DESERET'EVENING NEWS GEORGE O. CANNON, EDITOR AND PUBLISHER. Friday. · · · November 27, 1868

LIFE INSURANCE.

The business of Insurance has grown within a few years past in a manner almost unprecedented. As the principles upon which Assurance or Insurance companies are organized become better and more widely known, the business of the companies increases. Men insure their houses, their ships, their stores, their goods, indeed property of every kind liable to be destroyed; they insure against accidents on journeys by land and sea; they take out policies of insurance on their lives that their families or heirs may receive a benefit even from their death; and the business keeps increasing gives me pleasure when an opportunity is afforded to give expression to my and enlarging.

From the advertisements of the Insulast, ten of those companies have assets amounting to a total of over forty milbarked in such a manner shows how widely the operations of such institutions permeate the civilized world, for the companies referred to are American, and are a portion of many companies in this nation; while Britain and other trans-Atlantic nations have also many rich Insurance and Assurance Companies, the operations of which extend to every department of business and the issuing of every recognized kind of a policy.

We are led to these remarks by glancing through the Insurance Times, the "Annual Report of the Insurance commissioner of the Commonwealth of Massachusetts," and other documents bearing on the subject. In this, as in many other things, New England has taken a decisive lead; and to Massachusetts bethe Company by death equal the prebe seen how important is such a supervision.

DISCOURSE. By Elder JOSEPH F. SMITH, deliver-

ed in the New Tabernacle, Salt Lake City, Nov. 15th, 1868.

REPORTED BY DAVID W. EVANS.

Somewhat unexpectedly I am called to stand before you, but I do so with pleasure, as I have a testimony to bear to the work we are engaged in; and it feelings in relation to that work. That rance Companies whose announcements its blessings, and that the ordinance appear in the Insurance Times of July of the gospel have been administered to us as Latter-day Saints, there are thousands of witnesses in this Territory and in many places in the world. The teslions of dollars! This large sum em- timony of the truth of this work is not confined to one or to a few; but there are thousands who can declare that they know it is true, because it has been revealed to them.

We as a people are increasing in numbers, and the Lord Almighty is increasing His blessings upon us, and the people are expanding in their understandings and in the knowledge of the truth. I feel grateful to my heavenly Father that I have been permitted to live in this generation, and have been permitted to become acquainted, somewhat; with the principles of the gospel. I am thankful that I have had the privilege of having a testimony of its truth, and that I am permitted to stand here and elsewhere to bear my testimony to the truth that the gospel has been restored to man.

I have traveled somewhat among the nations preaching the gospel, and have seen something of the condition of the world, and to a certain extent have become acquainted with the feelings of lished a system of public supervision of Life Insurance, which includes an offi-cial valuation of policies. When it is considered that a Life Insurance Commen, and with the religions of the ter-day Saints. If we make ourselves ac- Saint acts in this manner; no man or conviction to the heart that cannot be pany keeps receiving premiums year quainted with the tenets of the religious after year, during the life-time of the in- world we shall find that they have not has ever acted in this way; but on the can be accounted for on philosophical sured, and that until the claims against the gospel nor its ordinances; they have a form of godliness, and I have mium receipts, there is an opportunity obeyed the gospel as revealed from hea- hend them. The difficulty is not in get- and is worth more to me than any sign ven in these days. But they are devoid of the knowledge which we possess, and it is from the fact that they deny the source by which they might receive The benefits of Life Insurance are this knowledge, - namely, revelation known they have been inspired by the obtain the blessings of the celestal trongly set forth in a variety of forms. from Jesus Christ. In their minds they Holy Spirit and because we positively kingdom. have closed up the heavens; they deknown that they have been given for our clare that God has revealed all that is good. We do know and have always necessary, that the canon of scripture know that our leaders have been fathers is full, and that no more will be reveal- to us, and that they have been inspired "To insure one's life is the absolute ed. Believing thus, they close up the with wisdom superior to that which we duty of every man who has others de- avenue of light and intelligence from pendent upon him for support. But to heaven; and this will continue so long of everything they present to us for the hearts of the children of men and holds do this, as it may now be done is not only a duty but an investment of re-of unbelief. They will not listen, as we have heard this afternoon, to the "It is banking; it is lending money, we have heard this afternoon, to the testimony of men who tell them that the Lord lives, and that He is as able to reveal bid will to man to day as over year by year, and little by little, on the Lord lives, and that He is as able to bond and mortgage, that will roll up a reveal his will to man to-day as ever. ing for the triump' of rigateousness, handsome principal to be paid to us They will not heed this testimony, for the subjugation of sin and the errors we are His children and we are heirs of the subjugation of sin and the errors we are His children and we are heirs of the subjugation of sin and the errors we are His children and we are heirs of the subjugation of sin and the errors we are His children and we are heirs of the subjugation of sin and the errors we are His children and we are heirs of the subjugation of sin and the errors we are His children and we are heirs of the subjugation of sin and the errors we are His children and we are heirs of the subjugation of sin and the errors we are His children and we are heirs of the subjugation of sin and the errors we are His children and we are heirs of the subjugation of sin and the errors we are His children and we are heirs of the subjugation of sin and the errors we are His children and we are heirs of the subjugation of sin and the errors we are His children and we are heirs of the subjugation of sin and the errors we are His children and we are heirs of the subjugation of sin and the errors we are His children and we are heirs of the subjugation of sin and the errors we are His children and we are heirs of the subjugation of sin and the errors we are His children and we are heirs of the subjugation of sin and the errors we are His children and we are heirs of the subjugation of sin and the errors we are His children and we are heirs of the subjugation of sin and the errors we are His children and we are heirs of the subjugation of sin and the errors we are His children and we are heirs of the subjugation of sin and the errors we are His children and we are heirs of the subjugation of sin and the errors we are His children and we are heirs of the subjugation of sin and the errors we are His children and we are heirs of the subjugation of sin and the errors we are heirs of the sub when we are old, or to our families to- consequently they close the door of morrow, if, perchance, the 'silver cord should be sundered or the bowl be browalk in His paths. and to love our neighbors as ourselves. We testify that the barriers which We believe it is wrong to lie, steal, comseparated man from God have been "Is the Return Premium Life Plan, y which all premiums paid to the one, "How shall we become acquainted in the dultery, or any act forbidden by the gospel of Christ. We believe in all the teachings of the Savior and in everythousand times more. Indeed there is no comparison, it is all in all, it is inby which all premiums paid to the one, "How shall we become acquainted thing that is good and moral, and calcucompany will be returned at the death of the person whose life is insured. That that you are not deceived?" To all their condition, to unite them in doing comparable. It is all that is and all that ever will be. The gospel is salvation, and without it there is nothing worth is if a person aged thirty should insure such we say, repent of your sins in all his life for \$10,000, by paying an annu-al premium of \$257.50, and should die in the first year, the company would in the first year, the company would in the first year. The company would will here record to you of the truth of will here record to you of the truth of having. We came naked into the world and shall go hence the same. If we were to accumulate half the world, it pay his heirs \$10,257.50. The company will bear record to you of the truth of church. These principles are carried would avail us nothing so far as prolongis enabled to do this by the judicious our testimony, and you will become out among us to an extent not to be found among any other people. We do not believe in worshipping God or being religious on the Sabbath day only; but we believe it is as necessary to by; but use of the money it receives. No mat- witnesses of it as we are, and will be ter how long the policy-holder may live, able to stand forth boldly and testify to or how large the amount of his pre- the world as we do. This was the path miums, the total sum will be repaid at his death. In twelve years his policy would be increased on this plan \$3,290, making it worth \$13,290. In fact, he gets his insurance for almost nothing, losing pomore than the interest on his annual making it worth \$13,290. In fact, he gets his insurance for almost nothing, losing pomore than the interest on his annual making it worth \$13,290. In fact, he gets his insurance for almost nothing, losing pomore than the interest on his annual making it worth \$13,290. In fact, he gets his insurance for almost nothing, losing pomore than the interest on his annual making it worth \$13,290. In fact, he gets his insurance for almost nothing, losing pomore than the interest on his annual making it worth \$13,290. In fact, he gets his insurance for almost nothing, losing making it worth \$13,290. In fact, he gets his insurance for almost nothing, losing making it worth \$13,290. In fact, he gets his insurance for almost nothing, losing making it worth \$13,290. In fact, he gets his insurance for almost nothing, losing making it worth \$13,290. In fact, he gets his insurance for almost nothing, losing making it worth \$13,290. In fact, he gets his insurance for almost nothing, losing making it worth \$13,290. In fact, he gets his insurance for almost nothing, losing making it worth \$13,290. In fact, he gets his insurance for almost nothing, losing making it worth \$13,290. In fact, he gets his insurance for almost nothing, losing making it worth \$13,290. In fact, he gets his insurance for almost nothing, losing his insurance for almost nothing here annual his other, and in proportion as its princi-ples are carried out so will peace and righteousness extend and be established on the earth, and sin, contention, blood-shed and corruption of all kinds cease to exist, and the earth become purified who cried out "Men and brethren what shall we do?" And Peter said unto is on the Sabbath. In short we believe beings; and for the Lord our God to them "Repent and be baptized every one of you in the name of Jesus Christ for the remission of sins, and ye shall receive the gift of the Holy Ghost." Is on the Saturdation our religion every day in the week, every hour in the day, and every moment. Believing and act-ing thus we become strengthened in our come and dwell upon, which He will do during the Millennium. The principles of the gospel which the This was the counsel given them, and inasmuch as they obeyed it they were entitled to the testimony of the Holy Spirit which would bring peace and happiness and reveal to them their the earth was created for. The reason To be a true representative of this come every folly and prepare ourselves duties and enable them to understand cause a man must live faithful to the their relationship to God. light that he has; he must be pure, virthink that a principle of salvation is world to day we must come to the con-clusion that peace is not likely soon to be established on the earth. There is nothing among the nations that tends If we look at the condition of the available only as it can be applied in our lives. For instance, if there is a principle calculated in its nature to

the Mohongo during their stay on the of the gospel and the priesthood look the remission of sins, and having hands heavy work. Islands. Is with wonder.

gel of Jesus Christ. We have become united in our faith by one baptism; we know that Jesus Christ lives, we know that He is our Savior and Redeemer, we have a testimony of this independent of any written book of the sound at the sound at the sound and sound at the of any written books and we testify of the intention to deceive, but we come these things to the world. This unison in the midst of the people called Latter-day Saints, and their prosperity are hard for a great many to understand. I every soul that lives—the high, low, have, however, heard it said, that we have not made such rapid advancement in material prosperity as we boast of, leave in ancient times sent His disneighbors. But when our circum-stances, and the condition of the country when we came here are considered, I were baptized should be saved, but they when we came here are considered, I were baptized should be saved, but they Silk Producing Society, Edward Davis think this statement can not be sus- that believed not should be damned. secretary, and H. I. Doremus treatained. When we came here we were And said he "These signs shall follow surer. penniless, and we have not had the ad-them that believe: In my name shall vantage of wealth or commerce to help they cast out devils, they shall speak to enrich us, but all we possess, is the result of our own physical labor and the blessing of God. We have labored un-der great disadvantages in freighting our goods and machinery over these vast shall recover." These are the promises plains, and besides this we have had a made anciently; and there are thousbarren soil and drouth to contend with, ands in this Territory and in this conand when all these things are consid- gregation who can bear testimony that ered I think we have been prospered they have realized the fulfilment of more than any other people. And as it these promises in this day. The heal-has been in the past so will it be in the ing of the sick among us has become future,-we will increase, and extend our so common that it is apparently but borders, for this is the work of God, we little thought of. We have also seen

God and joint heirs with Jesus Christ.

are His people, and He will continue to the lame made to walk and the blind to Our business is to learn our duties one the dumb to speak. These things we bless us as He has done hitherto. towards the other and towards our lead- have seen done by the power of God ers. This is a lesson that we seem and not by the cunning or wisdom of rather slow to learn. But it should be men; we know that these signs do folwith us, as Br. Miller said this morn- low the preaching of the gospel. Yet woman who has embraced the gospel reasoned away or disproved, whether it contrary they have felt to listen cheer- principles or not. This testimony fully to the counsels of the servants of comes from God and convinces all to no doubt, are as sincere as we who have God as far as they were able to compre- whom it is given in spite of themselves, ting the Latter-day Saints to do right, or gift beside, because it gives peace but in getting them to comprehend and happiness, contentment and quiet what is right. We have obeyed the to my soul. It assures me that God counsels of our leaders because we have lives, and that if I am faithful I shall Is this unscriptural or contrary to reason or to any revealed truth? No, it is in consonance with and in corroboration of all revealed truth known to man. The Lord Almighty lives, and He operpossess. For this reason we take hold ates by the power of His spirit over the the nations of the earth in His hands. We have a glorious destiny before us, we are engaged in a glorious work. It is worth all our attention, it is worth our lives and everything the Lord has put into our possession, and then ten

Shall we all plant mulberry trees? Yes, all. Our increasing thousands of children demand it of us, to make for to the voice of our leader; we are united in our faith and in our works, whether politically or religiously. The world can-not understand this, and they behold it with wonder. Let me tell my brethren and friends Saints know it. This is the promise; it that will continue to be made, unless that this is one of the effects of the gos- is sure and steadfast. It is something some such industry shall be introduced

Brother Edwin Rushton was at both meetings and aided in laying before the people the importance of entering at once into sericulture.

At Mill Creek Ward James R. Miller was chosen president of the Mill Creek 17th Ward meeting Hugh Findlay was appointed president of the 17th Ward

G. D. WATT.

EAGLEVILLE, Nov. 16, 1868. Editor Evening News: - Dear Sir,-Realizing the great loss and disappointment that always attend the using of inferior, and deteriorated seeds, I thought that a few lines showing the people how this can be avoided would be useful and acceptable.

The time will come when purer and more reliable seed will be raised among ourselves, but this will not be accomplished till some man of practical and scientific attainments takes hold of the matter and makes it a specialty.

A person may raise good beets, carrots, cabbages, &c., yet be entirely ignorant of the botanical affinities and sexual character of plants.

An indifferent and ignorant cultivator may produce good plants, and vegeta-



Owing to the great length of tilis Play there will be no Farce this evening.

Courtiers, Pages, Conspirators, Officers, Soldiers, &c., &c.

DOORS OPEN at 7 o'clock, Performance ences punctually at 71%.

PIANO MUSIC.

A. NEEDHAM, late Teacher of Music in

NOTICE.

THE undersigned respectivily announce to the Public that they have consolidated their business, and that on and after the 25th of November, will carry on Meat business at Stalls

To Whom it may Concern:

L. GARRETT, GEO, CHANDLER.

d3td

d2 Im

strongly set forth in a variety of forms. An article on the subject of "New Principles of Life Insurance," commen-

markable profit.

Among the new features presented, the article referred to says,

premiums."

The subject is an interesting one, and we shall refer to it again.

For the Deservet Evening News.

By Telegraph.

FOREIGN.

London .- A numor was circulated that Joseph Mazzini, the great republican leader, died on Friday in Switzerland, but later reports contradict the statement.

Havana. - General information has

Havana. — General information has been received that the revolution will soon be ended, as many of the revolu-tionists are making overtures to the Government. London, 23.—The Globe has an edi-torial on the reception of the Chinese Embassy, in which it attaches great importance to the mission of Mr. Bur-JAMES HACUE. Embasey, in which it attaches great importance to the mission of Mr. Bur-man has gone according to his own lingame. Describing its object, the protective system, while England de-sires uninterrupted Intercourse. The sires uninterrupted Intercourse. The sires uninterrupted Intercourse. The sires the remotes than and ferralized on the maximum of the maximum of the system the Globe aids, are identical, and if there contained with the principles of the subjection to His laws, the formed the maximum of the system and the further they go from the maximum of the system delay. London—Speculation is rife with the forther they go from the maximum for the system of the first the system of the first has a sponted to gram and the sites that the further they go from the maximum of the system of the system of the system of the system of the forther the system of the system of the system of the system of the forther the system of the forther the system of the sample of the system of the system of the system of the system of the solution of Gladstone's tain that Earl Kimberly will be Secre-tain that Earl Kimberly will be S Gun and Locksmith, At the Sign of the East Temple Street, Salt Lake City, HAS for Sale Guns, Pistols, Ammunition, Harness, Saddles, Bridles, and HUSKIN-SON'S PREMIUM WHIPS. STRAW SPLITTERS, for Braiders, made to order. Sewing Machines, and all articles in the above line repaired. The propriety of having the Aladome of the state Stock and Produce taken in Exchange. d128:1y CONTRACTOR DATES LIQUORI FOR SALE, WHOLESALE and RETAIL DAGE STREET AT 03108:00 THE HOWARD DISTILLERY, On Big Cottonwood. ADDRESS JOSEPH HORNE, SALT LAKE CITY disciy THE PR SPECTACLES. SPLENDID Assortment, to suit all age just received at JOHN MEEKS

Seeds, plants, cuttings and scions, can

now be brought home to every citizen of this Territory, at New York prices, with the addition of eight cents per pound added for postage. No. 1 and 2, in the City Meat Market, in the style an t firm of Little, Garrett & Co. F. LITTLE,

Let this be sounded in the ear of every man who tills a rod of ground, or owns

Seeds can be obtained from the best seedsmen in the East, from fifty to three hundred per cent less than poor ones can be produced out here.

J. M. Thornbeorn & Co., 15 John St., New York City, and James Vick, of Rochester, are honorable in their deal, and as seedsmen their integrity is unquestioned.

A letter sent to either of the above containing a remittance will bring whatever may be wanted either in flower, vegetable or fruit seeds.

I should say it would be a wise move in some of the leading seedsmen and nurserymen of the East to cultivate an acquaintance-through the advertising columns of our papers-with the large body of intelligent agriculturists of these mountains.





WANTED IMMEDIATELY at this Office, twenty-five cords of wood and ten tons of coal. d5 tf

Bankers and Merchants from the east endorse the fact that the system of Commercial Training in the Deseret University, is the most complete and the most practical in America. Evening Classes now open for Book Keeping and Penmgnship. Terms, \$15 a quarter; for Penmanship only, \$10 a quarter. d309 tf D. O. CALDER.

THE United States Surveyor General's Office for the Territory of Utah, estab-lished by Act of Congress, approved July 16, 1868, and located by order of the Secretary of the Interior, at Salt Lake City, has been organized and is now open for the transaction of business. Surveyor General's Office, S It Lake City, Utah, November 17, 1868, JOHN A. CLARK, d2 1m Surveyor General of Utah. Removal of Business.

Nov- 24, 1868,

Nov. 23, 1868.

HEREBY notify all indebted to me and those to whom I am indebted, to come forward and settle their accounts forthwith, as I am making a change in my business GEO. CHANDLER.



Bound Volumes For Sale. Can also furnish Covers for and Bind Subscribers' Volumes. GEORGE Q. CANNON.

FOR THE SEASON!

TO AND FROM THE

WARM SPRING BATHS.

MY SPRING HACE

Will leave the Salt Lake House every morning at EIGHT o'clock, and at every HOUR through the day, calling at all the principal Hotels. H. ARNOLD,

Proprietor.

Now endine visitors ite.

d2141

Cash Assets, 87,000,000. Total Policy paid, 82.796,100; Cash Dividends, '67, 8526,573:55. Losses Paid, 1867, 8381,600.

INCORPORATED IN 1835.



The oldest purely Mutual Life Insurance Company in the United States,

