

NEW YORK HERALD

BROADWAY AND ANN STREET. JAMES GORDON BENNETT, PROPRIETOR.

All business or news letter and telegraphic despatches must be addressed NEW YORK HERALD.

Volume XXXVI. No. 128

AMUSEMENTS THIS EVENING.

- OPERA HOUSE, 230 Broadway.—Variety Entertainment, 8 o'clock.
OLYMPIC THEATRE, Broadway.—New Version of Jack Sheppard.
BOOTH'S THEATRE, 222 St. Andrew St.—A Woman's Tale.
WOODS' MUSEUM, Broadway, corner 20th St.—Performances every afternoon and evening.—H.R.P.
WALLACE'S THEATRE, Broadway and 13th Street.—Randal's Tomb.
NIBLO'S GARDEN, Broadway.—The Arkansas Traveller.
NEW YORK STADT THEATRE, No. 45 Bowery.—German Opera.—Lorenz.
GRAND OPERA HOUSE, corner of 31st St. and 22d St.—La Grande Duchesse.
LINA EDWARDS' THEATRE, 79 Broadway.—Comedy of Errors.
BOWERY THEATRE, Bowery.—The Gold Bell—You'll Live in Danger.
FIFTH AVENUE THEATRE, Twenty-fourth Street.—Not Necessarily a Fool as He Looks.
ACADEMY OF MUSIC, Fourteenth Street.—Grand Old Bell Concert.
MRS. F. B. OSWALD'S PARK THEATRE, Brooklyn.—Katy D.
BROOKLYN ACADEMY OF MUSIC, Montague Street.—Italian Opera.—Faust.
BRYANT'S NEW OPERA HOUSE, 211 St. between 6th and 7th Sts.—Neuro Minstrelsy, &c.
TORY PASTOR'S OPERA HOUSE, 201 Bowery.—Variety Entertainment.
THEATRE COMIQUE, 64 Broadway.—Comte Voltaire's "Nero Acre."
NEWCOMB & ARLINGTON'S MINSTRELS, corner 23d St. and Broadway.—Neuro Minstrelsy, &c.
CENTRAL PARK GARDEN.—Theodore Thomas' Seven Nights Concert.
NEW YORK MUSEUM OF ANATOMY, 63 Broadway.—Science and Art.

TRIPLE SHEET.

New York, Thursday, May 18, 1871.

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RULOFF IS TO BE HANGED TO-DAY in the jail yard at Binghamton, in this State. A HERALD correspondent has given a very interesting account of an interview with the condemned, and photographed the exact lineaments of the condemned man's mind, stripped of its hypocrisy and its sensational and emotional bearings. The details of the execution will be given in the HERALD in full to-morrow, and what philology loses in his death society will gain in its deliverance from a bad man.

THE SCRANTON MINERS still refuse to go to work and have been using unlawful measures to prevent others from resuming. Two Welshmen were killed yesterday by a soldier while they, with a crowd of two hundred others, were busy throwing stones at the laborers who are again working. This Welsh lawlessness doubtless required a stern lesson to repress it. The duty of protecting honest laboring men from violence at the hands of discontented strikers is a new one to our militia, and probably the soldier fired too soon; but the lesson doubtless had a salutary effect. These Welshmen, who have mobbed the laborers once or twice already, must bear in mind that we don't want any Welsh rascals of this sort brought into general usage here.

THE VANDALISM OF THE COMMUNE.—DESTRUCTION OF THE COLUMB Vendôme.—For the last twenty years we have been hearing much about the "crowning of the edifice." The crowning of the edifice is entirely a French idea. We have seen how Napoleon has crowned the edifice. We have seen how the Commune has crowned the edifice. The destruction of the Vendôme Column has killed the Commune, has killed European republicanism, and has taught the world a lesson which it cannot and will not soon forget. The vandalism of the Commune has, unless we greatly mistake, made an end of the glorious prospect of the United States of Europe. The edifice is crowned at last, and all the world now knows what, in the French sense, that means.

THE SUBLIME PORTER has snubbed the Holy See. It appears from our Constantinople despatch that the mission of the Papal Nuncio, Mgr. Franchi, who was sent by the Pope for the special object of negotiating a concordat with Turkey, has resulted in a failure. The Holy Father has of late been unfortunate in his old treaties with the European Powers or in his attempts to negotiate new ones. Austria has taken steps to abolish the concordat with Rome, and Bavaria will probably follow the example. Seeing his ill success with the Catholic rulers, the Pope has now tried his hand on the Grand Turk. The turbaned infidel, in the fulness of his pride, has refused to enter into a convention with Rome or to have anything to say regarding the quarrel between the Armenian Catholics, whom the Papal Legate has endeavored to conciliate, and Mgr. Franchi will return a sadder, if not a wiser man.

The Protocols and Debates of the Joint High Commission on the Great Treaty.

In the official record of the proceedings of the Joint High Commission, which, exclusively through the columns of the HERALD, were laid before the public yesterday, we have a full and clear explanation of the delicate and difficult work embodied in the great Treaty of Washington, in the conflicting propositions and debates upon each of the several questions involved, and an explanation, too, of the mutual concessions made in the final agreement between the high contracting parties.

It appears from the official journal of the Commission that its first formal meeting was on the 27th of February, and that having, after several intermediate meetings, cleared the ground for action, the American Commissioners, at the conference on the 8th of March, plunged boldly into the merits of the main question—the Alabama claims. They stated that "the people and government of the United States felt that they had sustained a great wrong, and that great injuries and losses were inflicted upon their commerce and their material interests by the course and conduct of Great Britain during the recent rebellion in the United States; that what has occurred in Great Britain and her colonies during that period had given rise to feelings in the United States which the people of the United States did not desire to cherish toward Great Britain; that the history of the Alabama and other cruisers which had been fitted out or armed or equipped, or which had received augmentation of force in Great Britain or in her colonies, and of the operations of those vessels, showed extensive direct losses in the capture and destruction of a large number of vessels, with their cargoes, and in the heavy national expenditures in the pursuit of the cruisers and indirect injury in the transfer of a large part of the American commercial marine to the British flag, in the enhanced payments of insurance, in the prolongation of the war, and in the addition of a large sum to the cost of the war and the suppression of the rebellion; and also showed that Great Britain, by reason of failure in the proper observance of her duties as a neutral, had become justly liable for the acts of those cruisers and of their tenders; that the claims for the loss and destruction of private property which had thus far been presented amounted to about fourteen millions of dollars, without interest, which amount was liable to be greatly increased by claims which had not been presented; that the cost to which the government had been put in the pursuit of cruisers could easily be ascertained by certificates of government accounting officers; that in the hope of an amicable settlement no estimate was made of the indirect losses, without prejudice, however, to the right to indemnification on their account in the event of no such settlement being made. The American Commissioners further stated that they hoped that the British Commissioners would be able to place upon record an expression of regret by her Majesty's government for the deprivations committed by the vessels whose acts were now under discussion; they also proposed that the Joint High Commission should agree upon a sum which should be paid by Great Britain to the United States in satisfaction of all the claims and the interest thereon."

Here, it will be observed, that in breaking ground upon the Alabama claims the American Commissioners did not mince the matter, but put their case, without reservation, upon its merits, and suggested certain conditions essential to a satisfactory adjustment. And how were they met by the other side? By substantially the old argument of Lord Clarendon and his plea of "not guilty" to the general indictment. The British reminded the American Commissioners, too, that "several vessels suspected of being designed to cruise against the United States, including two iron-clads, had been arrested or detained by the British government, and that that government had in some instances not confined itself to the discharge of international obligations, however widely construed, as, for instance, when it acquired, at a great cost to the country, the control of the Anglo-Chinese flotilla, which, it was apprehended, might be used against the United States," &c. But for the sake of peace Great Britain upon this subject had been and was ready to submit it to arbitration. The American Commissioners replied that they were not prepared for arbitration, unless the principles by which the arbitrator should be governed were laid down, in the form of rules or instructions, as to the duties of neutrals in the future, such rules to be applicable to the Alabama claims.

The treaty furnishes the compromise agreed upon. Great Britain, adhering to her plea of "not guilty" in the matter of these Alabama claims, expresses, "in a friendly spirit, the regret felt by her Majesty's government for the escape, under whatever circumstances, of the Alabama," &c., and agrees to the three rules proposed for the government of the two countries as neutrals in the future; and, furthermore, while still contending that these rules cannot be applied to the Alabama and her Confederate Anglo-rebel cruisers, they shall still govern the arbitration in the settlement of these Alabama claims. We have certainly, looking at the difficulties bridged over, nothing to complain of in this agreement; for if England is satisfied with the shadow we ought to be satisfied with the substance of the principles involved.

From protocol thirty-six it next appears that on an inquiry from the American Commissioners they were informed that her Majesty's government recognized no such thing as property in slaves; and next that the British Commissioners did attempt to bring in certain Canadian claims for Fenian raids; but that on being answered from our Commissioners that they had no authority to touch that subject the other side gave way, and they had the less difficulty in doing so, as a portion of the claims were of a constructive and inferential character. "However, had our Commissioners agreed to settle these Fenian raid claims on the condition that England should indemnify our government for expenses incurred in maintaining our neutrality laws against the Fenians, we have no doubt there would be a heavy balance in our favor. But it will suffice that in dropping these Fenian raid claims England has yielded the point as decisively against her."

Upon the fishery question we find that the treaty is based upon the proposition, emanating from the American Commissioners, of a money compensation as an equivalent for a free run in the inshore fisheries of the British Northeastern seaboard provinces; but the fisheries settlement finally agreed upon was attained only after a lengthened discussion of various propositions from each side, including several appeals by the British Commissioners to London for instructions. Equally difficult appears to have been the laborious journey by which the Joint Commission reached their comparatively simple agreement touching the navigation of the St. Lawrence. The whole question, in all its bearings, including the old, abandoned Canadian Reciprocity Treaty, was thoroughly discussed, and from the obstacles, on the one side or the other, springing up at every step, it is apparent that, had not both sides been animated by a fixed resolution to secure a comprehensive and satisfactory treaty of peace there was material enough on the Alabama claims or the fisheries question or on the St. Lawrence navigation reciprocities to occupy the members of the Joint High Commission till recalled from their exhausting labors. The old proverb, "Where there is a will there is a way," has solved all these difficulties; or we may say that they have been settled by the three golden rules of St. Augustine—"In essentials unity, in non-essentials liberty, and in all things charity."

The Northwestern boundary dispute is about a little island in that oceanic inlet, the Strait of San Juan de Fuca, which divides our Territory of Washington from the British possession of Vancouver's Island. The line of the forty-ninth parallel from the Lake of the Woods, on the northern frontier of Minnesota, is our established Northern boundary to that inlet which cuts off Vancouver's Island from the mainland. Thence, by the treaty of 1846, the international boundary, in order to give that island unbroken to England, follows the main channel of the dividing strait around to the sea. But there are so many channels among the small islands in that strait that a dispute has arisen as to which is the treaty channel. We claim the channel which gives the dominating island of San Juan to us; England claims the channel which gives that island to her, and that is the difficulty. In turning it over, however, to the Emperor of Germany, we think that we rely upon an honest decision. But this submission to an arbitrator, it appears, was granted by our Commissioners in view of the larger concessions from England in the other adjustments of the treaty. And so the protocols of the treaty justify its stipulations throughout, and confirm it, in spirit and in fact, as a great treaty of peace.

The treaty is the result of the patriotic and conciliatory spirit which governed both sides of the High Commission, and in this view their frequent family dinners no doubt contributed much to lighten their labors and to bring them to a "happy accord" upon each of the difficult questions they have so readily and happily adjusted. And yet, but for the facilities of communication with the government at London afforded by the Atlantic cable, the work accomplished in this treaty at Washington in a few weeks might have occupied as many months. And so here, in that great agent of modern civilization, the electric telegraph, by land and sea, we have a beautiful illustration of its wonderful power as an agent of peace. And so, with the government at London working with the government and Joint High Commission at Washington in this treaty, we are assured from the other side that they have nothing to learn concerning it and nothing to change.

The Commune in Its Last Days. Slowly but surely the army of Versailles approaches the walls of Paris. A despatch from that city admits that their parallels are within three hundred feet of the ramparts; it is rumored that they are undermining the insurgent works; the gates of Auteuil and Versailles are in ruins; Point du Jour is untenable; the terrific fire from the forts and batteries sweep the bastions of the doomed capital, silencing their guns and compelling the Communists to crouch behind them in mortal terror for dear life. Such, in brief, was the situation yesterday. Even as we write the scene of conflict may be no longer around the walls, but within the city, before the barricades; for last night the grand attack was expected to take place. Certainly the energy exhibited by Marshal MacMahon is worthy of the ancient renown of Frenchmen. Hampered as he has been by the temporizing and vacillating policy of M. Thiers—who, Micawber-like, has been waiting for something to turn up inside the city, which something the Commune has with firm hands kept from turning up—he has still done enough to convince the world that he is a soldier of ability. Unless Thiers interferes we ought, before the end of the present week, to tell the story of the death of the insurrection. All our despatches of this morning confirm this opinion. Not that there is anything new or startling in the military situation, for, indeed, there can be no change now until the Versailles troops force their way through the shattered gates and breached ramparts. Fort Montrouge is reported captured, but the place is of little consequence to-day. MacMahon seems to have achieved all that he aimed at in obtaining the positions his forces now occupy, commanding the entire southwestern corner of Paris. A telegram from Communal sources prepares us for but a feeble resistance at this point; hence we doubt if the struggle to effect an entrance will be very fierce or very sanguinary. Deserted by many of their leaders, who are said to be fleeing the city in dismay, disheartened by the utter failure of all their hopes, the fanatical dupes of Blanqui, Delescluz and the other red republican chiefs are likely to be wading in stomach for the fight. At any rate we trust that the carnage will not be very great. More than enough blood has been wantonly shed already in a cause which covers the Parisians with unending disgrace and which all patriotic Frenchmen must ever remember with shame and humiliation.

THE KU KLUX TROUBLES.—The Secretary of War has issued the necessary instructions to insure the co-operation of the troops with the federal civil authorities in the suppression of all unlawful combinations in South Carolina and the other States designated in the Anti-Ku Klux bill.

Radical Endorsement of General Sherman's Views on the Ku Klux.

The radical organ of this city confirms the views expressed by General Sherman on the condition of the South and exaggerated statements about the Ku Klux, although it assailed the General a few days ago for what he said. It says:—

Our correspondents have now been so long in the disturbed districts of the South that we can form from their letters a distinct idea of the state of society in that unfortunate part of the Union. It is a melancholy picture that they draw for us. The most intelligent, the influential, the educated, the really useful men of the South, deprived of all political power, have come to look upon themselves as the outcasts of a despotic conqueror. Taxed and swindled by a horde of rascally foreign adventurers and speculators, who, in the name of the law, have hoi the fields and served in the kitchen, they care nothing for politics except to throw off the oppressive yoke; they have no interest in national affairs; they would call themselves of either party provided their rulers were only of the other. The refuse of Northern cities who went Southward after the war, out at elbows and destitute of character and education, now roll in splendid carriages, drink rare wines, glitter with diamonds as big as Fink's and meat taxes as fast as a New York street commissioner. It is no wonder that the impoverished planter, growing poorer every day, the ex-Confederate officer, who fought so bravely for a cause in which he honestly believed, the professional man, accustomed all their lives to hold office and lead the public sentiment of their communities, look on with gloomy hearts. They might submit to be ruled by soldiers who had beaten them in battle; but here they are plundered by a class which they honestly believed to be for a republican government—a burlesque upon the suffrage, when the only restriction upon voting is that the voter must be a member of the dominant party and virtuous citizen. We have often warned our party in Congress of the inevitable result of the vindictive method of reconstruction. We told them, then, and we tell them again, that there is only one way to restore the Union—universal amnesty and impartial suffrage.

We do not care to discuss the probable motives for this change of base. It may be that the secret purpose is to strike General Grant in an indirect way on the coercive policy he inaugurated and pushed through Congress, or that this assumed leader of the radical party, seeing the popular movement to make General Sherman President, wants to take him up and forestall the democrats. In the subsequent part of the article, of which the above extract is the commencement, there is something said about the poor negroes and violence in the South, by way of qualifying what was said before; but the gist of the whole is in what we have quoted. This Ku Klux matter is likely to prove a troublesome one to the radicals, and their organ here has sense enough to see it. The sentiment of the country responds to the views expressed by General Sherman, that the statements made about the Ku Klux are greatly exaggerated and that the troubles in the South can be settled by the Southern people themselves, without the employment of federal forces, if the government would act wisely. Any attempt to control the Southern vote in elections, or at the next Presidential election, by coercion, under the pretext of Ku Klux outrages, will produce a reaction against the administration and radical party and defeat their object. It will be well if the warning note sounded by the radical organ here be heeded by General Grant.

Mrs. General Sherman and the Women Suffragists.

Another very satisfactory recommendation for General Sherman for the Presidency is the fact that his wife is leading the great conservative movement of women against the fantastic doctrines of the long-haired and socialistic agitators for female suffrage. Ably seconded by Mrs. Admiral Dahlgren and Miss Catharine Beecher, she has made a vigorous onslaught upon the works of the agitators worthy of Old Tecumseh himself at Atlanta. By her addresses and petitions to Congress upon the subject she has cut a swath in the enemy's ranks paralleled only by the fiery swaths that Sherman cut in his march down to the sea. While continuing her good work through petitions and remonstrances, she does not fail to call in the aid of the press, and now publishes a new paper called *The True Woman*, devoted mainly to the advocacy of the anti-woman suffrage movement. Thus she brings up her heavy reinforcements at the critical moment and fills up the gap in the line as Sherman filled it with his Fifteenth corps at Vicksburg; and doubtless we shall soon hear of her cornering the enemy, compelling his surrender and then offering him generous terms, as Sherman did with Joe Johnston in North Carolina. She has entered on a heavy campaign and bids fair to conduct it with the relentless vigor that belongs to the name of Sherman.

Some time ago we discoursed to the women's rights women on the true right of suffrage, which they already possess, and which they seem anxious to barter for the meretricious right of casting the actual ballot. We instanced the commendable action of Mrs. General Logan in securing the election of her husband to the United States Senate merely in showing, by her gential hospitality, her excellent manners and the brightness of her home, how much credit she would reflect upon the honest and sagacious Illinois farmer who chose her to represent them in the social Senatorial circle in Washington. We instanced Blanche Butler, who guided her father's great influence, and Vinnie Ream, who moved a Congress to sympathy and an appropriation. Mrs. General Sherman now comes forward as even a higher representative of this true womanly principle of woman's suffrage. Her pronouncement against the American Communists is as great a master stroke of statesmanship as the General's exposure of the Ku Klux myth. She aims to secure peace and tranquillity in the social circle, and to be sure in it in our political and commercial highways. She strikes at a social dragon, he at a political bugbear. She is conservative socially; he politically. She would make an excellent lady of the White House; he an excellent President. Thus moving together, hand in hand, under the banner of conservatism and on the unalterable principles of opposition to communist problems and radical encroachments, General Sherman and Mrs. Sherman present themselves—the most available candidates for the White House that the democratic party can ever hope to enter for the race in 1872.

A DESPATCH from Laguayra, Venezuela, mentions rumors of a new revolution in that republic, but no importance was attached to them. An expedition which landed at Coro was attacked by the government troops and the greater part captured. All of which is hopeful of continued tranquillity.

NINE JURORS have been obtained in the Foster case. They are rather an intelligent looking "set," and an ordinary physiognomist would hardly believe from a casual glance at them that they are such ignorant bores as they swore they were.

British Art and Its Continental Reinforcements.

The remarkably interesting description which one of our London correspondents has given of his first visit to the one hundred and third Exhibition of the Royal Academy attests the promising growth of British art beneath the sunshine of royal, noble and popular favor. Art had long been considered almost an exotic in England until Hogarth, breaking the trammels that bound his aspiring countrymen to the rank of mere copyists of the Flemish and Italian artists, gave a decided spring and an original cast to native English genius in painting. "During all the long period of tutelage under Italian and Flemish masters," says Lamson, "no single native artist of eminent merit and independent spirit arose in England; and it was truly a native and spontaneous germination and growth when the first masters of the English school appeared." The recognized founders of that school were Reynolds in portraiture and Gainsborough in landscape. The works of their contemporaries, Wilson, Opie, Northcote, Barry and Fuseli, exhibited more originality in themes and styles than power in execution. Their successors, Sir Thomas Lawrence and Sir Henry Raeburn in portraiture, Haydon, Ely and Sir David Wilkie in history, fiction and low life, displayed eminent talent. But the truest native English genius has been developed in landscape, and Turner deservedly heads the list, adorned by such names as Constable (who, when asked by Sir George Beaumont "what style he proposed to adopt," replied, "none but God Almighty's style"), Morland, Eastlake and Landseer. The English school in water colors may boast of Turner himself, of Prout and Fielding. W. H. Hunt and the rest of the pre-Raphaelite brotherhood, notwithstanding certain errors and extravagances, have done signal service by insisting upon a direct study of nature. Lord Knives' "Elements of Criticism," Burke's "Essay on the Sublime and Beautiful," Alison's "Essay on Taste," Hogarth's "Analysis of Beauty," Fuseli's "Lectures on Painting," Reynolds' miscellaneous writings, Hay's excellent treatises, Eastlake's "History of Oil Painting" and Ruskin's eloquent, if contradictory volumes, may be cited among the numerous works which show that the pen as well as the pencil has had its honorable share in the rise and progress of art in England. Within the past twenty years the multiplication of art exhibitions and of schools of design has wonderfully stimulated the interest of the British people in art. Its present flourishing condition is evinced at the Royal Academy Exhibition by the pictures of Millais, Leighton, Ward, Mrs. Ward, Armitage, Crowe, Wynfield, Cauty, Marks, Hook, Calderon, Mason, Stone, Potts, Horsley, Anthony, Long, George Leslie and other distinguished British painters.

What, moreover, is especially suggestive at this exhibition is the unusual proportion of pictures by cognitional artists. Not only are several of the British painters whose works are exhibited favorite pupils of Delaroché and other great French masters, but Gérôme and Tadmé are among the continental celebrities who are personally represented on the walls of the Academy. Since the war the London studio of Crowe has been shared by Gérôme, a famous fellow pupil of Delaroché. Gérôme is but one of scores of artists driven from Paris by the Franco-Prussian war and kept away by the barbarous civil conflict which has followed it. These foreign artists have been hospitably welcomed in London. Already their distinct recognition of the scientific basis on which, according to Delaroché, all true art rests, is beginning to exert a happy influence. One of their works exhibited at the Royal Academy is, says our correspondent, a lesson to English painters for the completeness of its finish and its consummate dexterity in representation of texture and surface. This is, indeed, he adds, carried so far that it is doubtful whether it be not carried to the point at which it impairs the effect of everything that cannot be so accurately painted, faces first and foremost. If, however, this danger be avoided—as well as the still greater danger that some London artists may be tempted to copy the meretriciousness into which, during the latter days of the second empire, so many Paris artists had fallen—the world may yet rejoice that British art has been so liberally reinforced from the Continent. Good will thus come out of the evil wrought by the war, nor will England's gain be, eventually, anything more than a temporary loss to France.

A Curious Case in a United States Court.

The Grand Jury in the United States District Court, sitting at Rochester, have presented to the court a series of resolutions "condemning in decided language the proceedings of some of the commissioners and other inferior officers of the court and persons connected with the federal department, who have been and still are engaged in the persecution of citizens by taking advantage of technical provisions of the laws." This is a very important matter. Beyond a doubt the whole thing turns upon the reprehensible practice of using stool-pigeons in making out cases to be presented to the United States courts.

We have heard pronounced from the bench of the United States District Court in this city, from the mouth of so eminent a jurist as Judge Shipman, direct assertions that the stool-pigeon system is bad in the beginning, worse in its workings, and unfortunate in its results for the attainment of the ends of justice. Judge Shipman's views, we are glad to see, are being carried out in so respectable and responsible a locality as Rochester—a grand physical centre of the northern part of the State of New York.

RAILROAD ENCROACHMENTS.—As if purposely to illustrate the grasping rapacity of railroad monopolies and to corroborate our remarks concerning them in yesterday's HERALD—to clinch our suggestions, as it were, beyond chance of cavil—comes now the news that the Pennsylvania Central has formed a combination with the Union Pacific and California Pacific railroads, so that it will control a through route from the Atlantic to the Pacific. Not only that, but it has also jostled the Reading Railroad out of the fight for the Camden and Amboy lease, and stands just now the most powerful and unscrupulous corporation giant south of the Hudson.

Effect of Legislation on Insurance Companies.

We have already had occasion to allude to the question of legislative interference in regard to our life insurance companies, and the recent entire failure, in the State Senate, of the only bill which perhaps embodied any really good features bearing upon the management of these companies, convinces us that our lawgivers at Albany have yet much to learn before they can master the subject.

It is true that this bill, which was introduced by Senator Bradley, vested more power in the head of the Insurance Department than we are accustomed to see given to any one man in this country; but had it passed it would at least have relieved the public mind and the companies themselves from the uncertainty which necessarily exists when so many have a hand in directing the law.

The insurance code is already stringent enough in this State and in the State of Massachusetts, and offers a strong contrast to the condition of the law that governs the insurance companies of Great Britain. In these States a zealous watch is maintained, requiring sworn annual statements from all the companies and a strict compliance with the statutes. It is only in those cases where the affairs of a company are on so limited a scale that the occurrences of a few months may create disaster that any danger is to be apprehended.

In the requirement that a much larger deposit should be made with the department by all newly organized life companies a direct blow was aimed at the establishment of such institutions by irresponsible parties. This in itself was an excellent feature. We cannot, however, help regarding life insurance as still in its infancy, and, as experience is the best teacher, we feel that improvement is not to be made by hampering with too much legislation the companies engaged in the business.

So far the system has worked well when conducted with fidelity. But as no law can be framed which will entirely protect the community from dishonest practices, whether in respect to the business of a life insurance company or that of any other institution in which trust must be placed, we come pretty much to the conclusion that men must judge for themselves of the integrity of those into whose hands the administration of such enterprises is confided. Because the Commonwealth Fire Insurance Company and other similar companies have met with disaster in consequence of malpractices, it must not be inferred that no men are honest, or that it is the fault of existing laws that the community has been deceived.

The insolvency of a life company will arise from any one of the four following causes:—First, from an excessive expenditure in obtaining or conducting the business; second, from the declaration of excessive dividends which the profits do not justify; third, from loss on investments, and fourth, from an excessive rate of mortality.

Mr. T. B. Sprague, M. A., Vice President of the Institute of Actuaries, in London, says, in alluding to these four causes, "there seems little doubt that the system pursued in America will be effectual in preventing insolvency from the first of these causes. If the expenditure of an office has been excessive for a number of years it will be observable, year by year, in the reports made by the Insurance Commissioner." Mr. Sprague adds that "similar remarks apply to the insolvency of an office caused by the declaration of excessive bonuses" or dividends. We have quoted the words of Mr. Sprague, inasmuch as he is a leading life insurance authority in England, and because they accord with the result of our own observation.

As regards loss on investments, this depends in a great measure upon the watchfulness of the Insurance Department, the simple duty of which is to see that a company's charter has not been violated nor its assets placed in unavailable securities. Excessive mortality will depend upon whether a company, either from fraud or from ignorance, has accepted a dangerous extent proposals on unsound lives, or has accepted at inadequate rates proposals on lives exposed to extra risks from residence or occupation. This can always be determined by a reference to the annual statements made by every life company in the State and published by the department.

As much protection, therefore, as can be reasonably expected, is now given to the public by our insurance laws, if these laws are faithfully administered and a proper watch is kept on the proceedings of our insurance companies. It then becomes the duty of the public to see for themselves to the honesty as well as to the executive ability that distinguishes the management of a company's affairs.

In the case of the Knickerbocker Life Insurance Company, it should be reassuring to know that certain vague complaints industriously circulated of late against this old and very popular company have been silenced by the official report of Mr. G. W. Miller, the efficient and energetic Superintendent of the Insurance Department of the State of New York. After a prolonged and thorough investigation Mr. Miller finds "that the Knickerbocker has honorably and promptly met and discharged all legitimate claims, the gross sum paid for such claims upon policies since its organization amounting to \$2,881,849, besides dividends paid to policy-holders amounting to \$995,424." The Superintendent also states with pleasure that "the company has adopted the policy of as rapidly as possible abandoning the 'old' system and effecting insurances upon the all-cash basis, and that with this and other improved methods of business already established the company has every prospect of continued success." Notwithstanding the thorough sifting to which its assets have been subjected, the Superintendent refers to the lowest estimate of the surplus of its assets over its liabilities as "showing the company to be entirely solvent and entitled to the confidence of its policy-holders and the public." Such an official report, should, we repeat, be reassuring, although this end might have been even more fully attained had some statement appeared with a clear detail of the company's assets, with their present market value. It is highly important for the stability of any insurance company that none but the very best investments should be selected. Only those companies which are particular in