

Staunton Spectator.

PUBLISHED EVERY TUESDAY MORNING BY
Richard Mauzy & Co.

SUBSCRIPTION RATES.
For 1 yr. \$1.00 currency or equivalent in specie.
For 3 mo. 50 "

Read This!
To any one who will send us two new subscribers and six dollars, we will send the Spectator for one year gratis.

Advertisements will be inserted at the rate of one dollar per square for each subsequent insertion. Unless the number of insertions be marked upon the manuscript, it will be published until forlaid and charged accordingly.

Advertisements for Obituaries, Announcements of Candidates for Office, Communications calling upon Advertisers or Opponents, and all other communications or notices of a personal or private character, or intended or calculated to devote special attention to the diseases of individuals, will be charged for as advertisements.

SPECIAL NOTICES will be inserted at double the advertising rate. Address: "Staunton Spectator," Staunton, Augusta County, Va.

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Insurance.

Piedmont and Arlington

HOME OFFICE, CORNER NINTH

Officers: W. C. CARRINGTON, President; JOHN E. EDWARDS, Vice President; D. J. HARTSON, Secretary; J. J. HOPKINS, Assistant Secretary; B. C. HARTSON, Cashier; Prof. E. B. SMITH, Actuary; D. P. FACKLER, Consulting Actuary; Drs. C. H. PEACOCK, C. H. SMITH, GEORGE ROSS, Medical Advisors; JAMES E. WOLFF, Superintendent of Agencies.

Directors:—Wm. B. Isaacs, D. J. Hartson, W. G. Taylor, R. H. Maury, J. J. Hopkins, A. Y. Stokes, John Enders, John E. Edwards, C. H. Peacock, W. C. Carrington, Wm. H. Palmer, John C. Williams, George S. Palmer.

ALLERMONG & BERKELEY, Bridgewater, GENERAL AGENTS for the Valley and Piedmont. GEY & COCHRAN, Agents, Staunton.

JOHN F. BALTER, Capt. N. FOUNTAIN, R. N. VANCE, Rev. A. BOUDY, JUDITH PILSON, JOSEPH G. McVEIGH, CHAS. WITHERSON, SOLICITORS.

DIVIDEND paid policy-holders, 1st April, 1870, forty per cent.

This Company has met with a success beyond all parallel in Life Insurance, and offers to the Southern public a Home Enterprise equal to any and surpassed by none in existence.

Commenced active operations about Nov. 1st, 1867.

Assets 15th of Sept., 1869, \$1,600,000—now much increased.

Policies issued, \$300,000.

It has paid losses of \$81,000 and in every instance waived the ninety days time and paid at once.

It adds the payment of all cash premiums, because then dividends will continually decrease each year until nothing will be required, and the policy may be a source of income, but it will allow one-half of the cash and joint life policies. One-third loan on other participating policies.

It requires no notes for loans of the part of premium, but endorses the loan of its policies until absorbed by dividends or policy is payable.

It has no restriction on residence or travel.—All its policies are non-forfeitable and the right of parties guaranteed on the face of the policy, as part of the contract.

It has the following feature which no other company gives: The late war taught many the penalty of being separated from the Home office by having their part payment forfeited. "The Piedmont" guards against this in her policies and in event of separation from its office by any intervention guarantees to such all the right of non-forfeiture, paid up policy, surrender value and reinstatement as though there had been no intervening cause.

Its investments are made for benefit of Southern advancement.

It brings money to our people—keeps money with our people. Then why should they continue to impoverish themselves by sending money off which can be as easily—us safely—as profitably spent at home?

The Piedmont asks all who wish to insure to compare its rates—terms—progress with any company, and feels confident its merits will equal any other company.

HOW OFTEN IS THE HOUSEHOLD

LUAR buried with the Household Head, and families that might have been comfortably provided for, left destitute by the want of a proper foresight in its deceased protector?

The Virginia Insurance Company,

STAUNTON, VIRGINIA.

Offers to every head of a family perfect security against this melancholy condition.

IT IS

FOR LIFE INSURANCE ONLY.

ITS CHARTER IS PERPETUAL.

Its Cash Capital, \$125,000.

It is organized on the basis of the old Mutual Life of New York, and its successful experience.

THE PREMIUMS ARE PAID IN CASH.

ITS DIVIDENDS ARE PAID IN CASH.

ITS POLICIES ARE PAID IN CASH WITHOUT DEDUCTIONS.

There are no premium notes, and hence its assets are all cash, which presents the only solid, substantial basis of business for individuals or corporations.

IT INSURES ON ALL PROPER, SAFE TABLES.

IT PUTS NO IMPROPER RESTRICTIONS ON TRAVEL.

IT INSURES UNIMPAIRED FEMALE LIVES.

The Company is a combination of the proprietary and mutual systems, securing the advantages of both.

Its Policies are non-forfeitable after two years, and incontestable after five years for all its statements and errors in application except as to the age of the applicant.

THIS IS A SUBSTANTIAL HOME COMPANY.

The Assets will be invested in Virginia, and help to build up our own interests in Virginia. It commends itself for its safety, management and organization, to every Virginian and other Southerner in search of a safe Home Life Insurance Institution.

Life Agents wanted in every precinct of every county in the State. Send for circulars. REFER TO THE FOLLOWING CITIZENS WHO HAVE INSURED IN THIS COMPANY.

A. F. Ackerman, H. Ker, W. Bayly, Mrs. C. M. Kelley, John A. Bieble, Dr. W. S. McClesney, H. R. Boykin, W. J. Nelson, Orris A. Brown, H. L. Opie, W. A. Burke, J. N. Opie, R. L. Cleveland, W. L. Oliver, Dr. B. B. Donaghe, James Fagan, B. F. Points, C. W. Hunter, James E. Taylor, C. A. Holt, D. S. Williams, Wm. T. Jewell, Charles E. Young.

Address: PHILLIPS & MAYO, General Agents for Virginia and W. Virginia, Look Box 216, Staunton, Va.

Insurance.

LIFE INSURANCE COMPANIES.

& MAIN STS., RICHMOND, VA.

Look at Exhibits:

From Official Reports is made the following Losses of other Companies compared with the Piedmont and Arlington:

Organized.

COMPANY.

Company	Assets	Losses	One
1843 Mutual Life	60872 396	154	
1847 New York Life	28340 199	142	
1847 Connecticut Mutual	55691 424	131	
1843 Manhattan	13225 112	122	
1850 Charter Oak	19028 137	122	
1851 Massachusetts Mutual	10396 72	144	
1851 Phoenix	17701 107	136	
1858 Northwestern	27871 175	157	
1859 Equitable	27696 185	150	
1860 Washington	8885 49	207	
1860 World	3931 65	159	
1862 North America	11328 78	145	
1862 John Hancock	5018 29	138	
1862 Security	10026 64	166	
1864 Widow's Orphan	9452 21	104	
1864 National, N. Y.	2093 13	101	
1865 Universal	8832 20	162	
1865 Hibernian	1423 11	122	
1866 Great Western	1472 5	178	
1866 Atlantic Mutual	2715 15	204	
1867 World	1423 11	122	
1866 New Jersey Mutual	2801 19	142	
1866 Travellers	5568 17	210	
1867 Hartford	1423 11	122	
1866 American Popular	2004 16	163	
1867 Piedmont & Arlington	3122 10	103	

Average of all companies organized since 1859, one in 158.

Average of all companies organized prior to 1860, one in 145.

Average of all companies, one in 153.

Following Companies have no exhibit as to amount of losses, but show amounts lost:

1868, "St. Louis Mutual," policies in force 1st of January, 10,000.

Losses by Death, Policies and Reversionary Additions, \$458,820.

Losses admitted and not yet due, \$3,600.00.

Total Losses in 1868, \$541,428.46

Piedmont and Arlington had \$1,122 policies in force.

Force 1st January, 1868. Losses in 1868, \$42,000, and for present year, (1869) losses of Piedmont and Arlington is far under experience of general life insurance companies.

Average of Companies above stated, all which show this company has lost less than any other.

Agents wanted everywhere, Jan4-ly

JAMES KER, LIFE AND FIRE INSURANCE AGENT.

Office over the National Bank, Building, Merchandise, Furniture and Personal Property of all kinds, in town or country, insured against loss or damage by fire at the lowest rates, in companies of the highest standing.

Write also policies on detached buildings. Life Insurance effected with the best companies.

FIRE INSURANCE effected at the lowest rates on the most liberal terms, with the SOUTHERN MUTUAL Fire Insurance Company.

Authorized Capital, \$250,000.00. Accumulations, 175,089.03.

CHARTERED BY THE COMMONWEALTH OF VA. Office N. E. Corner Main and Ninth Sts.

This Company insures Participating Policies on Farm and City Property, by which the insured becomes a member of the Company, sharing in its profits. A semi-annual dividend of three per cent, payable to the Mutual Policy-holders of this Company, declared July 1, 1869; also, three per cent, 1870.

J. S. CALVERT, President. JORDAN H. MARTIN, Vice President. J. S. PHIGGS, Secretary and Treasurer. Dr. H. G. DAVIDSON, General Agent.

STATEMENT OF THE BUSINESS OF THE SOUTHERN MUTUAL FIRE INSURANCE COMPANY OF THE CITY OF RICHMOND, VA.

January 1st, 1870.

Number of Policies issued, 2,486. Amount of Premiums received, \$3,477,936.07. Amount of Premium Notes deposited with the Company, 135,861.89.

Cash amount of cash premiums received, 76,136.26. Amount paid for Losses and Expenses, 46,310.69. Losses adjusted not due, 2,025.00.

Persons in town or country having property to insure, and who have not done so, are invited to insure elsewhere, and learn the terms of this Home Company.

H. H. PECK, AGENT. Office with Drs. Hanger & Peltz, 2 doors North of the Spectator office, Staunton, Va. mar3

Chesapeake & Ohio Railroad.

ON and after WEDNESDAY, 2nd of February, 1870, the PASSENGER TRAINS will run as follows, viz:

MALDEN TRAIN will run daily between Richmond and Staunton (except Sunday, between Gordonsville and Staunton); leave Richmond at 8:30 A. M., and arrive at Staunton at 4:30 P. M.; leave Staunton at 9:20 A. M., and arrive at Richmond at 4:40 P. M., making close connections at Gordonsville and Charlottesville with the Orange, Alexandria & Manassas R. Road Mail trains for Alexandria, Washington, Baltimore, Philadelphia, New York, &c.; also for Lynchburg, Knoxville, Chattanooga, Memphis, New Orleans, Montgomery, Mobile, &c.

MAIL TRAIN will run tri-weekly between Staunton and White Sulphur Springs on TUESDAY, THURSDAY, and SATURDAY. Leave Staunton at 4:40 P. M., and arrive at White Sulphur Springs at 10:45 P. M.; leave White Sulphur Springs at 8:30 A. M., and arrive at Staunton at 9 A. M. And going West will connect with stages at Lexington, Natural Bridge and Rockbridge Stages. At Millboro' with stages for Bath Alum and Warm Springs, and at White Sulphur with stages for Lewisburg, Charleston, etc.

STAGES will also leave Staunton on TUESDAY, THURSDAY, and SATURDAY mornings for Lexington and Natural Bridge.

NIGHT PASSENGER TRAIN will run between Richmond and Washington on TUESDAY, without change of cars, leaving Richmond at 8:30 P. M., and arrive at Washington at 5:35 A. M.; leave Staunton at 9:20 A. M., and arrive at Richmond at 8:30 A. M., making all through connections at Richmond and Washington, and connecting with the Washington and Annapolis train, and will be run through between Richmond and Baltimore without change.

THROUGH TICKETS issued to all points North, West and Southwest. JAMES F. NETHERLAND, General Ticket Agent. feb8

Pay Up!

NOTICE.—My Accounts will be ready on the 1st day of January, and as no bills have been rendered for six months, I hope my friends will feel the importance and necessity of a prompt settlement. DAVIS A. KATZER, dec28-41

Groceries and Produce.

NEW SUPPLY OF GROCERIES at

GEO. C. JACKSON'S NEW STORE,

on Augusta Street, opposite C. H. Square.

Coffees, Teas, Sugars, Syrups, Bacon, Fish, (Herrings and Mackerel fresh and nice) and all articles usually kept in a first class FAMILY GROCERY.

These goods having been bought exclusively for cash can be sold, very low. Everybody call and see.

GROCERIES JUST RECEIVED.—500 gallons Syrup, from 50c to \$1.25. 50 sacks Salt. Prime brown Sugar at 15c. 20 cases canned fruits at low figures. And all goods kept in a first class Grocery. Call early and get the best.

CLEVLAND & SEARS.

COUNTRY Merchants and Shippers.

Call and see Wallace Johnson's Excelsior Safety Eggs, sold by Clewland & Sears, Agents.

HERRING! HERRING!

For sale at BAKER BROS.

CLOVER SEED! CLOVER SEED! We have a prime lot on hand. We desire all persons who need this article to give us a call. Remember the place. RICHARDSON & WHEAT, dec28

RICHARDSON & WHEAT.

Grocers and Produce Dealers, Corner of Main and Augusta Streets, STAUNTON, VA.

A large and well selected assortment of Family Groceries:

SUGARS, COFFEES, SYRUPS, MOLASSES, SPICES, RICE, CHEESE, COTTON YARN, TOBACCOES, CRACKERS, SALT, FISH, FLOUR, BACON, BUTTER, EGGS, &c.

We are offering our goods at the lowest CASH PRICES, and we are determined to give satisfaction to all who may need anything in our line of business.

We solicit the citizens and Farmers generally who have not tried us to do so. We thank all our friends for their past liberal patronage, and respectfully request a continuance of the same. Do not forget the place. Be sure to call on RICHARDSON & WHEAT. oct5-11

P. B. HOGE & BRO.,

(successors to Hoge & Mason.) Wholesale and Retail Dealers in Groceries, Produce and Fresh Vegetables.

Highest market price in CASH paid for WHEAT, HAY, RYE, OATS, CORN, &c. aug1-

Drugs & Medicines.

DISSOLUTION OF Co-Partnership. The partnership which has existed between H. S. Eichelberger and H. H. Fultz under the name of Eichelberger & Fultz, has this day been dissolved by the mutual consent of the parties. Upon these terms, practice may be seen in the name of either of the partners, and the business will hereafter be conducted by and in the name of H. H. FULTZ. All who know themselves indebted to the late firm of Eichelberger & Fultz will please come forward and settle up as the accounts must be closed as soon as possible. H. S. EICHELBERGER, H. H. FULTZ, April 1-31

Intending to carry on the DRUG BUSINESS in the old stand of H. S. Eichelberger I hope by attention to business to merit the liberal patronage of our friends. I have all the goods of Eichelberger & Fultz. I hope all will give me a call. aug3-

YOUNG & REESE, Druggists,

New street, above Virginia Hotel, STAUNTON, VIRGINIA. Keep constantly on hand DRUGS, PAINTS, OILS, DYE-STUFFS, and every thing usually kept in this line, fresh and of the purest articles, which they offer at the lowest prices and on accommodating terms. Prescriptions carefully compounded at all hours, day and night.

Physicians in the country will find it to their interest to give us a call. feb24-11

Uphair's Hemorrhoid, or Pile Ointment, at LINK'S Drug Store.

Washburn's Transparent Cement, for mending Chills, Glass, Broils, Abarth, Oils, Wood, Leather, Ivory, &c., &c., sold by F. H. LINK, Druggist.

Koskov, Vinegar Bitters, Chlorine Hydrate, &c., &c., at LINK'S Prescription Store.

Woods & Gilkeson.

WASHING MACHINES.—We have on exhibition the "HOME WASHER," which is said to be the best machine yet introduced. Parties wishing to do so, may take the machine for a fair trial, and if it does not prove satisfactory in every respect, return it. Call and see them. WOODS & GILKESON.

IRON AND STEEL.—A fine assortment of Country Iron, Horse Shoes, Nail Rods, Horse shoe nails, buttresses, sledges, hammers, pinners, nails, vices, &c., just received and for sale by WOODS & GILKESON.

GARDEN TOOLS.—Rakes, Hoes, Spading forks, L. H. and D. H. Spades, Gardening lines, garden-trowels, sets of garden tools for ladies, just received and for sale by WOODS & GILKESON.

SADDLERY, HARDWARE, &c.—We have a full stock of Hardware, suitable for Saddlers and Coach-makers, embracing some things new and better. Call and examine them. WOODS & GILKESON.

CATTLE BELLS.—We have just received a large supply of the celebrated "Kentucky Bells" for cattle ranging in the mountains. WOODS & GILKESON.

Baker Brothers.