W. Rand.....	$72 50	$112 15	$39 65
J. C. Patrick	177 00	217 71	40 71
A. H. Cummings ...	49 80	53 75	3 91
J. W. Dwinelle.....	34 60	40 16	5 55
S. L. Dewey	47 90	72 57	25 67
Wm. Picket	63 50	75 58	12 08

It will be seen by the above Examples that the Cash Dividends were from 107 to 154 per cent., being sufficient to pay the annual premium and allow a CASH INCOME BESIDES, leaving the Policies and additions thereto paid up in full.

The above very large Cash Dividends are the result of the equitable manner of dividing the surplus of this Company, which all the Policy-Holders Dividends upon the WHOLE AMOUNT PAID IN, AND NOT UPON THE AMOUNT OF ONE ANNUAL PREMIUM ONLY, which is the practice of companies dividing upon the percentage plan.

When there are no premiums to be paid, as will, in time, be the case, on "five" or "ten-payment," or under "paid-up" policies, these dividends will be PAID IN CASH, if desired.—THUS PROVIDING AN ACTUAL CASH INCOME TO THE POLICY-HOLDER FOR LIFE, WITHOUT THE PAYMENT OF ANY MORE MONEY. The above applies to Policies upon the "five" and "tenpayment" plan, whether the full five or ten payments have been made or not.

IN NOTE COMPANIES, NO DIVIDENDS ARE DECLARED OR PAID UPON SUCH "PAID-UP" POLICIES.

FORFEITURE OF POLICIES.

It cannot be positive of how much less liable to forfeiture are the Policies of the "Mutual Life" than in Note Companies, it will be seen by the sworn statements made to the New York Insurance Department in 1866, that of the TOTAL AMOUNT OF POLICIES of the "Mutual Life" in

force January 1, 1865, that in the year ending January 1, 1866, but 1 34-100 PER CENT. were lapsed or forfeited, while IN THE NOTE COMPANIES the per centage of forfeitures was from 5 31-100 PER CENT. TO 28 36-100 PER CENT.

By reference to the report of the Massachusetts Insurance Commissioner of 1867, it will be seen that the number of Life Policies issued in 1866 by the "Mutual Life," at the end of year (Nov. 1, 1866) of the same, that but 5 PER CENT. were not in force, while in Note Companies from 9 TO 23 PER CENT. OF POLICIES ISSUED AS ABOVE WERE NOT IN FORCE NOVEMBER 1, 1866.

In the "Mutual Life" if a Policy-Holder desires to withdraw entirely from the Company, they will pay in cash to him the value of a whole Life Policy after two annual premiums have been paid, or they will issue a Paid up Policy. Life Policies issued upon the FIVE or TEN PAYMENT plan, and all ENDOWMENT Policies will also be purchased by them at any time, even if only a QUARTERLY PREMIUM HAS BEEN PAID THEREON. NOTE COMPANIES NEVER PAY CASH FOR POLICIES SURRENDERED TO THEM, when the assured has paid premiums on the note plan.

Early application is requested, as business requires my presence in Washington Territory and Oregon.

JAMES L. BUTLER, Agent,
ST GEORGE HOTEL,
se13 10t   Victoria, V.I.

ROYAL

INSURANCE COMPANY

FIRE & LIFE.

Head Offices, - Liverpool & London.

Capital -- £2,000,000 Stg.

Accumulated Funds in Hand £1,200,000 Sterling.

ANNUAL INCOME—£700,000 Sterling

CHAIRMAN :   MANAGER :
Charles Turner, Esq., Percy M. Dove, Esq.
M.P.

The amount of the CAPITAL of this Company (together with the Accumulated Funds especially reserved) which would be immediately available to meet any unforseen calamity—the well-known character of its Directors, and the standing which it takes among the large Insurance establishments of the British Empire, enable it to rank with the most eligible offices now in existence either in America or Europe

Fire Department.

The undersigned, Agents, will receive proposals and effect Insurances on all classes of Fire risks at moderate rates of premium.

Life Department.

The advantages offered by the Company in this branch include the following :

The guarantee of an ample Capital.

Moderate premiums,

Large participation of profits by the assured, amounting to two-thirds of their net amount, which gives them all the advantages of a Mutual Assurance Company without incurring any liabilities of partnership.

The Agents are authorized to accept lives without transmitting the proposal to England.

Sproat & Co.
STORE STREET,
Agents for Vancouver Island and British Columbia
se14

MAGENTA.

"JUDSON'S SIMPLE DYES FOR THE PEOPLE,"

Are undoubtedly the most useful article ever afforded to the public. Any one can dye them, anything can be dyed with them in a few minutes without soiling the hands. In England "Judson's Dyes" are as "Household Words." Articles of Clothing that have been put aside as faded and useless, may be made nearly equal to new, by merely following the simple directions appended to each bottle of Dye

NAMES OF COLORS.

Magenta Mauve Violet Scarlet Green Blue Pink Crimson Brown Canary Orange Black

PRICES—Small bottles, 6d.   Large bottles, 1s. 6d. each.

May be had of Druggists and Storekeepers throughout the world, or Wholesale of

DANIEL JUDSON & SON,
LONDON

And all Merchants.   Liberal discount to Dealers

N.B.—A small bottle of color will dye 12 yards of bonnet Ribbon.

✱✱ SEE THAT YOU GET "JUDSON'S"
f112

UNDERTAKING.

THE UNDERSIGNED HAVING A complete stock on hand, is now prepared to execute any order therewith, on the shortest notice and on the most reasonable terms.

The Trade Supplied.
R. LEWIS

THE

VOL. 8.

WEEKLY BRITISH CO

PUBLISHED EVERY TUES

HIGGINS, LONG

TERMS :

NANAIMO AGEN

The Necessity of Speedy Conf