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Staunton Spectator.

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ATTORNEYS AT LAW,
Staunton, Va.
Will practice in all the Courts of Virginia, and in the Circuit Courts of Rockingham, Rockbridge and Nelson.

MATHEWS & MATHEWS,
ATTORNEYS AT LAW,
Staunton, Va.
Practice regularly in the Courts of Greenbrier, Monroe, Pocahontas and Nicholas counties, Va., the Court of Appeals, and the Federal Courts for the District of W. Va.

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ATTORNEYS AT LAW,
Staunton, Va.
Will practice in all the Courts of the counties of Alleghany, Bath and Highland, Va., and Pocahontas, W. Va.

J. M. HANCOCK & FLETCHER,
ATTORNEYS AT LAW,
Staunton, Va.
Will practice in all the Courts of the counties of Alleghany, Bath and Highland, Va., and Pocahontas, W. Va.

BALDWIN & COCHRAN,
ATTORNEYS AT LAW,
Staunton, Va.
Will practice in all the Courts of the counties of Alleghany, Bath and Highland, Va., and Pocahontas, W. Va.

DR. JAMES JOHNSON,
Physician,
Staunton, Va.
Office—Over Cease's Confectionery Store.

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Insurance.

Piedmont and Arlington

HOME OFFICE, CORNER NINTH & MAIN STS., RICHMOND, VA.

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

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CARTER BERKELEY, Staunton, General Agent for the Valley and Piedmont. JAMES KER, Agent, Staunton.

JOHN F. BALTHUS, Capt. N. FOUNTAIN, R. N. NELSON, Rev. A. POR BOTTE, JOHN PILSON, JOSEPH G. McVIGOR, CHAS. WITHROW, SOLICITORS.

DIVIDED paid policy-holders, 1st April, 1869, forty per cent.

This Company has met with a success beyond all parallel in Life Insurance, and offers to the insured a liberal and equitable policy.

Assets 15th of Sept., 1869, \$1,500,000—now much increased.

It has paid for losses of \$31,000 and in every instance waived the ninety days time and paid at once.

It requires no notes for loans of the part of premiums, but endorses the policy in full until absorbed by dividends or policy is payable.

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 South-eastern advancement.

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

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

HOW OFTEN IS THE HOUSEHOLD LOAF 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 misstatements 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 commits itself to its safety, management and organization, to every Virginian and other Southerner in search of a safe Home.

Life Insurance Institution.

Live 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. E. Ackerman, J. E. Ker, W. B. Bly, Mrs. C. M. Kelley, E. M. Bell, Dr. W. S. McSherry, John A. Bickle, Dr. W. J. Nelson, H. R. Boykin, H. L. Opie, W. A. Burke, J. N. Opie, R. L. Cleveland, W. L. Oliver, Dr. E. B. Donaghe, James Fagan, S. N. Gilchrist, Mrs. Julia Gorman, E. H. Sears, A. A. Grubert, C. W. Hunter, C. Holt, H. Tams, Wm. T. Jewell, D. S. Williams.

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:

Company	No. Policies	No. Deaths	No. In Force
1843 Mutual Life	60872	306	154
1845 New York Life	28340	199	142
1847 Connecticut Mutual	5891	424	181
1850 Manhattan	1926	112	122
1850 Charter Oak	19028	137	139
1851 Massachusetts Mutual	10396	127	144
1851 Western	1741	107	165
1858 Northwestern	27827	178	157
1859 Equitable	27066	185	150
1860 Washington	8885	43	297
1860 Home	10811	65	169
1862 North America	11328	78	145
1862 John Hancock	2043	13	161
1862 Security	10603	64	166
1864 Widows and Orphans	3452	21	164
1864 National	2943	13	161
1866 Universal	3882	20	192
1866 Hahnemann	2452	11	223
1868 Great West	1472	6	284
1866 Atlantic Mutual	2975	15	178
1866 World	1423	9	210
1866 New Jersey Mutual	2941	19	142
1867 Travellers	2296	11	142
1866 Hartford Life & Annuity	1103	1	105
1866 American Popular	2004	10	163
1867 Piedmont & Arlington	1124	10	312

Average of all companies organized since 1859, one in 188.

Average of all companies organized prior to 1859, one in 145.

Average of all companies, one in 153.

Following Companies have no exhibit as to number 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, \$455,838.46.

Losses admitted and not yet due, \$5,600.00.

Total Losses in 1868, \$541,438.46.

Piedmont and Arlington had 3,122 policies in 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 business.

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

Agents wanted everywhere.

FAIR INSURANCE effected at the lowest rates and on the most liberal terms, with the SOUTHERN MUTUAL FIRE INSURANCE COMPANY.

Authorized Capital, \$250,000.00. Accumulations, 176,080.00.

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

This Company issues 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 the company, declared 1st July, 1869; also, three per cent. on 1st January, 1870.

J. S. CALVERT, President. JORDAN H. MARTIN, Vice President. H. S. FRICK, 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 property insured, \$3,477,956.97. Amount of Premium Notes deposited with the Company, 135,861.80. Amount of cash premiums and fees received, 76,136.36. Amount paid for Losses and Expenses, 63,410.66. Losses adjusted not due, 2,025.00.

Persons in town or country having property to insure will find it to their interest to call on me before insuring elsewhere, and learn the terms of this Home Company.

H. H. PECK, Agent. Office with Drs. Hanger, S. Fuller, Bloxer North of the Spectator office, Staunton, Va. mar

Saddles, Harness, &c.

SADDLES AND HARNESS.—If you want good work, go to GEO. F. ELICK'S shop, in his front on the corner of Main and Baltimore, which he will sell cheap for cash. Saddles and Harness of all kinds—old and new; Trunks, Whips, Bits, &c.; Buck Gloves, (Winchester and Lewisburg make), and, in fact, everything in his line of business.

Also, a good lot of old-fashioned Saddles and Halters for sale cheap.

Store on Main street, 3 doors west of Augusta, next door to Woods & Gilkerson's hardware store.

HARNESS AND SADDLES.—The undersigned, having opened a first-class harness shop, is prepared to manufacture harness of every description as low as can be done. Will also keep on hand a good assortment of Carriage Buggy and Hiding whips, Saddle Blankets and Spurs, Curry Combs, Brushes, &c., and, in fact, everything usually kept in a first-class shop. He will give special attention to repairing.

Don't forget to call at Gruber's New Building, immediately south of the W. Hotel.

JAMES M. CARTER, ap-4-ly.

ATEST NEWS: War Declared! THE ANNEXATION OF CUBA! General Grant, or any other man, who wants SADDLES, BRIDLES, HARNESS, &c., new or second-hand—WHIPS, BITS, &c.—must go to Ed. Hall's, where he will find the best assortment of the kind this side of New York, or all of which can be bought cheap for cash.

ED. HALL, in Wharf opposite Smith & Elder's law office.

Mattresses, &c.

NOTICE.—Made at the Institution for the Deaf and Dumb and the Blind, Hair Mattresses, Moss and Shuck Mattresses, Cotton Mats, all sizes, Old Mattresses renovated, Old Chairs filled with new cane seats, Books bound in plain binding, Articles to be repaired will be called for at private residences, and returned when finished. All orders for work should be made through the Steward, or Foreman of the Shop to the Principal.

W. S. Williams, feb-5-ly

SEALING FRUIT CANS. The best Seal-Fruit Cans made. Also a few nice Best Tongues. R. M. AYRES. June 21 8m

LOAN

of the Chesapeake and Ohio Railroad Co.

THE CHESAPEAKE AND OHIO RAILROAD

Is completed and running from RICHMOND VA. to the celebrated WHITE SULPHUR SPRINGS, in West Va. 227 miles. It rapidly being extended to the Ohio River, 300 miles further, making in all 427 miles.

In its progress Westward, it penetrates and opens up to market the WONDERFUL COAL DEPOSITS in the KANAHA REGION of W. Va. And thus brings the superior and abundant Coals of that section into communication with the IRON ORES of VIRGINIA AND OHIO and the WESTERN, SOUTH WESTERN and EASTERN MARKETS.

When completed it will connect the SUPERIOR HARBOR FACILITIES OF THE CHESAPEAKE BAY with reliable navigation on the Ohio River, and thus with the ENTIRE SYSTEM OF RAILROAD AND WATER TRANSPORTATION OF THE GREAT WEST AND SOUTH-WEST.

It will make a SHORT, EASY, CHEAP AND FAVORABLE ROUTE from the WEST to the SEA, and will command a LARGESHARE OF THE ENORMOUS FREIGHTS seeking transportation to the coast.

It will thus become one of the most IMPORTANT, and PROFITABLE EAST AND WEST TRUNK LINES OF RAILROAD in the country, and command a trade of immense value.

The completed portion of the Road is doing a PROFITABLE AND INCREASING BUSINESS, and is fully equal in value to the whole amount of the mortgage upon the entire Line—(\$15,000,000).

The loan of the Chesapeake and Ohio Railroad Company, being a FIRST MORTGAGE UPON THE ENTIRE LINE, PROPERTY AND EQUIPMENTS, WORTH WHEN COMPLETED AT LEAST \$30,000,000, is therefore one of the most substantial, conservative and reliable Railroad Loans ever offered in the market, and peculiarly adapted to the wants of INVESTORS AND CAPITALISTS.

Who desire to make their investments with the most satisfactory assurance of POSITIVE AND UNDOUBTED SECURITY.

The Bonds are in denominations of \$1,000, \$500 and \$100, and may be had COUPON or REGISTERED.

Interest Six per cent. per annum, payable MAY 1st and NOVEMBER 1st.

Principal and Interest payable in GOLD in the City of New York.

Price 90 AND ACCRUED INTEREST in Currency as which price they may SEVERELY be paid in GOLD on their cost.

All Government Bonds and other Securities dealt in at the Stock Exchange, received in exchange at their full market value, and Bonds sent to all parts of the country, free of Express charges.

Can be obtained by ordering direct from us or through any responsible Bank or Broker in any part of the country.

W. WOODS & GILKESON, Bankers, No. 5 Nassau Street, New York.

Maps, Pamphlets and full information furnished upon application in person or by mail.

AGRICULTURAL IMPLEMENTS.

TO THE "EXCELSIOR" WAS AWARDED TWO FIRST PRIZES AT THE SECOND PREMIUMS.

AT THE AUGUSTA COUNTY FAIR, OCT. 1869. The great success of the "Excelsior" mowing machine has been in four harvests in the Valley, and over one hundred and fifty farmers will bear testimony to its superiority over any other mowing machine in the country. We refer to Messrs. Joseph & Daniel Craun, and Isaac Baker, who are now running two of the above.

WOODS & GILKESON, Agents.

THE "CHAMPION" REAPER AND MOWER.—The attention of the farming community is called to an American-made, and above named Reaper and Mower now on exhibition at our store and warehouse.

Also, a good lot of a SELF-RAKE, DROPPER, HAND RAKE, or SINGLE MOWER, or all combined in one machine.

They are acknowledged to be the best made machine in the world. In workmanship and material they are far in advance.

We expect to have the "Champion" on the street, on Monday next, (court-day), and will be pleased to have farmers examine it, before giving their orders.

W. WOODS & GILKESON.

PREPARE FOR HARVEST.—We have just received our stock of Grass and Grain Cutters, and other agricultural implements, such as Cradles, Scythes, Indian Ponds, and Darcy Creek Whet Stones, Rills, &c., which will be sold as cheap as any other place in the Valley.

WOODS & GILKESON.

S. M. JONES & CO., HARRISONBURG, VA. GENERAL AGENTS FOR the Counties of Lexington and Staunton. Goods to be subscribed for, and sent to subscribers, \$2,000,000 to a company that does not exist?

What a pity this Solon did not arrive in time and put us all on our guard. He has been very kind and never heard of the work, but presented to a sick chamber, old, and about to depart from this world, he is not entitled to a discharge from the Society's service. Oftentimes these are the most effective soldiers. From many a sick bed have gone forth efforts that have stirred the wrath of Satan and made him tremble.

A UNTRUSTED BIBLE.—What a babe's clothes are when the babe has slipped out of them into death, and the mother's arms clasp only raiment, would be the Bible if the babe of Bethlehem, and the truths of deep heartedness that clothed his life should slip out of them.

In old times men used their powers of painting to show the objects of faith; in later times they used the objects of faith that they might show their powers of painting.

A Great step is gained when a child has learned that there is no necessary connection between liking a thing and doing it.

TO CLEAN KNIVES.—A small, clean potato, with the end cut off, is a very convenient medium of applying brick dust to knives, keeping it about the right moisture, while the juice of the potato assists in removing stains from the surface. A better polish can be obtained by this method than by any other we have tried, and with less labor.—*Cot. Planter.*

An eastern editor sent a note to a not-well-subordinated to "write a notice of Lothair"—"I wish to see the book, but I have not time to do so. I have touched this part again and polished that; I have softened this feature and brought out this muscle; I have given more expression to this lip, and more energy to this limb."

"Well, well," said his friend, "but all these trifles."

"It may be so," replied Michael Angelo, "but recollect that trifles make perfection, and perfection is not a trifle."

TO SET COLORS.—A spoonful of oxgall to a gallon of water will set the colors of almost any goods soaked in it previous to washing.

It is a paradox in India that a lae of rupees is a most common thing among the wealthy class.

The youth who "wouldn't listen to reason" had to listen to the police justice.

The Circulation of the "SPECTATOR"

is about as great as the combined circulation of both the other papers published in this place, and has as many subscribers in this county alone as are contained in the whole list of either of the other papers.

mind. But one more point I must revert to. He says this matter is being pressed upon the people of Augusta, only by the inordinate ambition of one man. Whom on earth does he mean? Among the many thousands, nay millions of people in the Valley of Virginia, in Baltimore and in Tennessee, who are laboring with untiring energy and zeal, spending their time and money to get this great enterprise under way, does he mean General E. Lee, who was chairman of the delegation to Baltimore from the Valley, to solicit their aid and pledged our own to this great work? When "Augusta" throws a stone into the crowd he ought to be careful who he hits. Is it possible that the people of Augusta county are going to be influenced by such absurd statements and arguments as those, to give up all the advantages and profits of having her resources developed, her industry stimulated by the influx of money that the building of the road must bring, besides the lasting benefit of having the road, and the income to be derived for all time to come from the dividends of the stock all to save that 42 cent fiddle!