

The New Orleans Crescent.

OFFICIAL JOURNAL OF THE CITY OF NEW ORLEANS.

J. C. NIXON, Editor and Proprietor.

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WEDNESDAY MORNING, JANUARY 27, 1893.

AMUSEMENTS THIS EVENING.

CRESCENT CITY MUSEUM AND MENAGERIE.

Open from 9 A. M. to 10 P. M.

VARIETIES—THEATERS.

Engagement of Mr. Chaufray—"Colleen Bawn."

Performance commences at 7 1/2 P. M.

ACADEMY OF MUSIC.

Variety entertainment—Mica Brothers—"Base Ball."

Performance commences at 7 1/2 P. M.

ST. CHARLES THEATRE.

Engagement of the young comedienne—"Little Nell."

Performance commences at 7 1/2 P. M.

ON INSIDE PAGES—Second Page:

City Topics, Editorial Paragraphs, Council

Proceedings, The Pope's Speech on New Year's

Day, Third Page: The Love Bond Transposi-

tion, Louisiana Legislature, General News

Items, Sixth Page: The Housekeeper's Daugh-

ter (Poetry), Louisiana Items, Alabama

Claims, Urban Emancipation Proclamation, Jef-

erson Davis and His Mode of Life, Quarter-

master Gen. Meigs, Seventh Page: Financial,

Commercial and River News, etc.

Buy your cigars at the premium manufactory

of Geo. Ales, 185 Rampart street, below Canal.

New Orleans. Address lock box 248, postoffice.

If the Legislature adopt the new charter,

we again demand that it be submitted to a

vote of the people of New Orleans. We de-

mand this in the name of the people whose

rights are to be thus transferred to the keep-

ing of an interested class, and whose control

over their own police administration is to be

transferred to the tools of the Royal street

concern.

A city paper—it is immaterial which—is

very indignant at a fancied coalition between

the people of New Orleans and the colored

Radicals in opposition to the new city charter.

Another city paper—it is immaterial which—

rhetorically defends the real alliance between

the proprietors of the new instrument and the

Radicals in the Legislature, on the ground

that we ought not to oppose the carpet-bag-

gers when they do a good thing, any more, it

is to be supposed, than we should "look a gift

horse in the mouth." But then if the steed

thus offered to us is an old broken-down,

spavined, galled, string-halted, glandered

animal, fit for nothing but to eat his head off

in a stable, or to be turned out to grass; or an

ugly, vicious brute that is likely to break his

master's neck at any moment, we are justified

not only in looking the creature in the mouth,

but in refusing to have anything to do with

him. The assumption that the Legislature in-

deed do anything for the benefit of the city is

simply ridiculous. It is well known that they

would not even consider any project that did

not provide for the maintenance of their control

over our police government. They have merely

negotiated with some persons who claim to

represent the public of New Orleans on the

basis of changing the city government to meet

the views of those persons, in return for a

quiet acquiescence, on the part of the city, in

the odious metropolitan police system. Our

denunciations have been leveled against this

flagitious attempt to commit the people of

New Orleans to a project which, besides being

intrinsically evil, involves an alliance with

authority which is justly regarded as hostile to

the rights and interests of the people of New

Orleans. In the face of a fact like this, the

effort of the other paper—it is immaterial

which—to fasten on the opponents of this

scheme the odium of a coalition with white

and negro Radicals, is too ludicrous for serious

consideration.

Judge Collins yesterday rendered a decision

in the one-per-cent-tax case. He sus-

tains the injunction on the ground that the

law is unconstitutional. An abstract of his

decision will be found in this morning's

CRESCENT.

The Legislature of the State of Delaware have

elected to the United States Senate the two

Bayards, father and son—the father to fill the

unexpired term of Gov. Saulsbury; the son to

THE WILD BEASTS OF SOCIETY.

So many malefactors now-a-days elude the weak clutches of the law, or escape through the cruel leniency of courts, that it is seriously to be questioned whether civilized society should not make war upon the criminal classes just as it has had to wage a conflict in all time against wild beasts and noxious vegetation. Suppose the frontiersman were not allowed, upon his own motion, to strike a blow at the wolf, the panther, the rattlesnake, the viper. Suppose these animals, when suspected of depredation or venenation, could enjoy the benefit of the same laxity and prolixity of prosecution, and the same chances of final impunity, which are afforded to the garrotter and assassin. Suppose the agriculturist were required not to uproot the weeds and grasses which threatened to devour his tender crops, until a commission of botanists had spent a season in determining the exact nature and classification of these invaders of his fields. It is easy to see that, under such conditions, the wilderness could never have been subdued, the earth tilled or civilization extended. Well, these hypothetical cases are very analogous to the legal dealing of society with the criminal element which preys upon it.

We are satisfied that no penalty denounced by the law, however heavy, operates to suppress the criminal propensity unless its infliction is so swift and certain as to cause it to be regarded as the inevitable sequence to crime. We are satisfied that, as a general rule, attended with occasional exceptions, punishment of the kind called infamous never reforms; and that the oftener the criminal is permitted to repeat his offenses the more callous is he to the pain or the disgrace of punishment and the more hopeful of evading it. For a much stronger reason, must those depraved and lawless natures who offend and keep offending without feeling the stroke of justice, be hardened, stimulated, educated, to speak, by such an experience, in a life of progressive, cumulative and aggravated crime. Yet such creatures run loose by hundreds in every large city. Their criminality is no secret to the police. It is well known that they are without the means of honest livelihood, that they do no honest work, that they live by fraud, theft and robbery, and that some of them are as ready to commit murder as to do any of these. And yet of what benefit is this knowledge to the community? It is worse than the profoundest ignorance, for the unwhipped offender knows that he is known, and hugs the reflection that the law is, secretly, his friend, and the law's agents.

It used to be a proverb, that "murder will out." But it is dreadful, in these times, to count up the number of cold-blooded, ghastly murders, which have never been legally avenged. The assassination of Mr. Rogers, in broad day-light, on one of the streets of New York, promises to be one of these cases. The mystery of the Burdell murder has never been solved—not by the law, at least. The criminal annals of New York and Philadelphia alone present a dozen or more of such contradictions of the old proverb. And those of New Orleans, sad to say, are not barren of sombre and opprobrious passages of the same nature. Now, whether the hanging of murderers will serve to suppress the murderous propensity in others or not, it is certain that it saves society from the continued criminal career of the particular culprits who are hanged. But what is the use of denouncing the penalty if it is never to be executed? It is worse than useless. Society is not secured against the repetition of the crime. No meditative criminal is deterred by the example of punishment. The worst passions of the worst natures are evoked under the confident hope of impunity. And thousands of innocent persons become victims of crime because they trust to the false pretense of protection held out by the law. Such a state of things, if long continued, can lead to but one result. The criminal classes will be at length regarded on all hands as the wild beasts and vermin of society, and summarily dealt with accordingly.

The Republican congratulates the country on the election of Gov. Fenton, of New York, to the United States Senate. That ingenious and ingenious organ of Louisiana Radicalism discovers the new senator to be an incarnation of all the virtues which ought to belong to a public man, but which, unhappily, are found more frequently in the ideal than in the concrete politician. Let us see, however, what manner of man it is that the Republican parades as a model of integrity, and holds out as an example to be imitated by the envious aspirants of Radicalism. One, Mr. Hugh Hastings, a Republican, is editor of the New York Commercial Advertiser, a Republican paper. Mr. Hastings has been long intimate with the secret workings of the lobby, and proficient in the accomplishments of those annular organizations called rings. He declares that Fenton, while governor, was simply an agent and instrument of rings and the lobby; that, in one case, one of his intimates levied \$20,000 blackmail on the Dry Dock Railroad Company to obtain the executive signature; another wrong \$10,000 out of the insurance companies of New York city; another obtained \$20,000 for Fenton's approval of the Erie Railroad bill. All of these men were Fenton's most clamorous backers in the senatorial contest; to use Hastings' words, "they were his tried and trusted agents in the senatorial action—his negotiators in fraud and partners in crime." But these charges, grave as they are, do not include all. Hastings, in reply to Greeley's attempt to discredit his testimony on the ground that he had himself been a member of the lobby says: "Unlike your candidate for United States senator, he has never been suspected of arson, nor has he ever been arraigned before a police magistrate for grand larceny."

Thus it seems that the carpet-baggers find their models in the eminent men of their own party. When the Republicans of the State of New York send to the Senate a man who, as governor, made his office an agency of fraud and venality, who has been suspected of arson, and who has been arraigned for grand larceny, it is not to be expected that carpet-baggers would have the effrontery to discredit their party by pretending to the possession of any great amount of virtue and morality.

The United States Senate committee on Indian affairs have agreed to recommend a change in the management of the Indian bureau. By their plan the Indian tribes are to be placed under the control of a civil commissioner in time of peace, and under that of the military in time of war.

GRANT AND THE RADICAL SENATORS.

The United States Senate is evidently in no haste to vote away the power which is held to it by the tenure-of-office law. Forty Radical members of the House voted against the repeal of the law, and in so doing confessed themselves to be forty congressional confederates of forty thousand Radical thieves, who infest the internal revenue and other branches of the civil service, and fatten off the depleted treasury and the oppressed industry of the country. Moreover, by the same course, they proclaim their want of confidence in the partisan loyalty of Gen. Grant. They fear that he will pursue an executive policy inimical to the vital interests of their party—that is to say, to the vast system of corruption and profligacy, spoliation and iniquity which is identical with the history and synonymous with the continued ascendancy of the party. But these considerations, which were not strong enough in the House to prevent a majority of Republicans from voting with all the Democrats for the repeal of the law, are reinforced in the Senate by others that appeal still more forcibly to the selfishness and ambition of the Republican senators. By the tenure-of-office law a majority of these senators may keep the entire administration of the government under their thumbs by permitting none but their own minions to fill the offices.

It is plain that, individually or collectively, they can make their own terms with office-holding leaguers, whisky rings, treasury robbers, and the like, without incurring any special responsibility or hazard. As most of them, after the manner of Chandler, Cameron, Morgan, have bought their seats, they very naturally expect to draw a profit from the investments. Is it not preposterous, indeed, to presume that a senator who pays roundly for his place will not sell his vote, upon occasion, for a price equivalent to a reasonable per cent. upon cost? It would not be more absurd to suppose that a speculator would buy a plantation for the purpose of giving away its crops, or a house for the purpose of giving away its rent. To the commercial mind the notion is simply abhorrent—positively unthinkable, in fact.

The great and peculiar interest which the selfish and ambitious caucus of Radical senators have in the maintenance of the tenure-of-office law, whose other name is the treasury thieves' protection law, is very evident, therefore, to any one who will take the trouble to examine its intents, tendencies, and actual workings. The Senate amendment to the House bill repealing this law makes a pretended concession which involves no relinquishment of power over executive action now held by this body. Should it be adopted, Gen. Grant could make no removal, outside of his cabinet, without the concurrence of the Senate, and his suspensions would last only during the recess of that body. This is as clearly an expression of distrust with respect to Grant, as the passage of the original law was with respect to Johnson. The authors of the amendment in the Senate have no idea that it will be accepted by the House. Their object is to maintain the law until the 4th of March, so that Grant shall be compelled to commence his administration under it, and so that the Radical caucus in the Senate may thereafter be able to deal with him accordingly as his language and conduct may be subservient or contradictory to their views and designs.

It is plain, for the rest, that a crisis is rapidly approaching in the relations of the incoming President to the Radical majority of the Senate and to the Radical extremists and corruptionists of the party that elected him. It must soon be decided whether he is to be President or a cipher. Should he effectually assert the fullness of the presidential character, as the tribune representative and champion of the whole people, that moment the hour would strike for the dismay, confusion and downfall of the present combination of Radical conspirators and plunderers. But if he is not to be President in this sense—if he is to sink into cipherhood under the shadow of this combination, and into servile instrumentality to a senatorial caucus representing it, then heaven help the country!

A meeting of trustees of the Peabody fund was held in Baltimore, on the 21st or 22d of the present month, at which Hon. Samuel Watson, of Tennessee, was elected president in place of the Hon. W. C. Revis, of Virginia, deceased. A long and able report was read by Dr. Sears, one of the trustees, which was listened to with attention, and which was exceedingly lucid, comprehensive and interesting. After speaking of the progress of the trustees in other Southern States, Dr. Sears alluded to Louisiana. He said that, in Louisiana, through the gratuitous agency of the Hon. Robert M. Lusher, (not R. M. Fisher, as the Western telegraph had it) in connection with the general agents, schools had been established in ten towns of the State. This tribute from a distinguished scholar, a long way distant from Louisiana, shows how much Mr. Lusher's exertions in the cause of education in his native State have been appreciated elsewhere. For ourselves here in New Orleans we want no extrinsic acknowledgment of Mr. Lusher's merits. We all know him to be a gentleman and an excellent scholar, and the number of pupils whom he has under his tuition from all parts of the State, and the high consideration he enjoys everywhere, are sufficient for the boys themselves and their parents and guardians.

The Washington correspondent of the New York Herald exposes the little game of the Haytian protectorate proposed by Mr. Seward, and seconded, in Congress, by Mr. Banks. It appears that the whole thing was the result of an attempted speculation on the part of a company of persons who had contracted with Baez, so-called president of Santo Domingo, to purchase the Bay of Samana for \$200,000 in gold and a million in bonds, at 80 cents on the dollar. Of course the object was to sell the place to the United States at a handsome advance, say two or three million. Baez, however, turned the thing over in his sagacious mind, and came to the conclusion that he might keep Samana, and his place likewise, by getting the United States to extend a protectorate over him; but as this would have made him unpopular at home he asked Mr. Seward to include Hayti in the transaction, so that he could put the blame of the affair on the men and brothers of the neighboring State. The company fell into the plan and urged it on their congressional agents; but Banks could not explain the business to Congress, and so the scheme failed.

Go at once to the St. Louis Rotunda, ere your opportunity for beholding a wonder is lost forever.

Brownlow, of Tennessee, has issued a proclamation calling out the "troop of militia" to hunt up and root out the terrible Ku-Klux-Klan who have been so great a terror to the evil-minded and evil-acting scoundrels and carpet-baggers of the State. Brownlow says that he is going to place a number of counties under martial law, and he explains martial law to mean the complete suppression of the civil authority. This done, the gentle Brownlow informs refractory "rebels" that they are to be summarily dealt with; not to put too fine a point on it, they are to be "shot to death" with "troop of militia" musketry. The pleasing drama of Arkansas is to be re-enacted in Tennessee; because, says the amiable governor, "the executive is not to be bullied," he knows his right to govern in spite of public opinion, and he dares maintain it; he knows his duty to keep a hundred and twenty thousand white men in a state of disfranchisement and he intends to discharge it. That's what "peace and order means."

Radical regard for law and truth, and fact and justice, is conspicuously illustrated in the Switzer-Anderson case. Switzer, Democrat, was elected to Congress from a Missouri district; but the governor gave Anderson, his Radical competitor, the certificate. Switzer contested, and the case was investigated by a committee composed of six Radicals and three Democrats. The committee reported unanimously in favor of Switzer, but the House voted down the report and gave the seat to Anderson. There was no debate, no examination of the facts; it was purely a partisan decision. The Radical majority voted squarely against the law and the facts as reported by their own committee.

AMUSEMENTS.

THE OPERA.—The Opera closed at a very late hour last evening preceding any further mention of the "Tales of the Opera." The company, although fatigued by their recent labors, every seat in the house was occupied. The audience was a brilliant one. Thursday, first performance of the French opera, "Traviata," with Mme. Lambois-Albiza as Violetta, and M. G. as Alfredo, first appearance on any stage, at the Theatre Lyrique imperial of Paris. "Quand on vent son chien," a one act farce, will conclude the performance. "The Magnificent," Meyerbeer's masterpiece in our humble opinion, is in rehearsal.

VARIETIES.—The "Colleen Bawn" will be revived this evening. Mr. Chaufray appearing as Mike Crotchet, Mr. Foy as Jerry Manning, Miss Freeman as Annie Crotchet, and Mr. Dickson as Ely O'Connor. The performance, with this cast, should certainly attract a brilliant audience, for the "Colleen Bawn" is inferior to none of the standard Irish plays. On Friday night Mr. Chaufray takes a benefit, the occasion being signalled by the reproduction of the "Long Strike," with the exciting telegraph office scene.

ST. CHARLES.—Little Lotta drew another crowded house last evening, and in her character of Little Nell or the Marchioness, supported by Mr. DeBar as Dick Swickard, won continued applause. The singing of Mr. DeBar, though in a line of character new to him, was remarkably humorous as Mr. Stum, the advertising agent. "Little Nell" will be repeated this evening. A new drama, entitled "Peppina," and written for Lotta is in rehearsal.

ACADEMY OF MUSIC.—To-night, the entertainment is announced to consist of an olio selection, a grand ballet, and the comedy "Base Ball," which last year will be remembered, was popular, introducing various excellent songs. Tomorrow night, Mrs. Oates, who nightly increases in popularity, will have a benefit, "Barbe Bleue" being repeated. Remember, too, "Humpty Dumpty" will be produced on Monday.

A LITERARY AND MUSICAL ENTERTAINMENT is to be given this evening at Lyceum (City) Hall, for the benefit of the Presbyterian Church in Jefferson City. The evening pastor, Mr. Wayne, is beloved and honored by all his hearers, but by all the people of the beautiful and increasing city of Jefferson. They feel an interest in the success of his efforts, and have gathered together, in order to do something which shall redound to the prosperity of his church, as well as to the good taste and charity of the portion of New Orleans in which they reside. We trust the people of the Crescent City will prove far from backward in recognizing the claims of our young and progressive sister, the city of Jefferson.

MASONIC GRAND DRESS BALL.—Alpha Home Lodge No. 72, P. and A. M., gives next Thursday at Masonic Hall, an entertainment which promises to be among the most brilliant of the season. A glance at the list of managers and committees, published in another column, and including the names of the most prominent members of the Order in this State and city, will be a sufficient guarantee of what the occasion is to be. A GRAND MASK, FANCY DRESS AND DRESS SOCIETY BALL will be given on Friday evening at Odd Fellows' Hall, under the management of a number of gentlemen formerly connected with the Young Men's Society Hall. Jaques' silver cornet band will perform for the Promenade Concerts, introducing choice selections from Meyerbeer, Bellini, Donizetti and other well known composers.

CONTINENTAL BENEVOLENT ASSOCIATION.—On the 22d of February, at Odd Fellows' Hall, the Continental Association will give an annual fancy dress and mask ball. Application for ladies' tickets may be made to E. Hesseley, Esq., No. 35 Carondelet street, or to John G. Fleming, Esq., No. 144 Poydras street.

EXTRA CONCLAVE No. 15, S. W. M.—Fancy Dress and Mask Ball.—A brief visit to Odd Fellows' Hall, last evening, well repaid us, for the spectacle presented was beautiful, even entrancing. The main saloon was positively crowded with the most of our city's population, and varieties of which were to be seen. A fine orchestra furnished the music, and when our midnight labors were drawing to a close, was still sending forth its witching strains upon the still night air.

DRY GOODS.—The Grand Central Mercantile Association.—Third Annual Fancy Dress Ball. This evening the members of this well known and admirable association entertain their friends at Odd Fellows' Hall. Their reception has always been marked by a sociability and cordiality which naturally justify the expectation of rare enjoyment for those who may be so fortunate as to be present to-night. The entertainment is given in order to do something which shall redound to the prosperity of his church, as well as to the good taste and charity of the portion of New Orleans in which they reside. We trust the people of the Crescent City will prove far from backward in recognizing the claims of our young and progressive sister, the city of Jefferson.

WEEKLY FAIR.—A fair for the benefit of St. Peter and St. Paul's school, on Marigny street, between Cassalco and Greatmen streets, Third District, is now daily in progress at the school house. We trust it may be attended with auspicious and successful results.

CRESCENT CITY MUSEUM.—The attractions offered by that prince of entertainers, Col. Ames, are daily becoming more widely known and appreciated in the community, until now, on visiting the Museum at almost any hour between 9 A. M. and 10 P. M. finds it full of visitors. The ambitious man, the bearded lady, the beautiful Crossian, the Lilliputian queen, the skeleton violinist, the Bohemian glass blower, together with a rare collection of beasts, birds, reptiles and fishes are among the curiosities from all portions of the globe, which have been gathered together by the proprietor's enterprise. The Museum is on St. Charles street, directly opposite the hotel of the same name.

BRIGHEAM—A Reminiscence.—Some years since, I don't like to think how many a pale, delicate young man came into my office on Sixth street, Cincinnati, with a complaint against Brigham Young, of assault and battery. The complaint of the necessary fee we repaired to the office of Esquire Snellbaker and had a warrant issued out for the arrest of the pugilistic prophet. On the day of trial the witness in favor of the plaintiff denied bitterly, not only in the quarrel, but in the defense. As for threats against the young man's life, he meant, he said, only that the Lord would punish him for his insubordination and impiety. Esquire Snellbaker fixed the prophet all of ten dollars, and bound him over to keep the peace.—Donna Piatt to the Cincinnati Commercial.

Just Opened.

NEW SPRING DRESS GOODS IN GREAT VARIETY. J. A. BRASHELMAN & CO., 586 and 588 Magazine Street—586 and 588 Corner St. Andrew.

The St. Charles

AUCTION EXCHANGE.

At a Meeting of the AUCTIONEERS who have agreed to make their SALES OF REAL ESTATE, STOCKS, ETC., at the ST. CHARLES AUCTION EXCHANGE, in the BASEMENT ROTUNDA of the ST. CHARLES HOTEL, the following Resolutions and Resolutions were unanimously adopted and ordered to be published in the City Papers, to-wit:

WHEREAS, A rumor has been industrially circulated to the effect that the Auctioneers who have withdrawn from the Exchange, and Auctioneers' Exchange, on Royal street, were actuated in so doing by a cowardly and churlish motive, and in spirit of opposition to the interests of the Property holders in the Second and Third Districts, therefore be it Resolved, That we denounce the said rumor as false and malicious, calculated to injure us and reflect discredit upon our action in withdrawing our sales from the said Exchange.

Resolved further, That, in justice to ourselves, we consider it our duty to announce to the Citizens and Property-holders of New Orleans that we were compelled, in the interest of all parties employing our services, to remove from said Exchange, for the sole reason that the Lessees of the same, by printed Circular, exacted the sum of \$200 on four sides \$5000, and \$100 on every \$1000 worth of property offered, whether sold or not sold, instead of 25c. on every \$1000 heretofore charged.

Whereupon we concluded an arrangement with Mr. O. H. Hall, the lessee of the St. Charles Hotel, and secured for auction purposes the old Auction Exchange, the Basement of the Rotunda of that central and eligible located building, in which, before the war, the principal sales of property were made; the Exchange fees heretofore paid by those offering property being only fixed at three-fourths of one per cent, or seventy-five cents on every \$1000 worth of property offered.

J. B. WALTON & DESLODE, G. DE FERRET, W. I. HUGHSON, R. M. MONTGOMERY BROS. & CO., C. E. FORTIER, S. GUINACULT, C. T. NASH, P. S. HARRIS, E. T. MEUNIER, DUCHIRON & NEUBERGER, A. BOULIGNY, J. DEJAN, Jr.

Clothing AT COST.

PAYAN & ZEBAL, Under St. Charles Hotel.

New Orleans

MERCHANTS' AND SHIPPERS'

OFFICE DIRECTORY AND TIME TABLE,

BY H. FORREST, JR.

Showing the Hours and Minutes of the ARRIVALS and DEPARTURES of PASSENGER TRAINS, and STEAMBOATS, STEAMSHIPS, SAILING VESSELS, to and from the CITY, promptly Corrected and Issued to Subscribers.

Monday Morning of Each Week.

And sent to Every Railroad Station on the Great Northern Railroad as far as Jackson, Tenn., and New Orleans and Opelousas to Berwick's Bay.

Phoenix Mutual Life Insurance COMPANY OF HARTFORD, CONNECTICUT.

EDSON FESSENDEN, President. JAMES F. BURNS, Secretary.

The "PHOENIX MUTUAL LIFE INSURANCE COMPANY" invite attention to the following Plan peculiar to itself:

1st. All the advantages of an all Cash and Half Note Company.

2nd. If a party insures to-day for \$5,000, and pays one-half cash and one-half note, (on any table), and should die tomorrow, he would receive \$5,000 in cash, and the full amount of the policy is paid—\$5,000—NO DEDUCTION OF NOTES. All notes returned as dividends, and never less than four per cent per annum. If insured for \$10,000, the insured receives in cash the amount—\$5,000—with dividend CASH ADDED.

3rd. No restriction on Employment.

4th. The insured is permitted to travel or reside in any part of the United States, Europe, and the Southern portion of South America, during any and all seasons of the year, free of charge. This has never been done by any other Company.

5th. Dividends in cash without an extra charge, varying from \$10 to \$50, on every thousand dollars insured.

6th. Dividends in the PHOENIX have been and now are 50 per cent.

7th. The dividend is 80 per cent. on all its tables. If the annual premium is \$100, the dividend is \$50.

8th. It always pays its losses promptly, and never contents itself with a claim.

9th. All its policies are non-forfeiting; thereby no possible chance of loss to the insured.

10th. Ordinary Life Policies non-forfeiting after three payments, and the insured pays the full amount of the premium.

11th. EVEN DOLLARS OF PREMIUM PAID. The full amount of other advantages. The PHOENIX has paid to widows and orphans \$200,000, and to the insured a single claim of \$1,000,000, and has never failed to pay a claim.

12th. It issues loans made by the insured, and the insured receives a loan, and a surplus of interest left over to swell the general fund belonging to the insured.

13th. Its rate of Assurance as cheap as any Company doing a SAFE BUSINESS.

14th. IT WILL NOT INSURE AN UNBORN LIFE.

GEO. S. DARLING, General Agent.

JOHN D. SCOTT, Local Agent.

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Blackmar's Music Store,