

NATIONAL REPUBLICAN

GREAT INSURANCE SWINDLER

A New Chapter, in England.

CURIOUS DEVELOPMENTS.

John Bull dearly loves to cavil on the note in his neighbor's eye. It is his fondest pastime; he goes at with an unctious refreshing to witness. But this noble Pharoise has nothing to say of his many beams which obscure his own vision.

Nevertheless, the good Bull has some few imperfections of his own. He is, perhaps, not a bad fellow in the main; but he is no saint—only a Pharoise—and something besides, of a common class. We all know how, when the Hamiltons forgot in New York, some years ago, Mr. Bull at once flew in them and in their irretrievable error, the rottenness of democratic institutions, but the Rouppel case, the extraordinary recalcitrance of the British consul in the Dardanelles, the nightly garrotting and highway robberies in London streets, the curious and disgusting disclosures of what is called "high life," made on a recent trial concerning the "emasculating" of a woman of rank—these and other things and other things come before his eyes.

There is going on at this time, in England, a system of swindling so brazen, so enormous, so atrocious, that it is safe to say, it would be tolerated in no other civilized country. Yet we hear of no measures taken to put a stop to this latest and greatest of English cheats, which, as the reader will see, injures in a vital point thousands of the lower and middle classes, and breaks the security of contracts to such a degree as to render them almost unrespectable securities. It has been remarked, for some time past, that many English life and fire insurance companies were quietly disappearing, swallowed up, one after another, like the fat ladies of Egypt, by certain leaner but more voracious fellows. Recently the "Amalgamation of Insurance Companies," as it is called, has attracted the attention of one or two journalists, who have had the courtesy to express their indignation at the proceeding.

It seems that during the last eighteen years no less than one hundred and fifty-three English insurance companies have been "amalgamated," or, in other words, have "transferred their business to other concerns." "It is more than probable," says a writer in the London Review, from whom we take the singular facts given below—

"That many of the companies that have been thus absorbed were not in a flourishing condition, and that the operations into more prosperous associations saved them from being dissolved, and would up in Chancery. But these operations are no longer confined to weak or decaying companies whose business is not strong enough to be carried on profitably as a separate concern. One may now constantly see proposals for the amalgamation of companies which, up to the moment of the advertisement which calls attention to the subject, had a high reputation as regards their credit and solvency."

"If practice in amalgamations could make the operation plain to the mortgaged company. The directors of the latter are to be consulted as to the transfer of a ship. The process of absorption is advancing with accelerating velocity, and strong companies as well as weak ones are gradually disappearing. No proprietor of a company in England, who is not a holder of a policy, can now be certain that he may not read some morning in the Times an advertisement calling a general meeting of the proprietors of his favorite company to consider the question of amalgamation, and transferring its business to some other association."

"That this is not an overstatement is abundantly shown in the exposure before us. But it will be asked, Why should a prosperous company sell out and surrender its existence into other hands? What inducement are or can be brought to bear to induce directors and owners to give up a profitable business? It appears that this wonder is accomplished by a system of black mail, intimidation and fraud, which it would seem impossible for a commercial community to tolerate. The prospect of amalgamation is, in fact, a system of blackmail, and the same unscrupulous means are employed to attain it. When the amalgamators have fixed on a company on which they wish to operate, they sit down before it and conduct their operations according to a well considered plan. Bribery is the first step. If they succeed in obtaining one or two friends in the management, the company must soon capitulate. Negotiations are at once commenced, and it begins to be publicly known that amalgamation is in contemplation. From the instant the credit of the association, which is its very life, is materially damaged, and the company will, in all probability, be ultimately compelled to yield. Thus the trick is laid in secret, and the directors are all unconscious of any danger, this new Guy Fawkes and his associates are standing ready with the light in their hands."

"The same writer continues: "These transactions ordinarily escape the publicity of a court of justice, it is not possible to prevent some scraps of information from escaping. Rumor is busy with the notion of at least one gentleman of mark and position, who, out of the ruins of insurance companies, has managed to secure for himself \$500,000 and \$100,000 for himself. His associates have not been idle in appropriating a share of the plunder. It is not surprising that they should wish to extend so profitable a business. Not content with their ill-gotten booty, they are on the constant lookout for new prey. They have not only carried their work, these reckless swindlers have carried their tricks. The reader continues: "To take a single example of what has occurred since the year 1853. Within that period the City of London absorbed the eight companies and ended by being absorbed by the 'Eagle.' The process is, therefore, not always attended with ultimate success. All the experience which the City of London had

obtained in sowing upon his weaker rivals could not save it from the jaws of the giant 'Eagle.' Being absorbed by the latter, the members of the company absorbed several other companies, and became the City of London. The 'Eagle' therefore, at the present time, consists of at least fifteen insurance companies, and its voracity is not yet satisfied. Its appetite, indeed, seems to grow by what it feeds upon, and nothing now seems to be too large for its capacious maw. At this very moment it is proposing to swallow a company, the annual income of which amounts to no less a sum than \$200,000. This great prize has already been booked, and if the terms of the proposed amalgamation, and if the money, they will dispose of with as little economy as any of the smaller fry that came previously into their net."

In a subsequent number the writer gives a detailed account of "the wreck of the Argus," the latest instance of this prodigious swindler. This is the company having an income of \$400,000 per annum, to which allusion is made above. It seems that the "Argus" is to be transferred to the "Eagle," which agrees to assume all the liabilities in consideration of a certain sum of money. The "Argus" had had now in possession of the "Argus." One of the remaining third of the officers of the disappearing company are to be compensated for loss of situation; the rogues who have swindled the "Argus" will probably be distributed among the "Eagle," if any will be distributed among the unfortunate shareholders, who have not been consulted until the last moment as to the destruction of their property. The still more unfortunate persons who had made provisions for their old age, and who were in the "Argus," and who would seem to have the greatest interest at stake, were not consulted at all. They were sold like sheep in the shambles.

As a new incident in the history of this latest and most deplorable of financial swindles, we cite the following account of the means used to destroy the "Argus" company, taken from the Journal before mentioned. It is somewhat long, but will repay perusal. "The most remarkable feature connected with the amalgamation of the Argus is that it has been effected against the wish of the directors. The entire transaction was the sole work of five gentlemen who held shares in the company, but were not in any way connected with the board, and who were not admitted to the company until the last moment. The directors had no choice but to accept the proposal made to them. The plan of operations was described by one of themselves at the general meeting of proprietors, and from that moment followed the rapid course of the amalgamation. In April last, these five gentlemen succeeded in getting themselves appointed a committee of inquiry to consider what steps could be taken to benefit the company. "This committee in consequence of representations by one of their number, the business of the association was not in a flourishing state; and with the view of enabling the committee to make suggestions for improving it they had the power of examining the books and papers of the company. The information thus obtained for one purpose was employed by the committee for quite a different one. The directors having positively refused to entertain the idea of amalgamation, the committee proceeded to look for a purchaser, and in fact, behind the backs of both shareholders and directors, to enter into negotiations for that purpose themselves. Having thus determined to offer the company for sale, they had no difficulty, according to their usual mode of proceeding, to look for a purchaser. There could be no hesitation on that point, and they went accordingly to the chief officer of the 'Eagle.'"

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WREST, NORTHWEST, AND SOUTHWEST.

TO CIVILIAN OFFICERS, BARRISTERS, SOLDIERS AND OFFICERS.

THE BALTIMORE AND OHIO RAILROAD has been established by the Government, and is now open to the public. It is a great improvement on the old route, and will be a great benefit to the country.

NEW BOARDING-SCHOOL FOR BOYS.

NEW LONDON, NORWICH, AND WORCESTER DAILY. (Sundays Excepted.) At 5 O'clock, P. M.

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EDUCATIONAL.

NEW AND SIMPLIFIED METHOD FOR TEACHING THE FRENCH AND ITALIAN LANGUAGES.

Professor ALEXANDER WOLOVSKI, of the University of St. Petersburg, has discovered a new and simplified method for teaching the French and Italian languages. It is a great improvement on the old method, and will be a great benefit to the country.

CHEGARAY INSTITUTE FOR YOUNG LADIES.

1287 and 1289 Spruce Street, PHILADELPHIA. The regular courses embrace the English and French Languages and Literature, Latin, and all the branches which are necessary for the education of young ladies.

Circle Institute, For Young Ladies.

63 E. Chestnut Street, near the Circle. Boston commences on the 1st of September. Terms per Quarter of Ten Weeks, \$12—French and Italian, \$15—Spanish, Italian, German, Latin, and several other languages taught in the same school.

ROBERTSON FEMALE SEMINARY.

181 West Street, NEW YORK. The duties of this Institution will be resumed on the 1st of September. Circulars may be obtained at the principal book stores in Washington, or by sending a stamp to the Secretary, Mr. J. HARVEY.

MADAM MATHIEU ELKIN.

Madam Mathieu Elkin has lately arrived in this city, and she gives lessons in singing, in the Italian, French, operatic style, also ballads, and in the piano. Her method is improved and designed system. The pupils will receive instruction in all the branches of music in a very short time. Residence, No. 800 F Street between Seventh and I streets.

MRS. BROOKS'S ENGLISH AND FRENCH BOARDING AND DAY SCHOOL.

No. 130 Pennsylvania Avenue, WASHINGTON. This Institution is now open for the reception of pupils. Circulars to be had at the Bookstores, or at 527 F Street.

J. APPELBY'S INSTITUTE.

308 I Street, between 13th and 14th. One of the oldest, most thorough, and most desirable schools in the city. Commences on the 1st of September. Terms per Quarter, \$12—French and Italian, \$15—Spanish, Italian, German, Latin, and several other languages taught in the same school.

PHILADELPHIA.

Class No. 1. British; class No. 2. Stone; class No. 3. Yellow pine; class No. 4. Yellow pine; class No. 5. Yellow pine; class No. 6. Yellow pine; class No. 7. Yellow pine; class No. 8. Yellow pine; class No. 9. Yellow pine; class No. 10. Yellow pine; class No. 11. Yellow pine; class No. 12. Yellow pine; class No. 13. Yellow pine; class No. 14. Yellow pine; class No. 15. Yellow pine; class No. 16. Yellow pine; class No. 17. Yellow pine; class No. 18. Yellow pine; class No. 19. Yellow pine; class No. 20. Yellow pine; class No. 21. Yellow pine; class No. 22. Yellow pine; class No. 23. Yellow pine; class No. 24. Yellow pine; class No. 25. Yellow pine; class No. 26. Yellow pine; class No. 27. Yellow pine; class No. 28. Yellow pine; class No. 29. Yellow pine; class No. 30. Yellow pine; class No. 31. Yellow pine; class No. 32. Yellow pine; class No. 33. Yellow pine; class No. 34. Yellow pine; class No. 35. Yellow pine; class No. 36. Yellow pine; class No. 37. Yellow pine; class No. 38. 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