The Weekly British Colonist.

Wednesday December 22 1869.

Accident Insurance.

Not long ago we urged upon this community the duty of life assurance; and although the great majority of the people are still living in shameful neglect of that duty, yet it is no little gratification to know that our humble effort resulted in provision being made for some who might otherwise be doomed to realize all the bitterness of becoming dependent upon the cold charities of a heedless world for the means of existence. It is now proposed to invite attention for a few moments to a new and somewhat different kind of insurance, which may be regarded as ancillary to, rather than a substitute for, ordinary life insurance. We allude to insurance against accident. This is a form of insurance which, although new, is now very much practised in the United States, especially by the travelling classes. It has become quite a common thing for a gentleman who is setting out upon a journey, if only for a day or so, to step into one of these Accident Insurance offices and take out a policy for the occasion, for which only a comparative trifle is paid. The principle is exceedingly plain, and may be explained in this way. For a cash premium of $5, to $10, according to occupation and degree of exposure to accident, the company contracts to pay $1,000 if the person insured dies by accident within the year, or $5 per week for the time he may be rendered incapable of pursuing his ordinary avocation or profession by non-fatal injury. Larger sums, up to $10,000, in case of death by accident, or $50, weekly indemnity as above, can be secured in the same proportion. Thus, in consideration of the annual payment of from $50 to $100, according to the nature of the occupation of the insurer, $10,000 can be secured in the event of death by accident; or a weekly indemnity of $50, while disabled by non-fatal accident. Of course policies for shorter periods cost less in proportion. A policy for $1000 for an overland trip costs $2 25 for a month, $3 for two months, and $3 75 for three months. 'Oh,' says one, 'but this only insures against accident.' I might cross the continent many times, or pursue my avocation many years without meeting with an accident. In fact during my whole life I have never met with an accident that would have brought a week's indemnity under such an arrangement.' True; and it is hoped you will be permitted to pass the remainder of your life in the enjoyment of similar immunity. Yet, look here for a moment: careful calculation has established the fact that one out of every ten persons meet with such an accident every year as would entitle him to relief under this plan. You have a family depending upon your daily effort for subsistence. Can you afford to take such fearful chances? Can you justify yourself in doing so, when a payment of $5 to $10 a year would secure $1000 to your family, in case of accidental death, or a weekly allowance in case of accidental disablement? If you can, it is more than public opinion will do. What is five or ten dollars a year, compared with security against want? It is but a small portion of what most men spend every year upon that which injures and degrades. No man acts justly, not to say generously, by those dependent upon him, who does not make some such provident arrangement. An accident or life assurance policy has been aptly termed a life-boat for our friends when we are wrecked by the storm, and a life-preserver for ourselves when we are too weak to buffet the waves. Dear reader, give the whole subject of life and accident assurance that earnest and immediate consideration which its seriousness and importance demands, and do not become the victim, as so many have, of a fatal procrastination. There are several first-class Life Insurance Companies represented, and well represented amongst us; and there is now a substantial and unexceptionable Accident Insurance Company represented in this city by Mr. J Robertson Stewart. Our people have, therefore, no difficulty to contend with in this respect. They are left wholly without excuse. Remember that scripture which saith, 'He that provideth not for his own, and especially for those of his own household, hath denied the faith, and is worse than an infidel.'

Saturday Dec. 18th

"SWEETS FOR THE SWEET!"—Piper has got his annual collection of bicetles ready for the holidays, and his muse has found expression in some very 'sweet' lines—like the candy, home made and warranted genuine. Without designing to challenge the renowned Confectioner's poetical gift, we still take the liberty of saying that [having tried both] we admire his goodies even more than we do his verses.

THE COOPER.—It has been decided, we believe, to abandon this ship, the chances of getting her off being considered too remote to warrant the expense. A party goes up to strip the copper off the ship's bottom.

THE great Australian diamond as large as a lemon, that was to throw the Kohinoor into the shade and be so valuable that no Prince could afford to purchase it, has at last been tested. The finder received $2,000 for it, one of the Sydney banks loaned £750 on it and a company with many shares was formed to purchase it. A dispute arose and notices were served on the bank not to deliver it to such and such claimants, and the officers of that institution demanded a large bond of indemnity as a condition of delivery. This implied that it was or might be valuable, and shares rose in a few hours from $122 to $165 each. The bond was prepared—the Company marched with music through the streets to the bank—the bond was accepted—the stone was inspected by the Company and declared to be a genuine diamond—the band played 'See, the Conquering Hero Comes,' and the stockholders cheered, drank basket after basket of champagne and went home immensely rich. Next day the excitement was so great that the diamond had to be exhibited to the general public, who crowded to see it at four bits each. The next day it was carefully examined and tested by a professional geologist, who discovered, as he says, that the 'big diamond is nothing but a water worn, long exposed pebble of rock crystal or quartz.' The announcement of this fact was received with remarkable quietude by the shareholders. They did not cheer nor drink champagne, nor employ a band, nor rush to the diamond fields and stake off claims.

PACIFIC RAILROAD RATES.—Some misapprehension having arisen as to the fares on the Pacific Railroad, from San Francisco to New York and intermediate points, we append the authorized schedule. The rates are in greenbacks:

First Class.—From San Francisco to Omaha, $117 00. St Louis, $129 00. Chicago $130 00. New York, $150 00. New Orleans, $162 00.

Silver palace sleeping coaches are run daily from San Francisco to Promontory. Double berths, $6. State rooms, $12. Double berths accommodate two persons. State rooms, three persons.

Second Class Trains leave San Francisco 4 p m. Sacramento 5 a m. Fare (currency rates) to Omaha, $60. St Louis, $80. Chicago, $80. New York, $88 75.

Children not over twelve (12) years of age, half fare; under five (5) years of age, free.

100 pounds of baggage (per adult passenger) free. 50 pounds of baggage (per child between 5 and 12 years of age) free.

Extra baggage (over 100 pounds, between Sacramento and Omaha [currency] $15 per 100 pounds.

THE BEECHY BAY MURDER.—Mr Edward Vine and officer McMillan returned from Beechy Bay and Bentinck Island last night, bringing with them damning proofs of the guilt of Me-Shak, the young Indian now under sentence of death for the killing of Archibald Campbell. It will be remembered that Me-Shak, in his confession, said that he shot Campbell in self-defence with his [Campbell's] own gun, and that he threw the gun into the bay. Messrs Vine and McMillan have found the gun, together with a watch, a handkerchief, shot pouch, powder flask, five white shirts, a pair of pants and a pair of blankets, all of which were stolen from Campbell. The articles were discovered secreted beneath the roots of a tree at the South end of Bentinck Island. Me-Shak, we hear, now confesses that he murdered poor Campbell for the purpose of plunder, and that his first confession was false. The murder appears to have been well planned and to have been one of the most cold-blooded assassinations ever perpetrated. Me-Shak will not escape the severest penalty in the power of the law to inflict, although his chances at one time were good.

SCHOOL MEETING.—A public meeting of the inhabitants of this School District is called for Friday next at 12 o'clock noon, to consider the mode by which funds shall be raised to carry on the schools. Three modes are proposed, viz. 1st, Tuition fees not exceeding $2 per month. 2d, Rate or tax on each householder or fresh lot, not exceeding $3 per annum. 3d, Voluntary subscription.

COURT COURT.—Smith vs Mara.—This was a jury trial instituted to recover $300, for the use by defendant of a billiard table belonging to plaintiff at Big Bend. The jury found for the plaintiff in the full amount claimed, less $89 50—value of a new cloth supplied by defendant. Mr. Wood, instructed by Mr. Courtney, for plaintiff; Mr Robertson, instructed by Mr Aikman, for defendant. Notice of motion for a new trial was given.

THE City and District School examination will take place to-day at the Central Schoolhouse, Fort Street, commencing at 9 a m.

THE steamer Enterprise sailed for Burrard Inlet yesterday morning at 9½ o'clock having in tow the ship Nation's Hope for the B C & V I mills.

INCORRECT.—The report that rich gold diggings had been discovered near Leech river, had no foundation in fact.

A ferocious dog near Fairfield Farm, wants killing. He attacked a gentleman and tore his hand on Thursday evening.

THE Tiger Engine Company will give a ball on New Year's Eve.

MEROODIN HILLS were crowned with virgin white yesterday morning.

THE VERUNA—runaway steamer—case is still on trial at the Supreme Court.

THE Eureka Laundry property brought $350 yesterday.

THE st amer Isabel will go on Laing's ways to-day.

RECOVERING.—The insane ladies are recovering rapidly.

Settled, Not Metaled.

EDITOR BRITISH COLONIST:—About two years since most of the owners and occupiers of houses on Michigan street, James Bay contributed out of their own purses a sufficient fund to grade the road from the corner residences of Messrs Trounce and Gibbs, running westward towards the marsh a distance of several hundred feet. The grade was effected by this means under the expectation that government would metal it. Expectations were indeed great when a few months since a posse of workmen were busily engaged metaling or graveling the road from Mr Gibbs' premises, then and now occupied by the Hon Colonial Secretary. The work proceeded to the boundary line of the Hon Colonial Secretary's residence and there stopped, much to the chagrin of taxpayers and those who contributed to grade the street.

Now, sir, I know that Mr Gibbs did not expend a single penny towards the graveling of the road fronting his premises. Then who did? If Government or the Road District authorities did it, why not have prosecuted the work to the end of the grade as in justice should have been done? I cannot believe that Mr Hankin would be so lavish with public monies as to make his dwelling easier of approach and wholly ignore the rights and comforts of his neighbors. He therefore, I conclude, must have paid for the graveling out of his own purse—but many think otherwise and until the contrary is shown will feel sorely nettled that the road has not been metaled. How *degrading!*

DRUID.

A Query.

EDITOR BRITISH COLONIST.—Can you inform me whether there is any truth in the report that the ladies of Christ Church are getting up a ball for the 24th inst, in favor of the Christ Church fund? If they attempt to do so I can assure them it will be a great failure. Don't they know that the Masons are to have a ball on the 27th inst, and that they are going to considerable expense to make the entertainment a success? If the ladies of Christ Church congregation, or their advisers, are so thoughtless as to persevere in trying to force a ball upon the public—knowing that the Masons are to give one—I say again it will be a failure. I sincerely trust that they will think better of it and put their intended entertainment off until next month.

NOT A MASON.

An inhabitant of Provence, who was attacked with cholera, commended himself to the protection of the Virgin and after several doses of laudanum recovered his health. His first thought when restored to convalescence, was to show his gratitude to the holy protectress to whom he attributed his cure. Unfortunately there were in the neighborhood in which he resides two Virgins, one called 'Notre Dame de Toutes Graces' and the other Notre Dame de Remigie, for each of whom her admirers claim the exclusive power to cure cholera and consequently the sole right to all gifts and offerings made in respect of recovery from that disorder; and our good Provencal cannot make up his mind as to which of the two Madonas it was to whom he owed his cure. In this state of doubt it is believed that he made no offering to either.

The Bishop of Columbia and Confederation.

From the Kentish (Eng.) Observer.

While the Canadians are manifesting by a cordial reception of Prince Arthur their attachment to the Mother country, the Bishop of British Columbia seasonably puts before us some facts and figures which ought to awaken a vivid sense of the possible value of our North American possessions. The press is diffusing through the length and breadth of the land the estimate of the future greatness of the Canadian Dominion, with which the good bishop has been enlightening his old parishioners of Great Yarmouth after a ten years' sojourn on the shores of the Pacific. The dullest imagination may be kindled by the prospect which Bishop Hills held out to the younger of those whom he addressed—of the probability that some now living will see the Dominion occupied by a population larger than that of the United Kingdom at present. Who would not wish to believe that when such a consummation arrives, that mighty region, as large as European Russia, will continue to form a portion of the British Empire and its inhabitants to be the fellow subjects of the citizens of the United Kingdom? With forty millions of allies in the Dominion of the future we might bid defiance to the ambition and aggressiveness of the United States or of Russia, singly and in combination. On the other hand, should the new Dominion be annexed to the United States the prospect is as dismal as in the prior hypothesis it is hopeful and brilliant. The strength of a Republic, from the insolence of which we have in the past suffered the greatest provocation, will be enormously increased for evil as for good, and we know by experience that we have most to fear from the United States when they are most powerful and most prosperous.

That these are the only alternatives of the future, that the new Dominion must belong either to the United States or Great Britain is the view universally taken on the other side of the Atlantic, where the facts of the case are understood with a thoroughness and the possibilities of the situation scrutinised with a keenness, both of them unfortunately too rare in the mother country. Among ourselves there have been languid statesmen and dilettante politicians who found an easy solution of the great Transatlantic problem in the establishment of an independent North American Republic, or federations of republics. If any of these persons still clung to that delusion they are guilty of a transcendant purblindness. At no time was their scheme a favorable one, but of late years it has become the *ne plus ultra* of absurdity. Even while Canada remains under the aegis of Great Britain there are prominent statesmen of the American Republic who are ready to dare everything to annex British North America and their audacity commands the sympathy of large and influential sections of the American people. But if Canada was 'independent,' if any chance were to sever its connection with the great empire which protects it and which, in spite of Mr Gladstone and Mr Bright, is still formidable and powerful, our North American colonies would be annexed to the United States before a year of 'independence' had suffered to elapse. The statesmen of the Model Republic would not wait until a new Atlantic and Pacific Railway had been constructed to rival their own, they would not allow the four millions of the Dominion, in its wildest sense, to grow into forty before striking the blow which must extend the supremacy of the Stars and Stripes over the whole of the North American continent now tenanted by English-speaking races. The Canadians understand this perfectly, and no seductive allurement of quasi national or territorial vanity can tempt them for a moment to dream of 'independence.' They know that their future lies between a maintenance of the British connection and annexation to the States. They have signified and are signifying with no uncertain voice which destiny they prefer. A general panic in Canada was caused by temporary misunderstanding of the language in which Sir John Young, while wishing to express the desire of the Mother country to continue the connection, managed to give an exactly opposite impression and nothing could be more striking testimony to the sincerity of Canadian loyalty than the outburst of sorrow and anger which was produced by the erroneous interpretation of the Governor General's unskillful but well-meant words.

Two years ago, when reviewing the statistics of our commerce, we were able to indulge in some congratulatory remarks on the steady increase of our exports to our own colonial possessions. Similar congratulations are not afforded by an inspection of the figures contained in the Statistical Abstract for the preceding year recently issued by the Board of Trade. In 1866 the value of the British and Irish produce exported from the United Kingdom to our Australian colonies was £13,643,326; in 1868, the last year for which the returns of the Board of Trade are summarised in the Statistical Abstract, the value had fallen to £12,071,485. The diminution during the same period is still more marked in the case of our North American colonies, the value of our exports [the produce of the United Kingdom] had fallen from £6,824,960 in 1866 to £4,847,560 in 1868. Thus it will be seen there is already at stake our trade with a vast and diversified region—still an integral portion of the British dominions—stretching from the Atlantic to the Pacific, and which, before some now living have gone to their graves will, according to Bishop Hills, contain a larger population than that of the United Kingdom now. Reciprocity is evidently needed, not only in the case of foreign countries, but in that of our colonies. The most important of them are ready to discuss and to negotiate the terms of an alliance which shall give the mother country freer access to colonial markets, among other advantages, in return for a continuance of her potent guardianship.

The Colonial Question.

The London *Telegraph* is a paper of very large circulation and liberal views. It is in fact a paper addressed to the sympathies of the masses. It contains an article on what it styles the 'British Empire Question,' in the opposition to the views of the *Times*, Mr. Lowe and Goldwin Smith. It asks:—

'Shall Britannia and Co, wholesale dealers, keep up branch establishments at Melbourne or Toronto, now that the agent in charge of them do not return satisfactory accounts of sales and profits? If Britannia is indeed a huckster in these days, and nothing more, let her by all means recall her business representatives. A nation which is truly a nation of shopkeepers, and nothing else, has no business with 'an Empire.'

Again, after attacking those who sneer at the colonists on the ground that their loyalty is interested, it states:—

'Believing as we do that our fellow subjects over the sea, if no better than ourselves are also no worse, we contend that there are other and more credible reasons for the feeling. We enter at once into a region where the partisans of dismemberment, we fear, will decline to follow us; when we go on to maintain that home thoughts and home sympathies, pride in forming part of the mightiest confederation the world has ever seen, the aspiration to take a more active part in its general affairs and government—that such considerations as these have as much real weigh in the matter as those of pounds, shillings, and pence. Whether, having secured so much loyalty and sympathy, we shall act wisely in throwing it away—whether, when our colonies openly avow their desire to stay with us, we shall gain much credit for British statesmanship by deliberately starving them out of their allegiance, and whether rival nations will afterwards consider them equally worthless—these are points which we respectfully commend to the economists 'pure and simple'; submitting humbly, as we do so, that although book keeping by double entry is a capable thing in this way, something more is wanted in the government of a mighty nation.'

The article closes with the following remarks favouring the idea of a great British Confederation, in substantially the same as the speech of Mr. Cardwell, the Colonial Secretary and Sir John Young, the Governor General of the Dominion:—

'If the colonists themselves wanted to sever the slight links that still bind them to Great Britain, it would be a very different matter; but the noticeable point is, that they do not want anything of the sort. It would be untrue to say that they are satisfied with things as they are; but they see their way to no improvement within the old lines of the British constitution, and rightly or wrongly, they prefer stability, security, and order under the allegiance of the British Crown to the latest form of republican liberty, with which the world has been made familiar. Mr Noble's unhappy balance sheet elicited an eloquent and earnest protest, conceived in a much jollier mood, from a gentleman born and bred in Australia. Mr. Labelliere—whose loyalty is not the less sufficient if, as his name seems to denote, he is of French descent—emphatically scouted the idea that the British Empire should be thus quietly dismembered in cold blood. He and his more immediate fellow countrymen would be resolute enough in their resistance to anything like oppression on the part of the central authority, but they do not want to have 'liberty' of the Transatlantic pattern forced upon them. The points are numerous on which our relations with them might be revised and altered with advantage, but, in his opinion, they are all susceptible of an amicable solution. There are, of course, two ways of accounting for that loyalty in the colonies which obviously still exists, to the sure confusion of theorists on this side of the water. The first is that which would probably commend itself to Mr Noble and his friends, Colonial loyalty, these gentlemen would say, is like French gratitude—a lively sense of benefits to come; and as the settlers at present have decidedly the best of the bargain—as they receive a considerable amount of Imperial aid and protection, without bearing a corresponding proportion of Imperial burthens—it is only natural that they should be contented with things as they are. Human nature, we take it, is pretty much the same in Australia and Canada as in Great Britain, and we are not therefore prepared to deny that there is a good deal of truth in the somewhat cynical theory which we indicate.'

Professor Huxley has expressed an opinion that in the earliest ages of the world the first impulse of man was not to love his neighbour but to eat him, and at a recent meeting of the Archæological Society of Copenhagen the savants assembled from all parts of Europe, including such well known names as Worsaa, Hildebrand and the celebrated Belgian professor M Spring, unanimously agreed that cannibalism prevailed among the primitive inhabitants of the globe. On one point however opinions are divided, some holding that man-eating was a matter of taste while others are inclined to look on it as a religious or rather superstitious observance. As late as the year 785 Charlemagne issued a decree sentencing to death any individual convicted of having eaten a witch in order to destroy her spell. Witch eating can hardly have been a matter of taste, as even those who fond of the flesh could not have been partial to bones. Buckle quotes comparatively recent instances of anthropophagy connected with religious feelings in Germany during the Thirty Years' War and in Scotland at about the same period. Among the most curious documents produced at the meeting was a manuscript of Hieronymus, who asserts on the authority of a native of Great Britain, that children were a staple article of food in that country.

WILL MILLER, a well-known humorist in the District of Kyle visited the United States, and was taken to see Niagara Falls. 'Well, Mr. Miller,' said a full blown Yankee, after allowing time for the contemplation of the scene, 'is not that wonderful?' 'In Scotland you never saw anything like that,' 'Like that?' quoth Will; 'there's a far mair wonder nt? concern no' two miles frae whar I was born. Man at Kilmishill ther's a peacock wi a timmer leg?'

AT a meeting of heritors, the propriety of rebuilding the wall of the churchyard being discussed some seemed very anxious that the repairs should be done at once: but Laird Longan, finding that his rhetoric against the measure was likely to be overborne, dryly and cavalierly replied: 'It's weel seen gentlemen, that ye are but young lairds, or ye would ken that it's aye time enough to repair the dykes when the tenants complain.'

DREADFUL.—The Elko *Independent* concludes a column of anti-Mongolian rhetoric with this portentous sentence: 'The Pacific States and Territories should stand together as one, with California in the front, and should use and exhaust all lawful means to exclude Chinese immigration; but failing in that should do as our fathers did in 1776, appeal, if need be to the dread arbitrament of the sword.' After that, what can John do but leave.

A modern Brutus in Paris delivered a few days ago the following valedictory address over his son's grave, in the presence of a large circle of mourners: 'Gentlemen—He whom we bury was my son. He was called to the possession of all the advantages of his age. He ought to have lived a hundred years, but misconduct, drunkenness, and the lowest debauchery brought him to an untimely end. May the example, gentlemen, be not lost upon you or your children!'

A great many rumors concerning the illegitimacy of the Prince Imperial are circulating in Paris. The most widely circulated of these reports is that the Prince is the son of a Spanish merchant, who was prevailed upon to give the babe to the Imperial family and accept a very lucrative position in Pondicherry. Rochefort has repeatedly alluded to the illegitimate birth of the Prince in *La Lanterne*

PREVIOUS to her departure for the East the Empress Eugenie distributed among her a number of albums in which the impressions of the trip are to be recorded. The albums are to be presented to the Emperor on their return. They are to be called tell-tales, but will they tell all the tilts and tit-bits?

SISTER HYACINTHE has followed her brother's example and left the convent of Carmelites. Several other 'Fathers' and 'Sisters' are about to throw off the Roman yoke and reenter the world.

STRANGE accounts are given of the healing properties of a new oil says the *North German Correspondent* which is easily made from the yolks of hen's eggs and is said to be much employed by the German colonists of South Russia as a means of curing cuts, bruises, scratches, &c. The eggs are boiled hard, the yolks removed and crushed and then placed over a fire and stirred carefully till the whole substance is on the point of catching fire, when the oil separates and may be poured off.

CHEAP SHAVING—Fred. Payne, Tonsorial Artist, Johnson Street above Miner's Saloon. Shaving 12½ cents; Hair Cutting, 25 cents.

BUY IT AND TRY IT.—Russell's celebrated coffee. The best on the Coast. Warranted a pure and healthful beverage.