

SUNDAY RAILROAD TRAINS.

The question of applying ordinary "Sundays laws" to the operations of railroads and steamboats is confessedly difficult. The laws themselves are meagre and obscure. In most states the law protecting Sunday is little more than an old fashioned transcript of an act of parliament passed in the reign of Charles the second, and simply prohibits prosecuting labor or business on the first day of the week, excepting works of necessity, charity and mercy. To some it has seemed obvious that a railroad train, to say nothing of an excursion steamboat, is neither necessary, charitable nor merciful; and they have demanded the immediate suppression of these conveyances as gross violations of the law. Opposed is a view that some, any indeed, of the passengers aboard a train or boat may be travelling for necessity or charity—may be going to church, visiting the sick, hastening for physician, or the like—and how can the law assume to discriminate among motives? If some travel may be necessary, some conveyances must be allowable. Again, if a train carries a United States mail can a state law obstruct it? Again, are not railroads and steamboats forms of commerce? and is not the power to regulate their movements on Sunday wholly vested in congress?

A broad and novel view has been taken by the court of appeals of Kentucky. The case was no petty controversy between individuals, but a prosecution on behalf of the state against the Louisville & Nashville railroad company, covering its general business of Sunday trains. The state authorities frankly avowed that the trains carried mails as well as passengers, baggage and freight. But the company does not seem to have invoked federal authority at all: at least the opinion discusses only the broad question whether the state Sunday law is applicable to railroads. The court said that "work of necessity" in these laws does not mean absolute physical necessity. The law regards that as necessary which the common sense of the country in its ordinary mode of doing business regards as necessary. The necessity may grow out of the general course of business, or even be an exigency of a particular vocation. And it sustained the lawfulness of running reasonable Sunday trains on the general ground that modern usages of travel and transportation have made them necessary. — N. Y. Tribune.

WHY HE WANTED TO WORK FOR THE UNION MUTUAL.

An application was made to this Company within the past month by a prominent life insurance manager for employment, and in giving his reasons for applying to the Union Mutual, he made the following statements:—

I have worked life insurance for nearly fifteen years, and with great success. I love the business and believe I am doing a great good to mankind while pursuing it as a means of self support.

It has been my good fortune to pay, at the opportune moment when it was most needed, the proceeds of a life policy to many poor widows and orphan children, and on these occasions I have been proud of my business and the company I represented, but I found among the living two prolific causes of complaint which gave me great trouble. Many of my customers, through carelessness or temporary financial pressure, would allow their policies to lapse by not paying their premiums and then complain to me and to others of the money they had lost in life insurance. Although I knew they had failed in fulfilling a contract fairly made, and that they had received the benefit and protection of insurance during the period of payment, my argument was weakened and my sense of justice offended by the forfeiture of the reserves which I knew had been accumulated for the ultimate payment of the policy. Of course I talked about the right to a paid-up policy which they might have claimed while the policy was in force, but I knew that to many of them it was no protection, they all (with the exception of a few chronic grumblers at everything and everybody) expected to pay, up to the last moment, and until it was too late to make the application required by the policy.

Large numbers of these men became the open enemies of life insurance, and talked against me and my business on all occasions.

It also occurred again and again that after a lapse of years my customers would insist that I had made this and that statement in relation to the policy.

It counted for very little that I knew that they were mistaken, and that I had never said the things whereof they accused me; they were generally honestly self-deceived, but I had no means to convince them of the fact.

After much trouble of this kind I accidentally became acquainted with the Union Mutual policy, and soon satisfied myself that it met all these difficulties perfectly, and that is the reason why I want to work for the Company.

In the first place, the policy is a perfectly clear and definite contract for every year that it is in force, and shows upon its face what will be the result of payment or non-payment of each premium, and the policy-holder need not do anything to take the advantage of the terms. The policy is self-explaining and self-operating, and will, I think, do more to make life insurance popular than any plan yet offered to the public.

No agent can misrepresent it or the policy will contradict him. If he is accused of falsehood, he can appeal to the policy and find in its distinct and complete statements his perfect defence.

No policy-holder can, after three annual payments, allow his policy to lapse under any circumstances. If he stops paying, there are no letters to write, no policy to return, no nonsense of any kind, the policy starts in and runs for the term provided without negotiation or assistance from anybody.

These are the principal reasons why I offer to contract with you, but there are many others, such as your prompt

payment of losses, your incontestable policy, your accelerating endowment, &c., &c. Indeed, I think your policy contains every good feature of any existing policy, and some which belong to it alone.

It is needless to add that this gentleman is now one of the active workers for the Good Old Union Mutual, and giving us earnest work and lots of new business. Communicated.

ERA OF PROGRESS.—STATEMENT, JUNE 30, 1882.

New Policies Issued.			
First Six months, 1882,	1,017	Insuring,	\$1,764,570
" " " 1881,	716	"	1,213,202

Increase in Six months, 1882, 301 \$551,368

New Premiums Reported by Agents.			
First Six months, 1882.....			\$45,410 18
" " " 1881.....			31,233 88

Increase in Six months, 1882.....\$14,176 30

Premium Receipts.			
First Six months, 1882, less single Premiums..			\$337,665 19
" " " 1881, " " "			331,818 24

Insurance Cash Pmts. Six months, 1882..... \$5,846 95

Expenses.			
June, 1881, \$24,136 92	First Six months, 1881,		\$140,681 93
June, 1882, 20,989 70	" " " 1882,		125,615 34

Decrease, \$3,147 22 Dec. in Six months, \$15,166 59
For year ending June 30, 1881.....\$292,581 21
" " " 1882..... 258,145 27

Decrease.....\$34,435 94

Payments to Policy-Holders.			
First Six months, 1881.....			\$600,255 47
" " " 1882.....			419,691 43

Decrease.....\$180,564 04

Convertible Cash Assets.			
Dec. 31, 1881.			

Collateral Loans.....	\$260,388 20
Cash.....	82,394 41
Bonds, R. R.....	\$485,677 50
Bonds, City and County.....	276,569 05
Bonds, Government.....	240,400 00
Bank Stock.....	31,473 00

1,034,119 55

Cash, in transit..... 1,029 11

\$1,377,931 27

June 30, 1882.			
Collateral Loans.....	\$	80,455 00	
Cash.....		90,578 91	
Bonds, R. R.....	\$663,499 25		
Bonds, City and County.....	287,868 68		
Bonds, Government.....	278,431 24		
Bank Stock.....	137,163 50		

1,366,962 67

Cash, in transit..... 17,283 16

\$1,555,278 74

A \$20.00 Biblical Reward.

The publishers of *Rutledge's Monthly* offer twelve valuable rewards in their *Monthly* for November, among which is the following:

We will give \$20.00 in gold to the person telling us which verse in the New Testament Scriptures (not the New Revision) contains the greatest number of words by November 10th, 1882. Should two or more correct answers be received, the reward will be divided. The money will be forwarded to the winner November 15th, 1882. Persons trying for the reward must send 20 cents in silver (no postage stamps taken) with their answer, for which they will receive the December *Monthly*, in which the name and address of the winner of the reward and the correct answer will be published. This may be worth \$20.00 to you; cut it out. Address RUTLEDGE PUBLISHING COMPANY, Easton, Penna.

GRAND TRUNK OF CANADA.

TO THE EDITOR OF THE "RAILWAY NEWS."

SIR,—I agree entirely with the statements made by your correspondent, "E. W. W.," in your last week's issue. Shareholders have only to wait for the half-yearly meeting, shortly to be held, and the usual "Monthly Statements" as heretofore published, and they will then be able to estimate accurately the value of their securities. I am extremely pleased to find that our beloved country is about to adorn our illustrious General, Sir Garnet Wolseley, with the highest distinction which a grateful country can confer, and I am confident that the shareholders of the above company will be disposed to act in the same generous spirit towards Sir Henry Tyler (*ambo sunt equales*), our worthy and distinguished president, who, by his profound sagacity, forethought, and tact, has overcome every obstacle in his path, towards making the company, of which he is president, one of the most prosperous and unassailable properties in either hemisphere. The carrying out of any plan for evincing our gratitude to him I leave to wiser and more experienced parties than myself. All that I can say on this point is, I shall be most happy to contribute my mite. Hoping this subject may be further ventilated, believe, me very truly yours,

A VERY OLD SUBSCRIBER.

Malton, September 25,

TWO TONS OF THREE-CENT COINS.

The United States Mint in this city has just received over two tons of three-cent silver pieces, which by act of Congress has been abolished from the national coinage. This is, however, only about one-fifth of the quantity of these small coins which are to be brought here from the various sub-Treasuries in the country, there having already been redeemed more than 10 tons. These three-cent pieces now in the Mint would fill three large wagons. They are to be re-coined into ten-cent pieces, as the three-cent nickel pieces are to take the place of the old silver three-cent coins. The Treasury Department is redeeming the small coins as fast as possible, and in a few years they will entirely disappear, and only the nickels will be in circulation. The coins have lost a very considerable per cent. of their intrinsic value by usage, in some cases amounting to as much as 25 per cent. In fact, they are rapidly wearing out. This is one reason why they were abolished and the harder and more convenient nickel substituted.—*Philadelphia Record*.

ENGLAND PREPARING FOR FURTHER WAR.

The *Army and Navy Gazette* says:—The Admiralty have decided to arm 14 fast and powerful ocean mail steamers, and to send them forthwith to cruise in the Indian Ocean, the China seas, and on the Australian Station. Fifty additional steamers have been surveyed and reported upon as in proper condition to act as armed cruisers, and should complications arise out of the Egyptian question at all likely to involve us in hostilities with a rival Naval Power, these will at once be armed and despatched to various quarters of the globe, to safeguard our ocean highways, and convoy grain-laden ships to our shores, so as to insure an uninterrupted food supply, while our regular men-of-war are employed on more serious work. Sixty guns have been ordered for the 12 cruisers now being armed, besides 48 Nordenfolt machine-guns, and the usual service allowance of ammunition for each gun. Every cruiser will carry four M.L. 64-pounders, one B.L. 40-pounder, and four machine-guns. It is somewhat significant that, at the same time, Baker Pasha and the English military officers serving in Turkey are being withdrawn from the service of the Porte, and transferred to that of the Khedive, to re-organize the Egyptian Army. We shall not be surprised to hear that Hobart Pasha and the English naval officers serving in the Turkish Navy have followed suit. But what will become of the Turkish ironclads. It is evident that the Admiralty are, at any rate, preparing for all eventualities; and the outlook is certainly not a very reassuring one, so far as the maintenance of the peace of Europe is concerned.

THE VOLUNTEERS.—Sir Noel Paton, R.S.A., has just completed the drawings for a medal which is to be struck in commemoration of the twenty-first anniversary of the volunteer movement. The obverse of the medal will bear a likeness of Queen Victoria, copied from a portrait of Her Majesty taken in 1868, and on the reverse will be an armed figure of St. Michael with a flaming sword, as the patron of righteous warfare, his shield charged with crosses of St. George and St. Andrew. On the one side, under the shelter of his outspread wings, is a group of a mother with a sleeping babe and a child in prayer, intended to symbolise Alter and Hearth, and on the other side, facing the sea, kneel three male figures in the attitude of defence, symbolising the volunteers of the three kingdoms. Beyond these figures is a war galley, in allusion to the naval volunteer service, and over all is the legend *Pro Aris et Focis*. The drawings were shown to the Queen at Balmoral last week by the engraver, Mr. Macphail, and cordially approved of by Her Majesty.

TELEPHONIC.—An interesting telephonic experiment was recently made between Brussels and Dover. A submarine cable is practically a condenser, which, by its inductive action, materially interferes with the speed of signalling. The retardation, indeed, is so great as to reduce the speed to one-fifth that attained on air lines, the same instruments being used in both cases. It was feared that this condensation would prove, for a long while, a great difficulty in the case of telephonic currents, so transforming them as to render them unintelligible. The difficulty, however, has been overcome, the honour of the achievement belonging to a distinguished Belgian physicist, M. Van Rysselberghe. On June 9th the new telephonic apparatus, designed for the purpose of counteracting the effects of induction on air lines and condensation in submarine cables, was tried with success. M. Bordeaux, the engineer of the Submarine Telegraph Company, was stationed at Dover; M. Banneux, Inspecting Engineer of Belgian Telegraphs, was at Ostend; and a third operator at Brussels. Conversation was freely exchanged through the sixty miles of cable and two hundred miles of air line. The experiment is certainly very hopeful for ocean telephony.—*Nature*.

AUSTRALIAN WHEAT.—Australia is pushing to the front as a wheat growing country. The group will have an output of grain this season equal to about fifty millions of bushels. As the total population is under three millions, a very large margin indeed exists for export, and accordingly the value of the breadstuffs shipped from the colonies now runs to seven figures. Despite the facilities afforded by low rates of ocean freight and other favorable circumstances, the Australasian wheat-grower has of late awakened to the discovery that it is far better to export flour. Thus it has come about that the export of Australasian flour is gradually, but surely, assuming gigantic commercial proportions. In the year 1863 there were in Victoria, for example, only twenty flour mills; in 1880 they numbered 145; while taking the latest statistics for the whole of the colonies in the southern seas, the figures total up to at least 500 mills, and if we may credit well-informed authorities, the number is rapidly increasing.