FOREIGN NEWS
BY THE STEAM-SHIP SARAH SANDS.

The steamship Sarah Sands arrived at New York on the 10th inst., bringing dates from Liverpool to the 20th of January.

The English and Irish papers are filled with accounts of the distresses in Ireland.

There has been a great fire in Glasgow—loss £100,000 sterling.

The Directors of the bank of England have raised the rate of interest to 3½ per cent.

The food riots begun at Rennes, are spreading through the centre and west of France.

Emigration to this country is going on at a prodigious extent.

The bank of France has raised the rate of interest from 4 to 5 per cent.

The recent severe weather has pressed heavily upon the poor in various parts of England, and the local papers contain an unusual number of cases of suffering and death induced by want of sufficient food and clothing.

The accounts from the highlands and islands of Scotland are still very deplorable.

The bullion of the bank of England had decreased £643,550 since the last report; and the drain both for France and the United States was attracting much attention.

The insurrection in Portugal has been completely suppressed.

ENGLISH PARLIAMENT.—The "opening of the budget" by ministers, was to take place on the 25th. It was understood that they would recommend (among others) the following measures, viz.

To suspend the Navigation Laws, so as to allow the vessels of every country to bring provisions to the British shores.

To repeal the duties of the last session on the importation of grain, which, under the present emergency, have not only been useless, but positively mischievous, by holding out a premium, to the same amount, in favor of France and other countries where corn is wanted.

To prohibit the use of grain in breweries and distilleries, and permit the use of sugar and molasses, under certain restrictions, so that the great quantity of human food required for the distillation of fermented liquors may be saved to the nation.

Finally, the whole of the available British navy will be occupied in bringing food from every quarter of the world where it can be had, to arrest the starvation of which Ireland is the scene.

The promptitude with which the Government is determined to act in this matter (says Wilmer & Smith's Times) is already making itself felt on the food markets. The price of grain has already experienced a slight check, and it is believed by many practical men that all the provision markets, from this time forward, will assume a downward tendency.

LIVERPOOL, January 20.—In Liverpool there have been, during the last few days, large arrivals of flour, Indian corn and wheat from the United States, but moderate supplies from other quarters. The exports to Ireland continue extensive. For the week ending the 15th instant, the duties paid on foreign agricultural produce were:—for wheat, 1,896 qrs.; beans, 7,674 qrs.; peas, 525 qrs.; Indian corn, 15,910 qrs.; flour, 934 barrels; for colonial wheat 1,801 qrs.; barley, 29 qrs.; peas, 2 qrs.; oatmeal 266 cwt.; flour, 1,782 barrels. The stock of wheat now in bond here will be about 70,000 qrs. and flour 360,000 brls.—*There was a decline in Flour yesterday, equal to the 1s. per barrel advance of the previous week.* Indian corn brought 1s. per quarter higher. There was little doing in wheat, and the advance of 2d. per quarter of Friday was maintained.

Suffering Ireland.

ADDRESS TO THE LADIES OF AMERICA.

The Christian Ladies of America are earnestly called upon by their Irish sisters to assist them in saving alive in famine and its pestilential diseases, the utterly destitute men, women and children of God-smitten Ireland. In former times, it was said in Ireland that the best potato in the bowl was for the widow, the fatherless, and the houseless wanderer; and for the hungry, the Irish cotter was ever ready to share his last. But now there is not one to divide the daily morsel—if he even has, such is consumed at once, and he has nothing left to save the starving neighbors from dying at his door.

Oh! that our American sisters could see the laborers on our roads, able bodied men, scarcely clad, famishing with hunger, with despair in their once cheerful faces, staggering at their work, yet striving to earn the meal which is to keep life in them to earn another—too probably having tasted no food since the day before. Oh! that they could see, on the post mortem examination of hundreds who have died of hunger on the roads, where they work almost to the last gasp, that not a particle of food is found in their contracted stomachs. Oh! that they could see the fever and famine stricken family huddled together on their bundle of damp straw, with one or more corpses among them, which the survivors have not strength to drag from beside them.

Oh! that they could see the dead father, mother, or child, lying coffinless, and hear the screams of the survivors around them, caused, not by sorrow, but in the agony of hunger, they whose hands and hearts are ever open to compassion, would unite in one mighty effort to save Ireland from such misery. If you, dear lady, into whose kind hands this may fall, would collect among friends and neighbors, sums, however small, and transmit them to Benj. H. Warder, No. 179, Vine street, Philadelphia, through whom they can be remitted to any of the undersigned committee, such aid will save many lives in a country which the Lord, in righteous judgment, has so severely stricken, and cause the blessing of them who are ready to perish to return upon the heads of the donors. The enormous price of Indian meal and provisions of every sort, puts it beyond the reach of the poor to buy, and those who would gladly give to them, from the same cause have it not in their power.

Fever and other deadly diseases have followed in the train of famine, and unless some extraordinary aid can be obtained, Ireland must soon become one vast lazar house of the dying and the dead.

Dunmanway, County of Cork, Ireland, Dec. 28, 1846.

MARTHA D. COX,
KATHARINE A. COX,
HARRIET SHULDAM,
ANNA MARIA GALBRAITH,
ISABELLA SULLIVAN,
ELLEN JAGOE.

A SUCCESSFUL RAILROAD.—Of all the Massachusetts Railroads, the Fitchburg pays the largest dividends and commands the highest premiums, being worth at the present time 22 per cent. advance. The road is fifty miles in length, and cost, up to January last, $1,500,000. The gross income last year, was $203,996, and the expenses were $78,333, leaving $125,668, for net earnings. The accounts for dividends are made up to February 1, and August 1. The dividends paid by this company are ten per cent. per annum. More than two thirds of the whole business has been local or "way business." The number of miles run by the engines was 167,816 during the year. The new lines, which in a few years will be tributary to this already profitable and well-managed property, cannot but add materially to its present value.

SINGULAR ACCIDENT.—A lady in Maysville, in the act of taking a long-necked bottle of Eau de Cologne from the mantle-piece of her chamber, accidentally broke off the neck, which fell with some of the contents into the fire. The liquid suddenly blazed up to such a height as to catch to that in the bottle, making a still larger flame, setting fire to her clothes and burning her face and hands sadly. Her agonizing screams soon brought her husband and a servant to her assistance, but it was not without great difficulty that the fire of her burning clothes was extinguished.

A PRETTY EXTENSIVE ESTABLISHMENT.—The new Tract House, corner of Nassau and Spruce streets, New York, contains fifty-three rooms, appropriated to the purposes of the society, fifteen presses, and one hundred and thirty-six persons engaged in the executive, manufacturing and commercial departments. One of the very good regulations of the society consists in the fact that no apprentices are taken, but journemen are employed altogether. This may be said to be an extensive establishment.

Mr. James Cochran, the oldest citizen of Batavia, N. Y., died at that place recently, aged 83 years.—He was a bell founder, a very ingenious mechanic, invented cut nails, and claimed to have made the first cents coined in the United States. He was born in Philadelphia, and Franklin often visited the shop where he worked in brass and fine metals.

DEATH OF A MAN OF ONE HUNDRED AND FORTY-TWO YEARS.—Late papers from the Island of Jamacia announce the death, at Spanish Town, of a black man named James Crawford Ricketts, at the extraordinary age of one hundred and forty-two years; and, what may be considered as very unusual, he was in good health till within about two weeks of his death.

A letter from Marseilles states, that "on the 25th, 26th and 27th ult., there arrived in that port 16 ships, laden with 53,400 hectolitres of corn, and a 17th with 2,500 barrels flour from New York, being the first cargo of that nature received from the U. States."

Mother Bailey.

THE HEROINE OF GROTON, CONN.

The Democratic Review for January has an interesting incidental sketch of this celebrated lady. We should be glad to transfer the entire article to our columns—but want of room will not permit us that pleasure. We will, however, endeavor to give the most interesting portions of it, in a condensed form.

Mrs. Bailey, as is doubtless well known to most of our readers, distinguished herself greatly in the days of the Revolution, but more particularly during the last war with England.

At the time of the burning of New London, during the Revolutionary war, when Fort Griswold was taken by a detachment of the army of the traitor Arnold and nearly the whole of the garrison put to the sword, among the desperately wounded was a relative of Mrs. Bailey, believed to be an uncle, who had left at home an infant, which in his dying moments his soul yearned to see. Mrs. Bailey, who had come to aid the suffering, heard his request, and went to a distance of three miles to obtain the child, which she brought all the way in her arms, and placed on the bosom of its father. Such were the pictures frequently presented to Mrs. Bailey's eyes, and it is therefore no matter of astonishment, that in her mind and heart was engendered that bitterness of feeling towards the British, which gave a coloring to her whole life, and which has been evinced in so decided a manner in those deeds which have most contributed to her celebrity.

In July, 1813, when the British fleet appeared off New London, and demonstrations of an intention to land and attack that place, old Fort Griswold was again tenanted by a company of hastily gathered volunteers, and such arrangements made for its defence, as time and circumstances would permit. It was soon ascertained that flannel was wanted to make cartridges. As there was no time to send to New London for it, an individual was despatched to obtain all he could in the neighboring village of Groton. But no flannel was to be found there. In his dispair, the messenger called upon Mrs. Bailey and made known his wants. "She at once proposed appealing individually to the occupants of each house in the neighborhood, and they found all ready to give up what they had to spare whether unfashioned or made into garments. Having completed their respective visits, Mrs. Bailey and her co-laborer met in the street, and she delivered to him all that she had collected. But even when added to his it was found inadequate to the occasion. Mrs. Bailey, however, was not to be defeated in her object. She immediately *threw off her petticoat from her own person*, where she stood in the street, exclaiming, as she gave it to him;—"There, put *that* into the —— Englishmen!" and the messenger started off immediately to his comrades. The result is known." *

"Mrs. Bailey resides with the husband of her youthful days, who was a participator with her of the scenes of strife and war that darkened her country's early history. He is now the sharer of her patriotic ardor for her country's welfare, and they mutually rejoice in its unparalleled prosperity. She is Post-*Master* of Groton for life, and the duties of her office will be faithfully discharged.

"The old lady is visited almost daily by the curious from all quarters of the land, and receives their visits with unreserved cordiality, provided, of course, that they are of the true *Democratic* stamp, and have an undeviating love of country at heart.

But woe to the sympathisers with her country's enemies, and the opponents of Democratic truth, if the volubility of her ready tongue can procure that woe. Talk to her of anything but her country's weal or utter one sentence of condemnation against any one of those eminent statesmen, Van Buren, Jackson, or President Polk, and you arouse at once a fire which nothing but penitence on your part can ever extinguish. It may naturally be supposed that Mrs. Bailey has attracted the notice of distinguished travellers, all of whom, when they can, avail themselves of the opportunity of paying their personal respects, and hearing from her own fervid lips, the recital of those deeds which have made so indelible an impression on her soul, and given such peculiar bias of character. She has been visited and taken by the hand by several Presidents of the United States; but for none does she seem to cherish a more profound respect than for Van Buren and Jackson. The latter, especially, is her *beau ideal* of the WARRIOR and STATESMAN! and his name finds, in her view, no worthy associate in the annals of the world, save that alone of the immortal WASHINGTON. She has of course received from visitors various tokens of remembrance, but none of which does she seem to value so highly as a small box made of the oak of the Frigate Constitution, or "*Old Ironsides*," as she loves to call that gallant ship, in which box she keeps very safely deposited a lock of hair, from each of the heads of Jackson and Van Buren. These, she says "*money is too poor to buy.*"

The lock from the head of Jackson, we believe, she was privileged to clip with her own hand, at the time when he made his Presidential tour of the Eastern States. That from Mr. Van Buren's head was obtained through the agency of a friend, but accompanied with a note from Mr. V. B., which, by the sentiment it conveyed, that "Columbia has no daughter whom he would more cheerfully oblige," has inspired her with the loftiest conceptions of his *gallantry*, in addition to those which she had before entertained of his statesmanlike qualities and patriotism.

Mrs. Bailey is, in many respects, physically as well as mentally, and patriotically, a remarkable woman. On Sunday, October 11, 1846, she numbered EIGHTY-EIGHT years of age; and being yet in the possession of the ordinary faculties of the body, as sight, hearing, memory, utterance, and even *agility*, she is as the girl of *eighteen*. Her countenance and voice alone indicate the ravages of age. Time, as it marks its furrows on the mountain's brow, has inscribed its wrinkles on her's—and in this respect, you feel that she is not exempt from the condition of most earthly things, but is "passing away." All that emanates from her feelings, however, indicates, even now, the vigor and vivacity of youth! The *jest*, the *song*, the *repartee*, come with a freshness and readiness from her lips, unsurpassed by any; and even if she be called to "*trip it on the light fantastic toe*," she can show you, Sam Patch like—"that some things can be done as well as others"—on the sole condition that the tune be "Yankee Doodle," or "Jefferson and Liberty." Notwithstanding her extreme old age, she has never been subjected to the necessity of wearing glasses, and she can, even now, as in her youthful days, read the finest print. If any one wished to put her hearing to the test, let him but *whisper* a word in her presence against the fair fame of her revered Jackson, or in favor of the British Crown, and he will no longer be inclined to doubt.

One incident we must mention, before we close, illustrative of the quickness of her wit, and the keenness of her feelings of satiric bitterness, toward the memory of the *Traitor Arnold*, whose name even she holds in utter scorn and detestation.

Calling upon her a few days since, we introduced her favorite topic, the prosperity of our country, and the ample means of subsistence for our citizens, while thousands in Europe were *starving*. This turned her thoughts to the "potatoe-rot," now so extensively prevalent, when, as if struck by a new and sudden thought, she raised herself to the full originality of her tall and muscular frame, (for she was very tall and erect) and said, "There has been much speculation about the cause of the *potatoe rot*, and people seem to be at a loss to know to what to attribute it; but the cause is plain. Don't *you* know what it is?" "We do not," we replied, "Well," said she, "when that old devil, Arnold, died, they buried him in Nova Scotia, and the poison is now spreading through the whole continent!"

In Russia, Austria, Prussia, Spain, countries of despotic monarchs and hereditary nobles, promotion is the reward of military merit. Hence common soldiers in the ranks, the sons of "peasants" or "artisans," in the *American* language, farmers and mechanics, can raise to the military rank and command of field marshals. Many of the most celebrated generals in each of these countries, originated in the "lower orders," as they are called in Anglo-Saxon, or among "the people," as they are called in any nation of Continental Europe, and passed through all the grades, from the private to the generalissimo. So in France, where, since the revolution of 1789, nobility and hereditary distinctions have ceased, the door of preferment in any department, civil or military, is open to all. But in England, where republican theories and republican institutions prevail, and in our country, which boasts of exclusive and pure democracy, common soldiers and sailors seldom reach preferment, and commissions are the monopoly of the few. And especially in our country, which professes to recognize no distinctions of rank, commissions are the monopoly of those whom fashion decorates with the title of gentlemen.

Sivori's Carnival of Venice.

BY ☞

[*The italics show where genius is conspicuous*]

Tee rum! ti tum ti tum,
Tiddle toodle teedle
Te de; te de te dum—
Tweedle!

The little man in black
Broke off with comic brevity;
The virtuoso pack
Are frowning down all levity.

Squiddle squiddle squeal
Squeaki; squeaki squeaki!
Fingers thrum a deal,
Cat-gut sings quite weaky.

Te rum to rum *te dar*—
Send for some physician
To doctor—*dum te rar*—
That overpowered musician.

Twee rum de tweedy rolli—
Ah! that's like Paganini!
Hark now!—de tweedy dolly
Ninny nonni ninny.

Was ever music heard
So heavenly delicious?
It beats the mocking bird—
Engagement how auspicious!

Rum! Squeaki squeaki *squeaki*—
How rapid the transition!
Musicians upward peek—y
To gather some tuition.

Sivori winks his eyes,
He bends his little pedals,
Hark! hear the kittens' cries!
Oh! listen to the tweedles.

Vieux Temps had greater bone,
Sivori greater gristle;
There! hear the dead man's groan!
List! hear the penny whistle.

To doodle doodle doody
Te deedle deedle *deedy!*
In that last note subdued he
Described a loafer seedy.

Oh! where is Mistress Child,
Judgment this god to pass on?
We want a writer wild,
We want to let the gass on.

Alack, the god is gone!
But cabbage-leaves of glory
Thy brow shall long adorn,
Unparalleled Sivori!

HINTS TO THE BALD-HEADED.—According to the following extract from an editorial article in the Boston *Medical and Surgical Journal*, the easy and sure way to prevent baldness, is to go bare-headed, or wear a well ventilated hat:

A refined civilization has brought with it a train of physical evils, which it is the province of science to control or subdue. Our tight hats, our warm rooms, closely fitting caps, silk night-caps, from which the perspirable matter cannot escape, by their combined agency, in connection with other influences not always easy to define, bring off the hair prematurely, and turn it gray sooner than personal vanity is willing to exhibit such evidences of decay. And this is not all; the skin is actually in a low state of disease, the effects of which are recognized in the accumulation of dandruff, desquamation of the epidermis. The bulbs of the hairs are inflamed, also from the same cause, and from year to year the hair degenerates and becomes thinner, not unfrequently ending in baldness. On all that part of the head not covered, viz: the back side, between the ears and on the temples, the hair generally remains to extreme old age, however much the vertext may be denuded.

If females wore equally tight coverings, they would probably suffer very much in the same manner; but their light airy bonnets admit of ventilation, and hence a bald-headed woman would be a phenomenon. Who ever saw a bald Indian! We have had an opportunity of seeing various tribes, in all the forms of untrained savage life—but a spare head of hair was never noticed. Atmospheric exposure conduces to the luxuriance of the hair and a healthful condition of the scalp.

There is another cause of the falling off, or rather breaking off, of the hair in combing and brushing, not the effect of disease at the root, but the destructive burrowing of a microscopic insect—a living invisible moth, eating its way from one stalk to another, like the Hessian fly in a field of wheat.

ANECDOTE OF THE DUKE OF WELLINGTON.—The following is related by the correspondent of the Saturday Courier: "An incident much to the Duke's credit was mentioned to me as having taken place at a ball given at Apsley House. A few years since, soon after the statue of Napoleon had been placed at the foot of the grand stairway, some few ladies of high rank, on ascending to the ball room, intentionally or thoughtlessly threw over the outstretched arm of the statue their costly cashmere shawls, intimating by so doing, that if Napoleon were alive his proper place would be, where his statue then stood, in the hall of his conqueror. In the course of the evening, the Duke, on descending the stairs, saw with indignation the insult offered to him in his own house, as he thought, and calling his body servant, ordered him to take charge of those shawls, pointing to the statue, and bold them until *he* called for them. As the ladies were surrounding the Duke, previous to their departure, he turned and whispered to a servant in waiting. Immediately the shawls were brought in, and the Duke, holding them up, stated what had occurred, and how deeply mortifying it was to his feelings—thought it was both indecorous and thoughtless especially in his house, &c. The shawls were then sent to the ladies' drawing-room, and there remained, no one claiming them. After a few months had elapsed, and no one calling for the costly garments, the Duke sent them to auction, and the proceeds were placed in the funds of the Waterloo Orphan Society."

REMARKABLE PHENOMENON.—The waters of Lake Ontario, on the 8th inst., at Grafton Harbor, Canada, suddenly receded from the shore in one immense wave, upwards of *three hundred and fifty feet*, leaving the beach dry for that distance. The water then seemed to gather itself into a vast cone, and immediately returned in one unbroken wave, four feet higher than it usually is, burying the wharf completely, accompanied by a dreadful noise. This occurred eight or nine times, gradually decreasing in violence, until the Lake resumed its usual appearance. The same phenomenon was observed in 1845. Some writers suggested that it was an earthquake, the main force of which was spent in some far off region; but as there were no accounts of such a catastrophe, bearing a corresponding date, that idea was given up. Others thought it was plainly attributable to an emission of a vast volume of steam or gas, swelling and dividing the waters from its vortex. The late occurrence will set speculation afloat again.

PREDICTION OF HUMBOLDT.—In "Folsom's Mexico," New York, 1842, is the following quotation from Humboldt:—"The distance from New Orleans to the city of Mexico, is about 540 leagues, or 1620 miles. It presents very few obstacles till it reaches the Rio Grande—and the ascent from the table lands begins only from Saltillo, where the declivity is by no means rapid: and we can have no doubt, considering the progress of civilization on the new continent, that land communication will gradually become very frequent between the United States and New Spain.—*Public coaches will one day roll on from Washington to Mexico, and Acapulco on the Pacific.*" This prediction is about to be fulfilled. The late campaign has given the Mexicans more knowledge of steamboats and wagons than they probably ever had before; and enough Americans will remain among them to show them how to use them, in preference to the backs of mules.

CAN IT BE POSSIBLE.—Rev. Mr. Phillips tells of a scene he recently witnessed in the wealthy city of Boston:

"In a miserable hovel which he entered, he found a man lying dead, with some of the family *drunk* about him. In the same room with the corpse, a couple were being *married*—the bridegroom wearing the very clothes which the dead man had just cast off—and every thing was going on merrily as though it was a very jovial time."

☞The Pope has issued a decree, by which convicts are no longer permitted to work for tradesmen, to the injury of free and honest workmen, who are unable to manufacture articles at the low rates charged for them by prisoners.

☞The first real hard money, sub-treasury "locofoco" on record in our history, was George Washington. In the first tariff act passed under his administration, and signed by him, it was provided that the duties should be paid "in gold and silver."

Life Insurance.

We call the special attention of our readers to the FOURTH ANNUAL REPORT OF THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK, published in to-day's paper. In addition to the highly respectable Directory who manage this institution, it has a constantly increasing fund to meet its liabilities on policies, amounting on the 1st instant to $322,557 87, the whole of which has been accumulated during four years from premiums and interest on investments. On the 1st February, 1848, being a period of five years from the time it commenced business, the nett funds of the Company will probably exceed $500,000; on which a dividend will then be declared in favor of each member, in proportion to the amount of premiums paid by him or her previously thereto. This dividend is to be placed at the credit of the assured party, and will be payable with the sum insured in the event of death occurring. In this way the institution operates precisely as a SAVINGS BANK on at least seven-tenths of the amount of premiums paid, which inure to those in whose behalf the insurance is effected; and the *cost of insurance* is reduced to its lowest possible amount. The great utility of Life Insurance to all classes of society will appear on the slightest examination of its principles and objects; and its *practical advantages* must have often occurred to many of our readers who have seen healthy and robust persons struck suddenly down in our midst, leaving helpless families—WIVES AND CHILDREN—without any due provision for their wants. In such cases—*when too late*—a ready assent is apt to be rendered by the living to the fact that the dead have not been mindful of their duty; and that it becomes every one to heed in season the necessities of his family. It would be well if lessons of prudence were taught by the occurrence of such cases—but in general, the living appear to act as if *they* were not subject to the all-pervading law of mortality. Life Insurance renders the accomplishment of this object—timely provision for those dependant on our efforts—*positively certain;* while the pecuniary means used for the purpose would not, amid the usual vicisitudes of human life, produce the same results by personal thrift and management. For instance: a person at 51 years of age may insure $5,000 exclusively for the advantage of his wife and children, and for the whole continuance of his life, at an annual premium of $237 50. At that age his *expectation of life*, according to the best tables of mortality, is a fraction over 20 years. Now, as human affairs are generally managed, is it probable that any one could begin at 51 years of age—the down-hill side of life—with a capital of $237 50, and, by honest means, accumulate in the succeeding twenty years a net fortune of $5,000? We take it that such a favorable result is a contingency rarely occurring among men; and hence must insist that Life Insurance is a far superior mode of accomplishing an exceedingly desirable object to the head of the family, and one, too, not easily rendered certain by any other means. The uncertainty of living out the full expectation of life must be considered, as well also as the certainty that an insurance for the whole term of life will secure the sum insured, let death happen when it may. The objection, so frequently met with, that a Life Insurance Company may prove insolvent, although based upon sound principles and good management, is a trivial one, whose futility is made manifest daily by the persons offering it in the trusts which they confide both to individuals and associated bodies. It seems to us quite certain that the chances of a well conducted Company's continuity, and ability to meet its engagements, are more favorable than that the individual whose case we have put hypothetically, will live out the term assigned him in the table of expectancy. On this subject of positive certainty, so much insisted on by those who need the benefits of Life Insurance, all may be well assured of this—"DEATH IS DEAF, AND WILL HEAR NO DENIAL."

In "Hunt's Merchants' Magazine" for the present month, one of the very best journals for business men now published in New York, an able writer has treated the subject of Mutual Life Insurance at considerable length, and quite satisfactorily. The scope of his article readily admits the consideration of matters which "afford the best illustration of the general system of insurance, its flexibility, and of the variety in modes of application to the varying circumstances of life, of which it is capable." He also looks to the probable ultimate formation of "society on the basis of Mutual Insurance;" a result, in our opinion, now rapidly tending to accomplishment. The following extracts are made in order to elucidate some points of interest, in regard to which there is a remarkable misapprehension on the part of many persons when the subject is first presented to them.

"All insurance, whatever its kind, or the basis on which it is practiced, whether on the mutual or stock plan, whether on houses, ships, or lives, rests on the same law—the law of average. This law is the result of a science peculiar to modern times—the doctrine of chances. Modern observation has succeeded, it is believed, in detecting, in the midst of the individual irregularity of those events in life which we call accidents, a prevailing general regularity running through and pervading them. It has been made out that events on earth happen in equal numbers, in equal times; that what we call chances, are, indeed, chances to the individual, but are subject to a general law of regularity in the aggregate. Instead of asking why events happen thus regularly, may we not rather ask, why should they not? To expect events to happen in unequal numbers, in equal periods of time, other things being equal, would be to expect effects without causes. While events are happening, time must pass; and we have no more reason to suppose that events would happen irregularly, than to suppose that time would pass with unequal velocities. That this truth should not have been thought of, that it should not have been made use of, until this late day, might seem strange, did we not recollect that it is not until this late day, that the true and proper use of society, as a relation among men for their mutual benefit and protection, and *not* an arrangement for the convenient oppression of them, has been recognized."

"Insurance, therefore, takes from all a contribution; from those who will not need its aid, as well as from those who will; for it is as certain that some will not, as that some will. But as it is uncertain who will, and who will not, it demands this tribute from all to the uncertainty of fate. And it is precisely the moneys thus given away by some, and those only, which supply the fund out of which the misfortunes of those whose bad luck it is that their moneys have not been thrown away, are repaired. The afflicted finds his money spent to some purpose, and only the fortunate part with it for nothing. From this point of view the whole beauty of the system of insurance is seen. It is from this point of view that it presents society a union for mutual aid, of the fortunate and unfortunate, where those only who need it receive aid, and those only who can afford it are put to expense. Thus, while the aggregate of human suffering and calamity remains undiminished—thus, while the uncertainty of their visitation remains unremoved—human ingenuity and co-operation *equalize* the distribution of this fearful aggregate, and alleviate the terrors of this uncertainty."

"As to Life Insurance, nothing need be said in praise or defence of it. The arguments for it may be stated in a few words. By the laws of nature, and by the laws of society, a man is placed in relations and under obligations towards fellow-beings, which, but for him, would not have existed, and the consequence of which, though ceasing to him with his death remain to them after it.—The WIFE, the CHILD, the CREDITOR, and their claims upon him, do not die when he dies. Life Insurance secures a surviving provision, so to speak, for those surviving obligations—or rather, secures a man from the mischance of being cut off prematurely, before he has himself made such provision."

"The strange superstition about interfering with the mysteries and decrees of fate, and distrusting Providence, needs no notice. Life Insurance is no guaranty against death—no attempt to baffle or ward it off. It is the very opposite. It realizes, it assumes and acts upon, THE CERTAINTY OF DEATH. Indeed, when a man has taken the responsibility to act for himself so far as to incur the obligations of a man to wife, and children, and creditors, it is an ill-timed apprehension of interfering with the ways of Providence which fears to make provision for them after death shall have disabled him. Moreover, merely as an event subject to the law of average, apart from its blighting consequence to survivors, death may be considered a fit basis of a system of Insurance."

Trusting that the intrinsic importance of the subject will be a sufficient apology for the length of this article, we beg to make it also ample excuse for an earnest expression of the hope that all, whose circumstances seem to require such a provision for those providentially committed to their care, will immediately place themselves under Life Insurance.—*Journal.*

The French have been fighting the Arabs upwards of sixteen years. They have been victorious in every engagement, and yet, after all these long years of toil and bloodshed and victory, they have secured nothing more than a mere military possession of Algiers, and even that they are unable to maintain except by the actual presence of a regular army of one hundred thousand men, and a yearly expense of $20,000,000.

☞Fraud in Indian Meal has been discovered in a supply coming from the New Brunswick Landing (N. J.) Mills. The process of making this spurious meal is said to be this: After the corn and cob are ground together, the product is kiln-dried and then ground again, in order to make it resemble pure meal as nearly as possible.

A NICE CALCULATION.—It has been calculated by an eminent mathematician, that the amount of breath wasted by members of Congress, in the short session alone in making speeches for Buncomb, is amply sufficient to turn all the wind-mills in Great Britain for a whole year!

☞In Russia the police have forbidden all trade or manufacture of cotton powder. The ostensible reason is its dangerous character, but the real one is that it may be a formidable weapon in the hands of the people.

BY AUTHORITY.

Laws of the United States, passed at the second session of the Twenty-ninth Congress.

[PUBLIC—No. 6.]

AN ACT to raise, for a limited time, an additional military force, and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That in addition to the present military establishment of the United States, there shall be raised and organized, under the direction of the President, for and during the war with Mexico, one regiment of dragoons and nine regiments of infantry, each to be composed of the same number and rank of commissioned and non-commissioned officers, buglers, musicians, and privates, &c., as are provided for a regiment of dragoons and infantry, respectively, under existing laws, and who shall receive the same pay, rations, and allowances, according to their respective grades, and be subject to the same regulations, and to the rules and articles of war: *Provided*, That it shall be lawful for the President of the United States alone to appoint such of the commissioned officers authorized by this act below the grade of field officers, as may not be appointed during the present session: *Provided*, That one or more of the regiments of infantry authorized to be raised by this section may, at the discretion of the President, be organized and equipped as voltigeurs, and as foot riflemen, and be provided with a rocket and mountain howitzer battery.

SEC. 2. *And be it further enacted*, That, during the continuance of the war with Mexico, the term of enlistment of the men to be recruited for the regiments authorized by this act, shall be during the war, unless sooner discharged.

SEC. 3. *And be it further enacted*, That the President of the United States be, and he is hereby authorized, by and with the advice and consent of the Senate, to appoint one additional major to each of the regiments of dragoons, artillery, infantry, and riflemen, in the army of the United States, who shall be taken from the captains of the army.

SEC. 4. *And be it further enacted*, That to each of the regiments of dragoons, artillery, infantry, and riflemen, there shall be allowed a regimental quartermaster, to be taken from the subalterns of the line, who shall be allowed ten dollars additional pay per month, and forage for two horses.

SEC. 5. *And be it further enacted*, That the said officers, musicians, and privates, authorized by this act, shall immediately be discharged from the service of the United States, at the close of the war with Mexico.

SEC. 6. *And be it further enacted*, That it shall and may be lawful for the President of the United States, by and with the advice and consent of the Senate, to appoint one surgeon and two assistant surgeons to each regiment raised under this act.

SEC. 7. *And be it further enacted*, That during the war with Mexico it shall be lawful for the officers composing the councils of administration of the several regiments constituting a brigade, either regular or volunteer, in the service of the United States, to employ some proper person to officiate as chaplain to such brigade, and the person so employed shall, upon the certificate of the commander of the brigade, receive for his services seven hundred and fifty dollars, one ration, and forage for one horse, per annum, provided that the chaplains now attached to the regular army, and stationed at different military posts may, at the discretion of the Secretary of War, be required to repair to the army in Mexico, whenever a majority of the men at the post where they are respectively stationed shall have left them for service in the field; and should any of said chaplains refuse or decline to do this, when ordered so to do by the adjutant general, the office of such chaplain shall be deemed vacant, and the pay and emoluments thereof be stopped.

SEC. 8. *And be it further enacted*, That the President be, and he is hereby authorized, by and with the advice and consent of the Senate, to appoint two additional surgeons and twelve additional assistant surgeons in the regular army of the United States, subject to the provisions of an act entitled "An act to increase and regulate the pay of the surgeons and assistant surgeons of the army," approved June 30 1834; and that the officers whose appointment is authorized by this section, shall receive the pay and allowances of officers of the same grades respectively; and that the rank of the officers of the medical department of the army shall be arranged upon the same basis which at present determines the amount of their pay and emoluments: *Provided*, That the medical officers shall not in virtue of such rank be entitled to command in the line or other staff departments of the army.

SEC. 9. *And be it further enacted*, That each non-commissioned officer, musician, or private enlisted, or to be enlisted in the regular army, or regularly mustered in any volunteer company, for a period of not less than twelve months, who has served or may serve during the present war with Mexico, and who shall receive an honorable discharge, or who shall have been killed or died of wounds received or sickness incurred in the course of such service, or who shall have been discharged before the expiration of his term of service in consequence of wounds received or sickness incurred in the course of such service, shall be entitled to receive a certificate or warrant from the War Department for the quantity of one hundred and sixty acres, and which may be located by the warrantee, or his heirs at law at any land office of the United States, in one body, and in conformity to the legal subdivisions of the public lands, upon any of the public lands in such district then subject to private entry; and upon the return of such certificate or warrant, with evidence of the location thereof having been legally made, to the General Land Office, a patent shall be issued therefor. That in the event of the death of any such non-commissioned officer, musician, or private during service, or after his discharge, and before the issuing of a certificate or warrant as aforesaid, the said certificate or warrant shall be issued in favor, and inure to the benefit, of his family or relatives, according to the following rules: first, to the widow and to his children; second, his father; third, his mother. And in the event of his children being minors, then the legally constituted guardian of such minor children shall, in conjunction with such of the children, if any, as may be of full age, upon being duly authorized by the orphans' or other court having probate jurisdiction, have power to sell and dispose of such certificate or warrant for the benefit of those interested. And all sales, mortgages, powers or other instruments of writing going to affect the title or claim to any such bounty right, made or executed prior to the issue of such warrant or certificate, shall be null and void to all intents and purposes whatsoever, nor shall such claim to bounty right be in anywise affected by, or charged with, or subject to, the payment of any debt or claim incurred by the soldier prior to the issuing of such certificate or warrant: *Provided*, That no land warrant issued under the provisions of this act shall be laid upon any lands of the United States to which there shall be a pre-emption right, or upon which there shall be an actual settlement or cultivation: *Provided, further*, That every such non-commissioned officer, musician, and private who may be entitled, under the provisions of this act, to receive a certificate or warrant for one hundred and sixty acres of land shall be allowed the option to receive such certificate or warrant, or a treasury scrip for one hundred dollars, and such scrip whenever it is preferred, shall be issued by the Secretary of the Treasury to such person or persons as would be authorized to receive such certificates or warrants for lands; said scrip to bear an interest of six per cent. per annum, payable semi-annually, redeemable at the pleasure of the government. And that each private, non-commissioned officer, and musician, who shall have been received into the service of the United States, since the commencement of the war with Mexico, for less than twelve months, and shall have served for such term or until honorably discharged, shall be entitled to receive a warrant for forty acres of land, which may be subject to private entry, or twenty-five dollars in scrip if preferred; and in the event of the death of such volunteer during his term of service, or after an honorable discharge, but before the passage of this act, then the warrant for such land or scrip, shall issue to the wife, child, or children, if there be any, and if none, then to the father, and if their be no father, then to the mother of such deceased volunteer: *Provided*, That nothing contained in this section shall be construed to give bounty land to such volunteers as were accepted into such service, and discharged without being marched to the seat of war.

SEC. 10. *And be it further enacted*, That it shall, and may be lawful for the President, by and with the advice and consent of the Senate, to appoint from the officers of the army four quartermasters of the rank of major, and ten assistant quartermasters with the rank of captain.

JOHN W. DAVIS,
Speaker of the House of Representatives.
G. M. DALLAS,
President of the Senate.

Approved February 11, 1847.

JAMES K. POLK.

ECLECTIC SCHOOL BOOKS.

INDIANAPOLIS, Jan. 9, 1847.

HAVING full confidence in the superior efficiency of the Eclectic School Books, in a course of elementary instructions, and believing them best calculated of any books falling under our notice to accelerate the improvement of the scholar, we shall use them in our schools and do warmly recommend them to all interested in the education of youth.

S. L. Johnson, Principal St. Mary's Seminary.
J. P. Suffold, Principal County Seminary.
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Teachers in Public Schools.
Miss M. J. Asteil, Principal Female Institute.
Mrs. J. A. P. Johnson, of St. Mary's Seminary.
Mrs. E. Richmond,
Mrs. C. M. Smith,
Miss A. G. Parker,
Miss M. J. Douglass,
Miss M. Reese. 83-3w

The above recommendation is from all the teachers of Indianapolis

ADMINISTRATOR'S SALE.

NOTICE is hereby given that the undersigned, Administrator of the estate of Anderson Murphy, late of Marion county, deceased, will on the 13th day of March, A. D. 1847, proceed to sell a lot of corn, consisting of about one hundred and fifty bushels, belonging to said estate. A liberal credit will be given to purchasers, and notes required with sufficient security, made payable without relief from valuation or appraisement laws. JACOB ROBERTS,
Feb. 18th, 1847. 83-3w Administrator.

TAN BARK AND LUMBER WANTED.

THE subscriber will pay the highest prices for Lumber, and also for Tan Bark, to be delivered at the Tanyard, late Blythe & McCormick's. 83-tf J. J. BUGH.

SALE.

ON the 1st day of March next there will be sold to the highest bidder, at the Farm of John Webb, late of Marion county, deceased, five or six hundred bushels of corn at the crib; also one cow, as the property of said deceased. A credit until the 1st day of June, 1847, will be given, by the purchaser giving bond and approved security, made payable without relief from valuation or appraisement laws.
Feb. 8, 1847. 80-3w AUGUSTIN W. WEBB, Adm.

DIED,—On the 15th inst., in this place, DEBORAH ANN, wife of Hon. CYRUS TABER.—*Logansport Pharos.*

We are surprised as well as pained by the above melancholy announcement. But