Saint Mary's Beacon

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All communications for publication must be accompanied with the real name of the author, or no attention will be paid to them. The real name of the author will not be published unless desired, but we cannot consent to insert communications unless we know the writer.

To Farmers!

To Fishermen!

To Gardeners!

R. A. GOLDEN & BRO.,

WHOLESALE AND RETAIL GROCERS AND

COMMISSION MERCHANTS,

Washington D. C.

WOULD return their thanks to the citizens of St Mary's for the patronage extended to them heretofore, and ask a continuance of their confidence and patronage.

Have you early *VEGETABLES* seeking a good market?

Send them to *GOLDEN & BRO.*, for the Washington market, where the highest prices are given and low commission charged.

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Ship them to *GOLDEN & BRO.*, Washington, D.C., who will seek a sale, and not wait to be sought.

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And when your FRUITS are in season, send them to GOLDEN & BRO., for a ready sale, quick returns and a good profit.

Have you WHEAT, RYE, OATS, CORN, &c., for which you desire a ready sale at good rates? Send them to GOLDEN & BRO., who will effect sales at as good prices as any other city, and at small commission.

If you have POULTRY, or anything else raised in your county, and which would command good prices in a large city, among the best agents you can procure in Washington, are

R. A. GOLDEN & BRO.,

Cor. 10th and F sts. southwest,

Washington, D. C.

march 6, 1873—1y.

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY OF HARTFORD, CONN.

ASSETS, OVER $40,000,000

THE MUTUAL LIFE INSURANCE COMPANY OF N. Y.

ASSETS, OVER $56,000,000

THE ROYAL FIRE INSURANCE COMPANY OF LIVERPOOL AND LONDON.

CAPITAL, OVER $10,000,000

The above companies have been doing business for nearly half a century. Their age, strength and known good management can scarcely allow one to question their solvency.

FROM TABLE OF RATES.

25 years $19 84; 30 years $22 64; 35 years $26 26; 40 years $31 22; 45 years $37 93 on the $1,000—25 per ct. dividend off the first year, increasing each year thereafter. The insured pays only the actual cost of Life Insurance. No stockholders to satisfy. The Policy holder is alone directly interested.

These two Life Companies are the oldest, largest, cheapest and best conducted of any in the U. States, and we challenge any one to show a better investment for their money.

The Royal Fire Insurance Company adjust all losses at the Baltimore agency, without reference to the Home office. It has paid all its losses in Chicago and Boston.

RATES—60 cents per $100 on first-class Dwellings; 75 cents on first-class Frame Dwellings; $1.25 on Barns and contents; $1.50 on Stores and Stock. No note given.

I am authorized and will attend to any business for the above companies at my office, or in the country when requested.

REFER TO

R C Combs, Raphael Downs, Wm F Greenwell, Asa A Lawrence, John F King, Bernard Freeman.

JOS H KEY.

Feb 20, 1873—3m*

Dental Notice.

I respectfully offer my services to those who may desire them All operations performed upon the teeth known to the profession of Dentistry.—Persons desiring my services at their homes will meet with prompt attention by dropping me a note at Leonardtown. Teeth inserted in any manner desired, and at reasonable prices Office and residence in Leonardtown, St. Mary's county, Md. Very Respectfully,

PAGE EDMONDS.

Dec 14, 1871—tf.*

LARGEST and cheapest stock of SHOES the county at the BIG BROWN STORE, Leonardtown.

May 9, 1872

THE LOST HEIR OF ANCONA.

In one of the beautiful valleys of Upper Italy, near where the Alps are wedded to the sea, stood one of those residences, half-castle, half-palace, which are so often found from one end of the country to the other, and which point out the dwelling places of those rulers of the soil, the nobility, who can trace their lineage far back, to those days when Rome was the great republic of the world. My Lord of Ancona was of this class, and he full of pride of birth and station as any in the country. Besides, he was the richest man in the valley; or rather he shared this distinction with another at the further end of it, some half dozen leagues away, who could count his gold and number his servants in about the same ratio as himself. The Lord of Ancona had one great drawback to his happiness. He was childless. His young wife, now many years in her grave, had borne him one son, who for a few short months was the joy of his heart and then his light went out forever.

One day the child was missing. Its nurse had it in the garden, and laid it sleeping beneath a tree while she went to a little distance from the spot that she might better carry on a flirtation with the gardener who was at work. When she came back to the spot where she had left her charge, it was gone.

Hour after hour, and day after day, the search for the missing heir of Ancona was kept up, but without avail; but when a week's time had passed, the body of an infant was taken from the basin of the fountain.

It was so much decayed that its features were not to be recognized, but the garments upon it were those that the lost heir had worn, and there was no doubt but what its fate had at last been solved.

The body of the child was consigned to the tomb, and in a little time its mother followed it. The loss of her child had been too much for her fond heart, and so the Lord of Ancona was bereft of all he had set his heart upon.

He did not wed again, and as the years went on he adopted the child of a sister, who, dying, confided her little girl to his care, and he reared her tenderly as his own, with the intention of making her the heiress of his wealth.

When Agnes, for that was his niece's name, had arrived at the age of sixteen, he thought that it was time that she was betrothed, so he paid a visit to his rich neighbor, the Count of Mazinna, who had a son some six years older than his niece, and matters were at once arranged between them that the young people should wed, after the proper time had elapsed.

To this proposition Antonio Mazinna gladly assented, for he knew that she was beautiful as well as rich, and one had as much attraction for him as the other; but when the subject was revealed to Agnes, she vehemently declared that she would never wed with the ill-shaped, dwarfish son of their neighbor. Over and over again she declared to her uncle that she had rather leave his house, and go into a convent, or to live in poverty all her days. But he took it all as idle words, and as the time went on, caused every preparation to be made for the wedding, and at last it was so nigh at hand that only one day intervened between them and it.

Agnes knew of all these preparations, and laid her plans accordingly. When Antonio had come to see her, she had treated him with coldness and disdain, but when she found that he was not to be rebuffed, she determined to flee then to the Convent of St. Martin, where the Lady Superior was a cousin of her father, and whom she knew would give her that protection she desired.

Just as the sun slipped down behind the mountains on this afternoon, she was sitting in her chamber, pondering over her contemplated flight, when she was disturbed by the entrance of her maid.

"What is it, Nina?" she asked glancing languidly up, as the maid approached her with a mysterious look upon her face.

"He has come again, my lady."

"Who has come?" and Agnes glanced quickly up, with a bright flush upon her cheek, which had been as white a moment before as the rose which the maid had twined in her hair an hour before.

"Guidio, my Lady."

"Where is he?"

"In the garden. He sent a message by me for you to meet him at the old place."

"Hand me my mantle, Nina, and do you accompany me, but mind that you do not stray too far away with Jacquez."

"I hear, my Lady; but had you better go out to-night to meet him?"

"Why not?"

"You know, my lady, the stories are rife that he is not merely the artist that he seems. There are whispers that he belongs to brigands, and, more, that he is a leader among them."

"I believe them not—so come with me."

"But your uncle, my Lady?"

"What! you do not still fear him?—Remember we fly to-morrow to a spot where he cannot harm us, even if he would. Still you can stay behind if you choose, and mayhap wed Antonio."

The maid made a horrid grimace.

"I would not give Jacquez for a dozen like him, with all their gold."

"Come with me then. The time will seem long to Guidio while we thus linger."

They went down into the garden together.

Then Nina lingered behind, making signals to her lover, while Agnes went on alone, and at last reached the rustic seat where she had spent so many happy moments in the company of Guidio the artist.

A young man, gaily dressed in the garb of the times, with a sword at his side, and spurs on his heels, rose at her approach, and joyfully welcomed her.

She allowed him to take her hand and to impress a kiss thereon, while she gazed upon him as though lost in amazement, in finding so gallant a gentleman in the artist she had known.

"Why come you here in this garb?" she faltered, in bewilderment.

"I will tell you," he answered, as he gently drew her to a seat beside him, "but first let me hear from your lips that you love me as well in this garb as you did when I wore that of an artist?"

"Why need you ask me that?" she said with a fervent smile. "You know that I love you, and you know also that I can never be yours. To-morrow I go to the Convent of St Martin to become the bride of the Holy Church."

"Never!" exclaimed the young man, passionately. "You shall never be the bride of Antonio, nor of the Church. To-night you fly with me, to be all my own. This is why I have come as I have. My good steed waits outside the wall, and once upon his back we can defy pursuit. I have friends, strong ones, who will receive us, and who will be at my back when my sword flies out. Come, dearest, let us go."

But she hesitated and refused, and, at last, consented, as might have been expected, when her heart was gone, and so they stole out of the garden in the gathering gloom, and once beyond the wall they found the steed in readiness, and in a little time they were upon its back and away.

Not half a league had they gone before they came to the cottage of Dame Pipon, she who had been the nurse of the heir of Ancona, when it had been lost. A light gleamed brightly out, and there was the sound of hasty words and hurried feet within. Then the door was burst open, and a woman rushed out crying to them appealingly:

"Dame Pipa has a fit! Dame Pipa is dying with a terrible secret in her soul.—If ye be Christians, come in and hear it, for she may die before the priest can come."

In such haste as the lovers were, they could not resist this, so they dismounted and entered the cottage.

On a low cot-bed lay the rigid form of the dame, wrestling, as they could plainly see, with death.

"Has he come, has the priest come?" she cried, as though in great agony.

"Not yet; but he will be here directly," answered the woman who had called them in, and who was caring tenderly for her charge. "But here are two fine gentlefolks who will hear what you have to say, for fear that it may be too late when he comes."

"It is too late now. I feel that I am dying. The fiends have hold of me, and are tormenting me before my time. But hear me, hear me!" she shrieked in a louder key. "The heir of Ancona is not dead. It was my hands that threw the body of the child into the fountain, at the command of my lover, who was a brigand chief. That was my child, who had died, and the living one, that of my lord, I gave into his hands, and he carried it away into the mountains. He hated my lord for some injury he had done him, and so the child was stolen out of revenge. He is alive now, and almost every day he passes my door. His name is Guidio, and he is an artist. There! that's his face looking down upon me now!"

In their eagerness to catch every word they heard not the sound of swift-flying feet outside, nor were they aware that the steeds had paused at the door. A moment later, and the Lord of Ancona, Antonio, and a half-score of others burst into the room.

"There is the villain. Strike him to the earth," shouted the Lord of Ancona.

"Strike him not!" screamed the dying woman, summoning all her remaining strength. "He is your son, my lord and master."

Many hands had been lifted to do their master's bidding, but they went down again.

"Woman do you speak the truth?" he said.

"I do! They will tell you all," she gasped, then there was a gurgle in her throat, and then all was over.

The Lord of Ancona doubted not the words of the old nurse, and he caught his son in his arms. Then he embraced Agnes and whispered a word in her ear, which made her happy.

Antonio lost his bride, as the reader can well suppose. Joyfully the old lord welcomed his children home, and his last days were his happiest, while theirs was like a river which flows on peacefully to the sea.

A MOTHER'S LOVE.—Lamartine gives this illustration: "In some spring freshet, a river widely washed its shores and rent away a bough whereon a bird had built a cottage for her summer hope. Down the white and whirling stream drifted the green branch, with its wicker cup of unfledged song, and fluttering beside it went the mother bird. Unheeding the roaring river, on she went, her cries of agony and fear piercing the pauses in the storm.—How like the love of an old-fashioned mother, who followed the child she had plucked from her heart, all over the world. Swept away by passion that child might be, it mattered not; though he was bearing away with him the fragrance of the shattered roof-tree, yet that mother was with him, a Ruth through all his life, and a Rachel at his death."

No chain is stronger than its weakest link. No word is stronger than a wink.

THE "SOMERS" TRAGEDY.

Recalling the circumstances of the Somers tragedy at this remote period, says a Washington letter, when there is no prejudice or partiality to operate on the public mind, it is amazing that the perpetrator of that great crime should have been permitted to escape the severest penalty of the law. The exercise of authority, and hanging of his three victims, were slurred over by the Government, through the influence of Mackenzie's powerful connections. It so happened that I was acquainted with the particulars of the affair at the time, and knew precisely how the criminal escaped the consequence of his high-handed proceeding.

The vengeance of the Almighty has rarely been more signally manifested than in the fate of all concerned in this fearful tragedy. The Somers lies at the bottom of the Gulf; Mackenzie died suddenly of disease of the heart; the surgeon's mate, who sat on the court-martial which condemned the poor fellows to death, drowned himself in a fit of delirium tremens; and another member of the court perished in a paroxysm of insanity.

The alleged mutiny on the Somers was made public at Washington under circumstances tending to increase the natural horror consequent upon such a transaction, without precedent in the annals of the country. On the arrival of the vessel at New York Lieutenant Gansevoort, her executive officer, was dispatched to Washington, bearing a sealed report to the Secretary of the Navy. He reached there on Sunday, and his awful intelligence was not made public until the following day. The city was filled with startling rumors, and President Tyler without mentioning the nature of the affair intimated that something terrible would soon be revealed. Gansevoort disclosed no particulars, but his obscure givings out created general and profound consternation. On Monday the official paper of the government published the official account of the mutiny, and the execution of Midshipman Spencer and two of his alleged accomplices.—Mr Spencer, the father of the young man then Secretary of the Treasury, was overwhelmed with grief and horror. The news came upon him suddenly, without premonition. He was a tender and devoted father. His son, a peculiar and perhaps wayward lad, was his favorite child. He was full of genius, not unamiable in disposition, fond of study, and addicted to curious speculation; shy, reserved, and given to solitary musing. The story of the mutiny and the nefarious designs charged upon young Spencer was discredited by any evidence that would have secured conviction to the mind of a competent tribunal. Mackenzie attempted to palliate his guilt by the declaration that the execution of the young man was ordered for the reason that the influence of his father would have screened him from punishment if he had been brought home for trial. In other words, he had hung Spencer and his associates because of his apprehension that they would be acquitted if tried by a court having authority to take cognizance of the charge.

The trial of Mackenzie by court-martial was nothing but a solemn farce. It having been determined by the Navy Department, under the influence of Commodore Perry and his associate post-captains, that the discipline and honor of the service required not only the acquittal of the chief criminal and his subordinates, but the formal approval of their cruel and atrocious conduct, it only remained to shape the court and conform its decision accordingly. There was a circumstance known to the commanding officer of the receiving-ship Hudson which, if brought to the public knowledge, would have made the acquital difficult, if not impossible. When the Somers arrived at New York she was anchored in the lower bay, communication with the shore being strictly prohibited. Mackenzie visited the Navy-yard, reporting his arrival to the commanding officer. He then called upon Captain Peck, in command of the Hudson. Peck and himself were of the same grade in the service, and they were on terms of familiar intimacy, having been messmates on a former cruise. Mackenzie gave his friend his version of the Somers affair, horrifying him with the statement of the mutiny and the hanging of Midshipman Spencer and two confederates in the crime. Peck naturally inquired how many of the mutineers were in irons on board the vessel, and expressed his surprise that she had not been brought up to the yard. Mackenzie replied that the mutinous crew were none of them under arrest; that he had been able to subdue the insurrection; and after the execution it had not been found necessary to confine any of the men. "What," exclaimed Peck, "a mutiny so extensive and formidable as to justify hanging an officer and two of his associates, and nobody in irons!" Mackenzie returned immediately on board the Somers, and seizing upon the first dozen of the men upon whom he could lay his hands, clapped them in irons. The fact never came to the knowledge of the court, and it was carefully suppressed in the published accounts of the transaction.

President Tyler, a warm-hearted and sympathetic man, appreciating the feelings of Mr. Spencer and his family, and anxious to alleviate their sufferings so far as lay in his power, commissioned a gentleman in his confidence to tender the secretary the place of minister to Russia. It seemed to Mr. Tyler the most suitable mode of relieving the bereaved father and his family to give him the opportunity of leaving a position where every thing tended to keep alive and exasperate their misery. A change of scene he thought calculated to blunt the edge of their sufferings, and divert their minds from the contemplation of the cruel and atrocious crime of which the son of their hopes had been made the victim.

Mr. Spencer expressed his gratitude for the kindness of the President in warm terms, and requested his agent to make his acknowledgments for the thoughtful consideration which had prompted the offer, and to say that he would prepare to depart on his mission at the earliest possible moment.

A week or more elapsed without the President hearing from Mr. Spencer. He remained in his house, excluding himself from all society. Mr. Tyler then directed his agent to call again upon the secretary and ascertain his intentions. Meantime a change had taken place in his feelings. Indignation and resentment had so far taken possession of him that he had determined not to leave the country. He would remain in the cabinet for the time, but he intended to retire from office presently, and devote himself to the vindication of the memory of his son, and the punishment of those who had taken his life without the color of law or justice.

HOW BILLS PASS CONGRESS.—Ex-Congressman Roosevelt, of New York, in a lecture in that city gave a very amusing illustration of the manner in which bills in Congress were read by the clerk, showing the utter impossibility of any member gathering their import, because of the rapidity and indistinctness of the utterance.

The bill is sent to a committee for consideration, the committee being principally composed from the ranks of the party in power. When the committee brings in a bill and recommends its passage, the previous question is moved, which means that all debate on the subject shall be shut off. That is the universal practice, and the minority was powerless to amend or modify. Their only hope is a motion to adjourn or a motion for a recess, say to a given time the following day. It takes from half an hour to an hour to count the votes on each question, and when it is borne in mind that motions to adjourn can be made ad infinitum, by simply naming a different hour, a few minutes earlier or later, it will be seen that this was a monstrosity and a barbarism that should have been done away with years ago. The member who proposes the previous question has one hour to discuss his own bill, and a more absurd and foolish practice could hardly be imagined. He, having control of the bill, permits only those to speak upon it whom he desires; not more than six are generally heard, so that the remaining 234 members are sitting in their seats like fools. If the bill goes through and is disapproved of by the Senate, a conference committee is appointed, who determine upon its character, and their report is accepted without any discussion. Through such a committee on the Civil Service bill a sum of $2.500.000 was voted to the Board of Public Works in Washington, without any existing claim or a single provision for its expenditure. The expenditure of that sum could not be spoken against because it would involve the extinction of the whole measure, and yet we call that legislation. When the question of increase of salaries came up only an addition of $1.500 was proposed, but a conference committee increased it to $2.500, and it was passed. Mr. Roosevelt then alluded to the extraordinary power vested in the Speaker, who could recognize only such members as he pleased. When the Credit Mobilier question came up in the House, the committee reported the expulsion of two members, and failed to take any action in regard to five others more or less involved.—Nine members spoke in favor of the adoption of the report of the committee; nine spoke against it by permission of the Speaker, and those who wished to take a more stringent view of the case and move for the expulsion of five others who were equally implicated, could not obtain a hearing. Before a member could be recognized by the Speaker he must send up his name and a statement as to the point to which he would address himself. He asserted a change was required, else the effect of the evils would eventually prove detrimental to the national honor and national existence.

A DINNER EXCUSE.—Apologies for poor dinners are generally out of place. But when a lady has a forgetful husband who, without warning, brings home a dozen guests to sit down to a plain family dinner for three or four, it is not in human nature to keep absolute silence.

What to say, and how to say it, form the problem. Mrs. Tucker, the wife of Judge Tucker, of Williamsburg, Va., solved this problem many years ago. She was the daughter or niece (I am uncertain which) of Sir Peyton Skipwith, and celebrated for her beauty, wit, ease and grace of manner. Her temper and tact were put to the proof one court day, when the Judge brought with him the accustomed half score or more of lawyers for whom not the slightest preparation had been made—the Judge having quite forgotten to remind his wife that it was court day, and she herself, strange to tell, having overlooked the fact.

The dinner was served with elegance, and Mrs. T. made herself very charming. Upon rising to leave the guests to their wine, she said: "Gentlemen, you have dined to-day with Judge Tucker; promise me now that you will all dine to-morrow with me."

This was all her apology, whereupon the gentlemen swore that such a wife was beyond price. The Judge then explained the situation, and the next day there was a noble banquet. Moral: Never worry a guest with apologies.

THE SEXES CONTRASTED.—Love has no such sacredness, is incapable of such exaltation with man as it has and is with woman. To him it is the appanage of egotism; it is flattered vanity; it is selfishness glossed with sentiment. He loves to be loved. She loves to love. Hence, thrown together under favorable circumstances, without conspicuous impediments, they are in peril of gratification as the tinder is in peril from contiguous sparks.—Impressibility and passiveness are in vain; impulse and activity are in her. He analyzes love—not difficult as it exists in the sterner bosom—and to a certain extent, masters it. To her it is the one thing above all others that defies analysis; and she yields to it in delicious abandonment. Experience has made him wise in emotions. She is but slightly experienced, if at all; and, were she thoroughly so, where is the wonderful woman to whom every experience is not a new revealment, divination? Romantic passion is very serious with her at all times.—She is never quite prepared for it, even though she believes herself an artist.—And when it comes to her early, it is fatefull often, formative always. Much as she may wheedle herself, she cannot play with fire without being scorched. She can regulate her glances but her blood will not obey her. The last act of her comedy may turn to tragedy. The smiles of the morning may set in bitterest tears. All about her basis of coquetry lies the blistering sand of desolation. Man argues woman cannot be trusted too far.—Woman feels man may not be trusted too near. All she says he knows. All she knows he cannot guess. He is delighted with her; she wonders at him. She is the open page of romance; he is the last of sybiline books. He is to her on vantage-ground. Behind her, mask as she may, is a flood of light. He sits half in the shadow, and beyond is a darkness she cannot penetrate. There may be an equality of sex—can there ever be equality of situation? She fights unhelmeted; he with his visor down. Ere the battle has begun he has won it half by his understanding in her tactics; and the other half she loses through his imposing feints. Scarcely any woman can absorb a man. He is truant almost always. She who would keep him must stay near, watch close. Even then his thoughts may wander. Her kisses on his lips may recall the kisses he has relinquished; may invite comparison; may, perchance, excite regret. He is born inconstant. Fortunate the Oriana who can hold him to the end. His hunger for abstract love is unappeasable. He no sooner sits at the banquet than he dreams of the feasts that seem daintier because distant. A morbid epicurean, he longs for foreign fruitage when the board before him is fragrant with abundance. Man, though fickle by inheritance, may be firm, frequently is through discipline. No finer models than he has set of perfect loyalty, of absolute devotion. He has been all that woman wanted—would or could have asked. He has been, is, and will be an exemplar of fidelity, inspiring and meriting implicit confidence. But his tendency, his disposition, not his conduct, is here at issue. He is to be judged, as to stability, by comparison with his sister, made through mis-report the owner of his peculiar weakness.—*Junius Henri Brown.*

RESPONSIBILITY OF HUSBANDS.—A curious question regarding the responsibility of a husband for the acts of his wife has recently been decided in the Supreme Court of Illinois, and in delivering the opinion of the Court Judge Thornton took occasion to make an elaborate review of the changes which recent legislation has made in the legal relations between man and wife. The case in question was one of slander. Janet Robson had sued one John Martin for slanderous words used respecting her by Margaret Martin, John's wife, and the case had come to the Supreme Court on appeal. The decision was that the husband was not liable. The Court held that a liability which has for its consideration rights conferred should no longer exist when the consideration has failed. If the relations of husband and wife have so changed as to deprive him of all rights to her property and to the control of her person and her time, every principal of right would be violated by holding him still responsible for her conduct. So long as the husband was entitled to the property of the wife and to her industry, so long as he had power to direct and control her, and thus prevent her from the commission of tort, there was some reason for his liability. The reason had now ceased. The ancient landmarks are gone. The maxims and authority and adjudications of the past have faded away. The unity of husband and wife has been severed. They are now distinct persons, and may have separate legal estates, contracts, debts, and injuries. The chains of the past have been broken by the progression of the present, and the wife can now enter upon the stern conflicts of life untrammelled. She no longer clings and depends upon man, but has the legal right to battle with him in the contests of the forum, to outvie him in the healing art, and to climb with him the steps of fame. And as her brain and hands and tongue are her own, in the judgment of the Court she alone should be held responsible for any slanders she may utter.

☞ A beggar posted himself at the door of the Chancery court, and kept saying, "A penny, please, sir! Only one penny, sir, before you go in!" "And, why, my man?" inquired an old country gentleman. "Because, sir, the chances are you will not have one when you get out."

BARNACLES OF LIFE INSURANCE.—We showed, the other day, that in five years from 1867 to 1871 the agents of the life insurance companies doing business in New York received for commissions alone over $40,000,000, while the widows and orphans of those who died assured during that time got but $75,000,000. It must have struck everybody, not trained in life insurance circles, that the proportion, of more than a half to rather a large one for the agent. When, however, we come to add to this great total paid to agents for commissions, the other sums which they charge the companies in the way of expenses, extra allowances, salaries, fees, rent of offices, stationery and what not—which amount is, of course, carefully concealed in the annual financial exhibit—we must raise the "handsome" figure of forty millions, how much higher we cannot say, but certainly appreciably higher. If we added to this the fees of the medical examiners, and the salaries and commissions of the officers, we should reach a total which would probably stand a much nearer comparison with the seventy-five millions paid the widows and orphans, for whose welfare the self-sacrificing agents are so solicitous.

The life insurance business has, in fact, during the last twelve or fifteen years, become an actual and profitable business, like stock speculation or wheat cornering, for those who have been lucky enough to learn it. First, we have the officers, usually, and in the most eminently successful instances always, graduates from the agency novitiate; then the medical examiners; then the attorneys; then the agents.—These people "run" a "mutual" company, and all, it may be safely taken for granted, take good care to secure themselves from starvation. Back of these are the directors—respectable and trustworthy men, representatives of the wealth and honor of the city—but who, not being versed in the intricate (or purposely made intricate) subject of life assurance, can only watch over the general character of the investments of their company, and see to it that what seems in their view to be a fair economy shall prevail in its management.—As a matter of fact, the officers have nearly fully their own way, and it is often a way that leads to fortune—for themselves.

But another great evil attending life assurance is involved in what are known as "lapsed" policies. This is intimately mixed up with the agency evil, for a lapsed policy means one which has been confiscated by the company with all that has been paid on it in the way premium; and the unhappy result for the policy-holder is very frequently brought about by the fact that his eyes have been opened to the lying representations of the agent who wrung it from him, and he prefers to lose what he has expended to being the victim of possible further deceit. Now, in 1864, of terminated policies, twelve per cent. were surrendered, (that is, given up to the companies for a small proportion of the money paid on them,) *seventy-three per cent.* lapsed, (that is, were wholly confiscated,) and the remainder, a bare fifteen per cent., were terminated by the death of their holders. In 1871, twenty-one and a third per cent. lapsed, leaving but about *seven* per cent. for those which ceased through death and expiry. To give the actual number of policies. In 1871, there were terminated in companies of New York 124,275 policies. Of these, 115,212 lapsed and were surrendered, (88,706 being by lapse alone,) and but 9,063 were by death or "expiry." Now, these lapsed and surrendered policies, involving confiscation, in whole or in part, of the premiums paid upon them, must have yielded an income to the companies reaching to millions of dollars. What becomes of this money? Does it go to swell the "reserve" or to meet the enormous expenses of officers and agents, granite buildings, and canvas back and Roederer suppers? Wherever it goes, there is an evil in it which demands legislative inquiry and action.—*N. Y. Times.*

WHICH IS THE BEST.

Which is the *best* sewing machine, is a point on which different companies differ; each, of course, thinks *its own* the best. One may have advantages for one kind of work, and another for another. But if the point were to be decided by *popularity*, the Howe would outstrip all others.

It is a noticable fact that the Howe Machine Co. has *four hundred thousand* of their Machines in use, although having existed but *six years*, while the Company which claims to have the most in use, has only about twice that number, though having existed for *twenty years*. They are now manufacturing over six hundred daily, or *one per minute*, and at that rate can hardly supply the demand.

In this section they have become well known to our people through the efforts of Mr. G. A. Simms, Agent, Leonardtown, who guarantees to make each one of his customers so thoroughly satisfied, that they will be convinced that the *Howe is the best.*

☞ In the "Literary Life of William Harness," that genial writer tells of a tutor to Hope's son, the author of "Anastasius," whom he one day found pacing up and down the room in great agitation of mind. "Is there anything the matter?" inquired Mr. Harness, anxiously. "The matter," he replied, "I should think there was! Three of the worst things that can possibly happen to a man. I'm in love, I'm in debt, and I've doubts about the doctrine of the Trinity."

The New York Star says the devil's king pin is rum.