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VOL. 7. HARTFORD, KENTUCKY, NOV. 23, 1881. NO. 47.

DIRECTORY.

COUNTY DIRECTORY.

CIRCUIT COURT.

Hon. Lucius P. Little, Judge, Owensboro.
Hon. Joseph Noe, Attorney, Calhoon.
E. L. Sullenger, Jailer, Hartford.
Clarence Hardwick, Clerk, Hartford.
J. P. Barrett, Master Commissioner, Hartford.
D. L. Smith, Sheriff, Hartford. Deputies—Marion Yates, Buford; John B. Rogers, Rosine; Sam Keown, Fordsville; J. H. Kimmel, Cerulvo.
Court begins fourth Mondays in May and November, and continues four weeks each term.

COUNTY COURT.

Ben. Newton, Judge, Hartford.
Capt. Sam. K. Cox, Clerk, Hartford.
J. P. Sanderfur, Attorney, Hartford.
Court begins on the first Monday in every month.

QUARTERLY COURT.

Begins on the third Mondays in January, April, July and October.

COURT OF CLAIMS.

Begins on the first Mondays in January and October.

OTHER COUNTY OFFICERS.

Armistead Jones, Assessor, Hartford.
Col. W. H. Porter, Surveyor, Cromwell.
J. E. Rowe, School Commissioner, Hartford.

POLICE COURTS.

Hartford—Jno. O'Flaherty, Judge, second Mondays in January, April, July and October. M. D. L. Bennett, Marshal.

Beaver Dam—R. Carter, Judge, courts first Saturday in January, April, July and October. Wm. H. Blankenship, Marshal.

Cromwell—P. W. Gilstrap, Judge, second Saturday in January, April, July and October. W. T. Tilford, Marshal.

Cerulvo—Henry Tinsley, Judge, second Saturday in January, April, July and October. Vacant, Marshal.

Hamilton—Wm. Hamilton, Sr., Judge, post-office address, McHenry. Courts held third Saturday in January, April, July and October. W. T. Suiser, Marshal, post-office address, McHenry.

Rockport—J. C. Jones, Judge, B. McDowell Marshal. Courts held first Saturdays in January, April, July and October.

Rosine—V. B. Rains Judge, Thos. St. Clair, Marshal. Courts held first Saturday in January, April, July and October.

JUSTICES COURTS.

FORDSVILLE.

B. P. Withers, Mar. 5	June 4	Sept. 4	Dec. 4
James Miller, " 5	" 3	" 3	" 3

BUFORD.

P. D. Taylor, Mar. 9	June 8	Sept. 7	Dec. 7
J. D. Holbrook, " 11	" 10	" 9	" 9

HARTFORD.

A. B. Bennett, Mar. 8	June 7	Sept. 6	Dec. 6
J. D. Byers, " 22	" 21	" 20	" 20

ROCKPORT.

A. N. Brown, Mar. 23	June 22	Sept. 21	Dec. 21
W. L. Howe, " 25	" 24	" 23	" 23

ROSINE.

Wm. Cannon, Mar. 15	June 14	Sept. 13	Dec. 13
J. D. Miller, " 17	" 16	" 15	" 15

CRO WELL.

E. O. Porter, Mar. 18	June 17	Sept. 30	Dec. 30
Melvin Taylor, " 19	" 18	" 17	" 17

CONSTABLES.

Fordsville—G. W. Brite, Post-office address, Fordsville.
Buford—Thomas J. Bell.
Hartford—H. S. Midkiff. Post-office Beaver Dam.
Rockport—Jas. M. Cassbier.
Rosine—J. F. Wilson. Post-office, Rosine.
Cromwell—J. W. Daniel. Post-office Cromwell.

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Baptist—Services first Sunday and Sunday night in every month and Saturday night preceding—W. P. Bennett, Pastor.

M. E. Church South—Services third Sunday and Sunday night and fourth Sunday night in each month—Rev. J. S. McDaniel, Pastor.

Methodist Episcopal (colored).—Services every Sunday morning and night. Sabbath School at 9 A. M.—Rev. Peter Dent, Pastor.

Alpha Baptist Church (colored)—First and Third Sundays at 11 A. M. and 7½ P. M.

LODGE MEETINGS.

A. Y. M.—HARTFORD LODGE, No. 156.—Meets third Monday night in each month.
E. R. MURRELL, W. M.
H. WEINSHEIMER, Secretary

R. A. M.—KEYSTONE CHAPTER, No. 119.—Meets second Monday in each month.
W. H. MOORE, H. P.
H. WEINSHEIMER Secretary.

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The Western mail closes at 8 45, leaves at 9 15 A. M. and arrives at 4 15 P. M.

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The Owensboro mail, via Beda, Buford, Pleasant Ridge and Masonville leaves on Tuesday Thurdays and Saturdays at 7 A. M., and arrives Mondays, Wednesdays and Fridays at 6 P. M.

The Centertown mail arrives at 10 A. M., and departs at 11 A. M. Wednesday and Saturday.

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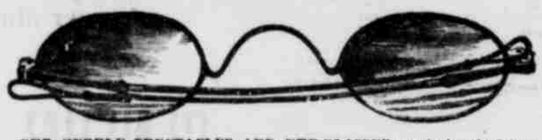

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ANNUAL STATEMENT, JANUARY 1, 1881.

Total Cash Assets	$24,404,231 88
Total Cash Assets in the United States	3,031,402 89
Cash Surplus	8,963,324 68

N. B.—The Net Cash Fire Surplus of this Company is Larger than that of any other Company in the World.

Net Fire Income of Company for 1880	$4,790,496 46
United States Income during 1880	1,842,452 53

All losses of this Department paid by us without reference to Liverpool or elsewhere.

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CREEDS.

Believe as I believe—no more, no less;
That I am right, and no one else, confess;
Feel as I feel, think only as I think;
Eat what I eat, and drink but what I drink;
Look as I look, do always as I do,
And then, and only then, I'll fellowship with you.

That I am right, and always right, I know,
Because my own convictions tell me so;
And to be right is simply this—to be
Entirely and in all respects like me;
To deviate a hair's breadth, or begin
To question, doubt or hesitate is sin.

I reverence the Bible if it be
Translated first and then explained to me;
By churchly laws and customs I abide,
If they with my opinions coincide;
All creeds and doctrines I concede divine,
Excepting those, of course, that disagree with mine.

Let sink the drowning if he will not swim
Upon the plank that I throw out to him;
Let starve the hungry if he will not eat
My kind and quantity of bread and meat;
Let freeze the naked if he will not be
Clothed in such garments as are made for me.

'Twere better that the sick should die than live
Unless they take the medicine I give;
'Twere better sinners perish than refuse
To be confirmed to my peculiar views;
'Twere better that the world stand still than move
In any other way than that which I approve

THE FIRST BOOK OF CHRONICLES.

CHAPTER V.

AFTER many days had passed Clarence and Alonzo met under the shadow of the wall.

And Clarence said unto Alonzo, Know ye that the tabernacle will soon be ready and we have no one to occupy it and reign over our sons and daughters.

We want a man of great renown, profound in learning and well versed in all the languages of earth.

Such a man will require many shekels for his service.

And behold, we have not the money to pay him, and I am much perplexed by reason thereof.

Alonzo sighed and said, We will not trouble the brethren about this matter.

We will go to Balaal and whatsoever he commands we will do and the brethren will consent.

And Clarence and Alonzo humbled themselves and went unto Balaal.

And Balaal said, Thou shalt write another book, and thou shalt write in the book that the people shall be taxed another amount just equal to that written in the first book.

And they shall pay the two sums, and thou wilt be able to recompense thy Governor.

And Samuel shall bear this book up to the Sanhedrim also, and have it sealed.

And they returned unto Samuel and told him all that had happened.

And Samuel said, I will go up.

And they said, See here, Samuel, there is another little matter for thee to attend to.

Wash, who thou knowest is a leader of the Gentiles, has houses and lands beyond the walls of the city, and thou mayest bring this to the ears of the council also, and pray them to grant that we may extend our walls around all of Wash's possessions, and we will write it in our book also.

See to it, Samuel, that thou art very adroit. Let not thy left hand know what thy right hand doeth, for if this cometh to the ears of the Gentiles they will raise a great howl and send some one up to the council and give thee much trouble.

When Samuel appeared before the council they knew him and said unto him, What is it, Samuel?

And Samuel said unto them, Our tabernacle of learning is far on the way and will soon be completed, and the beauty and glory thereof will surpass all of the tabernacles in the land, but we find that it will not educate our sons and daughters without a Governor.

And we are poor and not able to pay a ruler to reign over them.

And we were again depressed in spirit and called upon the prophet Balaal and Balaal said, Thou shalt tax the people again an amount equal to that thou didst levy against them to build the house and that will enable thee to hire a Governor.

And he said, Write it in a book.

Here is the book; it is very short. And now I pray thee to place thy seal upon it.

We will not trouble the people about this little affair for they are rebellious and stiff-necked and will raise a great commotion over it.

And when they had placed their seal thereon Samuel said, Now there is another matter I wish to speak to thee about.

Wash, who I have told thee is a leader of the Gentiles, has great possessions and he has houses and lands that lie beyond the walls of the city.

And now I entreat thee to suffer us to extend our walls around all his possessions, for we are very poor and want every farthing.

But Richard was there who had been sent up from the hill country to represent ALL the people.

And Richard rose up and shook his head and said, Nay, Samuel, thou shalt not invade the precincts of the people and despoil them of their goods.

Thou shalt remain within the walls.

And Samuel was silent.

But this matter came to Wash's ears and he was exceeding wroth, and when Samuel had returned unto his brethren Wash met him and said unto him, Am I dog that thou pursuest me without the gates of the city?

But Samuel said, Nay; Wash we pursued thee not beyond the gates of the city. It was named by some of our number but I had compassion upon thee.

CHAPTER VI.

And it came to pass the first day of the full moon Samuel and all the brethren were assembled within the inner court.

And Samuel presented the little book with the seal of the council upon it.

And they all clapped their hands and shouted for joy, and said, Now our sons and daughters are provided for and we will eat, drink and be merry. We will live upon oil and wine and grow fat.

And while they yet rejoiced Clarence raised his voice and said, Men and brethren, know ye that we, too, are taxed in that book and it will go hard with us to pay it. Is there not some way for us to make the yoke easy and the burden light.

And Samuel, the merchant, said, Yea, Clarence, there are many emoluments that we can divide among us and make it go easy with us.

And they immediately set about the work and allotted each one his portion.

They said that Frederic should furnish the sandals for their sons and daughters to wear upon their journey.

And Samuel, the merchant, should supply them with garments, and it should be advertised all over the land and all men commended to buy of HIM.

Clarence should interpret the law and Alonzo should assess the people.

And Perry should oversee the fencing and the cleaning of the yard of the tabernacle and collect the taxes.

And Zachary should carry the bag and furnish the books and charts and attend to the sick.

And Seth should keep a record of all that happened and be spokesman for the crowd and curse the Gentiles when they are turbulent (but let no man see the record).

And Samuel should have a monument of glory erected to his memory.

Frank was excused and journeyed with them no longer.

And they said, We will make the Gentiles pay us for our labor. Then our taxes will go light with us.

For hath not Balaal cursed them for our sakes and decreed that they should be unto us as hewers of wood and drawers of water.

And one of them said, Behold how all things do work together for our good.

And when they had returned thanks they went out to cast about for a governor of the tabernacle.

And they advertised and noised it abroad.

When these things came to the ears of the people they were astonished and said, How is this, that all the emoluments have passed around in a circle?

And they said, Verily, this is the Court House Ring.

(To be continued.)

Humbugging Again.

I saw so much said about the merits of Hop Bitters, and my wife who was always doctoring, and never well, teased me so urgently to get her some I concluded to be humbugged again; and I am glad I did, for in less than two months use of the Bitters my wife was cured and has remained so for eighteen months since. I like such humbugging. —H. T., St. Paul.—*Pioneer Press.*

Church Gossip.

SPRING LICK, Nov. 14, 1881.

Editor Herald:

A successful protracted meeting has just closed at Richland, Church, three miles from this place. Revs. C. Voyles and C. B. Phillips, of Ohio county conducted the meeting. There were ten additions and last Sunday week seven were baptized. Much good was accomplished and considerable interest manifested from the beginning to the end.

Bro. Voyles is the regular pastor of this church and is doing good work. There are now forty-nine members who are laboring with great earnestness in trying to build up the church to what it has been in former days. G.

No More Gossip.

If we are correctly informed, St. Jacabs Oil is now the usual tea-party topic in place of the former staple—free gossip. How wise and how much more beneficial!—*Indianapolis Daily Sentinel.*

Caneyville Items.

Nov. 12th, 1881.

Editor Herald:

Our town is still lively, but not much news.

J. E. Maddox, Esq., of Louisville, spent last week here.

H. T. Ford and his two youngest sons, of Fordsville, were in town this week visiting the family of Mr. Scott Carroll.

Miss Kate Wilson and Mr. Rod Whittinghill, of Ohio county, paid Caneyville a flying visit recently, which was highly appreciated by your correspondent. I wonder if Roddie called at the Falls on his return? There certainly are attractions there for him.

Mr. Gilman Hayes died at his residence about two miles from here, on Saturday last, of consumption. His remains were interred the next day by the order of the masons. It was very solemn to witness the procession and their performances around the grave. A number of the citizens of this place attended the services.

Hurrah for the HERALD, says ARTHUSIA.

The Power of the Press.

In no way is the power of the press more surely shown than in the universal knowledge that has in less than a year been diffused throughout fifty millions of people of the wonderful curative properties of that splendid remedy, Kidney-Wort. And the people from the Atlantic to the Pacific have shown their intelligence and their knowledge of what is in the papers, by already making Kidney-Wort their household remedy for all diseases of the kidneys, liver and bowels.—*Herald.*

Honor Roll of Coffman's Seminary, McLean Co., Ky.

Kate Mattingly, 9; Mollie Miller, 9; N. C. Miller, 9½; A. M. Coffman, 9; R. Lee Coffman, 8; James Waltrip, 8; Alonzo Waltrip, 9; William Waltrip, 8; Finley Miller, 8; Sierra Miller, 8½; Mollie Waltrip, 9; Samuel Ross, 7; Annie McCormie, 9; S. R. McCormic, 8; Stephen McCormie, 8; M. B. Coffman, 9; James A. Ross, 9; Irena Ross, 10; Sue Anderson, (sick); Annie Coffman, 9; Vina Ellis, 7; Mollie Ellis, 7; C. G. Ellis, 9; Henry Mullican, 9; Lizzie Dame, 9; E. E. Palmer, 9; Henry Palmer, 9; William Palmer, 8; Alice McKey, 10; Ada Miller, 10; Henry McLoughlin, 10; Rosa Mattingly, 9; E. G. Mattingly, 8.

P. B. CLARK, Principal.

Thinkers Will Read and Heed This.

When our most experienced and practical physicians widely endorse and recommend a medicine, knowing from the ingredients used it must have an excellent general effect on the human system, and be a true strengthener of every organ of life, and recognized as Nature's best assistant in curing dyspepsia, indigestion, general debility, nervous prostration, want of vitality, convalescence, fevers, chronic chills and fever, dumb ague, female diseases, broken-down constitutions, ill health, weakness, debility, imperfect action of the organs of life and health, etc., all of which make life miserable; then indeed should the newspaper press of the country call the attention of suffering humanity to so meritorious a compound. We refer to Brown's Iron Bitters, a remedy having the largest sale in the East of any medicine ever invented, simply because it has true merit and gives permanent relief.—*Herald*

Seely City and Surroundings.

Editor Herald:

Up to this time the health has been excellent, though we have had some few chills and fever.

Uncle Nick Shultz, that I spoke of in my last writing as being in an uncertain condition, has got up so as to walk about the house.

Mr. C. Dowel, the one that tumbled from the bluff at Thomas's Landing, caused from having two or three drams of red-eye ahead, I learn is convalescing slowly.

Laura Thomas, I learn, has a slight attack of pneumonia. The doctor was summoned this morning.

Dr. B. N. Patterson left for Louisville last Tuesday to finish selling his tobacco.

The miners at Seely City were idle two days last week, caused from a slip in of the mine. Some of the props had been taken out in order to remove enough of the bottom and roof to allow a larger mule to work in the main entry. In happened in the night.

Last Sunday an old lady, a young gentlemen and lady caused several remarks to be made. They came from the direction of Rochester. Were first noticed by two ladies who were out cow hunting. It seemed that the young man would not be contented with a wing, as the boys say when they ask their girls to have their arm for assistance, but he must have the neck.

Another flourishing little town gone up by the name of Gasburg, about three-quarters of a mile from Seely City. Mr. Robert Taylor has almost completed his drug store there. He will be ready for business soon.

When Gasburg, Seely City and Cromwell are incorporated Leadville will not be an equal for it.

BLACK HAWK.

'Possum Knob Notes.

Nov. 15th, 1881.

Editor Herald:

The wife of Dr. J. W. Meador died on the 30th ult. of consumption. The sympathy of the entire community is tendered the Dr. in his bereavement.

Another child of Mr. Charles Carter died on the 1st inst. Its funeral was preached by Rev. C. Voyles. The remains were interred on the farm of P. T. Whittinghill.

The matrimonial boom still booms. Mr. W. C. Truman and Miss Mollie Robey were united in marriage at the residence of the bride's father on the 9th inst., by Rev. R. T. Bruner in the presence of a large assembly of relatives and friends. After the ceremony all went to the groom's house, where a sumptuous repast was partaken of by the company. May their pathway be strewn with flowers, and may all their troubles be little ones.

What has become of Milton and Grace? Are they dead or sleeping?

Another wedding is looked for soon. Look out, boys!

A protracted meeting is in progress at Pleasant Grove. The pastor, Rev. C. Voyles, is assisted by Rev. R. T. Bruner, of Pellville.

I will quit for fear I lose my CHANCE.

Obituary.

Died, two miles northeast of the Sulphur Springs, this county, at 12:30 A.M. Sunday November 13th, 1881, of typhoid fever, Eliza Ellen, wife of Rev. John Q. Kirby and daughter of Elijah and Leeanna Smith, in the 39th year of her age. She was born on what is now known as the Elijah Smith farm, one and one half miles southeast of Fordsville, June 22, 1843. In the year 1858 she joined the Baptist church at Mt. Pleasant, Ohio Co., during a protracted meeting held at this church by Revs. David Whittinghill and Earnest Petrie. She was married Dec 8, 1860; she leaves her husband and four children—two sons and two daughters. On the morning of the 14th her remains were taken to the graveyard on the farm of Capt. T. J. Kirby, where, after an able address on the uncertainty of life and the solemn realities of death by Rev. R. D. Westerfield, they were consigned to the tomb. FORBES.

The Legislature and the Constitution.

Editor Herald:

There seems to be a disposition among politicians and the press of our state to push the ensuing Legislature into some kind of action in reference to the State Constitution. The leading sentiment seems to be in favor of the Legislature calling a convention for the purpose of revising the Constitution. It is argued that this course is justifiable under the bill of rights. With all due deference to men of more intelligence than myself I must dissent from the proposition. I am unable to discover in reading the bill of rights or in any argument made there from a shadow of authority vested in the Legislature to call a Constitutional Convention. From my standpoint it would be a stretch of authority that the emergency of the case will not justify, and would set a dangerous precedent which might result in mischief hereafter. The authority found in the bill of rights is reserved to the people, and *they* alone can invest the Legislature with power to call a convention. That the people see no urgent necessity for a new constitution is evident from the listlessness on the subject as shown at the polls last August, after a canvass of the question had been made throughout the State by our candidates and the press. The truth is, the people see a much greater need of a more faithful administration and execution of the laws we have than they do of new organic laws. That the constitution might be improved by a few amendments I presume no one will deny, and it seems to me that it can be amended without any very great breach of authority. For instance, let the General Assembly get up such amendments as they deem advisable, and let their merits or demerits be discussed before the people, and at the next general election they will know just what is proposed to be engrafted into the constitution, and be able to vote for or against the propositions. Then, if they vote affirmatively, the Assembly will have their authority directly from the people, and may engraft it into the Constitution by authority invested in them from the source of all power. The idea is already too prevalent with our representatives that they are chosen to *think*, as well as *act*, for the masses and say just what shall or shall not be done. This idea will hold good under a monarchical form of government, but it will not do for a Republic under a republican form of government like ours. The people think and choose for themselves, by what laws they will be governed, and our representatives are the agents or servants chosen by themselves and supposed to be competent to digest and formulate their crude ideas and sentiments and send them out as the organic law of the land. Under this view of the case, it becomes very important for the Representative to know just what the people do want in reference to any proposition upon which they may be required to act. A strict adherence to this rule would obviate to a very great extent the necessity of revising the Constitution. But the lamentable fact stares us in the face that our representatives fail to give sufficient attention to the wants and interests of the masses, and pander to certain influences that may be brought to bear upon them, and suffer measures lobbied through the assembly, which are neither creditable to themselves nor beneficial to the people. Hence the necessity of revising either our representatatives or the Constitution. If the Legislature should decide to amend the Constitution in any of the several ways suggested, it appears to me that a clause depriving that body of its authority over local legislation, and remand it back to the community directly interested, would be one of permanent importance. It is quite reasonable to suppose that the people of a country or town whose interest alone is affected by it should know best what local legislation would best subserve their interest. Under the present system it is done by the representation of one man. Sometimes he represents the wishes of a majority of his constituents, but more frequently he represents less than a majority, a mere clique, and thus palms off upon the people, without their knowledge, legislation that is very obnoxious and injurious to them, and results in more bickerings, strife and absolute injustice than any other class of legislature. It is quite probable that an improvement could be made upon our present judicial system by amending the constitution, so as to establish the Circuit Courts and locate a Judge in each county-seat fully competent to do all the business of Circuit Court Judges, and authorized to open court any day and every day that business may require it. This plan would certainly expedite business very much, and insure in criminal cases a more certan justice in the execution of the law; the witnesses would always be on hand at the time of offense; the trouble and expense of hunting them up would be obviated, and the expense of boarding a jail full of prisoners the year round would be overcome, all of which would be saving to the county an amount quite sufficient to pay the Judge. W. C. C.

Not Enough Books to Go Around.

There is trouble in Harvard College on account of the admission of girls as students, an innovation that was recently made. It appears that the College has a large library, provided with "authorities" and sofa seats, where the students go to refresh their memories upon certain points in their studies, and the complaint is that the girls will get down some work of which there is only one copy in the library, and when a young man comes in and desires the same book he is obliged to wait until the girl gets through with it, or else sit down and look it over with her.

On a recent occasion a venerable professor entered the library and was surprised to see no less than six girls with books that young men were desirous of perusing—so desirous, in fact, that the two were seated together eagerly scanning the pages, when the professor entered.

The sight fairly caused the glass in his spectacles to bulge out, and it would be a mild expression to say he was shocked. He at once inquired the cause of the extraordinary desire for information that had suddenly sprung up, and the young men, after stanching the flow of blood from wounds on their hands, where they had raked them on pins a few moments before told him plainly that there must be duplicate copies of the books provided, so that the girls could have one and the young men the other. He said he would attend to it the first thing in the morning, and then the old Puritan smiled as though he had said something cunning.

Then he glared around the room at the girls, who, poor things, were sitting with their noses close down to the pages of their books, and studying as though their hearts would break. Then he coughed a couple of times, vaguely, and had the decency to go out.—*Peck's Sun.*

The Lost Books of the Bible.

A correspondent writes to the New York *Sun*, that Mr. H. W. Turner says the appearance of the revised edition of the New Testament reminds him that he heard long of a lost Gospel to the Hebrews. If Mr. Turner will only take the trouble to read the Bible over carefully he will find therein proof that twenty-three books of it have been lost, a few of which we give for his information:

In the Book of Numbers, xxi. 14 occurs the following reference: "Wherefore it is said in the Book of the Wars of the Lord." Now, where is that book? Lost. In the third Book of Kings it is recorded that Solomon wrote 3,000 proverbs. There is not more than 1,500 in the present Bible; the rest are lost. In the same book it is mentioned that he wrote 105 Canticles. There are not the half of that number in the present Bible. Then we find an allusion to the Book of Nathan the Prophet. There is no such book, it is lost. In Chronicles we read that the acts of David are written in the Book of Samuel, the Seer, and Nathan, the Prophet. There is no such book; it is lost. There was an Epistle of St. Paul to the Colossians; it is lost. St. Paul wrote five Epistles to the Corinthians; we have only two of them, the rest are lost. Altogether twenty-three books of the Bible have been lost—nineteen from the Old Testament and four from the New.

A Nation on Fire.

The October fire record for the whole country shows there were 133 fires where a loss of $10,000 or over was entailed, and that the aggregate loss was $17,250,000. This is said to exceed the losses of any October since the great Chicago fire in 1871. Of course this does not include the vast number of private residences and country stores and other places of business which were consumed and which would add most materially to the loss. On all the buildings lost by fire during the month the insurance amounted to but $3,350,000, or less than one-fifth the amount lost. Suppose your house had served to swell the list. Is it insured? Would you have been made happy by receiving a check for the ashes that would have enabled you to build again at once and to scarcely feel the loss? We dare say such is not the case, but it should be made so at once by insuring in a good company. Have you calculated the loss if every thing you have were to burn up? No, you have not thought about it or you would be insured. If you have a house worth $500 you cannot afford to carry the risk when a good Insurance company will take it for five years for a mere pittance, and if your house burns it doesn't affect you much.

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