

The Charlotte Democrat.

W. J. YATES, EDITOR AND PROPRIETOR.
Terms of Subscription—\$2 50, in advance.

CHARLOTTE, N. C., TUESDAY, NOVEMBER 21, 1871.

TWENTIETH VOLUME—NUMBER 996.

THE Charlotte Democrat,
PUBLISHED BY
WILLIAM J. YATES, Editor and Proprietor.
TERMS—Two Dollars and Fifty Cents per annum.
One Dollar and Fifty Cents for six months.
Subscriptions must be paid in advance.
Advertisements will be inserted at reasonable rates, or in accordance with contract.
Office in Brown's building, up stairs, opposite the Charlotte Hotel.
Oct 26, 1870.

J. P. McCombs, M. D.,
Offers his professional services to the citizens of Charlotte and surrounding country. All calls, both night and day, promptly attended to.
Office in Brown's building, up stairs, opposite the Charlotte Hotel.
Oct 26, 1870.

Alexander & Bland, DENTISTS,
All work guaranteed. Teeth extracted without pain by Nitrous Oxide Gas.
Office in Brick Building, opposite the Charlotte Hotel.
Nov. 6, 1871.

DR. W. H. HOFFMAN, Dentist,
CHARLOTTE, N. C.,
Is prepared to attend promptly to all calls relating to his profession.
Teeth extracted without pain by the use of Nitrous Oxide Gas. Satisfaction guaranteed.
Office in A. R. Nesbit & Bro's new building.
March 6, 1871.

SMITH & HAMMOND
Have in Store a Full Stock of Drugs, Medicines, &c., which they are offering at very low prices, wholesale and retail.
Country Merchants and others visiting Charlotte will do well to call and get quotations.
Aug. 29, 1871.

Dr. JOHN H. McADEN, Wholesale and Retail Druggist,
CHARLOTTE, N. C.,
Has on hand a large and well selected stock of PURE DRUGS, Chemicals, Patent Medicines, Family Medicines, Paints, Oils, Varnishes, Dye Stuffs, Fancy and Toilet Articles, which he is determined to sell at the very lowest prices.
Jan 1, 1871.

MANSION HOUSE, CHARLOTTE, N. C.
This well-known House having been newly furnished and refitted in every department, is now open for the accommodation of the
TRAVELING PUBLIC.
27 Omnibuses at the Depot on arrival of Trains.
Jan 24, 1870. H. C. ECLES.

BURWELL & DeWOLFE, ATTORNEYS AT LAW,
CHARLOTTE, N. C.,
Office in the Court House, next to the Sheriff's Office.
Jan 2, 1871.

JOHN T. BUTLER, PRACTICAL Watch and Clock Maker, AND DEALER IN JEWELRY, FINE WATCHES, CLOCKS, Watch Materials, Spectacles, &c.
CHARLOTTE, N. C.
Aug 19, 1867.

Preserve Your Eyes.
These Lenses, manufactured by the Philadelphia Optical Institute, are superior to any other Glasses in the market. They confer a brilliancy and distinctness of vision not found in any other Glass. They can be used equally well without tiring or fatiguing the eye.
For sale only at JOHN T. BUTLER'S Jewelry Store, Main Street, sole agent in Charlotte, N. C. and vicinity.
Feb 21, 1870.

SADDLE AND HARNESS Establishment.
The subscriber has opened his manufactory on Trade Street, opposite the New Market House, where he will be pleased to see his old customers and all others that may want goods in his line of business.
March 13, 1871. S. M. HOWELL.

A. SHORTER CALDWELL, Insurance and Real Estate Agent,
CHARLOTTE, N. C.,
Prompt personal attention given to buying, selling, exchanging and renting real estate of every description.
Feb 20, 1871.

MECKLENBURG IRON WORKS, Charlotte, N. C.
HALF'S COTTON GIN, with Self-Feeding Attachment.
DIXIE COTTON PRESS, BROOKS' COTTON PRESS,
On exhibition and for sale.
July 31, 1871. JOHN WILKES.

MORRIS & DAVIDSON, Wholesale and Retail Dealers in All kinds of Furniture.
Trade Street, Charlotte, N. C.,
Between Iron, Brown & Co's and the Court House.
In addition to our large Stock of FURNITURE we are receiving daily our Fall Stock, which we are offering at greatly reduced rates.
Our Stock consists in part of Black Walnut Chamber Suits at \$90, \$110, \$130 and \$150; also, Parlor Suits in Hair Cloth and Terry, at \$100, \$120, \$130, \$140 and \$150; Sofas from \$22 to \$35 each; Teatles from \$60 to \$85 a pair; Easy Chairs, Parlor Chairs, Reclining Chairs, of different styles and qualities; Hat Racks, Etruscas, Walnut Note, Side Boards, Bureaus, beds, marble top and wood, at prices from \$10 to \$50 each; Chairs, both wood and cane seats, of all descriptions; Cane Seat Chairs, both cane seat and upholstered, from \$4 to \$24 each.
We also have on hand a large lot of Cottage Steads,
At Wholesale and Retail, either in the Store or furnished, very low.
All we ask of those in need of anything in our line is to give us a call. It would take up too much space to enumerate every thing we have; but we have every thing usually kept in a well regulated Furniture Store.
We have Photographs of every thing made in the Furniture line, and will order anything not on hand for a very small per cent. Give us a call.

Under-taker's Department.
We keep constantly on hand all kinds and sizes of those beautiful air-tight METALLIC BURIAL CASES and CASKETS. Wool Coatings of all descriptions kept constantly on hand, and all orders promptly attended to, night or day.
MORRIS & DAVIDSON.
Oct. 16, 1871.

Children will imitate their elders. A little girl, with a head covered with beautiful curls, went away by herself one day, and cut them all off. When she met her mother the latter exclaimed, with surprise, "Mary, what have you been doing with your hair?" To which she responded that she had cut it off and laid it away in her box; but that she intended to put it on again tomorrow, as Aunt Nancy did.

LATE ARRIVALS.
We have received the best Stock of LADIES' GOODS we have ever kept, to wit: Black Silks and Colored Silks, Irish Silk Poppins, Japanese Robes, Empress Cloths, Scotch Habes, Black Alpaccas of a brand which will not turn brown, at BARRINGER & WOLFE'S.

Plaids for Children.
Corded Alpaccas in all colors, and everything in the DRESS GOODS line which is fashionable.
Gentlemen's Cassimeres & Cloths, which we guarantee in price and quality.
SHAWLS, BLANKETS AND WOOL GOODS of every description that can be thought of.
HOSIERY AND GLOVES of all grades.
Knit Wool Goods, Hoods, Breakfast Shawls and Merino Vests, for Ladies and Gentlemen.
BARRINGER & WOLFE

Hardware Reduced.
All Hardware reduced, and it is to the advantage of every buyer to call before buying.
As for prices we only ask the public to judge. We ask no odds of any fair and honest competitor.
BARRINGER & WOLFE.
P. S.—Call and pay up if you please.
Oct. 9, 1871.

Lamps.
Of almost every style and pattern, with shades, chimneys, &c., at SMITH & HAMMOND'S, Drug House.
Nov. 6, 1871.

Important Land Sale.
On Tuesday, 28th November, 1871, I will sell, on the premises, Two Valuable Tracts of LAND near Davidson College, N. C. One tract of about 500 acres, formerly the residence of the late Dr. Wm. White, adjoining the lands of James Johnston and others, to be sold in two tracts, divided by the creek. The other, adjoining the lands of Davidson College, of 200 acres, to be sold in four lots.
Terms—One-fourth cash, one-fourth payable in six months, and the balance in twelve months from day of sale.
SAML' H. WALKUP, Attorney,
and Agent for the heirs of Dr. Wm. White.
Nov. 6, 1871.

Groceries, Confectioneries, &c.
The undersigned respectfully informs the public that he will continue his business at the old stand between the Corner Drug Store and Parks' Building, where he hopes to receive a call from persons desiring to purchase anything in his line.
FAMILY GROCERIES AND CONFECTIONERY.
Of the best quality, will be kept for sale at reasonable rates. Call and examine Goods and learn prices.
G. G. NISBET.
August 28, 1871.

NOTICE.
J. W. McWHIRTER,
(Next door to Bryde's Building.)
Has just received and is receiving a large Stock of **Family Groceries and Provisions,** which he offers to the public at as low rates as those of any house in the City.
Among his Stock may be found the following articles:
Extra fine Coffee and Sugar,
Molasses and Syrraps, all grades,
Salt, Bacon and Lard,
Fish, Flour, Meal and Corn,
Yarns, Sheetings and Shoes,
Segars, Snuff, Tobacco and Crockery,
A fine lot of Candles at wholesale and retail,
Liquors of all kinds and qualities.
He respectfully asks persons visiting Charlotte to purchase their Fall supplies to give him a call and look at his Goods before buying elsewhere. He guarantees satisfaction and will not permit any one to go away disappointed or dissatisfied.
Sept. 11, 1871. J. W. McWHIRTER.

LOOK HERE.
All persons indebted to me for Supplies advanced to raise their Crops, are requested to come forward and pay their notes and accounts as fast as they get their Cotton out, as I am compelled to have money. By so doing you will enable me to furnish you next year if you should want any Supplies. All that do not come up and settle I will be compelled to push their mortgage to settlement to make my money. The notes and accounts will also be put in the hands of an officer unless arranged at an early day.
November 6, 1871. W. J. BLACK.

McMURRAY, DAVIS & HOUSTON,
Having remodeled, refitted and made an IRON FRONT to their store building, can now boast one of the largest and most elegant Rooms in the South, and in the following lines their Stock is unsurpassed in the State, viz:
DRY GOODS,
Ready-Made Clothing,
Hats, Boots, Shoes,
CUTLERY, &c.
Their superior facilities and arrangements with Importers and Manufacturers, enable them to cope with Northern Markets, and there being NO TAXES on the purchases in our own State, together with the difference in FREIGHTS, makes a difference in favor of the Charlotte Market.
MR. McMURRAY has been spending several weeks at the North and has bought our Goods from Manufacturers at the lowest possible rates, which will enable us to sell to the trade on favorable terms.
Our Wholesale Rooms are on the second floor of the building, and we invite country merchants to examine the immense Stock presented for inspection.
J. W. McMURRAY,
J. N. DAVIS,
W. H. HOUSTON.
Sept 18, 1871.

1871.
S. B. MEACHAM,
FALL STOCK.
Sign of the Brass Boot.
Meacham's Building.

BOESHOT'S
Furnishing Goods,
And the LADIES to our
FURS AND SHAWLS,
Which we intend to sell CHEAP.
We are the OLDEST established firm in the City and do not allow ourselves to be UNDERSOLD.
The largest and cheapest stock in the City. Call and see us.
Oct. 23, 1871. ELIAS & COHEN.

Iredell County Agricultural, Manufacturing and Mechanics Association.

From the Statesville American, Nov. 13.
According to previous notice, a number of the citizens of the town and county assembled at the Com. House in Statesville on Monday last, and proceeded to organize the above Association. John Davidson, Esq., was called to the chair, and T. S. Tucker and E. B. Drake requested to act as secretaries. The object of the meeting was explained by R. F. Simonton, Esq., and other speakers united in recommending the formation of such an association to the citizens of the county as most promising in beneficial results to all interests. The following article of association was then read, adopted, and signed by all present:
"We, the undersigned, hereby associate ourselves under the name and style of 'The Iredell County Agricultural, Manufacturing and Mechanics Association for the promotion of the above grades of industry in Iredell county,' and invite the co-operation of all the citizens of the county for mutual and the public benefit."
John Davidson, W. P. Caldwell, R. F. Simonton, C. A. Carlton, M. H. Brandon, Dr. H. Kelley, Dr. J. F. Long, E. B. Drake, E. H. Davis, J. H. Seroggs, T. A. Price, W. W. White, G. W. Chipley, A. M. Walker, J. C. Anderson, L. F. Watts, J. H. McElwee, D. L. Bradford, J. A. Watts, W. D. Hall, P. C. Carlton, J. H. Puckett, T. S. Tucker, W. Turner, Wm. Hatchett.
On motion, a committee of three was appointed by the chair, consisting of R. F. Simonton and W. P. Caldwell, Esqs., and Dr. J. F. Long, to nominate permanent officers for the ensuing year—President, twelve Vice-Presidents, Treasurer and Secretary. After retiring the committee made the following report:
President, Dr. Hugh Kelley; Vice-Presidents, Thos. A. Watt, E. Hayne Davis, John Davidson, Isaac Harris, L. W. Williams, A. C. Tomlin, Peter Little, P. B. Chambers, G. F. Shepperd, A. C. Sharpe, C. L. Shinn, John Setzer, R. I. McDowell, J. Harvey Stevenson; Treasurer, P. C. Carlton; Secretary, E. B. Drake.
Dr. J. F. Long and R. F. Simonton, Esq., having made an offer of suitable grounds for holding the Annual Fairs of the Association, free of charge, the same was accepted, and a committee of the following gentlemen was appointed to select the location: C. A. Carlton, T. A. Price and G. W. Chipley, and render their report at the next meeting.
On motion, the following gentlemen were appointed a committee to draft a Constitution and By-Laws for the government of the Association, to be presented at the next meeting: P. C. Carlton, R. F. Simonton and W. P. Caldwell, Esqs.
On motion, that next meeting shall be held at the Court House in Statesville on the first Monday in December, 1871.
On motion, an invitation was extended to every farmer, manufacturer and mechanic in the county to be present at the next meeting of the Association, on the first Monday in December; that Hon. Anderson Mitchell be requested to deliver an address at that time. Dr. J. F. Long and John Davidson, Esq., was appointed a committee to wait upon his Honor.
Moved that the proceedings be published in the American, and thanks be extended to the presiding officers.
JOHN DAVIDSON, Ch'n.
T. S. TUCKER, Secretary.
E. B. DRAKE, do.

Wholesale and Retail Buyers
Will find upon examination of my stock as well as selected and varied assortment of Hardware as can be found this side of Baltimore. My stock of Pocket Cutlery is undoubtedly the largest in the State. Call and see me. I spare no pains to please my patrons.
WALTER BREM,
Mansion House Corner, Charlotte, N. C.
Oct. 23, 1871.

GRAHAM & WILLIAMS, Wholesale Grocers and COMMISSION MERCHANTS,
College Street, CHARLOTTE, N. C.,
Have just opened in the Store next door South of W. J. Black, where they expect to keep a full line of GROCERIES, consisting in part of

Coffee,	Sugar,	Flour,
Syrup,	Eggs,	Salt,
Engaging,	Ties,	Soap,
Soda,	Starch,	Crackers,
&c.,	&c.,	&c.,

To which they would respectfully invite the attention of buyers. They hope by giving strict personal attention to business to share a portion of the trade of this City and county and of the counties adjacent, and shall endeavor to please all who may favor them with their patronage both as to quality of goods and prices.
They will pay highest cash prices for Cotton and other Country Produce, and will take charge of and sell to best advantage shipments consigned to their care.
Refer by permission to Arch'd McLean, Cashier Merchants and Farmers Bank, Charlotte, N. C.; Messrs. Williams & Merchison, Wholesale Grocers and Commission Merchants, Wilmington, N. C.; Messrs. Merchison & Co., Commission Merchants, 151 Front Street, New York.
Oct. 30, 1871.

Est. 1851. ELIAS & COHEN, Est. 1851.
Are now in receipt of their full **FALL STOCK,**
And are prepared to OFFER INDUCEMENTS to buyers either at
Wholesale or Retail.
We purchase our Goods direct from the Manufacturers and Commission Houses, of the best markets North, and can save buyers money by examining our Stock of
Dry Goods, Ready-made Clothing, BOOTS AND SHOES, NOTIONS, CUTLERY, CROCKERY,
And everything necessary to the wants of the trade. We desire to call attention to our very large stock of superior
READY-MADE CLOTHING AND Furnishing Goods,
And the LADIES to our
FURS AND SHAWLS,
Which we intend to sell CHEAP.
We are the OLDEST established firm in the City and do not allow ourselves to be UNDERSOLD.
The largest and cheapest stock in the City. Call and see us.
Oct. 23, 1871. ELIAS & COHEN.

Machine Religion in New York.

Strangers in New York City who have violated the Sabbath by attending Henry Ward Beecher's Church in Brooklyn, will recognize the following description of performances as true. The idea of having newspaper reporters' tables in a place called a Church, and professional letter-writers ready to report proceedings, is disgusting to those who earnestly desire to escape hell and get to Heaven. Beecher is a great humbug, and his Church is no better than a Theatre, but it is feared that some of the Southern Churches and preachers are trying to imitate such sinful and contemptible practices.
A New York letter-writer thus describes the proceedings in Beecher's building, called "Plymouth Church":
"Just underneath the platform are the reporters' tables, an innovation unknown as yet to any other church. The smallest of these tables, at the right of the platform, is for the exclusive use of the short-hand reporter who is employed to take the sermon for Mr Beecher's own paper, the Christian Union; at the table on the left four others are seated, while the table in the center is sacred to the feminine members of the profession. At this table sits Eleanor Kirk, who 'does' Beecher for the Standard; blue-eyed, delicate and slight, dressed in black crape cashmere, with an India shawl carelessly draped over her shoulders, and a black and white bonnet set on the brown hair, through whose brown threads of silver run; by her side is her sister, Rebecca Easterbrook, who early in her twenties is winning for herself an enviable place in journalism; taller than Mrs. Kirk, she has the same blue eyes and intense face, crowned with short, curly brown hair. Between the two, sitting a little back from the table, and busy with note-book and pencil, is Carrie Le Row, a Boston girl by birth and education, who to her duties as professor of elocution at Vassar College adds those of lecturer and journalist. Bright, sparkling, animated and vivacious, she is a marked contrast to Mrs. Mary Butts—cool, self-poised, and quiet, the only woman in the employ of the Herald who sits opposite to her and watches the incoming congregation, waiting for the services to open to commence her work. There is a word of amenity under that white chip bonnet, with its bands of black velvet, and plenty of force under the quiet and somewhat passive face.
Two seats from the platform, exquisitely kidded, gorgeous about the necktie and Shakspearian in the cut of his whiskers, is Mr. Joseph Howard of the New York Star. There is comparatively little display among the ladies; they are almost all in sober black or brown suits, made, however, stylishly and coquetishly, with now and then a dash of color, as a purple or wine-colored suit rustled in. There was a hush, a quiet, a questioning look from strangers, and then Beecher came up the pulpit stairs carelessly, crossed the platform hurriedly, and threw himself with an air of perfect abandon into the cosy arm-chair that was awaiting to receive him. The hush was succeeded by a hum, then another hush, the organ pealed out a voluntary, then the chorus took up the chords, and went through a grand old anthem; the people stared at the minister, and he in turn regarded the people, until he grew tired; then he shut his eyes and kept quiet. After the organ stopped he made a short prayer, which was full of those little sentences and queer original ideas which were somewhat startling to the purely orthodox, but were merely set down as "Beecherism" by those who knew him.

LAZY BOYS.—A lazy boy makes a lazy man, just as a crooked sapling makes a crooked tree. Who ever set saw a boy grow up in idleness that did not make a shiftless vagabond when he became a man, unless he had a fortune left him to keep up appearance? The great mass of thieves, paupers, and criminals that fill our penitentiaries and alm-houses, have come to what they are by being brought up in idleness. Those who constitute the business portion of the community, those who make our great and useful men, were trained up in their boyhood to be industrious.

Furniture Establishment,
Opposite the Market.
The undersigned keeps a good stock of Furniture, both home and Northern make, at his shop opposite the Market House, Trade street, which will be sold at reasonable prices.
Mahogany and Walnut COFFINS always on hand, and will be elegantly trimmed to order.
Oct. 16, 1871. F. M. SHELTON.

LAND FOR SALE.
On Thursday, the 23rd of November, on the premises of the late Wm. T. Alexander, we will sell a Tract of LAND known as the Katy Williams place, containing 180 acres, lying on the road from Charlotte to Mill Grove, adjoining the lands of John Thomason, Andrew Hunter's heirs, and others. Either of the undersigned will show the Land to any person wishing to buy.
Terms, \$100 cash—balance six and twelve months credit, with note and approved security, with interest from date. Title retained as additional security.
JOHN M. ALEXANDER,
R. H. FLOW, Administrators.

Notice.
All persons indebted to the Estate of Wm. T. Alexander, dec'd, are requested to come forward and pay up and save cost.
J. M. ALEXANDER,
R. H. FLOW,
Oct. 23, 1871. 4wpd Administrators.

Infallible Remedy for HOG CHOLERA.
I have discovered a remedy for the destructive disease known as Hog Cholera. It has been tested in many cases, and never known to fail to effect a cure. Certificates can be produced from the best citizens of Cabarrus county as to the truth of the above assertion.
My Post Office is Concord, N. C., where the Medicine can be obtained in any quantity.
SMITH & HAMMOND are my Agents in Charlotte, where the Medicine can also be purchased at retail or wholesale.
Price \$1 per bottle.
N. D. FETZER,
Practical Druggist.
Concord, Oct. 30, 1871. Impld

Moving in Circles.

It is astonishing how some people move in a circle, and run round and round in the worn ruts, without attempting to widen the one or step out of the other. They do things in a certain way because some friend or neighbor does so, without a question as to the propriety or fitness of their doing the same thing in the same way, whether the circumstances admit of it or not. We were forcibly impressed with this, not long since, while stopping a few hours in a flourishing town in one of the finest counties of Central Ohio.
On a fine broad street, there was no less than five or six residences, mostly in contiguous lots, built as nearly alike as possible, with the front door in each, some unaccountable way, set obliquely into a corner at the end of a balcony running along side of the main building, making a row of singularly awkward looking dwellings, and sadly marring the beauty of the street architecture.
Another case in point is that of a man now building a two story and basement house on a twenty foot lot. His heart is set on a "swell front," not because he admires the style, or that it is at all adapted to so narrow a house, but because his friends have built on that plan, and he does not wish to be singular. It is in vain the architect has assured him that a swell front—which we never see on a house too narrow for it without calling to mind a character in "Little Dorrit" who, as Dickens tells us, "was not so much a man as a sort of swelled boy"—will give to a house of that width a cramped look, and make it seem even narrower than it is, that a front of this style for a building not wide enough to accommodate it, savors of affectation, and is in bad taste. It is all in vain; the foundation is laid and the work goes on. The precedent has been established by one of his neighbors, and will be followed in more than this single instance by others who cannot be prevailed on to give up the cherished ambition of an imposing swell front.
—Building News.

Let us be More Sociable.
In order to increase the sum of human happiness, we should cultivate kind and fraternal feelings with one another. A true life consists in something else than simply accumulating property. We do not, and cannot, "live by bread alone." A writer in the Journal of Agriculture discourses on this subject most beautifully, as follows:
"The sole object and aim of too many individuals seems to be to get gain, 'grab all,' let the consequences be what they may to others. The desire to accumulate wealth, regardless of the comfort and social happiness of our neighbors, and the interchange of friendly sentiment, should be ignored. On the other hand, we should so live and act that the generous impulses of our own hearts would prompt us to extend the hand of fellowship to all our neighbors, and looking them squarely in the eye, feel that glorious inward consciousness that we had never wronged them in thought, word or show. Then, too, let little deeds of love be done; let the principles of the golden rule be exemplified in our daily lives; let us be more sociable, and cultivate our convivial qualities by frequent interchanges of friendly greeting at social gatherings; let no aristocracy be acknowledged save that of the intellect; let us beautify our homes; let us make them what they should be by cherishing a love for the beautiful, so that
"Blessings may attend us for ever;
And whatever we pray for or do,
May our lives be one grand endeavor
To type the pure, the good and the true!"

Timid People.
It is the habit of some people to laugh at the terror which is experienced by others at the heavy thunder-crash, or the flashing lightning. This is both cruel and wicked, since the victim is no more to blame for it than for the color of his eyes and hair—in fact, like them, it is often hereditary. Such persons should be pitied and soothed, and allowed during these periods to be always near some one whom they love and confide in. More especially is this true of children, some of whom suffer more than words can tell from this, as well as from other causes of fear. Deal gently with such; it is the only way to eradicate their fears; ridicule and harshness will only confirm them. The child "afraid of the dark," should never be enforced to encounter it unattended and unwatched. Idioty has often been the result of contrary treatment. Let both parents and teachers, then, be thoughtful in these regards.

DIRECT IMPORTATION.
We have just purchased a Cargo of 3,000 Sacks genuine Liverpool SALT, put up in bright new sacks, full weight. For sale low by car load or sack, at the Wholesale Store of
GRAHAM & WILLIAMS,
College Street, Charlotte.
Nov. 6, 1871.

Stilwell Fertilizer,
For Wheat, Oats and other Fall crops. \$28 per ton. Just received and for sale at the above popular Fertilizer, by
E. C. GRIER & CO.
Near the Market House.
Oct. 9, 1871.

ADMINISTRATORS' SALE.
On the 25th day of November, 1871, at the late residence of W. D. Harrison, dec'd, we will sell the Personal Property belonging to said estate, consisting of 1 Horse, 3 Hogs, Cattle, Household and Kitchen Furniture, Farming Implements, Wheat Thrasher, Cotton Gin, &c., &c.
Terms, six months credit, purchaser giving bond and approved security.
J. A. HARRISON,
A. J. HARRISON,
Administrators.
Oct. 20, 1871. 4w

Further Notice.
All persons having claims against W. D. Harrison, dec'd, must present them duly authenticated on or before the 1st day of November, 1872; and all indebted must make payment without delay.
J. A. HARRISON,
A. J. HARRISON,
Administrators.
Oct. 20, 1871. 6w

Insurance Risks and Capital.
From the Washington Chronicle.

While the delegates of insurance companies are in national convention at New York, and are devising methods whereby risks may be diminished on account of the increased nervousness of liability to disease and death of the people of the country, it may be well for the latter to make some inquiries as to the weakness or disease of great numbers of insurance companies which ends their corporate life on the occasion of sweeping devastation by fire. We have an account from Chicago of an insurance company there—the Republic—which has a capital of \$1,000,000 in cash paid up and \$3,000,000 in stock, represented by notes. The company proposes to pay over to those who have lost by fire the \$1,000,000 in paid stock, or about twenty-five per cent. upon the losses, and not apply what is due upon notes of shareholders, representing \$3,000,000 of capital. The sufferers demur, and will seek to enforce their right of redress in the application of all the stock to meet losses by resort to the courts. Meantime, they will get no money at all, and of course many of them will have no means of commencing business again. The game of the insurance company in question is like that of "heads I win, tails you lose;" or, "no fires I win, with fires you lose."
The common mind would say that the entire capital, whether in money paid up on shares, or notes for the same, (representing, perhaps, watered stock) should be applicable to the payment of the losses. What may be decided through technicalities of law under the charter a protracted litigation will eventually show.

But there is another aspect of the case of the utmost importance to insured parties, and through them to the people at large, who ultimately pay all insurances, because the item of costs of insurance enters into business affairs and affects prices of all kinds.
What we refer to is the fact that numerous insurance companies (except mutual ones) insure far beyond their capital, whether in money or by notes of stockholders not paid up, or other forms of assets. The New York World recently published an article, made up in a business way, if it was not in its business column, stating that the aggregate capital of the insurance companies of the country (not including mutual ones, we think) is less than \$100,000,000, while the risks are about \$1,500,000,000, or twice as it states, the national debt. This statement is astonishing, but we have not seen it denied, nor even remarked upon, by the press generally, as it certainly should be. If true, it follows that insurance companies, other than mutual ones, are receiving profits upon forty-five dollars with but one in capital to represent it. At any rate it is undeniable that such companies, as a general thing, (we refer not to particular ones), are doing business and receiving profits upon a sum vastly in excess of their capital. As this state of things is a grievous wrong, far exceeding that of the worst ones which other corporate monopolies inflict, it becomes a duty of those who are the guardians of the rights of the people, as legislative bodies, to apply suitable remedies in their interests.

It is stated that the State of New York has commissioners who are charged with the duty of seeing to it that insurance companies transact business correctly and are sound institutions. It is not likely that these have cognizance as to the point we have stated, namely, that insurance companies, in the aggregate, are making profits upon their business or risks reaching sums far beyond their capital. As to assets, which mean profits, they are in the form of bonds or other values, on which profits are received in interest or otherwise. They are good investments, and they belong to the stockholders.
Some companies have small assets, the current profits being paid over to stockholders. What has thus been distributed in a course of years can not be reached to meet liabilities by a fire like that at Chicago, whereby so many companies, not having assets in hand, have been wrecked, they being only able, in fact, to pay a small percentage on their risks. Other companies, having assets (profits not distributed) in bonds, &c., can pay their losses, but if there were to be one or more fires in our great cities of the magnitude of that at Chicago they, too, might have to break. The question we have presented is in the aspect of proper legislative enactments to secure the people against the monopoly or speculative business complained of, the most important of the present day in what relates to monetary or business affairs.

BETTER LATE THAN NEVER.—The Kennebec (Maine) Journal contains the following incident: "An old farmer in the vicinity of Augusta, about twenty years ago, after concluding a 'trade' for a large bill of goods with an Augusta dealer in furniture, as he was about to drive off, hailed the furniture dealer with, 'If yer throw in a looking glass, I will bring yer down a barrel of nice apples.' The mirror was thrown in, and this was the last seen of the farmer until a few days since, when an aged farmer backed his 'apple cart' up to the sidewalk opposite the furniture store, now occupied by the sons of the former owner, opened the door and shouted, 'Her's yer apples!' The surprise was great; but the father, who was present, remembered the circumstances of the trade and heartily greeted his old acquaintance, who, after a lapse of twenty years, had not forgotten his promise.

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