THURSDAY, AUGUST 9, 1877.

#### INSURANCE MONEY.

If Southern people ever intend to gain any wisdom or to make any exhibition of this rare quality that is gained by such hard and bitter experience at times, it looks as though the time had now arrived when they might learn a little more discretion at least in matters pertaining to their own pecuniary affairs.

Exactly how much money goes from the single State of North Carelina or even from the city of Wilmington, mouthly and yearly, for the purpose of paying premiums on life policies and fire insurance risks, we are unable to state. But of this one thing we feel well assured, that if all this money was kept at home and divided up in risks among home companies instead of going North to pay large dividends to enrich stockholders of Northern companies, we might, in the course of time, be able to claim some moneyed men and capitalists among ourselves, and in our own section, and this surplus money might then go to the development of our hidden mineral wealth and the other numerous resources to which North Carolina can lay just claim. We would also be able, instead of lying supinely down and waiting for Northern capitalists to come among us, to branch out upon our own responsibility and with our own capital, aided by the bone and sinew of our hardy mountaineers and native born Southrons. whether they be white or black, ply our shoulders to the wheel and in this way extricate ourselves from the mire of an almost abject poverty.

Why should we not have our own insurance companies and why should we not employ our own native talent in various ways and thereby save much of the treasure that is forwarded to a foreign State in useless expenditures? As a matter of self protection this seems to suggest itself as the wisest course to pursue.

The Charter Oak Life Insurance of Hartford, Conn., which has been reckoned among the staunchest and most reliable of the insurance companies of the North, has recently come to grief. After much investigation and examination of accounts, the institution was finally reorganized under an entirely different management which the many fricods and patrons of the institution thought would lead it safely out of the mire of threatened bankruptcy. But hear what the latest reports from this reliable company are : "To-day the new President is confronted with the startling fact that the available funds to meet death and mature endowment fund have given out." Now this is a tompany State. which stood A No. 1, and which all classes of people had the utmost confidence in. But the difficulty has been the same as with the large rail road corporations at the North; money spent and squandered extravagantly by inefficient heads, and the masses made to suffer the consequences of such mismanagement and dishonesty.

will our people profit by experience or will they continue to drive on in the same road and follow in the same groove as be-

WE DON'T CARE. to look abroad and find out what other people think on any subject of importance before making up their own minds thereon, and that, too, notwithstanding the fact that some of our papers must always look to Richmond or Baltimore before they can decide for themselves. It is nothing to us that Stephens or Toombs or Lama should truckle to Hayes; it is for us t make up a verdict for ourselves in accordance with the facts of the past, the actualities of the present and our own good in the future. We care but little for Mr Stephens' opinion; he praised Grant and he praises Hayes, just the same, perhaps, been allowed to take the seat to which he was rightfully elected, and Toombs is no of Mr. Douglass. better. As for Equator Lamar, what may be good for Mississippi is not necessarily good for North Carolina. Here we are no compelled to trim our sails to suit every fiekle gale which may blow from Afric's sunny clime, for the Anglo-Saxon race is in the ascendant in this State and intend to remain so. With their own right arm have they gotten the victory, and in the same way do they propose to maintain the legs of the statue were finished, or it themselves. It was a straight-out, simon pure Democratic victory last Fall, when we all fought "Returning Board Hayes" so earnestly and so successfully, and would be folly in us now to desert the ship which carried us so safely into port

### TRUE INDEED.

We find in the Raleigh Register th

should not seek North Carolina as a place of location and settlement. Those causes step down and out from government have long since ceased to exist; and now positions. The attention of Mr. Keythere is every reason save one why im- or Mr. Tyner the Lord knows whichmigrants should flock to this State by should be called to the subject. thousands."

This is good, sound, excellent Democratic doctrine and is surely remarkable Yet it does not argue that the leopard is about to change his spots. Thank Heaven the "good and sufficient causes why immigrants should not seek North Carolina" enthralled. Littlefield is a refugee from justice, Holden has been dethroned, Kirk has sought a more congenial clime, John Pool stands dishonored and disgraced in his native State and Tourgee-oh! where is Tourgee? North Carolinians now govern North Carolina and the shepherd and

#### COMMON SCHOOL EDUCATION

.The results of the vaunted "common school education" are shown aptly enough by these answers reported in the New York T. ibune as given by candidates fo teaching to a school examiner in Indiana Question-'What is affection in reading? Answer-It is affecting to hear a scholar when he gets up to read, to speak his words distinct and mind his punctuation. Affection is sympathy for the piece.' Q -'Define sugar, sincere, calf.' A-'1st I can't define. 2d, sincere, more sincere, most sincere. 3d, calf, calves, and calves. Generous, was defined as a person with a free will; 'sugar' a mineral; scissors, spelled sizars; skull, schull; gnaw, pnaw. Pitch is a raising or lowing of the voice. Emphasis is to place more distress on some words,' 'The Ohio river flows northeast and forms the northern boundary of Ohio.' 'The Red sea and Yellow sea are in Europe.' 'Brazil is in Asia. The beautiful scenery and fertile soil led discovery of America.

## AN INTERESTING HISTORICAL

Under this head, the N. Y. Sun, of Saturday, prints the following double leaded

After the argument upon the Florida case before the late Electoral Commission in Washington, Judge Bradley wrote out his opinion and his decision in full. He completed it at about 6 o'clock in the evening on the day before the judgment of the commission was to be announced, and read it to Judge Clifford and Judge Field, who were likewise members of the Commission. It contained first, an argument, and secondly, a conclusion. The argument was precisely the same as that which appears in the published document; but Judge Bradley's conclusion was that the voters of the Tilden electors in Florida were the only votes which ought to be counted as coming from the

This was the character of the paper when Judge Bradley finished it, and when he communicated it to his coileagues. During the whole of that night Judge Bradley's house in Washington was surrounded by the carriages of visitors who came to see him appearently about the decision of the Electoral Commission, which, as we have said, was to be announced the next day. These visi-The question is plainly and pointedly tors included leading Republicans as well as persons deeply interested in the Texas Pacific Railroad scheme.

When the commissioners assembled the next morning, and when the judgment was declared, Judge Bradley gave his voice in favor of counting the votes of the Hayes electors in Florida! The argument We cannot, for the life of us, see why he did not deliver at the time; but when North Carolinians should be compelled it came to be printed subsequently it was found to be precisely the same as the argument which he had originally drawn up, and on which he had based his first conclusion in favor of the Tilden electors.

### WASHINGTON LETTER.

WASHINGTON, D. C., Aug. 7, 1877. It will be gratifying to numberless friends and admirers of the late Stephen A. Douglass to know that Mr. Hayes has M. Douglass as Marshal of North Caro- Our INKS ARE OF A SUPERIOR lina. The charges against Mr. Douglass dients and under the personal supervision of was made by one Hester, of unsavory record in connection with Southern affairs.

The charges against at a practical printer and pressman, therefore we will guarantee every pound of Ink sold to be of a Superior Jet Black, Quick Drying, It is understood that both the President and the Attorney General gave much atas he would have praised Tilden if he had tention to the case, and are convinced that there is no foundation for any charge, affecting the personal or official integrity

There is lobbying and lobbying, when Congress is here and when Congress is away there is lobbying. The latest band is here in the interest of a Northern sculptor who wishes to finish the Washington monument by putting a bronze statue on it. There are manifest objections to this. It is a departure, for the sake of saving a little money, from the original plan Suppose there should be another collapse of national interest in the structure after was all complete but the head, It won't do Mr. Meads and Messrs. Lobbyists Let us finish the work according to the or ginal plan, or let it remain simply unfinished, and not make a pernicious and shabby pretext of finishing it. Unreasonable as the proposition is, interested partios are here, and have succeeded in converting Mr. Hayes to their views.

The organization located here, which "It is now twelve years since the war ended and there has not been twelve thousand immigrants brought into the State during that time. There were good and sufficient causes during a portion of the administration, but it is clearly the twelve years just past why immigrants against law, and these speculating officials against law, and these speculating officials."

"It is now twelve years since the war others at a profit, turns out to be in part of the being sold at extremely low figures; also a fine assortment of LADIES' WATCHES, SEAL and PLAIN GOLD RINGS and LADIES' and GENTLEMEN'S CHAINS.

Work left with me will be neatly executed. All I ask of the Public is to give me against law, and these speculating officials.

will have to give up their contracts or

Secretary Sherman has under consideration the rescinding of an absurd and infamous order by which, contrary to express law, his subordinates were and are withas emanating from a Republican paper, holding money appropriated by Congress Yet it does not argue that the leopard is and made the property of citizens, and over which the Treasury, except for th purpose of stating accounts, has no more egal control than it has over the North Star. There is a general willingness to no longer exist, The State has been dis- cut down expenses, but this holding other people's money savors more of robbery than

nonest economy. All the expense of carrying U. S. Troops to the North and West to protect the Baltimore and Ohio and the Pennsylvania Railroads, will be paid by the the Government. Millions upon millions of the property of these roads were saved by the troops. The payments, of course, g the sheep no longer fear the ravages of the to these companies, as by no other road could the troops be got to the points where railroad property was in danger. But isn't the meaness infinite which presents bills for such transportation?

On the 9th inst the Republicans hold their State Convention in Maine. Whether it shall be a convention of James G Blaine, and invited guests, as in the past or a non-committal affair like that in Ohio or shall be made the opportunity of aspiring Republican for the overthrow of Blains cannot be told as yet.

#### (From Gath.) Mr. Garrett is the Father of the Great Riot.

He has little or no knowledge of huma: nature, and had experimented upon hi operatives so frequently and so successfully that he had no idea they could make a successful strike. At last they had no alternative but to strike or die. He never kept up any relations of reciprocity or sympathy with his men, and yet indulged the dream, at times, that his mere monetary success would make him president of the United States. People in this country do not respect money disassociated with Democratic charity. Garrett will hardly die with the fame he expected. He is not popular in Baltimore with the rich! he is not known to the poor. A respectable sought to improve their condition, though they were very faithful to his interests. He cut down their pay three times in the course of a few months; and yet increased their work. Like another Pharoah, he made his bondmen build bricks without straw. This man has been incalculably exposed and injured. He has not years enough left to retreive his reputation as a great and good American.

OFFICE. OF

### OUR LIVING AND OUR DEAD.

TN ORDER TO SUPPLY OUR SUBSCRI-L bers with numbers due them, we shall re-sume the publication of OUR LIVING AND OUR DEAD on March 15th, and complete the IVth Volume in monthly parts. No new subscribers will be taken except for the bound volumes-three of which have been issued and the IVth will be ready in June. We can supply our old subscribers with any back num should they need any to complete their files. PRICES FOR BOUND VOLUMES :

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Miscellaneous.

# SCRIBNER'S MONTHLY.

AA UNRIVALED ILLUSTRATED MAGAZINE

When Scribner Issued its famous Midsummer Holiday Number in July, a friendly critic said of it: "We are not sure but that Scribner has touched high-water mark. We do not see what worlds are left to it to conquer." But the publishers do not consider that they have reached the ultima thule of

Under the head of

#### "Foreign Travel,"

we have "A winter on the Nile," by Gen. Mc-Clellan; "Saunterings About Constantinople," by Charles Dudley Warner; "Out of My Window at Moscow," by Eugene Schuyserial stories are announced :

### Nicholas Minturn.

By Dr. Holland, the Editor,

whose story of "Sevenoaks" g ave the highes satisfaction to the readers of the Monthly. The scene of this latest novel is laid on the banks of the Hudson. The hero is a young man who has been always "tied to a woman" mother, is left alone in the world,-to drift on

Another serial, "His Inheritance," by Miss Trafton, will begin on the completion of "That Lass o' Lowrie's, ' by Mrs. Hodgson Burnett. Mrs. Burhett's story, begun in August, has a pathos and dramatic power which have been surprise to the public.

There is to be a series of original and exquisitely illustrated papers of "Popular Science," by Mrs. Herrick, each paper com-There are to be, from various pens, papers

"Home Life and Travel." Also, practical suggestions as to town and country lite, village improvements, etc., by

well-known specialists. Mr. Barnard's articles on various industries of Great Britain include the history of 'Some Expriments in Co-operation," "A Scottish Loaf Factory" in the November number, and "Toad Lane, Rochdale, ' in December. Other papers are, "The British to the discovery of America.' The num- man in many respects, he forgot his plain Workingman's Home," "A Nation of Shopber of broad acres laying untilled led to the duty to the men he employed. He never keepers," "Ha penny a Week for the Child,"

A richly illustrated series will be given on 'American Sports by Flood and Field," by various writers, and each on a different theme. The subject of

'Household and Home Decoration,

will have a prominent place, whilst the latest productions of American humorists will appear from month to month. . The list of shorter stories, biographical and other sketches, etc., is a long one.

The editorial department will continue to

employ the ablest pens both at home and abroad. There will be a series of letters on literary matters, from London, by Mr. Wel-

The pages of the magazine will be open, as reretofore, so far as limited space will permit, to the discussion of all themes affecting the social and religious life of the world, and specially to the freshest thought of the Christian thinkers and scholars of this country. We mean to make the magazine sweeter and purer, higher and nobler, more genial

and generous in all its utterances and influences, and a more welcome visitor than ever bers, except September and October, 1874, before in homes of refinement and culture.

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Miscellaneous, PROSPECTUS FOR 1877.

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