

Semi-Weekly British Colonist.

Wednesday, October 6 1869

Life Insurance.

Recent occurrences have tended to impress us with the duty of persons having families or others wholly dependent upon their current earnings for a livelihood to seek for some means by which fitting provision might be made for such dependants, in the event of sudden death or, indeed, death under any circumstances. More than once during the present year has this community witnessed striking instances of the heads of families, for the most part sober and industrious, being cut off by death, leaving widows and helpless children wholly unprovided for. It is at best a most distressing thing for a widow, her heart still bleeding for the loss of her husband and provider, to find herself with, perhaps, six or eight fatherless and helpless children, cast suddenly upon the cold charity of a heedless world; and few can realize the anguish such a discovery at such a time must occasion. All this is true, painfully true of old countries and settled communities; but how is the bitterness of its truth intensified in a new country like British Columbia, where friends are few and living dear? In justice to the people of British Columbia let it be said that few if any cases of known distress are ever permitted to go unrelieved. Indeed if the people of this Colony are remarkable for one good quality more than another it is for Charity—that grace which is said to cover a multitude of sins. But, however able and willing the community may be to relieve distress of this kind, it is extremely undesirable that frequent occasion for such relief should occur. In the first place it is a false and most painful position for a widow to be placed in, one which, to a refined and sensitive mind, must be worse than death itself. In the second place, it is unfair to the community. We care not how high the average benevolence of a community may stand, there are always those in it who shirk such duties either in whole or in part, and these are not unfrequently found amongst persons best able to give. In this way the burden falls unequally. Someone may remark, "You find fault with a condition which is certainly a most undesirable one as regards all parties; but can you suggest a remedy?" Yes, and here it is: Let every man effect an insurance upon his life of a greater or smaller amount, according to circumstances. "Is that all?" asks the reader, with a disappointed and contemptuous look. Yes, that is all; and we venture to assert that in nine cases out of ten the reader does not realize all the import of that. Will the reader kindly give us his attention for a few moments? Let us take a mutual insurance company for the purpose of illustration: At 25 years of age A insures for one thousand dollars, to be paid at his death. The premium is \$18 89. If he should prefer to avail himself of the principal of "Reversionary Additions," that is, permitting the profits annually accruing to him as a member (for every insurer in a Mutual Company is a member and participates in the annual dividends) of the company to remain in the company and accumulate under interest, he will pay \$19 89 every year for 15 years, at which period, according to calculation and experience, he will find it unnecessary to make any further payments, as the profits accruing to him will thereafter meet all demands. There is another advantage in the system of reversionary additions, in that, should the insurer meet with any sudden embarrassment or poverty during that 15 years he will have a surplus at his credit to meet the contingency. But if A should prefer to avail himself of annual dividends or profits, in reduction of annual premiums, he would have to pay \$19 89 the first year, \$15 89 the second, and so on, reducing the amount of premium to be paid every year until before or about the 20th year he would have no more to pay, as the profits would thereupon forward cover the premiums. Again, A might adopt a third course, and have the constantly accumulating profits go to swell the policy, as amount insured. In this way if a man insured for \$1000 now, in 24 years his policy would be worth \$1,888 09. We have taken one case as an illustration; but it must not be thought that it represents all the various principles upon which insurance can be effected. The policy may be made payable in any given number of years, or at death, should it intervene before the expiration of the time specified; or the whole policy may be paid up at once, thereby rendering any further payments unnecessary; but in whichever of these ways the insurance is effected, the rates charged have been fixed as the result of the most careful calculations based upon mature experience, and it is a settled principle with all good companies to take the most unfavorable view, leaving a margin on the safe side. The case which we have selected as an illustration has been chosen as that best adapted to the class of persons for whom

the present article is more immediately intended. We may be told, that the theory looks well, but that results are not always satisfactory. To this we will be content to reply: there is no occasion now to insure in a bad or even doubtful company; and in a good company results will be precisely as stated. We have before us at the present moment authenticated documents showing such results as must completely remove all doubt upon the matter. There are hundreds of instances of well known persons on this coast, and there are not wanting even in this community instances corroborative of what we have been advancing. There are still further views of this important subject which, however, we must remit to a subsequent article.

Mining Ditches.

In a late number of the Cariboo Sentinel certain objections are raised against that part of the Mining Law which regulates water ditches. Two provisions in particular are objected to. The first is that which requires the applicant for a grant of water exceeding 300 inches to deposit \$125, which sum is to be retained by the Government if the application be entertained, no matter whether the application be afterwards abandoned or not. The second, and, as it is claimed, still more objectionable provision, is that by which a royalty of 3 1/2 per cent. of the gross proceeds is charged. These two provisions, it is contended, are calculated to prevent capital being invested in that great desideratum of Cariboo-water ditches. In his objections to these provisions we fully concur with our Cariboo contemporary, and we are greatly disposed to think that to these clauses in the law may in a great measure be attributed the disinclination to construct large water ditches to which we have more than once taken occasion to advert, and on account of which the mining interests of Cariboo have suffered so severely, especially of late. The condition requiring an application for a water privilege to be accompanied by a deposit of \$125, retainable by the Government in the event of such application being entertained, is both unreasonable and pernicious. The water in Cariboo ought to be as free for all legitimate mining purposes as the air is free for respiratory purposes. All that the Government should seek to have to do with the water is to see that the largest possible quantity is applied to the washing out of gold, and that legitimate existing rights are properly respected. The imposition of any tax upon water, whether that tax be in the form of a preliminary deposit, or a subsequent rate, cannot in any way contribute to these ends, but the very reverse, and ought never to be entertained by the Government, or rather enforced by law. We agree with our contemporary in thinking that the exaction of a royalty of 3 1/2 per cent. upon the gross proceeds of water ditches is even more unreasonable. It is not altogether unreasonable to suppose the case of a water ditch which, although conferring considerable benefits upon a mining community, scarcely leaves a margin for profit equal to the amount of royalty demanded by the Government. It is easy to conceive of an extensive enterprise of the kind in the case of which 3 1/2 per cent. upon the gross proceeds would represent 50 per cent. upon the net profits. It must, therefore, be readily perceived that the imposition of such charges as these is greatly calculated to hinder the free flow of water where its presence is so much needed. Let it be the business of the Legislature at its next session to purge the mining law of these and any other of its water obstructions.

The Destruction of Christ Church Cathedral.

A telegram was sent to the Bishop of Columbia yesterday, announcing the destruction of the Cathedral. The Bishop is in or near London. No doubt the friends of the cause in England will assist liberally in the erection of a new and more substantial edifice upon the site occupied by the church just destroyed. Yesterday the First Presbyterian Church was placed in thorough order, and divine services will be held therein at the usual hours this morning and evening and until further notice. The origin of the conflagration is still wrapped in mystery. There are vague rumors of strange men having been seen prowling around the Church shortly before the flames were seen, but nothing definite is known, or, in our opinion, ever will be known, as to the true cause of the fire. Persons living near the Church appear to have acted with commendable zeal in preserving the Church fittings, and citizens of every religious denomination lent a helping hand. The Rev. gentlemen attached to the Catholic Cathedral gave the alarm first, and, repairing to the spot immediately, assisted in the removal of many articles of value. On Tuesday afternoon a meeting of the friends and congregation will be held at the Theatre for the purpose of taking into consideration a proposition for the construction of a new and more substantial edifice.

The steamer Enterprise arrived from New Westminster yesterday afternoon, bringing 20 passengers and a Lower Country mail.

Return Cricket Match.

The cricket match yesterday resulted in the easy victory of the Victoria Eleven over the Charybdis Eleven. Howard, on the Victoria side, made the highest score of the day [35]—as much as the Charybdis made in their first innings—his batting was very fine. The bowling of Richardson and the long-stopping of Good were excellent. On the Charybdis side Elwyn played well and scored the highest—16. Following is the score:

Table with columns for 'VICTORIA ELEVEN' and 'CHARYBDIS ELEVEN', listing players and their scores in two innings.

Queen Victoria Defends the Innocent.

The Count Jobanis has a three-column article in the New York Herald in defence of the slanders of Mrs Harriet Beecher Stowe. He thus concludes:

In conclusion, I now produce a proof of innocence, which, if Mrs Stowe knew and concealed from the public, is in itself a crime upon the dead; if she did not know it, then she is ignorant of facts. It is the custom of the Queens of England when any lady of rank has been overtaken by comparative poverty, by misfortune, or any honorable cause, to present gratuitously to the distressed lady a suite of furnished apartments, en suite, &c., in one of Her Majesty's palaces, either at Hampton Court, Holywood, or a greater compartment still, in the Royal Palace at St James, London. Need I add that personal chastity and the matronly virtues are the conditions precedent with Queen Victoria?—she herself the model wife, widow and Queen, to all posterity! I say to the libelous authoress, "O shame, where is thy blush?" to conceal from the public the great moral fact which here follows:

The Queen of Great Britain, Victoria the Good! God bless her! in sympathy to the monetary misfortunes of a lady of rank, (from the improvidence of her husband), and that lady having the right of entry to Her Majesty's drawing-room, even upon state occasions, and the Queen gave to that lady for life a suite of regal apartments at St James' Palace, and that lady's name was engraved on a silver plate and placed on the front door of those apartments, publicly seen at all times in the royal banner square of the palace. Who was that lady whom the Queen delighted to honor? Does the reader ask? Do the poisonous publishers of the live ask? Then thus I answer to them and all the world, and dare denial of its truth—that lady was this very slandered Augusta, the Hon Mrs Col Leigh, the half sister of Lord Byron, the poet, and this royal honor was publicly enjoyed by Lady Augusta while Lady Byron lived!

Another Burning Star.

Father Secchi has added a discovery to the many he has already made in the ever-widening world of stars. He has discovered a celestial conflagration! He has turned that most wonderful and simple of all instruments, the spectroscope, to the variable star R, in Gemini, and he has found it all ablaze!

We well remember the thrilling sensation which was caused by the sudden outbreak of a star in Corona, in 1860, which shone with the lustre of a star of the fourth magnitude and gradually disappeared in the formless void, though still remaining as an object of telescopic research.

The variable star in Gemini to which we now refer, attained its maximum brightness in February last, and has been subjected to a careful spectroscopic examination by Father Secchi, one of the unwearyed investigators of celestial phenomena. He found its spectrum closely analogous to that of the star in Corona. It shows a brilliant hydrogen ray, and as near as terrestrial observation can determine presents the awe-inspiring spectacle of a world on fire!

Seasonable Advice.

The pressing work of the summer, which needs crowding and watching, the constant care and close planning of the farmer, to do everything just at the best time, have, in a good measure, passed. The farmer may employ more labor at more reasonable rates as soon as summer grains are harvested, and opportunities may be had for taking hold of a number of extra jobs,—road-making, draining, building, repairing, &c.—if one has his regular working force regulated so that the work will go on without his constant supervision. Time might, in all probability, be found for a few days absence from home for relaxation. This is as important for the farmer and his wife as for the professional man, and a fortnight at the seaside, fishing and bathing, would renew the youth of many a hard-worked wife, and bring roses to the pale face of the daughter who has been scalding and turning cheese or making butter all summer. The poor women cannot get and keep health by light out of door work, but are chilled in the milk cellar, or roasted over the hot stove, getting three meals a day for half a dozen or more hungry men, and are tired out long before night from the character of the work. August is their opportunity: give them a vacation; spend freely a little of the money which they have earned as well as you, for what will do you all good. If the house is full

of city cousins, who want you to make them just as long a visit in the winter as you entertained them in the summer, it may be well to postpone this time of recreation for a few weeks, for the sake of hospitality, but be sure to plan for a good play spell, either in August or when the Agricultural Fairs take place.—American Agriculturist.

Hogs require clean and comfortable quarters, in a well built and waterproof sty, with sleeping apartments out off from the feeding place. The trough should be of strong oak boards, a portion partitioned off for fresh water. In the sleeping apartment a little rye straw should be thrown and exchanged for clean from time to time. When fattening, hogs should not have an excess of water, but just enough to slake their thirst. Being omnivorous, hogs devour almost anything that is given them to eat, and oftentimes disgusting and improper food is given them. Almost any place is thought good enough for a pig, no matter how damp, dark and filthy it may be. This is a grave error, as from such filthy dens come disease of the skin, swelling of the joints, dullness, loss of appetite, and intestines infested with worms and parasites.

IMPROVEMENT IN GRAIN.—Experiments have demonstrated, and analogy has shown, that the finest and best samples of seed, continued for years, will improve the quality and quantity of the product. A better wheat is thus raised, even a variety may be established. On this principle, in farm-stock, we have the different breeds of sheep, swine, poultry, &c. Experiments have been made on the human species, but the same, no doubt, holds good there.

We plant and sow 'as it comes.' We take the seed of the same grain that we use in the aggregate, and sow it. Is not this the case almost always? Corn is an exception to some extent—but why do we except corn? Because it is handy to select. But why select at all? Because it is understood to be good. Analogically, then, it is good to do the same with wheat, oats, barley, &c. But this is less easily done; we therefore neglect it. How long will it take a farmer to go through his wheat and secure the finest and ripest heads sufficient to sow an acre, or half an acre, or a quarter—or even a pint of seed. This pint sowed will be sufficient to form a test crop. The best heads taken from this again and sowed, will yield another test crop, from which should be taken as before, and so on for a number of years, say half a dozen—more still better. But three or four years will work a decided difference. But the thing should be continued from selected wheat every time. It is this way grain can be improved and crops enlarged. There will be larger grains, earlier maturity and better growth.—Rural World.

I received a new idea from Mr Locke, says a correspondent of the New England Farmer, in regard to smoking hams. Let the hams remain frozen and wrapped in paper through the cold weather. In the spring smoke your barrel by gradually burning under it, when inverted, a bushel of coals, then rinse the barrel with warm water that is to be used in making the brine. For one hundred pounds of meat, use ten pounds of salt, two quarts of molasses, two ounces of saltpetre, with water enough to cover the meat. Scald the brine, skim it and put in with the hams, packed in the smoked barrel. Treated in this way the hams have the taste of smoked meat, without smoking, and will keep like other salt meat, through the summer.

If you plow down your weeds before they go to seed they will prove a benefit to your land instead of a curse! If they are allowed to go to seed they will be a source of endless trouble. Ploughed under they will be worth as much as a dressing of manure. Besides enriching the soil they tend to keep it loose. If you add from twenty-five to fifty bushels of lime per acre to the ground, and harrow it in, it will convert your weeds into plant food.—Scottia's Anthem.

The following anthem, composed by Mr Bell, a prominent citizen of Halifax, was sung at the great promenade concert, at which 5000 persons were present, upon the occasion of the recent visit of his Royal Highness Prince Arthur:

God Save Our Gracious Queen,
Long live our noble Queen,
God Save the Queen,
Monarch of people free,
Proudly we claim to be
Sprung from her Kingdom's throne,
God bless the Queen,
God bless her Royal son,
Her children every one,
God bless them all;
Not for themselves alone,
But for the Crown and Throne,
And Britain's weal we own,
On Heaven we call,
God keep our mother land,
May Britain ever stand,
Pride of the world;
For flag on land and sea,
Symbol still let it be
Of might and mastery,
Where'er unfurled,
Welcome young Prince to thee,
True to the Empire we,
Have eyes, been;
The changes time may bring,
Far from our thoughts we fling,
Join we this day to sing,
God Save the Queen.

CHEAP SHAVING.—Having recovered his health, Fred Payne's shop is again open to the public. Prices as before.

Advertisement for 'DAILY' newspaper, 'EUROPEAN NEWS', 'MAIL', 'ST REMEDY', 'DIPHTHERIA', 'PILLS', 'STOCK AND', 'ORDERS YOUR'.