AMUSEMENTS.

CUYAHOGA COUNTY

TEMPERANCE CONVENTION.

All those who are interested in considering means for checking Intemperance, for saving and protecting the young and those exposed to the temptations common to our streets and highways, are invited to be at BEREA,

On Tuesday, August 8th,

To counsel together for the good of the Temperance cause.

PROMINENT SPEAKERS ENGAGED.

☞ Fill your Baskets for a Pic-Nic in the grove. The Toledo early train will convey passengers. One Day for the Good of Humanity. jy26:231

CLAIM AGENTS.

WM. E. PRESTON,
(Successor to C. G. Bruce & Preston),
GOVERNMENT LICENSED
Army and Navy Claim Agent,
Office No. 1 Lyman's Block,
Near Court House, on Public Square, Cleveland, O.

We collect Pensions, Bounty, Back Pay, Prize Money, and all other War Claims.

☞ Our Special Agent resident at Washington, D. C., devotes his entire time to the collection of Deceased Accounts, procuring Certificates of Non-Indebtedness and obtaining pay.

☞ Fees low. No charge until we have accomplished what we undertake.

German Language spoken. ap18

D. W. CAGE,
Attorney at Law, and
Authorized War Claim Agent
OFFICE 168 SUPERIOR ST., CLEVELAND, O.
Secures Pensions, Collects Bounties, Back Pay and Prize Money, and Prosecutes War Claims of every description.

☞ My Associate at Washington gives particular attention to the settlement of OFFICERS' ACCOUNTS.

☞ All persons having Claims against the Government should apply to me at once.

☞ Communications enclosing stamp will receive prompt attention. mh16

LAKE NAVIGATION.

GRAND PLEASURE EXCURSION

—TO—

LAKE SUPERIOR.

THE SPLENDID STAUNCH STEAMERS

Lac La Belle and Northern Light,

Will sail on Pleasure Excursions to the Upper Lakes on the following days, leaving Cleveland at 8 o'clock P. M.:

LAC LA BELLE, Capt. John Spalding.		NORTHERN LIGHT, Capt. M. H. Murch.	
Thursday, June	22	Tuesday, June	27
" July	6	" July	11
" July	20	" July	25
" Aug	3	" Aug	8
" Aug	17	" Aug	22

These Steamers were built expressly for the Route; are fitted up with every care for the comfort, convenience and safety of Passengers, and provided with careful and efficient officers.

The "ROUTE" is acknowledged to be the finest for health and pleasure on the continent. The "Round Trip" comprises a distance of about two thousand miles, and is full of variety and interest, which, with the cool and invigorating atmosphere, renders it all that is desirable for a summer trip of recreation and pleasure.

State-rooms can be secured for the Round Trip, and further information given, by applying to
ROBERT HANNA & CO.,
jun7:234 Cleveland, O.

N. T. CO.—FOR OGDENSBURG and Intermediate Ports.

The staunch screw steamer
MICHIGAN, W. Rollo, Master,
will leave on Saturday, July 29th, at 7 P. M.

Passengers ticketed to New York, Montreal, Boston, and all parts of the New England States.

For freight or passage apply to
PELTON, FRENCH & CO.,
Foot of Superior st.
N. K. McDOLE, Passenger Agent.

N. T. CO. FOR CHICAGO.

The staunch screw steamer
CITY OF BOSTON, E. CHAPMAN, Master,
will leave on Saturday, July 29th, at 10 A. M.

Passengers ticketed to ports on Lake Michigan, La Cross, Prairie du Chien and St. Paul.

For freight or passage apply to
PELTON, FRENCH & CO.
N. K. McDOLE, Passenger Agent.

PLEASURE EXCURSION TO LAKE SUPERIOR.

The favorite, staunch and reliable steamer IRON CITY, Captain B. G. Sweet, will leave our dock on a Grand Pleasure Excursion to all points of interest on Lake Superior, on Tuesday, August 1st, at 8 o'clock P. M.

State Rooms can be secured for the round trip, and full information obtained, by applying to
MALONE, PETTIT & CO.,
jy28:232 127 and 129 River street.

GRAND PLEASURE EXCURSION TO LAKE SUPERIOR. The new, large and elegant passenger steamer PEWABIC, will leave our Dock on Monday, July 31st, at 8 P. M., for a GRAND PLEASURE EXCURSION to Lake Superior.

The Pewabic this trip will go to LA POINTE and BAYFIELD, and will stop going and returning at intermediate ports.

Rooms can be secured and full information obtained by applying to
GARRETSON & CO., Agents,
jy28:233 No. 1 River st., Cleveland, O.

PLEASURE EXCURSIONS

—TO—

LAKE SUPERIOR.

The new, fast and magnificent Steamers

METEOR, AND PEWABIC,

Capt. THOS. WILSON, will leave Cleveland, O.,		Capt. GEO. McKAY, will leave Cleveland, O.,	
Monday, June	26	Monday, June	19
" July	10, 24	" July	3, 17, 31
" Aug	7, 21	" Aug	14, 28
" Sept	4, 18	" Sept	11, 25

The above Boats are new, staunch and strong, fast and clean; are officered by men of long experience on the route, whose sole business will be attention to the comfort and safety of Passengers; and the Proprietors will make the Pleasure Trips of this season excell those of any previous season. The Boats will occasionally visit La Point and Bayfield; also, the NORTH SHORE, Isle Royal, &c. Good Music on board, and the Table supplied with every luxury.

Do not fail to visit the cool, healthful and invigorating climate of Lake Superior.

To secure Room and obtain further information, apply to GARRETSON & CO., Agents,
ap18:213 No. 1 River st., Cleveland, O.

TRANSPORTATION.

1865.

THE

Northern Transportation Co.
OF OHIO

Is prepared to Transport Persons and Property between

Boston, all Points in New England, New York and the West

WITH PROMPTNESS, CARE AND DISPATCH.

This well known Line of First-class Screw Steamers connects at Ogdensburgh with the Railroads for Boston and all Points in New England; at Cape Vincent with the Railroads between Cape Vincent and New York, and at Oswego with a Line of first-class Canal Boats between

OSWEGO, TROY, ALBANY AND NEW YORK,
Forming a DAILY LINE between
BOSTON, NEW YORK,
OGDENSBURGH, CAPE VINCENT,
OSWEGO, and
CLEVELAND, TOLEDO & DETROIT,
And a TRI-WEEKLY LINE for
CHICAGO, MILWAUKEE AND INTERMEDIATE PORTS.

AGENTS:
J. MYERS, No. 9 Astor House, New York,
O. BREED, 74 Pearl street, New York.
JOHN HOCKING, 7 State street, Boston,
GEO. A. EDDY, Ogdensburgh.
A. F. SMITH, Cape Vincent.
CHAS. ALLISON, Oswego.
WALKER & HAYES, Toledo.
E. R. MATHEWS, Detroit.
O. J. HALE, Milwaukee.
H. J. HOWE, Chicago.
PELTON, FRENCH & CO.,
N. K. McDOLE, Cleveland.
Passenger Agent, Cleveland. mh18:R8

HATS AND CAPS.

SPRING STYLES OF

HATS AND CAPS.

We are now introducing our SPRING STYLES of HATS, including
THE GRANT HAT,
THE SHERMAN HAT,
THE SHERIDAN HAT,
THE DERBY HAT,
And a splendid assortment of Men's and Boys' Soft Hats and Caps. Also a nice line of GLOVES for Spring and Summer wear,
B. BUTTS & CO.,
mh27 177 Superior street.

Spring Styles of
HATS, CAPS, STRAW GOODS, &c.
L. Benedict & Sons

Have a large assortment of all the latest styles, which they offer at the lowest market rates, wholesale and retail, at
201 Superior street.
March 30.

DYEING.

FREDERICK CYRIAX,
French Fancy Steam Dye Works and Cleaning Establishment,
Belvidere Farm, East Cleveland, and
95 Seneca Street.

OFFICE—108 Seneca st., Cleveland, O.

I mean to make this the BEST DYE-HOUSE IN THE WEST, and shall spare no effort to give satisfaction.

I call the especial attention of Gentlemen to the
IMPROVED FRENCH STYLE
Of Cleaning or Re-dyeing of made-up Garments.

HOPS—BEST QUALITY FOR FAMILY use, for sale by
CHURCHILL & BROTHER,
jun24 120 Ontario street.

DAILY LEADER.

SATURDAY, JULY 29, 1865.

TRAVELER'S REGISTER.

DEPARTURES.

	A. M.	P. M.	P. M.
Atlantic & Great Western	9:25		8:50
A. & G. W., Mahoning Branch	6:45	3:10	
Lake Shore, Cleveland & Erie	9:50	3:25	9:00
Conneaut & Erie Accommodation		3:50	
Pittsburgh & Wheeling	8:00	1:30	
Cleveland & Pittsburgh, Accom.			3:40
Columbus	8:05	2:45	10:00
Toledo	8:10	2:40	10:00
Sandusky		4:30	
Detroit Boat			10:00

ARRIVALS.

	A. M.	P. M.	P. M.
Atlantic & Great Western	7:55		9:50
A. & G. W., Mahoning Branch	10:00		6:20
Lake Shore, Cleveland & Erie	7:50	2:15	9:35
Conneaut & Erie Accommodation	10:35		
Pittsburgh & Wheeling	9:55		10:10
Columbus	9:30	3:00	8:50
Toledo	9:10	2:20	8:40
Sandusky	9:15		
Detroit boat	5:00		

☞ Citizens wishing conveyance to either of the above Trains or Boats, will be called for by Coaches of Stevens' Omnibus Line, by leaving their address at the Omnibus Office, 147 Superior street, next door to the Weddell House.

SECOND NATIONAL BANK,
OF CLEVELAND.

Designated Depository for all Public Monies.

Authorized Subscription Agent for the

7-30 LOAN.

This being the only Popular Loan now before the People, the Bank will keep on hand a full assortment of sizes, and fill all orders promptly and without delay.

Five Per Cent. Legal Tender Notes,

With Accrued Interest to date, received in payment for Subscriptions, and will redeem at par the Coupons on the Seven Thirties presented at the counter.

Will also purchase United States Vouchers, Certificates of Indebtedness, and all Government Securities. feb23

NEW ADVERTISEMENTS.

John G Jennings—Mutual Life Ins. Co.
S. Brainard & Co.—Western Musical World.
N. T. Co.—For Ogdensburgh.
J. H. DeWitt & Co.—A Porter Wanted.
Wanted—House to Rent.
For Sale—House and Lot.
James Sawall—Building and Furniture for Sale.
John Boutall—Dwelling Wanted.
Dr. Hughes—Local Notice.
Kaufman—Local Notice.
Disciple Church—Local Notice.

CITY NEWS.

STITCHING AND EMBROIDERY.—Sewing machine stitching of every description done in the best style at 171 Superior, cor. Bank street. GROVER & BAKER'S
9-242:eod Sewing Machine Co. Rooms.

PERSONAL.—Gen. R. B. Hayes, formerly Colonel of the 23d O. V. V. I., is in the city, stopping at the Weddell.

HONORABLY DISCHARGED.—First Lieutenant Daniel C. Hill, of the 10th Ohio Cavalry, has been honorably discharged from the service on account of physical disability.

TIT FOR TAT—HEAVY FINE.—We understand that Cora James yesterday had papers in due form served upon Marshal Schmitt, Mr. John Bennett, and policeman Frank, fining them $5,000 each, we believe, for false and cruel imprisonment.

PANTOMIME.—The Ravel-Martinetti Troupe will soon open a short engagement at the Academy of Music next Monday evening. They performed here to crowded houses last summer and fall, and all will remember those gay old nights of entertainment. We are glad of their speedy return. Our people seem to be hungry for amusements, it is now so long since they have been favored with any.

WESTERN MUSICAL WORLD.—We have received from S. Brainard & Son, of this city, publishers of the above periodical, the August number thereof, which contains three new pieces of music: "Mollie's Dream Waltz," "As I'd Nothing Else to Do," "Angels Listen when She Speaks," besides a good selection of reading matter.

TROOPS IN TRANSIT.—The officials at the Soldier's Home were notified yesterday that about 1,300 men, belonging to the 27th Michigan and the 37th and 38th Wisconsin regiments would arrive at ten o'clock that (last) night. They also received word later that the 9th Michigan Cavalry, 525 men, would arrive in Pittsburgh at six o'clock that (last) evening. The latter regiment will happen along this morning. Such a rush of men will tax the energies of the officers of the Home, but they have seen and done work before this, and have a will for doing whatever wears the name of duty.

DEDICATION OF THE MONUMENT TO THE MEMORY OF THE DEAD OF THE 23D O. V. V. I.—Many, if not all, of our readers are aware that a monument was, a few weeks since, erected in Woodland Cemetery, in this city, to the memory of the dead of the 23d O. V. V. I. It will be dedicated this morning. The 23d regiment will march from camp to the city, and thence, at ten o'clock, to the Cemetery. At eleven o'clock the ceremonies proper to the occasion will take place. Dedicatory prayer will be offered by Rev. Dr. Hawks, of the Second Presbyterian Church, after which an appropriate address will be delivered by General R. B. Hayes, formerly Colonel of the 23d.

We trust that the weather will be favorable, and we hope that large numbers of our citizens will go out to the Cemetery and participate in the solemn and imposing exercises.

UNITED STATES COURT.—An interesting *habeas corpus* case was set for yesterday, but on the meeting of the court it was adjourned till Tuesday afternoon at two o'clock. The *facts* are these: Some time since, Daniel McCarty and his wife Bridget, of Baltimore, applied to Judge Willson to order the issue of writs of *habeas corpus* to Joseph Charlotte and William Wasson, of Ashland county, in whose families two boys, children of Mrs. McCarty by a former husband, had been placed by some agent of the Children's Aid Society, who had picked them up in the streets of Baltimore. The mother claims her children on the ground of natural guardianship, while the defendants urge the authority of guardianship given them by the Probate Court of said county. The latter propose to keep the boys if possible, as they have been in their families long enough to become naturalized and almost adopted. The case will no doubt be a very interesting one.

POLICE COURT.—Judge Abbey, yesterday morning, disposed of the following cases:

Drunk—George Wilson, fined $1 and costs, the only case on the docket; Thos. Hugo, fined the costs.

Disturbance—W. McLaughlin, fined $2 and costs, James Hall, fined $5 and costs; Ignatz Schneider, sent to the Workhouse 30 days.

Lewd Language—Martha Bradley, fined $3 and costs.

Vagrancy—James G. Reurden, continued to Monday.

Violating Hay Ordinance—Hiram Edwards, case held open to Monday.

Keeping House of Ill Fame—Diana McLaughlin, fined the costs.

Residing in Same—Abegail Dunn and Emma Clark, fined the costs.

Visiting Same—Charles McIntire, fined the costs.

Grand Larceny—George K. Smith, bound over in bail of $200; Mary Rooney, case continued to Monday.

Assault and Battery—John Gohan, fined $5 and costs; Frederick Eastman, discharged; John O'Donnell, case continued to Monday.

Destroying Fruit—Charles Blackwell and Henry Schafner, case continued.

Lewd Behavior—Peggy Doyle and Thos. Joyce, cases continued.

ARRIVAL OF THE 23D OHIO.

Reception and Entertainment.

The 23d O. V. V. I. was mustered out of service at Cumberland, Maryland, on the 26th instant, and arrived here at eleven o'clock yesterday morning direct from that place. They were expected to reach the city at four o'clock in the morning, but their train ran off the track near Wheeling, the night previous, and delayed them several hours. No one on the train was injured.

As Colonel Comley was not present, the regiment was commanded by Major Harry Thompson. After a wash at the depot, the boys marched to the Square, headed by Leland's Band, the Mayor and other members of the Reception Committee, and the regimental band. There were 682 men, and they swung along in easy gait and made, perhaps, the finest sight we have yet seen in the military line. Arrived at the Park, the regiment was drawn up in companies, one behind another, in front of the stand, when S. E. Adams, Esq., bade them welcome in the following eloquent speech:

OFFICERS AND SOLDIERS OF THE 23D O. V. I.—On behalf of the Mayor and people of Cleveland, as well as in the name of the Constitution and liberties of the country you have gloriously contributed so much to defend, I bid you a cordial welcome to the hospitalities of this city. How eminently appropriate, that after having suffered privations and hardships for a country you love so well, and after the fearful trials you endured under the burning sun of a less genial climate, the last stage in your eventful marches should happily end here amid the cool and invigorating breezes upon the shore of this magnificent Lake.

Though this may be a befitting occasion to recall the brilliant achievements of your gallant regiment on many fields of carnage, I will only say that if Yorktown, Monmouth and Valley Forge have their holy memories, so a so have Antietam, Winchester, South Mountain and Cedar Creek. If the sacrifices of the men of 1776 elevated three millions of dependent colonists to the dignity of a free and sovereign nation, you, to whom the inestimable blessings of civil liberty through their achievements descended, have by your toils and sacrifices secured and rendered as enduring as time itself, the union of these States, and the integrity and power of this Government. You have done more. As incident to the great work, you have struck the chains from four millions of an enslaved and degraded race, and thereby—whatever shall hereafter be the rank or destiny of that race—successfully removed the only cause which by possibility could endanger the perpetuity of our existence as a free and enlightened nation.

Veterans of the Twenty-third Ohio! Your deeds of valor shall sparkle in the yet unwritten pages of your country's history, and those of your number who have fallen in the fearful conflict shall ever be held in sacred remembrance by a grateful people.

> "How sleep the brave who sink to rest,
> By all their country's wishes blest!"

You will need no monumental structure rearing its marble-crowned head to Heaven to tell posterity the story of your fame; your deeds, your worthy deeds alone have rendered you immortal.

Again I bid you welcome, thrice welcome, on your return to enjoy that peace you have so nobly and so dearly won. Loved ones are waiting to press your war-browned lips with the greetings of domestic affection, and you are worthy of it, for you have saved and honored your country. Return, then, to the peaceful pursuit of your several vocations, bearing with you the gratitude of a country that can never forget you, and do not fail to remember that

> "In peace there's nothing so becomes a man
> As modest stillness and humility."

Surgeon Webb replied as follows:

MR. MAYOR AND CITIZENS OF CLEVELAND:—On behalf of the officers and soldiers of the 23d Ohio, I return our most hearty thanks for the noble welcome which we have received to-day. Four years ago this regiment left Cleveland, and to-day, although our ranks appear full, not more than one hundred of the old 23d are here. Numbers of other soldiers have joined us since we left, but we are happy to return with so many as we do. Again, in behalf of the 23d, I return our hearty thanks for the welcome which we have received.

The 23d was organized June 11th, 1861, at Camp Chase, and was immediately sent into Western Virginia. It set out 900 strong, under the following field officers:

Colonel—Wm. S. Rosecrans.
Lieut.-Colonel—Stanley Matthews.
Major—R. B. Hayes.
Adjutant—Wallis J. Woodward.
Quartermaster—J. Ross McMullen.
Surgeon—Joseph T. Webb.
Ass't Surgeon—James McCurdy.
Chaplain—Amos Wilson.

It returns with 682 men, not more than 150 of whom are original members of the regiment.

The following is the present regimental roster:

Colonel—J. M. Comley.
Lieut. Col.—Russell Hastings.
Major—Harry Thompson.
Adjutant—John A. Snyder.
Quartermaster—C. H. Hubbard.
Surgeon—Joseph T. Webb.
Ass't Surgeons—Joseph McClure and E. N. King.
Captains—E. Clarke, C. H. Morgan, E. A. Abbott, F. M. Kelley, C. W. Atkinson.
Lieutenants—L. H. Inscno, Benj. Killam, A. Mahan, B. N. Hill, C. P. Conant, Jno. T. Ogden, J. N. Bayless, Fred. Thompson, Geo. W. Holston, Wm. McConnell, Jos. Martin, Percival Howes, D. C. Speerey, L. E. Vance, C. A. Willard, A. B. Logan.

Col. Rosecrans remained with the regiment only about ten days, having been promoted to the position of Brigadier General, in command of the brigade to which the 23d was attached. E. P. Scammon was appointed Colonel, June 14th, 1861, and served in that capacity until September 14th, 1862, when he was made a Brigadier. Major R. B. Hayes assumed command, but on the 19th of October, 1864, he, too, was summoned up higher, and J. M. Comley reigned as Colonel in his stead.

The 23d was recruited everywhere. Co. A was raised in this city and vicinity. The men voted in forty-two counties. The orator should have welcomed the boys in behalf of the State. On the 1st of July, 1864, the 12th Ohio, then a veteran regiment, was consolidated with the 23d Ohio, which had also "veteraned" in the latter part of 1863. In all there have been about 2,200 men in the 23d, from first to last.

There has been terrible fatality in the regiment. It has suffered particularly in officers. In the campaign last summer, out of an aggregate of thirty-five officers, twenty-five were killed or wounded. We understand that in the battle of Winchester seven prominent officers were killed out right.

The 23d has furnished one prominent Major General and two Brigadier Generals, one of them quite distinguished. This spawn of generals—let any other Ohio regiment show the like of it.

This regiment spent the first year of the war in West Virginia, bushwhacking. It has been successively under Generals Rosecrans, Cox and Crook, and has as brave a record as any body of men should care to have for the indulgence of their pride. Let the following names of glorious fields, inscribed on the silken folds of the regimental banner, answer for their valor, hardships and experience:

Kanawha, July 17, 1861.
Carnifex Ferry, September 10, 1861.
Bull Run Bridge, August 27, 1862.
South Mountain, September 14, 1862.
Antietam, September 17, 1862.
Cloyd Mountain, May 9, 1864.
New River Bridge, May 10, 1864.
Lynchburgh, June 17 and 18, 1864.
Winchester, July 24, 1864.
Berryville, September 3, 1864.
Opequan, September 19, 1864.
Fisher's Hill, September 22, 1864.
Cedar Creek, October 19, 1864.

An excellent band went out with the 23d, and remained as a valuable adjunct as long as regimental bands were allowed. It was still attached to the brigade in which was the 23d, and has always been considered as a part of the regiment. By some mistake it was mustered out of service a short time before the 23d, but waited and came in with the boys.

The men were treated to a good dinner and then marched over to camp. It will march to Woodland Cemetery this morning to participate in the ceremonies of the dedication of the monument erected in those grounds to the memory of the dead of the 23d O. V. V. I.

MEADVILLE NEWS.

[Daily correspondence of the Cleveland LEADER.]

MEADVILLE, July 28, 1865.

RETURNED.—The Crawford county boys belonging to the 11th Pa. V. I. and 2d Pa. Cavalry, were mustered out at Harrisburg a few days ago, and have all returned to their homes. The 111th is one of the most gallant regiments of which Pennsylvania can boast, having been in nearly all the Virginia battles previous to the Wilderness campaign. When the regiment re-enlisted the ranks were filled up, and it was transferred to the Western Army, being with Sherman through all his campaigns, till at last "they marched down to the sea." The 2d Pa. Cavalry is also a veteran regiment, and has done excellent service in Virginia. All organizations formed in this county are now disbanded, and we can sing no more, "When Johnny comes marching home."

GIPSIES.—A band of gipsies are encamped in the woods across French Creek, a short distance up the Cussewago road, yesterday. They may be honest enough, but we earnestly advise the chickens in that neighborhood to roost high.

A FLUTTER.—Quite a flutter was occasioned among the sporting men by the exposure of their gambling room in the LEADER of the 27th inst. Some of them think business will call them out of town soon.

R. W. SEAGER.—This gentleman closed his musical engagement here to-day, and left for Erie, where he proposes organizing a class on the same principles, through the practice of which he was so successful here. We can honestly recommend him, as one well worthy the patronage of the citizens of that place.

HUN-KI DO-RI.—The "Fat Contributor," A. M. Griswold, Esq., will deliver his side-splitting lecture at Central Hall this (Saturday) evening.

ABSQUATULATED.—Certain friends of Frank Griswold, the late fancy proprietor of the Colt House, are very anxious to see him and obtain various little amounts he neglected to settle in his somewhat hasty departure from the place. Let a man come to Meadville, at any time, and sport a heavy gold watch and chain and a diamond ring, and he can get trusted for any amount, where the plain, every-day business man of the country couldn't get credit for "ary red." Such creditors receive very little sympathy when bitten. The Colt House has been purchased by Mr. W. W. Jenks, who evidently understands the business of hotel keeping.

TRAVEL.—The rush to the oil regions through Meadville, continues unabated, the passenger trains to Franklin containing from six to nine passenger cars, crowded to their utmost capacity.

REMOVAL.—The office of the United States Express Company has been removed to their new building near the depot.

NEMO.

RAILROAD COLLISION.—A collision occurred on the L. M. road, about a mile below Columbus, a little below day-break yesterday morning, which resulted in the death of the fireman, the demolition of one engine, a general smash-up of several cars and the throwing the bulk of the train off the track. The following account of the matter we got from three intelligent soldiers who were on the Cincinnati morning express coming north. Three open freight cars loaded with railroad iron had been switched off, and in some manner, which we cannot understand, got upon the main track, and, aided by the push of the engine, started down the grade, southward, with constantly accelerating speed. The engine of the freight train started to overtake the independent fugitives, but in backing up neither it nor the three detached cars had any light which could be seen by a train coming north. It was dark as Egypt, and the rain fell in torrents, so that the engineer of the express train could see or hear nothing. The trains met, the locomotive was badly smashed, and is considered good for nothing, the fireman, William Draper, of Galion, was killed, and the engineer barely missed death from a bar of iron which just grazed his head.—The baggage cars, we were informed, were as good as demolished, but they broke the shock from the passenger coaches, of which there were six or seven, all heavily loaded. The platform of two of these coaches were broken off so clean that the ends of the cars were as good as jointed, and passengers could step from one to the other as through the folding doors of a room.

Several of the cars were thrown from the track, but fortunately none, save the fireman, was hurt. The wreck delayed the trains, and the passengers on the morning express did not reach the city until between four and five o'clock yesterday afternoon.

We presume that the official report of the matter, which we could not obtain last night, will modify this statement of the passengers somewhat, but it is probably correct in the main.

A NEW CHURCH ENTERPRISE.—About three years ago a Mission Church was organized here under the auspices of the Evangelical Association, and is now worshipping near the corner of Kinsman and Perry streets, in a building temporarily arranged for the purpose, but designed ultimately for the parsonage. The mission has been enjoying a large degree of success in bringing men, women and children to Christ, and is now much in need of a church edifice, which, however, the society alone is unable to erect, being composed, in large part, of persons in limited circumstances. They have already secured and paid for the fine corner lot, part of which is occupied by their present place of worship; and they are now making efforts to secure funds for the erection of a FREE CHURCH, where that large class of our people, of industrious and honest habits, whose limited means do not permit them to rent a pew in a "down town church," who, wearied by the labors of the week, feel reluctant to go any great distance to a place of worship, may feel perfectly free to come to enjoy the benefits of Evangelical and Protestant worship near their homes, and thus prevent the formation of habits of indifference, which are far more readily contracted than abandoned.

A free seated church, at a prominent point like this, near at hand, in the English language, evangelical in sentiment, and American in thought and feeling, is a *desideratum* in this part of the city. It would induce many of the above mentioned class especially, to attend divine worship on the Sabbath, who otherwise rarely enter a church, and as a consequence, remain perfectly indifferent to the claims of religion upon them.

As a christianizing, moralizing, and home-evangelizing effort, the enterprise has unquestionable claims upon the enlarged liberality of our christian people; for no part of our city offers a more favorable, and, at the same time, more important opening. It is in the center of a comparatively churchless district, and is in every sense a real home-missionary enterprise.

The Rev. A. Swartz, pastor of the church, is engaged in waiting on our citizens soliciting assistance in the building of the contemplated church, and we trust that an object so deserving of encouragement by all large-hearted christians, will receive the substantial aid to which its merits entitle it. The edifice is designed to be a neat, durable, capacious brick structure, which will be a credit to that part of the city.—COM.

IMPORTANT TO SOLDIERS.—Paymaster General B. W. Brice has issued the following circular:

To entitle a soldier to the three months' extra pay, under order of the Secretary of War, dated May 30, 1865, he must have been a returned prisoner of war, discharged since that date; and his final papers must show, by a special remark, the extra pay to be due under said order. Those prisoners of war who have returned to duty with their commands before the 30th of May are not entitled.

FINANCIAL & COMMERCIAL.

FRIDAY EVENING, July 28, 1865.

The local money market was rather less active to-day than yesterday, but beyond this there is no essential change. Both currency and exchange are in good supply, the latter ruling steady at ½@¾ off buying and par selling.

The Gold market was hardly so strong to-day, and the extreme price obtained yesterday, at which the market opened this morning, was not maintained, the closing price this afternoon being 145⅝. The advance in gold has resurrected among a certain class of journals, foremost of which is the New York World, the cry of "too much currency," and these papers are re-asserting the theory, supposed to have long since subsided as a fallacy, that the appreciation of the gold premium is due to the over-supply or inflation of the currency. Such a position would seem to indicate the most inexcusable blindness to the movements that have characterized the gold market since the suspension of specie payments, and more particularly to that extraordinary period in the early part of last spring when gold ran down from 200 to 150 with a rapidity that seemed to ensure inevitable destruction to the commercial interests of the country. But there is in fact no such blindness; the theory is simply the most convenient one by which to shroud that system of speculation that would long since have swamped the country but for the faith of the people, and is perfectly consistent with the financial arguments persistently employed by these papers before the close of the rebellion in their efforts to depreciate the currency and bonds of the Government. No business man needs to be told how far such an argument is worthy of credit.

The leading commercial markets continue a good deal excited on Breadstuffs, and large advances, with an increasing speculative activity, is noted daily. In this market Flour and Wheat partake of this excitement so far as holders are concerned, but there is no disposition shown for speculative investment, and the actual business is meagre.

Flour ruled to-day without change, but firm and tending upwards. Wheat ruled decidedly higher, but with very limited demand. Sales of No. 2 red were at an advance of 10c; no No. 1 red reported, but prices held 4@7c higher. Other grains without quotable change.

In Provisions we note an advance of $1,00 ℔ bbl on Pork and 1c ℔ lb on Lard. Smoked Meats unchanged, but very firm. The demand is active.

In Produce Butter is firmer and more active.—Eggs are easier, the supply offering exceeding the demand. Cheese unchanged and firm.

Highwines are firmer, and closed at an advance of 1@2c. Market quiet.

Petroleum unchanged and firm.

The following were the receipts and shipments at this point by Railroad, Lake and Canal of leading articles during the twenty-four hours ending at seven o'clock this morning:

Articles.	Received.	Shipped.
Flour, bbls	775	1,289
Wheat, bu	9,450	1,261
Corn, bu	250	......
Oats, bu	1,860	......
Butter, lbs	4,717	......
Lard, lbs	......	1,200
Wool	4,746	43,160
Coal, tons	1,730	2,070
Highwines, bbls	......	240
Lumber, feet	199,000	13,113
Shingles, No	11,000	37,500
Lath, No	25,000	......
Iron Ore, tons	456	363
Iron, lbs	187,496	379,660
Nails and Spikes, lbs	26,500	30,300
Petroleum, bbls	......	453
Sundries, lbs	316,944	271,516

N. Y. Money Market—July 28.

[BY TELEGRAPH.]

Money—Steady at 6 ℔ cent.

Sterling Exchange—Dull at 108¾@109.

Gold—Opened firmer, but closed heavy and lower, opening at 146½, declining to 144½, and closing at 145⅝.

New York Stock Market—July 28.

[BY TELEGRAPH.]

Government Stocks—Are a shade easier and more active. Stocks of 1881, coupons, 107; Five twenty coupons 105¾; do new issue 101⅞; Fives-Ten-forty coupons 97; Seven-Thirty, 2d series 99⅝.

Stocks—Ohio & Mississippi certificates 27¾; New York Central 92¾; Canton 39½; Atlantic steamship Company 156½; Quicksilver 56⅞; Hudson 115; Reading 107; Rock Island 108⅝; Michigan southern 68⅝; Cleveland & Pittsburgh 71¼; Northwestern 27½; do preferred 61¼; Ft. Wayne 98.

At the 4 o'clock board stocks were higher: Erie 86; Hudson 113½; Reading 107¾; Michigan southern 68⅝; Pittsburgh 73⅛; Rock Island 109; Northwestern 28; do preferred 63.

Copper Stocks—July 28.

[BY TELEGRAPH.]

Prices of Mining Stocks bid in Boston to day: Copper Falls bid 19¼; Franklin 35; Hancock 7; Huron 38; Isle Royal 8½; Minnesota 7; Quincy 44; Rockland 2; Superior —; Central no bid.

E. J. FARMER. JAMES FARMER.

E. J. Farmer & Co.,

[LATE FARMER & PAINTER,]

BANKERS,

No. 145 Superior St., Cleveland, Ohio,

UNITED STATES LOAN AGENTS

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7 - 30

LOAN.

Dealers in Gold, Silver, Coupons, Exchange, Canada and Uncurrent Money.

Buy and sell all descriptions of GOVERNMENT BONDS.

PREMIUM PAID ON COMPOUND NOTES OF JUNE, JULY AND AUGUST, 1864.

—ALSO SELL—

DRAFTS ON ENGLAND AND IRELAND.

GOLD & COUPONS

Bought at Highest Market Rates.

my12:84

Cleveland Wholesale Market.

FRIDAY EVENING, July 28, 1865.

Freights—The following are the rates by Lake (steam) and Rail from this port to New York and Boston. All Rail rates are five cents higher.

To New York.—First class: 95c; Second class: 77c; Third class: 70c; Fourth class: 40c. Flour, 80c.

To Boston.—First class: $1,08; Second class: 88c; Third class: 75c; Fourth class: 45c. Flour: 90c.

Flour—Firm. Demand moderate. City made XX red held at $9,00; do do XX white $10,00.—Country brands $8,00@8,50 for XX red; $9,00@9,50 for XX white. Sales 100 bbls superfine at $8,00.

Wheat—Held decidedly higher, but buyers do not come forward, and there is very little doing.—Sale 1 car No. 2 red from store at $1,75. No. 1 red held at $1,87@1,90.

Corn—Without reported sale to-day, the market closing nominally unchanged at 70c.

Oats—Steady. Sale 2 cars from store at 50c, and 350 bu from store at 51c.

Rye—Quiet. Held at 90c from store.

Barley—Inactive and nominal.

Pork—Advanced $1,00 ℔ bbl. Sale 10 bbls city packed mess at $32,00.

Lard—1c better. Sales 1000 lbs city-rendered in barrels and tierces at 24c.

Beef—City Mess held at $16,00, with light demand.

Smoked Meats—In good demand, firm and unchanged. We quote: Sugar-cured hams, canvassed, at 27c; plain-cured hams, canvassed, 25c; dried beef, canvassed, 22c; shoulders 19c; bacon 20c. Sales to-day were 4000 lbs sugar-cured and 3000 lbs plain-cured hams, 1500 lbs dried beef, 800 lbs bacon, 500 lbs shoulders.

Butter—In more demand and firmer. Sales 52 kegs Western Reserve at 22c and 40 kegs do at 23c.

Cheese—Firm and unchanged at 10@14c for good to prime.

Eggs—Easier. Demand fair and supply large. Sales 6 bbls at 20c and 20 bbls at 21c.

Highwines—Firmer, but quiet, closing after New York report at $2,09@2,10 asked.

Alcohol—Steady. Held at $4,18@4,23 for 98 per cent. Cologne Spirits, 98c per cent., $4,33. Neutral Proof Spirits $4,25@4,30.

Petroleum—The market is steady at 65@66c for round lots refined; 67@68c for small lots do.

Lake Fish—In moderate demand and steady. Whitefish, $9,00; Pickerel $8,00; Herring $5,75; Trout $7,75.

Dried Apples—Firmer. Sales 25 bbls at 8½c, pay for packages.

Feathers—In demand at 75c ℔ lb for nice live geese.

Salt—Fine scarce. Market firm at $2,25 for Fine; $2,30 for Coarse.

Ale and Porter—Market steady. We quote as follows: Present Use XX Ale $10; Stock XXX $14,00; Kennett $16,00; Pale Cream $21; Porter, $14. Half and quarter barrels in proportion.

Water Lime—Oswego and Akron held at $2,20.

Plaster.—"Powell's" land plaster $10,00 per ton; Calcined $4,00 ℔ bbl.

Hops—Firm. New York State 45@50c, according to quality; Ohio 25@30c.

Malt—Steady. Barley Malt held at $1,70 per bushel.

PITTSBURGH PETROLEUM MARKET

Owing to the wires at Pittsburgh being monopolized, as we are informed, by Government business, our report of the Pittsburgh Petroleum market could not be telegraphed last evening.—ED.

TOLEDO MARKET—July 28.

[By Telegraph.]

Wheat—Higher. Sales No 1 white at $1 95; amber Michigan $1 90, closed at $1 86; No 1 red Wabash $1 85, closed at $1 82.

Corn—Scarce and firm.

Lake Freights—Dull and nominal.

NEW YORK MARKET—July 28.

[BY TELEGRAPH.]

Cotton—More active firmer. Sales at 47@48c for middling.

Flour—15@25c better. Sales at $7 00@7 15 for extra state; $8 25@8 50 for extra round hoop Ohio; $8 60@10 00 for trade brands. Market closing quiet and scarcely so firm.

Whisky—More active and firmer. Sales western at $2 13@2 15.

Wheat—Opened 2@3c better, but closed dull with the improvement lost Sales at $1 55@1 60 for No 1 Chicago spring; 1 57@1 60 for Milwaukee club; $1 62 for amber Milwaukee; $1 85 for inferior white western; $2 00 for common amber Michigan; $2 10 for choice do—an extreme price.

Rye—2c better. Western at 98c; smaller lots $1 00.

Barley—Dull.

Barley Malt—Dull.

Corn—Opened 1@2c better, but closed dull, with the improvement partially lost. Sales at 87c for damaged; 90a91c for unsound; 91@92c for sound mixed western, closing at 91c for prime shipping parcels.

Oats—Excited and 2@3c higher, with strong speculative demand. Western opened at 62c, and closed firm at 65c.

Coffee—Dull.

Sugar—Steady at 12@13¼c for Cuba Muscovado; 10½c for Porto Rico; Havana 13½@14½c.

Molasses—Dull.

Petroleum—Sales at 33c for crude; 47@51c for refined in bond, and 67@70c for refined free.

Wool—Dull.

Pork—Excited and higher. Sales at $33 25@34 75 for new mess, closing at $34 37½ for cash; $29 00@30 00 for 1863-4 mess; $24 50@25 50 for prime; $26 00 27 00 for prime mess. Also 1,500 bbls new mess, for August, seller's option, at $32 00@32 50.

Beef—Quiet at previous prices.

Beef Hams—Scarce and firm.

Cut Meats—Steady. Sales 15@17c for shoulders, and 19½a23c for hams.

Bacon—Dull.

Lard—Firmer at 19@24½c.

Butter—Better demand. Sales at 12@27c for Ohio, and 28@34c for State.

Cheese—Dull at 10@15c.

BUFFALO MARKET—July 28

[BY TELEGRAPH.]

Flour—Firm, but quiet.

Wheat—Quiet scarcely so firm. No. 1 Chicago spring $1 40, No 1 Milwaukee $1 38.

Corn—Moderately active and scarcely so firm. Sales mixed at 78a80c.

Rye—Nominal.

Barley—Nominal.

Whisky—More active at $2 11.

Canal Freights—To New York—Wheat 14½; corn 12½, oats 8c.

Lake Imports—Flour 6,502 bbls, wheat 39,000 bu, corn 13,697, oats 30,131.

Canal Exports—Flour —— bbls, wheat 55,580 bu, corn 164,780, oats 47,680, rye 16,925.

OSWEGO MARKET—July 28.

[BY TELEGRAPH.]

Flour—Unchanged. Sales at $7 50 for No. 1 spring; $8 50 for red winter; $9 00 for white, and $9 75a10 00 for double extra.

Wheat—In good demand and market better. Sales, per sample, of 5,000 bu Chicago spring at $1 44a1 45; No 1 Milwaukee club, to arrive, at $1 43a1 4—.

Corn—3a5c better. Sales No 1 Illinois at 85c, and last night 7,500 bu do at 82c.

Other grains quiet.

Canal Freights—Firm. Flour 41a42; wheat 10c; corn 8½c, to New York.

Lake Imports—Flour —— bbls, 20,000 wheat.

Canal Exports—Flour 3,575 bbls; wheat 22,000 bu, corn 1,175.

Shipments—By Rail, 1,363 bbls flour.

CHICAGO MARKET—July 28

[By Telegraph.]

Flour—Advanced 20a25c, closing firm. The available stock is very light. Sales at $6 75a7 50 for spring extra.

Wheat—Active and irregular, prices ranging from $1 27½ to $1 34; closing unsettled at $1 33a$1 33½ for No 1, and $1 18a1 18½ for No 2.

Corn—Active and irregular at 68c, closing at 70-70½c for No 1; No 2 sold at 70a73c.

Oats—Firm at 51a51½c.

Highwines—Active and unchanged.

Provisions—Firm. Pork at $30 00a31 00 for mess; $24 75a25 00 for prime.

Freights—Steady.

Receipts—Flour, 2800 bbls; wheat, 21,000 bu, corn 88,000, Oats 90,000.

Shipments—Flour —— bbls, 49,000 bu wheat, 182,000 bu corn, 78,000 bu oats.

NIGHT EXCHANGE

Wheat—Dull at $1 30a1 31.

Corn—Quiet at 69a70c.

Oats—Firm at 52c.

Rose & Prentiss' Provision Market Report.

The following are the rates charged by us:

Hams—Sugar-cured premium hams ℔ ℔......	24
Canvassed Hams " ℔ ℔......	
Dried Beef—℔ ℔......	
Shoulders—Sugar-cured ℔ ℔......	18
Bacon—Or Smoked Sides ℔ ℔......	19
Lard—Prime leaf kettle-rnd'd in bbls or tres.	23
Prime leaf kettle-rndr'd in kegs ℔ ℔...	24
Pork—No. 1 mess ℔ bbl......	$30 00
Extra clear ℔ bbl......	34 00

☞ No extra charge made for packages or cartage to railroad depots or boats. All articles are warranted strictly prime, and equal to anything in the State. Orders promptly filled.

ROSE & PRENTISS.

dx18.P Nos. 142, 144 and 146 Ontario street.

MARINE NEWS.

PORT OF CLEVELAND.

ENTERED............JULY 28.

Stmr City of Cleveland, McKay, Detroit
Prop New York, Monroe, Dunkirk
Prop Olean, Waterbury, Dunkirk
Prop Atlantic, Pratt, Buffalo
Prop Arctic, Crosby, Buffalo
Prop Dean Richmond, Steele, Buffalo
Prop Tioga, Sisson, Dunkirk
Schr A H Moss, Moffit, Marquette
Schr J F Card, Judson, Marquette
Schr D Wagstaff, Stone Marquette
Schr J Smith, Wright, Port Huron
Schr F F Barney, Bailey, Marquette
Scow Eagle, Powell, Kelley's Island
Scow Consuello, Pelow, Avon
Scow N. G., Plup, Detroit

CLEARED............JULY 28.

Stmr City of Cleveland, McKay, Detroit
Stmr Traveler, Stewart, Superior City
Prop New York, Monroe, Toledo
Prop Passaic, Mitchell Toledo
Prop Arctic, Crosby, Buffalo
Prop Dean Richmond, Steele, Chicago
Prop Michigan, Rollo, Toledo
Prop Badger State, Gebhard, Chicago
Schr Arabian, Baker, Hamilton
Schr Preble, Ellery, Detroit
Schr Susie Powell, Alexander, Severn
Scow Ellen, Blanchard, Port Clinton
Scow Consuello, Pelow, Black River

LOCAL NOTICES.

Is Health Worth Having?

If it is, protect it. It is a jewel as easily lost as virtue, and in some cases as difficult to recover.—Nature, in our climate, and especially at this season, requires to be occasionally reinforced. But everything depends upon the tonic used for that purpose. The medicinal tinctures, *all of which are based on common alcohol*, are dangerous. Quinine, as everybody finds out who takes much of it, is a slow poison. One safe protective from all unhealthy atmospheric influences exists, *and one only*.—This powerful preventive is HOSTETTER'S CELEBRATED STOMACH BITTERS, a compound of the purest stimulant ever manufactured, with the most effective tonics, alteratives, regulators and depurators that chemistry has yet extracted from the botanical kingdom. Convalescents, languid and feeble from recent sickness, will find the Bitters an incomparable restorative, not disagreeable to the taste, and eminently invigorating. No other stimulant produces the same effect as the Stomachic. It does not excite or flutter the nerves, or occasion any undue arterial action, but at once soothes and strengthens the nervous system and the animal system. jy24:24Sdaw

Diarrhœa and Dysentery.—We have examined a great number of letters from some of the most prominent citizens of Cincinnati and Covington, etc., speaking in the highest terms of Dr Strickland's Anti-Cholera Mixture for the cure of diarrhoea and dysentery. The letters are too long to publish. Mr Woods, of Covington, says he was pronounced incurable by the best doctors in Cincinnati, and one bottle of Dr. Strickland's Anti-Cholera Mixture effected a permanent cure after suffering for months with the worst form of diarrhoea and dysentery. For sale by Druggists.

BENTON & DUNHAM, Agents, Cleveland, O.
my6:R5

E. B. HALE, Banker,

AND

U. S. GOVERNMENT LOAN AGENT,

111 Superior St.

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Gold, Silver, Coupons and Canada money bought and sold at best rates. Deposits received and Collections made at all accessible points. Uncurrent funds converted at lowest rates. Revenue Stamps for sale. oc4

"Miss not the occasion; by the forelock take
That subtle power, the never halting time,
Lest a mere moment's putting off should"

Allow the dreadful Catarrh to extend down the throat to your lungs, and Consumption fix its never-loosening grasp upon your life. At once use Dr. D. H. Seelye's LIQUID CATARRH REMEDY. For sale by all Druggists. jy24:n3

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☞ We also buy and sell on Commission all kinds of Stocks and Bonds at the N. Y. Stock Exchange.

All orders by mail or express promptly filled. Revenue Stamps for sale. sept23:R3

SOME FACTS AND COMPARISONS

IN REGARD TO THE

DIVIDENDS OF SURPLUS PREMIUMS, ETC.,

IN THE

MUTUAL LIFE INSURANCE CO.,

Of New York

Offices, 144 and 146 Broadway, corner of Liberty St.

CASH ASSETS, July 1, 1865, - - - -	**$13,500,000**
Income for current year, all cash, - -	**3,500,000**
Paid Claims by Death, including Dividend Additions,	**6,000,000**

ILLUSTRATIONS OF DIVIDENDS AND AMOUNTS OF PREMIUMS IN THE PRINCIPAL CASH AND NOTE COMPANIES.

To the Agents and Policy-holders of The Mutual Life Insurance Company of New York:

VARIOUS published statements have, as you are aware, been recently put forward by the officers and agents of prominent Note Companies, each claiming advantages in the way of dividends over all others, and especially over this Company.

In order that these statements may be met and refuted by undeniable facts and figures, the following Tables and Explanations have been prepared. A careful perusal of these figures will, it is believed, convince any unprejudiced person of the superior advantages afforded to the Policy holders of "THE MUTUAL LIFE;" not only by reason of SMALLER PREMIUMS and LARGER DIVIDENDS, but also from the fact that these dividends are available sooner than any other Company, either to increase the insurance or to diminish the premium.

These tables illustrate the actual practice of the three largest companies in the United States—"THE MUTUAL LIFE," on the cash plan; and "THE MUTUAL BENEFIT" and "CONNECTICUT MUTUAL," on the credit, or note plan. Examples are not given of the other note companies, for the reason that none of them have been so successful or have declared such large dividends as the two now under consideration. For instance, a well-known New York Company PAID LAST YEAR Dividends that had been STANDING DECLARED for the LAST FIFTEEN YEARS. (See last Report of the New York Life Insurance Company.)

Dividends and Actual Cash required on the ordinary life Policy for $10,000 issued at age of 35

	"Mutual Life." Ann'l Prem., $268.70.		"Connecticut Mutual," or "Mutual Benefit." Annual Premium, $275.			
				ACTUAL CASH REQUIRED.		
Beginning of	Over paymts or dividends used as cash in payment of premiums.	Actual cash required.	Dividends of 50 per cent to pay prem's or cancel notes.	Premiums paid in cash.	Prem's half cash and half note, fract'ns of a dollar pay'le in cash	Outstanding notes.
1st year,		$268 70		$275 00	$138 00	$137 00
2d "	$102 79	165 91		275 00	146 22	274 00
3d "	103 35	165 45		275 00	154 44	411 00
4th "	108 32	160 38		275 00	162 66	548 00
5th "	112 50	156 20	$137 50	137 50	170 88	548 00
6th "	116 27	152 43	137 50	137 50	170 88	548 00
7th "	118 41	150 29	137 50	137 50	170 88	548 00
8th "	124 24	144 46	137 50	137 50	170 88	548 00
9th "	129 24	139 46	137 50	137 50	170 88	548 00
10th "	134 33	134 37	137 50	137 50	170 88	548 00
11th "	139 57	129 13	137 50	137 50	170 88	548 00
12th "	146 77	121 93	137 50	137 50	170 88	548 00
13th "	152 40	116 30	137 50	137 50	170 88	548 00
14th "	162 92	105 78	137 50	137 50	170 88	548 00
15th "	172 83	95 87	137 50	137 50	170 88	548 00
16th "	181 47	87 23	137 50	137 50	170 88	548 00
17th "	190 07	78 63	137 50	137 50	82 20*	548 00
Totals,	2,196 88	2,372 52	1,787 50	2,887 60	2,904 50	

* Interest until maturity on four outstanding notes. This interest is deducted, in case of death, from the amount of the policy.

☞ Dividends in "THE MUTUAL LIFE" are available hereafter *one year from the date on which the policy is issued, as shown in the examples, or sooner than in any other American company*, while policy-holders in "THE MUTUAL BENEFIT" or "CONNECTICUT MUTUAL" *must*, by their own showing, *wait four years*, or until the *fifth premium becomes due*, before any advantage can be derived from dividends. It should be noted also that a dividend of forty per cent, payable at the end of ONE year, is just equivalent to a dividend of fifty per cent, payable at the end of FOUR years—to say nothing of the increased danger of forfeiture.

The following Table, showing the comparative Dividends and Cash required on "Ten-year" policies in the three companies, illustrates in a still more striking manner the superior advantages offered by "THE MUTUAL LIFE," particularly on this class of policies:

Dividends and Actual Cash required on "Ten-year" Policies for $10,000 issued at the age of 35.

	"Mutual Life." An'l Prem., $516.21		"Mutual Benefit." An'l Prem., $578.20		"Connecticut Mutual." Annual Premium, $576.50.		
Beginning of	Over-payments or dividends to be used in part payment of premiums.	Actual cash required.	Dividends fifty pr cent on ordinary life rate.	Actual cash required. Premiums payable in cash.	Dividends fifty pr cent on premiu's actually paid.	Actual cash required. Premium half cash and half note fractions of dol pa'e in cash	Notes outstandi'g
1st year,		$516 21		$578 10		$288 10	$288
2d "	$135 01	381 20		578 10		305 78	576
3d "	143 76	374 45		578 20		323 06	864
4th "	153 43	361 78		578 10		340 34	1,152
5th "	165 76	350 85	$137 50	440 70	$288 25	357 62	1,152
6th "	176 59	339 62	137 50	440 70	288 25	357 62	1,152
7th "	186 75	329 46	137 50	440 70	288 25	357 62	1,152
8th "	200 44	315 57	137 50	440 70	288 25	357 62	1,152
9th "	213 76	302 45	137 50	440 70	288 25	357 62	1,152
10th "	227 77	288 44	137 50	440 70	288 25	357 62	1,152
11th "	242 2[illegible]	*	137 50	*	288 25	60 12	864
12th "	145 48		137 50		288 25	51 84	576
13th "	148 49		137 50		288 25	34 56	288
14th "	156 48		137 50		288 25	17 28	
15th "	164 67		137 50				
16th "	168 51		137 50				
	2,628 95	3,559 03	1,650 00	4,957 00	2,882 50	3,576 20	
Deduct cash income from dividends after prem's have ceased....		1,023 88		825 00		Nothing.	
Net cash outlay (16 yrs)		2,535 15		4,132 00		3,576 20	

* The ten years having expired, the policy becomes paid up in full, and the dividends in "The Mutual Life" and "The Mutual Benefit" will continue, as an also ute cash income during the remainder of life. In the former company, these dividends are constantly increasing, while in the latter they will continue on the life rate only, as shown in the table. Notes not to exceed *one third* of the premium on the "Ten year" plan are taken by "The Mutual Benefit," but as the results *are even less favorable*, examples are not here given. Cash payments are required for fourteen years in "The Connecticut Mutual," as shown above, while the dividends on the "Ten-year" rate in that Company not only cease at the end of that time, but are *conditional on the payment of those premiums for the full ten years.* If from death, pecuniary embarrassment, or any other cause, these payments are discontinued before the end of ten years, then the dividends in "The Connecticut Mutual" will be upon the life rate only. Moreover, a person desiring to change his policy in that Company into one non-forfeitable, and paid up or a proportionate amount, must *first pay his notes in cash*, otherwise all previous payments will be forfeited to the company.

From the foregoing tables, we find that the actual cash required for a given amount of insurance (especially on Ten-year and Endowment Policies) is less in "THE MUTUAL LIFE" than that required by "THE MUTUAL BENEFIT" or "CONNECTICUT MUTUAL," and, consequently, far less than that required by any other company in the country. We also find that the actual cash required by a credit company, when premiums are paid by giving notes, SOON BECOMES GREATER THAN WHEN THE PREMIUMS ARE PAID ALL CASH, thus proving the delusive character of the note system.

The figures given in the foregoing tables for "THE MUTUAL LIFE" show the exact dividends which would be made by that company, *under the conditions assumed*, (see letter in *Wall-Street Underwriter*, for June, 1865.) Any variation from these conditions will of course affect the results, but it may be stated that these amounts are less than those given to similar policies at the last dividend of this Company, and less too than, in all probability, will be given at the distribution of surplus at the close of the present year. Nor is the age of thirty-five peculiarly favorable—it is a fair average age. The over-payments on ALL policies are determined, and may be applied, in precisely the same manner.

The dividends of "THE MUTUAL LIFE" are simply the RESTITUTION OF SURPLUS PREMIUMS to policy-holders, in the proportions overpaid by each.

Hon. ELIZUR WRIGHT, Insurance Commissioner of Massachusetts, in a letter commendatory of this new plan of dividing surplus, July 11th, 1862, says: "This method of applying its own experience, is an element of popularity and stability which can hardly fail to make the *leading Life Insurance Association* of this continent also the *Model one of the World.*"

Prof. WRIGHT also states: "Since a mutual life insurance company is as solemnly bound to maintain equity as solvency, it appears to us that *there can be no possible justification of a uniform percentage of dividend* to the two classes of policies above specified. Other insuperable objections to these uniform percentage dividends have been dwelt on in former reports. They amount to this, that money which belongs to old members is put into the pockets of new-comers. This process of sacrificing the interests of the old members to the new ones, to which the officers and agents of some of the oldest companies seem to adhere with a good deal of tenacity, *we think would be set aside by any court of equity, and the question would soon get there, if the older members should come to understand their interests.* *See Report Insurance Commissioners. January*, 1865.

The distributions of surplus premiums will hereafter be MADE ANNUALLY, commencing February 1, 1866, and *may be used as CASH in payment of the premiums, or to purchase additional insurance, payable with the policy.* In the latter case, the additions will also participate in each distribution of surplus. Thus, on a policy for $10,000—with additions amounting to $5,000—the dividends will be based, not only on the original policy, but on the additions also. Had the dividends been applied to increase the insurance in the foregoing examples, the total amounts payable at death would have been over $16,000, instead of $10,000 only.

While the option is thus given to policy holders of receiving their dividends in cash, or in the form of additional insurance, (not allowed by other companies without special medical examinations,) the latter plan is strongly recommended, especially during the first few years, for the reason that a RESERVOIR OF SURPLUS is thus created from which to draw, for the payment of premiums, in cases of emergency. The additions on all policies issued in the earlier years of this Company, would, if the proper portions were to be gradually relinquished, prove sufficient to cancel all future premiums. The premium for any one year, on any policy, may be thus paid by relinquishing the CORRESPONDING VALUE ONLY of additions.

Finally, the premiums charged by "THE MUTUAL LIFE," especially for "Ten-year" and Endowment Policies, are less than those charged by other companies, which itself amounts to *a cash dividend in advance.* The *first payment is always the largest in the "Mutual Life,"* as the subsequent premiums may be continually reduced by the annual dividends, as shown in the tables, until after a while the *premiums may be entirely cancelled.*

Persons desiring insurance are invited to examine the system of "THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK," where *all premiums paid may be made non-forfeitable*, inasmuch as the Company will always give, on application, an equitable value for the surrender of any policy, either in cash or in the form of a paid-up policy.

☞ The last Dividend (1863) was larger in amount, and in proportion to the Premiums paid, than was ever declared for the same space of time by any other Life Insurance Company.

FREDERICK S. WINSTON, President.

SECRETARIES, { ISAAC ABBATT.
THEO. W. MORRIS.

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CASHIER, FRED. M. WINSTON.

MEDICAL EXAMINERS, { MINTURN POST, M. D.
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Blanks, Circulars, and every information may be had on application by letter or otherwise, to

JOHN G. JENNINGS, Agent,

Atwater Building, foot of Superior street,