

INSURANCE NEWS.

"An ounce of prevention is worth a pound of cure." Old, but not threadbare.

\$20,000,000.—Such is the loss in property caused by use of low test, and hence natural, explosive, coal oil, in thirty-eight cities. What think you?

Fifteen thousand lives, the penalty of the use of explosive coal oils, in thirty-eight cities of this country and Europe.

Under the statute one may sell the most explosive oil for lighting uses if the barrel or vessel containing it is conspicuously branded "explosive and dangerous"; but how may keep such "barrel or vessel" where he pleases, and such being the case, how many of his customers are going to see the brand?

Through the courtesy of Col. Louis Power, fire warden, we are able to give results of investigations had as to the causes of thirteen fires in the little town of Algiers in as many months. Of the thirteen, eleven resulted from the use of coal oil. Of the eleven, nine were caused by explosions resulting only from the inflammable character of the oil. Mark the figures.

Life insurance equally with fire insurance men are interested in the oil question. If you have allowed for this danger in your calculations of mortality, you make money when you can lessen that danger, and thereby reduce your mortality rate. Remember the figures given above. 15,000 lives lost by the agency of coal oils. Now help us to place the facts before the people, and urge the same upon their attention.

Is it just that insurers should make good losses incurred through the carelessness of the insured or his tenant? If the use of illuminating oils of known highly inflammable character is not the most criminal carelessness, what is it? Thereby are endangered the property of the insured, his life and those of his family, and not only these, but the lives and property of his neighbors. Then there is the fireman; is his risk nothing, his life of no value? Think on these things.

COAL OILS.—An act of the Legislature, approved April 2, 1877, makes it unlawful "to sell, give or deliver, except as a common carrier, any coal oil, or other illuminating oil, made wholly or in part from coal or petroleum, whose flashing point shall be at a less temperature than 125 degrees," unless stamped in large letters and in a conspicuous place, "Explosive and dangerous," at the time of its inspection.

Why not go a step further and prohibit the use of such "explosive and dangerous" oils for illuminating purposes? Is it not, or if it is not shouldn't it be, a criminal offense to thus jeopardize not only one's own property, but the lives and property of one's neighbors?

We have no fight against the coal oil trade; on the contrary, would encourage it, and are glad to believe, as we do, that such trade has a large future before it. But we have a fight against the storage within the city limits of large quantities thereof, as dangerous both to life and property; and we have a fight, and propose to prosecute it earnestly, vigorously and pertinaciously, against the sale and use, for illuminating purposes, of such oils as are naturally and inevitably productive of great danger to life and property. All we ask is to reduce matters to a safe point; and that we are going to strive for until attained, through fair weather and foul. There is more to be said, and it will appear in due time.

OUTRAGES BY THE COSACKS SOUTH OF THE BALKANS. A correspondent of the London Daily Telegraph telegraphs from Yoni Saghra, August 8: The barbarous enemy is in full retreat from these districts, leaving behind him such proofs of cruelty and inhuman wrong as no description can convey. It is comparatively a recent evidence of the exterminating policy of the Russians that they have burned down this town and all the prosperous villages in its vicinity. The most terrible spectacle is to be seen in the fields immediately surrounding the ruins of these destroyed places. Hundreds of unburied bodies of the Moslem peasant people lie scattered far and near, strewn the ground which they lately tilled. Troops of dogs and pigs wander among the corpses, gorging themselves upon the decaying remains; while birds of prey are seen everywhere sharing this hideous feast. It is quite impossible, in truth, to depict the horrible spectacle which the country hereabouts presents after the Muscovite occupation. The whole region is at once a charnel-house and a desert. The cattle roam about unattended in what remains not yet buried of the crops and grass, amid the dead bodies of their owners. One glance at the environs of Yoni Saghra would certainly make your most enthusiastic agitators sick of "Christian reformation." But there is far worse than this to communicate. The outrages committed all around by the Russian troops upon such as they spared alive have been inconceivably shocking and atrocious. I have seen and talked with hundreds of refugees, and especially with some of the many Jewish families who have escaped from the hands of the invaders. Those who have come in from Beski Saghra declare that in that district every woman and girl, without exception, has been brutally outraged by the Cosacks of Grouko or by the Bulgarian Christians. One exceedingly pretty young woman of 16 years has been violated by eighteen Russian troops. She is dying. Dr. Henslie, of the Red Cross Association, and I visited her together, and heard the shameful story from her agonized friends. Horrible, heart-rending, and that story was, I can assure you it is but a sample of what these suffering people have to narrate.

CITY ORDINANCES—OFFICIAL. MAYORALTY OF NEW ORLEANS, City Hall, August 27, 1877. [No. 4786 Administration Series.] Resolved, That the bid of Leonard Bensef to repair engine-boose of Steam Fire Company No. 22, according to plans and specifications on file in the office of the City Surveyor, for and in consideration of the sum of six hundred and fifty dollars, be and the same is hereby accepted, and that the Mayor is authorized to enter into contract with said Leonard Bensef for the faithful performance of the work.

Adopted by the Council of the city of New Orleans, August 27, 1877. Year—Brown, Cavanaugh, Denis, Diamond, Edwards, McCaffrey. ED. PILSBURY, Mayor. A true copy. THOS. G. RAFFER, Secretary.

REMOVAL.—THE NEW ORLEANS PACIFIC RAILROAD COMPANY have removed their office to 139 Common street, lower floor, in building formerly occupied by the New Orleans Gas-light Company. August 27.

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NEW ADVERTISEMENTS.

SINGING CLASS—GRUNEWALD HALL. Conducted by Professor G. Curto. The students are notified that the Singing Lessons will begin on the 1st of September, at 10 a. m., every TUESDAY and SATURDAY. August 28.

W. W. CLARK, J. W. NORRIS, D. TYLER, President, Vice President, Secretary and Treas.

DIEBOLD SAFE AND LOCK CO. SAFES. The Leading Safes in the world. Have never failed to preserve their contents against

FIRE OR BURGLARS, though tested thousands of times. Parties establishing themselves in business will find it to their interest to give me a call before purchasing elsewhere. Over twenty Second-hand Combination Lock Safes on hand, for sale very low.

A. ROY, Agent New Orleans branch Diebold Safe and Lock Company. 27 Canal street.

CANCELLATION OF BOND. UNITED STATES OF AMERICA. State of Louisiana. Executive Department.

Whereas Mrs. CHRISTINA GARSTKAMP, of the city of New Orleans, has applied to me for the cancellation of a bond for the sum of TWENTY-FIVE THOUSAND DOLLARS, subscribed by the late John Garstkamp, her husband, with Frank Leidenheimer, Jacob Hafner, John Boehm, Adam Ellenbach and Herman Rolle, as securities, dated the nineteenth day of January, 1875, to secure the faithful performance of the duties of said John Garstkamp as State tax collector for the Sixth District of the parish of Orleans.

Now, therefore, I, Francis T. Nicholls, Governor of the State of Louisiana, have thought proper to issue this, my proclamation, in order to give notice to all persons herein interested, to show cause, in writing, at the office of the Secretary of State, in the city of New Orleans, within ninety days from and after the last publication hereof, why said bond should not be cancelled and annulled.

Given under my hand and the seal of the State of Louisiana, at the city of Orleans this twenty-fifth day of August, in the year of our Lord one thousand eight hundred and seventy-seven, and of the one hundred and second year of the independence of the United States of America. FRANCIS T. NICHOLLS, Governor of the State of Louisiana.

By the Governor, OSCAR ARROYO, Assistant Secretary of State. NOTICE. OFFICE STATE TAX COLLECTOR Second District, No. 291 Canal street, August 23, 1877.

I hereby give notice that on MONDAY NEXT, the 27th inst., this office will be removed to the State-Home, No. 47 St. Louis street. P. L. MCUNNY, Tax Collector.

IRON COTTON TIE IMPORTANT SPECIAL NOTICE.

In view of the constantly increasing popularity and demand for the CELEBRATED ARROW TIE.

The universally recognized Arrow Tie of the Planters, Cotton Press men and Shippers generally; the American Cotton Tie Company Limited, sole proprietors and manufacturers of said Tie, commanding unequalled facilities, have in addition to their large stock now on hand, contracted for increased quantities, sufficient to meet the largest demand for Cotton Ties, to cover the entire crop of the coming season, and their agents generally, offer the following through their agents generally, offer the following:

ARROW TIE At \$2 50 Per Bundle Less 2 1/2 per cent. discount for cash, in bundles complete, LESS THAN THE MARKET VALUE OF PLAIN OR IRON; and it being the policy of the Company to merit the continued patronage of the P. acting community and to defy all competition that may arise, their Agents are instructed to contract with Dealers, Factors and Country Merchants at the above named price and terms for future delivery up to the first of August in quantities as may be required from time to time, settlements being made on delivery.

No competition arrests the Progress of the ARROW TIE. It is ever onward in its course as Steam flows to the Ocean.

SEE THE FOLLOWING CERTIFICATES ADDRESSED TO COMPANY'S AGENTS. Gentlemen—It affords me great pleasure to present you with this statement, as evidence of our high appreciation of the value of the ARROW TIE, as a fastener for Cotton Bales.

We have used it constantly in our Presses since its introduction, having found no other Tie that can compare with it in utility, strength and strength, and from our own experience we can safely recommend it to planters as the BEST TIE we have seen.

Pressing from five to seven hundred bales per day, when running full time, we find it to our interest to purchase the ARROW BUCKLE from you for the purpose of retaining any other stocks that may be on the bale, taking the others off and throwing them in the scrap pile to be sold as old iron.

Yours truly, (Signed) A. P. LUFKIN Superintendent, Southern Cotton Press Company Presses, FACTORY COMPLEX, NEW WEAVER NEW WEAVER

I take pleasure in stating that since my superintendency of the Planters' Press, we have been constantly using the ARROW TIE. It gives entire satisfaction, and our pressmen prefer the Band and Buckle to anything that they have ever used.

I am yours very truly, (Signed) F. R. LUBBOCK, Superintendent, The above is endorsed by Cotton Press men of New Orleans, Mobile, Savannah, Charleston, Norfolk, Wilmington and Petersburg. Thanks to planters throughout all the Cotton States for the liberal support and patronage of the ARROW TIE.

R. W. HAYNE & CO., General Agents, NEW ORLEANS. REMOVALS.

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SPECIAL NOTICE.

Special Notice.—Special Notice to Red River Shippers.—We have received the very light draft steamer TIMMIE BAKER, with our new barges (on which coal is insured same as on steamboats), in the short port of Red River. This insures certain and prompt delivery of all freights shipped by it. The Baker will be joined by the FRANK WILLIARD in a few days. JOSEPH A. HENRI, 111 Gravier street.

Proposals Wanted for the delivery on the wharf of from five to ten thousand barrels of PITTSBURGH COAL, to be delivered at such times and in such quantities as may be called for, from September 1, 1877, to March 1, 1878. Said coal to be paid for as fast as delivered. Proposals to be addressed to Post Office Box 2360 on or before August 30, 1877. A. M. BENTLEY, 111 Gravier street.

Delinquent Taxpayers.—Citizens' Savings Bank, Grunewald Hall, 22 Baronne street, New Orleans, July 5, 1877.—This SAVINGS BANK will advance to Laborers, Mechanics, Clerks, etc., the money necessary to pay their taxes under Act No. 96 of 1877, and repayment may be made to the Bank in weekly or monthly installments. M. BENNETT, Cashier.

Special Notice.—Parties having Pledges with the undersigned, and on which back interest is due, are hereby notified to settle same, otherwise they will be sold at auction. Sale to begin MONDAY, September 3, through Placide J. Spier, Auctioneer, at 104 Canal street.

Office St. Bernard Coal Company, 22 Canal street, New Orleans. The undersigned is prepared to contract for COAL for fall and winter supply, at following rates, delivered in any portion of the city: Families.....55c per bbl. Steam.....50c per bbl. Dealers.....45c per bbl. (including themselves.) J. W. S. CAMPBELL, Agent.

For the Lake.—Office of New Orleans City Railroad Company, No. 124 Canal street. Trains for the Lake will leave the city every hour from 6 o'clock a. m. to 3 o'clock p. m., and every half hour from 3 p. m. to 9:30 p. m. The last train will leave the Lake End at 10:30 o'clock p. m. C. C. LEWIS, Secretary.

PERSONAL. WANTED INFORMATION.—ADOLPHE HIMMEL and BERTHA HIMMEL, children of the deceased Adolphe Himmel, of Chicago, Ill., are hereby notified to settle same, otherwise they will be sold at auction. Sale to begin MONDAY, September 3, through Placide J. Spier, Auctioneer, at 104 Canal street.

FOR SALE. THE UNDESIGNED IS STILL AT HIS OLD STAND, 35 CARONDELET STREET. And will sell carriages and buggies for a lower price than any dealer in the South for the next thirty days to come, to make room for a new fall stock. Will sell lower than any dealer in the city for CASH, or thirty, sixty and ninety days' acceptance, to suit the purchaser.

N. B.—I have exclusive control and sale of the celebrated Emerson & Fisher top and no top buggies, that are made for beauty, for beauty, elegance and durability in the United States. They are manufactured of the best material; patent wheels and axles, and send their goods to every city in the United States; have many established repositories, well stocked with the finest work, over the country, and build 2000 and 3000 jobs a year. This work is the very best quality for wear and comfort, fully guaranteed for twelve months. This firm has stood all the financial eruptions and panics for twenty years, and is still in advance of any establishment in the country.

F. S.—I also buy largely of Messrs. Darr & Reynolds, of New Haven, Conn., the young and enterprising successors of G. T. Newhall. They build about sixty jobs a week—work that cannot be surpassed for durability and finish, fully guaranteed. Call at 35 Carondelet street, and examine. L. T. MADDOX, August 17.

LUMBER, CABINS, ETC.—The undersigned are still at their old stand, No. 350 Delord street, New Basin, and are prepared to sell, cheaper than any other house in the trade from this date until November, 1877. Great reduction in the price of CABINS. W. W. CARRE & CO., 357 Delord street, New Basin, New Orleans, July 4, 1877.

H. W. JOHNS' PATENT ASBESTOS MATERIALS. CALEB A. PARKER & CO., 10 Union street, NEW ORLEANS, LOUISIANA.

GENERAL AGENTS FOR Alabama, Georgia, Tennessee, Louisiana, Mississippi and Texas, H. W. JOHNS, Manufacturer of ASBESTOS MATERIALS.

Asbestos Paints in white and all known tints; colors mixed ready for use, unequalled in the market for durability and beauty.

ASBESTOS ROOFING. Unequalled for durability; no retention of water on the roof, equal to Slate on that account.

Asbestos Roof Paint, Asbestos Fire Proof Coating, Asbestos Steam Packing, Steam Pipe and Boiler Coverings.

TESTIMONIALS: NEW ORLEANS, October 4, 1876. Having made use of the Asbestos Paint manufactured by H. W. Johns, of New York, and forwarded to me by C. A. Parker, Esq., 10 Union street, New Orleans, I take pleasure in saying I have found them to be in every respect as represented. I can confidently recommend them to builders, owners of real estate and ship captains, being much superior, in my opinion, to any mixed paints in this or any other country, and in fact, beyond comparison with any thing in this market.

THOMAS D. CAREY, Chemist and Painter, Washington and Magnolia streets, New Orleans, Orleans, April 20, 1877. Caleb A. Parker & Co.: Sirs—Having used H. W. Johns' Asbestos Paints and Roofing, I can assure you the best I have ever used. Respectfully yours, R. SINNOTT, Captain of Steamboat New Bart Able.

REFERENCE.—Messrs. H. Dudley Coleman & Brother, 13 Union street, New Orleans, will send Circular and Price List. August 27.

FOR SALE.—A First Class 10-Horse Power Portable STEAM ENGINE and BOILERS, complete, in thorough order, and now in successful operation in this city, used less than a year, and for sale because not large enough for present requirements of the owner.

A rare bargain is offered on liberal terms for satisfactory commercial paper or cash. Address Box 2314, New Orleans Postoffice. August 27.

FOR SALE.—A LARGE SUGAR PLANTATION in the parish of Pointe Coupee, Louisiana, measuring about fourteen arpents front on the Mississippi River, extending in depth to False River, and having an area of about twelve hundred arpents. With dwelling house, stables, barns, cabins for laborers, and with brick steam sugar-house; also the mules and farming utensils and seed cane. Apply to ARTHUR DENIS, 104 Canal street.

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TO RENT.—A TWO-STORY HOUSE—12 street No. 16, between Canal and Customhouse; pleasant neighborhood. August 17.

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EDUCATION. COMMERCIAL AND CLASSICAL ACADEMY 247 St. Charles street, opposite Tivoli Circle. T. S. DABNEY, Jr., Principal. Successor to Hon. R. M. Lusher.

THIRTEENTH SESSION OPENS MONDAY, September 3, 1877. English branches, National Business, Mathematics, Latin, French and Ancient Languages taught. For circulars, containing terms and testimonials, apply at the Academy and leading book stores. August 20.

UNIVERSITY HIGH SCHOOL, Eagle Hall, Prytanis street, cor. Urania. The Fourth Annual Session of this school for Boys will open on MONDAY, October 1, 1877. The principal will be assisted by a full corps of competent teachers. He refers by permission to the Faculty of the University of Virginia and to his patrons the past session, whose names may be found in the circular of the school. Circulars can be had at the book stores. For further information address: GEO. C. FRET, Principal, P.O. Box 425. August 17.

ORLEANS INSTITUTE. Day and Boarding School. Directed by MRS. FARNET. 99 Toulouse street. August 17.

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HOTELS. TREMONT HOUSE, Corner Tremont and Church Streets, Galveston, Texas. SBISA & ORFILA, Lessees. (Formerly of the Grand Southern Hotel.) The Palace Hotel of Galveston. This elegant Hotel, lately completed, IS NOW OPEN FOR THE ACCOMMODATION OF THE PUBLIC. Being built at a cost of \$400,000, it will be first class in every respect, with all the latest improvements. ELEVATORS, ELECTRIC ANNUNCIATORS, etc. BATH ROOMS ON EVERY FLOOR. We therefore take pleasure in soliciting A CONTINUANCE OF THE PATRONAGE extended by the commercial men to the late Grand Southern Hotel. SBISA & ORFILA, Lessees, Formerly of Grand Southern Hotel. ANTHONY SBISA, Jr., Chief Clerk. August 17.

ST. JAMES HOTEL, ON MAGAZINE STREET, Between Gravier and Natchez, New Orleans, La. GEN. CHAS. E. SMEDES, Proprietor. Terms—\$2 50 Per Day. The undersigned has purchased the unexpected lease of Messrs. K. E. Rivers & Co., in the above Hotel, is now in possession of the same, and has the pleasure of announcing to his friends and the public that it will be kept open during the entire summer for regular and transient guests and day boarders on LIBERAL TERMS. No pains or expense will be spared to insure the comfort of his guests. The Hotel will be entirely renovated, refitted and refurbished during the summer. CHAS. E. SMEDES, Proprietor. New Orleans, June 15, 1877. August 17.

EQUAL TO THE BEST. Marais Street Steam Brewery, 86 Marais street. H. F. STURCKEN, Proprietor. August 17.

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COMFORTABLY FURNISHED ROOM family, mother and two daughters, in the Garden District, offered very low to a gentleman of steady habits. Address H. G. this office. August 17.

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EDUCATION. COMMERCIAL AND CLASSICAL ACADEMY 247 St. Charles street, opposite Tivoli Circle. T. S. DABNEY, Jr., Principal. Successor to Hon. R. M. Lusher.

THIRTEENTH SESSION OPENS MONDAY, September 3, 1877. English branches, National Business, Mathematics, Latin, French and Ancient Languages taught. For circulars, containing terms and testimonials, apply at the Academy and leading book stores. August 20.

UNIVERSITY HIGH SCHOOL, Eagle Hall, Prytanis street, cor. Urania. The Fourth Annual Session of this school for Boys will open on MONDAY, October 1, 1877. The principal will be assisted by a full corps of competent teachers. He refers by permission to the Faculty of the University of Virginia and to his patrons the past session, whose names may be found in the circular of the school. Circulars can be had at the book stores. For further information address: GEO. C. FRET, Principal, P.O. Box 425. August 17.

ORLEANS INSTITUTE. Day and Boarding School. Directed by MRS. FARNET. 99 Toulouse street. August 17.

THIS SCHOOL WILL RE-OPEN ON the Fourth September