Saturday, October 9 1869

Life Insurance. That the boon of life insurance lies within the reach of all, and that it is the bounding duty of all to stretch out the hand and take it has already been asserted. A life policy for \$1,000, if purchas- ed as to justify them in bearing their ed at the age of 25, will only cost \$19," 89 a year, and after fifteen years will cost nothing at all. Now, who is it, be he mechanic or labourer, clerk or schoolmaster, professional man or merchant, that cannot afford to pay this trifling sum a year, for fifteen years, in order to make provision for those dependent upon him? A fraction over five cents a day; three bits a week; a dollar and half a month ! Why, it is not the price of a cigar or a glass of grog per dime! There is no man too poor to secure a life policy for one thousand dollars; there are few too poor to secure a life policy for a much larger sum. Will the five cents a day be misssum. Will the five cents a day be miss- the insured millions the world over, ined? On the contrary, the very circums stead of falling, by disreputably incurrstance of laying away even the veriest ed wrong, upon a single community, and trifle for provident purposes will have a that, too, in the uncertain and humiliattendency to educate the mind to habits ing form of charity. What husband or of industry and economy, while the father, in view of all the facts of the volition necessary to the taking of a case, will hesitate to make fitting proviscigar or a glass of grog less may tend ion for those dependent upon him when to wean from habits which are injuring that can be done at such a trifling sacriboth body and mind. But what fice? No man with a spark of honor right has any man to indulge in bad or independence can hesitate. It would habits, or even in habits of easy or luxu- scarcely appear to fall within the scope rous living, who has not first made such of our duty to single out particular provision for his family as will secure companies which might be considered them against want in the event of his to have especial claims to public condeath? That man who will go on living up to his income, wasting a six to remark that the fact of more than pence here and mis-spending a sixpence one first-class insurance company being there without making the slightest provision for those whom nature has intrusted to his care is verily guilty, guilty urge upon all classes the advantages of a double sin-a sin against society, upon whom his selfish improvidence must ultimately cast the helpless victims. and a sin against those for whose support and care he undertook the most solemn obligations. Indeed, it is difficult to understand how, if a man think at all, his reflections can be of the most satisfactory kind, under such circum- Allatt, Bunster, McKay, Allsop and Gerow stances; and above all, when a husband and father, who has thus lived in the present and for himself, comes to face death, with a helpless and wholly unprovided for family about him, the consciousness of his faithless improvidence must surely lend an additional thought advisable to summon a full meeting sting to the dread monster. But it is just here that the root of the whole matter lies, Men do not reflect. There are in this community scores scores of amiable, honest, well-meaning men, who are acting out precisely the unmanly part we have been describing, and all for want of reflection. To such our language may appear somewhat strong, even offensive; but a little thought will compel an admission of its truth, and our sole object being to make men think, and that for their own good, no one can take offence at our plainness. It is, as we have said, the want of reflection and a more thorough knowledge of and familiarity with the principles and advantages of life insurance which induces our honorable, respectable, amiable men to act inconsciously the part of selfish, dishonorable-we had almost said brutes ! We have said life insurance is within the reach of all. We now say all ought Clerk. to avail themselves of its advantages. "Why," asks the confirmed bachelor, "should I effect an insurance upon my life? I have no wife and children to provide for." Ask your own conscience whether there is no one with a natural claim upon you; and if the answer comes in the negative, then, we would say, take out a policy in favor of some educational, or charitable, or religious institution. You will live all the better for it; you will die all the easier for it: there will be at least one act of your life which will not leave it a blank. "Why," asks the youth, "should I in-There is no one depending upon spre ? That may be true now; but it may not always be true. But even if would have to be elected. you were certain that, in your case, it would always be true, still it is your to sway him. duty and your interest to insure. It will tend to train you in habits of thoughtfulness and provident economy; it will give you credit and standing if you enter business; it will give you an additional right to seek a good matrimonial alliance; and having insured in youth you will be enabled upon more favorable terms to lay up a good provision against old age, or for your family after you are taken from them. The younger you insure the more favorable will be the terms, and the more benefit will you derive from the mental discipline the act never fails to zine is before us, and among the various impart. Indeed, parents could not do readable papers it contains probably none better than encourage their children to will be perused with greater interest in this employ at least a portion of their spenda colony than that upon the 'Northwest.' ing-money in this way. The smallest policy taken out in youth upon the ac-cumulation principle, while it would while those who have a taste for romance

very wesithy. No man can afford to take the whole risk upon himself. In business, men insure their ships, their houses and their goods, and it is only men and companies of enormous wealth and the most extended operations who can afford to neglect the precaution. There are those in the world whose operations are upon a scale so extend. own risk, their average losses falling below what it would cost to insure. But this is a condition in favor of which it will scarcely be necessary to make an exception here; and, besides, the principle is not, under any circumstances, very applicable to the subject of life insurance. If the prudent business-man insures against fire and shipwrick, which do not come to one in fifty, how much more does common prudence require that every man should insure against death, which comes to ALL. It is clearly our interest and our fidence: but it may be permitted to us worthily represented in this community has had its share in encouraging us to and the sacred duty of life assurance.

Thursday Oct 7th City Council.

WEDNESDAY EVENING, Oct. 6th, 1869. The Council met at 8 o'clock, His Worship the Mayor in the Chair and Messrs present.

The Mayor stated that this was a meeting called to confirm the minutes of the last meeting of the Council, viz; that at which the poundkeeper was appointed; at the previous meeting objections were taken to the confirmation of the minutes and it was

for this evening.

Mr McKay moved the adoption of minutes. Mr Allsop seconded. Mr Gerow asked if Mr Allatt knew how the poundkeeper was elected?

Mr Allatt-I do. Mr Gerow-We were not allowed to vote Mr Allatt-Why didn't you do it? Mr Gerow-He (the Mayor) wouldn't al-

low us. Mr Allatt-How could be prevent it? I'm astonished! I'm astonished! The Mayor couldn't prevent you. There were three of you. Why didn't you vote? I shall vote to confirm the minutes.

The Mayor-Gentlemen, this is entirely irregular. Mr Buns'er moved a reconsideration.

Mr Allsop—Are the minutes correct? that is the only question we have to consider. The minutes are merely a record of the business transacted, and Mr Bunster has failed to show that they are incorrect. Mr Bunster-I beg your pardon, I have done so.

Mr Allett hoped Mr Bunster did not wish to throw any reflections on the Town Mr Bunster had no such intention.

The Mayor-These minutes must first be confirmed. Should you (Mr Bunster) wish to bring forward a resolution afterward, you can do so, but unless the minutes are incorrect they cannot be thrown out. The minutes were then confirmed-

Gerow and Bunster in the negative. Mr. Bunster then moved that the minutes of the previous meeting be reconsidered. The Mayor—You can't do that.
Mr Bunster—Well, then, I move a recon

sideration of the vote had for poundkeeper. The Mayor said the reconsideration of the vote could only come up in the form of s charge against the poundkeeper. Mr Bunster didn't want to prefer any

charge; but there was one consolation—it wouldn't be long before another poundkeeper The Mayor didn't allow outside pressure

Mr Bunster didn't mean to threaten any, He wanted to ask a question.

The Mayor-Put your ideas in writing. Mr Bunster-I'm afraid you'll trip me up on it again. Mr Bunster moved that the names of Councillors who refused to vote for pound-

keeper be entered on the minutes. Carried. Account of A Strong, scavenger, \$20, read. Transfer of \$105 from Willis Bond, contractor, to W P Sayward, read and accepted. Account for rent, one month, \$20, ordered

THE OVERLAND MONTHLY .- The October number of this deservedly popular maga-Knapsack and Blanket,' Our Antipodean Cousin, Geological Notes from Oregon, while those who have a taste for romance cost but a trifle every year, would produce a handsome legacy against second childhood, or substantial provision for 'Tennessee's Partner.'

From the Mainland.

yesterday afternoon, bringing 50 passengers, a good freight of cranberries, and a Cariboo mail and express. For the banks and in private hands there were about \$80,000 in gold. Governor Musgrave, as previously announced by telegraph, has gone to Kem-loops. At Cariboo he was most kindly treated by the miners and traders. His Excellency descended several shafts and was present in the Coombs and Taffvale claims when they had washed up 190 ozs of the wealth. A prospect of dirl, yielding 2 ozs, was presented to His Excellency.

Our files of the Seatinel are to the 25th ult. The Governor had been very enthusiastically received and was evidently well pleased with all he saw. In mining news there is not much of great importance. The claims in Stout and Conklin gulches are paying well, as also the old Diller and several other claims on William Creek. The frosty nights had intercepted the water supply, and many of the hydraulic claims were thus prevented from working. On Lightning Creek the Dunbar claim continued to pay well. Swift river about 40 Chinamen are doing well. Our informant bought a parcel of gold from them and thinks they are doing better than they desire to have known Flynn & Co. in the creek below Boyd & Heath's Ranch, are ground sluicing; the ground is improving in yield and appears to get better the further they get in. Deadwood creek was attracting attention-men-had been making wages all summer, and the indications were very favorable. Oro Fino creek was also looked upon as good. Dragon creek is now classed with the est creeks in Cariboo. and although a very long creek had been al staked off. The Discovery co. had found coarse gold both in the shaft and tunnel and the Sound on Monday. She will come around valves being deranged. It was more were taking out about 10 ounces to the set of timbers. This creek is about seven miles below Beaver Pass, and bids fair to be a great mining centre. On Nelson creek the Delarte company have struck a lead in the hill and are taking out about \$12 per day to the hand. Capt. Fery had struck good pay and was doing well The last news from Harvey creek was good.

NANAIMO FREESTONE QUARRY. - The American Government is about to build a fine new Mint at San Francisco, at a cost somewhere among the millions, and Nanaimo freestone is the stone material it has been decided to do it. The contract has been awarded to a San Francisco builder who has leased for a period of four years the stone-quarry at Nanaimo and the right to take therefrom stone be used in the construction of the Mint, and a gentleman is coming all the way from Washington to the quarry and report whether or not the deposit of freestone is sufficient for the purpose. He will find sufficient some there to build the new Mint and to reconstruct San Francisco with earthquake-proof buildings. It is expected that 200 or 300 men will be employed in the quarry for several years and Vancouver's stony heart be will pierced and rent most cruelly. This mint order may prove the commencement of large orders for stone for other buildings at the Bay.

QTICK TRIP .- The P. T. S. S. Co's. SS clock yesterday morning from San Francisco, having made the run in astonishingly quick time—3 days and 22 hours—against a stiff head wind. The Active brings 62 passen gers-among whom are Messrs R.H. Adams, A. Gilmore, G.G. Wylly and W. Brown—and 160 tons of freight. Capt. Sholl, we learn, has been permanently transferred to the direct steamer between Victoria and San F. ancisco, an announcement that will greatly please the travelling public. The Active will sail hence for San Francisco at 7 o'clock o-morrow morning.

the editor of the Alaska Herald was walking ester men; I have done with you." horizontal cylinder or bell, which would be in San Francisco with a gentleman along Colchester has spoken out in favor of constantly pushed forward as the building up one of the public streets of that city, when an unknown man suddenly sprang upon him bald by a very large majority. The close to Dover on the English side of the and dealt him a furious blow in the face with half-breeds in the Red River Settlement Channel, and would extend to Cape Crisnez a set of brass knuckles, and then fied. The had been holding meetings, the object on the French coast, the distance between gentleman who was assaulted in this strange of which was to lay claim to half of the the two points being twenty-two miles, and manner was confined to his room in conse- £300,000 about to be paid by Canada the average depth of water one hundred and quence of the injuries he received. Who the to the Hudson Bay Company. Some of ten feet. Mr. Bateman stated that the tube

clock last evening with 154 tons of coal, and one or the other without their consent. time precluding the possibility of a collision. Grappler and Sir James Douglas were lying at Nanaimo. The ship Shooting Star and two other barks were met in the Straits bound north. One of the latter was supposed to noon. The steamers Otter, Emily Harris, north. One of the latter was supposed to these half-breeds have not a better claim be the bark Delaware for Moody's mills.

STILL CATCHING IT .- The grandson of Lady Byron, Mr. Redeliffe, has published communication utterly denying the truth of Mrs. Stowe's Byron Scandal story: He not only professes to have knowledge that the story cannot be true, but intimates in unmistakable language his belief that she got it not from Lady Byron, but from her own prurient imagination:

miner on Cunningham creek, committed Sir John Young. suicide by cutting his throat. Deceased had been afflicted with a sickness which caused intense pains, that resulted in aberration of the mind. He was a Swede by birth, and aged about 40 years. Before coming to Oariboo he had been engaged on the steamer Hope as a deck hand.—Cariboo Sentinel.

The Municipal Council of New Westmins'er has censured Hon. Mr. Holbrook for asserting that he was compelled to sign the corporation address to Governor Musgrave.

NAVAL. - The screw-corvette Malacca, 500, and 600 yards, three rounds each. Capt. Oldfield, was paid off at Portsmouth, was won by Pallen in six shots at the The steamer Enterprise arrived at 5 o'clock Sept. 8th. The Panama Star and Herald of two first ranges and one at the 600 Sept. 1st announces the arrival in port of H. range; score, 26 points. He made M.S. Chanticleer, Commander Bridges, from three bull's-eyes at 500 yards, and one Acapulco, bringing \$30,000 in specie from bull's-eye with the only shot he fired Mexico, and the sailing of the same vessel at the long range. Pallen is but 17

> of the Directors of the Upper Canada THE BURNING OF CHRIST CHURCH CATHE-DRAL .- Messis. J. H. Turner, T. L. Fawcett, Bible Society, held at the Bible House. Wm. Wilson and E. Pimbury were vesterday empanelled as a jury to inquire into the causes that led to the destruction by fire of Christ Church Cathedral. Without bers of the Wesleyan Methodist Confers choosing a foreman or taking any evidence ence of Canada. The Reiffinstein case. the jury adjourned until to-morrow at 1 a.m. as the trial approached excited jucreased

> CREW OBTAINED .- The ship Martha Rideout was provided with a crew by Capt. ed to make a party political question out Nagle at two days' notice, at the reasonable of the affair, and was reckless in its de. rate of \$25 per month. Men are wanted for nunciations of the Government, in conthe ship Frances A. Palmer, to sail shortly nection therewith, predicting all sorts from Port Townsend for China.

> cutive. We are greatly disposed to THE ST. CLAIRS sailed yesterday for the think that, in some instances at least, Sound: Mrs. St. Clair is a very intelligent "the wish is father to the thought." lecturess; and her success would be im- Prince Arthur landed at Quebec on the mensely increased if she would clap a stopper on Mr. St. Clair's mouth and provide the young lady vocalist with a retiring pension. highly gratified with the reception ac-

> CHRIST CHURCH SUBSCRIPTION COMMITTEE. In the list published yesterday, for "Archin the Maritine Provinces. He is said deacon and Clergy" read, "Archdeacons and to display an amount of thoughtfulness

> structing a railway tunnel under De-THE Cariboo quartz mill came up on the troit River, between Canada and the Active yesterday. It looks as if it could do good execution, and will be forwarded immediately to the diggings. in length, and must involve a large ex-

VELVETEEN coats are en regle among young penditure. On the 13th a very exgentlemen this winter, and will be associated with light "anmentionables" and a light THE steamship Gussie Telfair passed up work, owing to some of the suction

by way of Nanaimo. LORD WESTBURY has declined the appointment to the bench of the Court of Appeal.

Canadian Mail Summary.

A very shocking murder was committed in the township of Osgoode, a few miles from Ottawa, An old man named ing, after 8 o'clock at night. The shot case to England, if necessary. Mr. Mc. son's, who had just gone out, professedly leave for the seat of his government, and the authorities are greatly blamed The Hon. M. Cameron was a candidate Vancouver Island on purpose to examine for the want of promptitude and for the vacant seat. Another detachmethod by which the proceedings have ment of 100 recruits would leave for been characterized. The affair has Rome on the 30th to join the Papal return of Reiffenstein-the defaulting Rock, took offhis coat and laid it down, Department-to stand his trial at Otta- | who was standing by. He then walked lieved the authorities, who have been Active, Capt. F. C. Sholl, arrived at 8 o'- so roundly abused for accepting bail. the precipice. He was registered at the The Nova Scotia news would appear to Cataract House as Carl Schurz, New indicate that the day of the "Repealers" York. The Canada Chemical Works, The ovation given to the Governor- 16th. Loss \$20,000. MYSTERIOUS ASSAULT .- A few days since well, "Get you gone, give place to hon- tom of the sea, being built up inside a assaulting party was, or what reason he had, has not transpired:

Face Namano.—The steamship G. S.

Wright arrived from Nanaimo at 6% o'
by the Company, who had no claim to by pneumatic pressure, thus securing a by the Company, who had no claim to constant supply of pure air, and at the same time true true from the reason he had, them were very violent in their lansage of carriages of ordinary construction, while the traffic was proposed to be worked by pneumatic pressure, thus securing a constant supply of pure air, and at the same will sail for Portland at 12 o'clock this day These people assert that the land be- He estimated that a slow train would be longs to the inhabitants, and talk of able to accomplish the distance in one hour than those who have sold the territory; project was eight millions sterling, the anyet one would imagine there is plenty nor, indeed, would there appear to be room for any, that Prince Edward's Is- favor, land will sail gracefully into the Dominion during the next session of Parliament. The people of that Island have won golden opinions from all quarters. on account of the way they received SUICIDE.—On Friday last John B Nelson, Prince Arthur and Governor-General

ADDITIONAL. Dates to the 22d; September.

The New Brunswick Provincial Rifle Competition commenced at Fredericton contained women and children decorat on the 14th. The first competition, at ed in green many carrying bunches of two and five hundred yards for the laurel. At the graveyard the people len, of Chatham, 21 points. The sec- man. The crowd then visited the 'mes ond competition, for the Provincial As- morial crosses of the Manchester marsociation gold medal, ranges from 400, tyrs.

Saturday, Octo Life Insu for Valparaise. H.M.S. Ringdove was daily years of age, and his shooting astone expected at Panama from Central America. ished every one. At a special meeting It may be said that ished every one. At a special meeting

Toronto, on the 15th u't., the Rev. John

Gemly was elected Permanent Secretary

Mr. Gemly is one of the most able mem,

interest. There would be 8 indictments.

The opposition press appeared determin-

of disclosures damaging to the Exe-

corded him. His Royal Highness ap-

peared to have become quite a favorite

far beyond his years. The project of con-

United States, is now being earnestly

agitated. The tunnel will be 3000 yards

the steam fire engine was taken out

it was found that it would not

than an hour before it could be got to

work, and by that time the Port Hur-

on firemen had come over with their ens

gine, the fire meanwhile having consum-

ed a very large amount of property, near-

ly all of which could have been saved

had the engine been in proper condition. In the Grange-Benning breach of

promise suit, the jury gave \$3500

tensive fire occurred in Sarnia.

tions meet all the en life insurance, and are less risky. We den surance company is an a good savings bank. tions are doubtless ex in their way, but quite supply the pl companies. For the up money for use dur savings institutions at even here they fall companies; but for th consideration insurance rior. Let us illustrate the first place, not on that begins to lay up in a savings bank con is so convenient to us ed to be laid aside ; placing it away is bro little that has already is drawn out under the is deemed a necessity place, the actual profi are greater than in Suppose a man to der a mutual life insurance accumulative principa a policy payable at de dividends or profits t company and go to that policy-and an savings bank, mark through the 25 interven sons life, from 25 to as shown in the follow

Semi Weekly

damages, and Benning, it is said, will move to set aside the verdict, and de-Shaw was shot dead while sitting read- clares his determination to take the was fired through the window, and Dougall had advertised the sale of his suspicion rests upon one of the old man's household effects, and was about to to retire to rest on the hay loft. The in the North-West. He delivered investigation so far had failed to bring a parting address to his constitus to light any very important evidence, ents in North Lanark, on the 18th. caused a great sensation in that part of Zouaves On the 19th a man between the country. The son, John Shaw, has 25 and 35 years of age, went over the been committed to stand his trial. The falls of Niagara. He went to Table chief-clerk in the Reciever-General's and gave his money and watch to a boy wa appears to have taken everybody into the water, which is shallow for by surprise, and has, doubtless, greatly about ten feet from the brink, when he is over. A Halifax correspondent says, London, were destroyed by fire on the

General and the reception accorded to Tubular Railway Between England and Prince Author, is the handwriting on FRANCE. - At the recent meeting of the the wall for them; and if Colchester British Association for the Advancement of speaks out, as we have every reason to Science, Mr. B. teman, an engineer, gave an believe it will, then it will become the account of a cast iron tube which he proposed duty of the Lieutenant-Governor seri- to lay down between England and France ously to consider whether the time has by bimself and Mr. Bevy of Vienna. The not come for him to say to his present tube would be commenced on one side of evil advisers, in the language of Crom- the Channel and would be laid at the tottube daily. The estimated cost of the whole yet one would imagine there is plenty nual working expenses being put down at of land for all, and no need to fight one hundred and fifty thousand pounds. It about it. No doubt is now entertained, is estimated that it would take five years to accomplish the work. The Association seem. ed to regard the project with considerable

A REMARKABLE FENIAN FUNERAL. -A remarkable Fenian funeral has taken place in Dublin. The remains of John Dalton, a blacksmith who had been in prison as a Fenian, were conveyed to Glasnevin cemetery by a procession of about two hundren men, walking in array. Each wore a green necktie, and some had green leaves in their hate bands. One hundred vehicles following prize medal of the English National Rifle fell on their knees unanimously and Association, was won by Gunner Pal- prayers were said, but not by a clergyIf he die at the age of The Savings Bank 30 \$1280 35 1639 40 2097 45 2685 50 3437 It is worthy of re money in a savings ba the demands of credit

surance company need But what is of more all, death does not accumulation of savin that a busband and f years old, wishes to le sum of \$2000, and fo posits annually \$50 bank. In the course years he may thus required sum. But w he that he will live te one year? He has no no security for provis But if, instead of a say lects an insurance fifty dollars as an add for a policy of life insura of leaving \$2000 to his dies, whether it be in months or the very next the first premium young man, aged 21 yes annum and deposits \$5 and pays \$50 on an insu pose, at the end of five will have paid \$250 to e mark with what result gives his widow, heirs or a little interest, the insupay back \$2500. We had difficult it is in this count ion for one's family in th ioned way. The claims are so numerous and the up a respectable establishi children a good educatio it is really difficult to say again, the ordinary mean so very precarious, mini-estate fluctuate so much to make provision for way is considerably less this life insurance suppl edy. Suppose that when all his income, life assu if not right for him to de will keep in force (for endowment policy, and good with my property a why not? Is it not ever that he should hoard it that policy will matur years of age, and give on a comfortable supportable at once to his fam only true policy to insu daty to do so. On this hurst remarked, "A pol is always an evidence of no man with a dependen reproach if not assured." to us that enlightened pu quire that every man, w idence and the order of n up the lives and well-be be deemed guilty of gros al improvidence and ine if he fails to make such ciple of life insurance reach of all. The gratified on last Sabbath tant duty of life insur ably enforced from one city, and we cannot do b the present article with

that sermon: I will embrace this o ing before you one mode days and applying our h on which I have long des It may no be a common but it is one eminently pit . I refer to the subj Death comes to all, and come very frequently in