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Bishop WILLIAM BUDGE is authorized to act as GENERAL AGENT for the *DESERET NEWS* throughout Cache County.

(Special to the Deseret Evening News.)

By Telegraph.

FOREIGN.

San Francisco, 26.—The steamer *Idaho* has arrived with Honolulu advices to Nov. 14th. The disturbances at Hawaii were suppressed without further loss of life; the ringleaders were captured and brought to Honolulu for trial.

The crater of Kilanea was again active; the reflection at night was brilliant. No earthquake was felt at Hilo, and only an occasional one in Kau.

The polls were opened at Honolulu, Nov. 3rd, and the vote resulted in 121 for Grant and 6 for Seymour.

Commodore John Paty, the well-known navigator, died at Honolulu, Nov. 11th. He had been a resident of the Islands since 1834.

The United States steamer *Ossipee* arrived at Honolulu Nov. 10th, relieving the steamer *Mohongo*, which sailed for San Francisco Nov. 14th. The Hawaiian press speaks in complimentary terms of the conduct of the officers and crew of the *Mohongo* during their stay on the Islands.

London, 26.—The total number of members of Parliament elected up to the present time is 615. The Liberals have 119 majority. Riots broke out at Tredegar yesterday, during the election, when much damage was done to property. The authorities were obliged to call out the troops to suppress the disturbances. The ringleaders are arrested, and order is now restored.

The case of Wasson vs Walter of the London Times, in which the defendant is sued for damages for the publication of a Parliamentary debate containing language injurious to the personal character of the plaintiff, before the court of Queen's Bench, was decided against the plaintiff, the court ruling that the complaint was not actionable.

It is understood that the British claims for indemnity, based on the cases adjudicated in the American courts of admiralty, will not be entertained by the Alabama commission.

Dublin.—A requiem mass has been celebrated at Cork and Queenstown for the repose of the souls of the Fenians executed at Manchester. In both cases great demonstrations were made, the people attending in great numbers. There was no interference on the part of the authorities; good order was maintained.

Paris.—The *Moniteur Du Soir*, in an editorial on the Presidential election, says Grant's large majority is the cause of concord and tranquility; and it believes his policy will be to heal the wounds of the late war by measures of conciliation. The same journal, in an article on South American affairs, says the hopes held by the allied powers of ending the war with Paraguay have not been realized, and adds that President Lopez is strongly entrenched at Villita, and will continue the war even after the fall of Ascension.

Florence.—Signor Mari has been elected Speaker of the House of deputies, defeating Signor Crispe the candidate of the party of action.

Madrid.—The Provisional Government has appointed December 18th, as the day for holding the election for the Cortez. It is positively denied that the Spanish squadron in the Pacific has refused to give in its adherence to the revolutionary government.

Berlin.—Thanksgiving day was observed here by services in the morning at the American chapel, and by a dinner in the afternoon, given by Hon. George Bancroft, at which a large party was present, including several members of the Prussian ministry and other officials and literary personages.

London.—Jefferson Davis, who is stopping at Leamington, has delivered a discourse on the importance of exploring Jerusalem, and the peculiar fitness of Englishmen for the honorable task.]

Wigan, England.—A terrible explosion has occurred in the Arley mine colliery. Three hundred men were in the pit at the time, most, if not all of whom, have perished. Thirty-two bodies thus far have been recovered. Hundreds of the relations of the dead are gathered at the mouth of the pit and the scene is heart-rending.

London.—Riots occurred at Longtown and Brampton, in the county of Cumberland. The military were called out to suppress the disturbances and quiet is now restored.

Montreal.—Six weeks ago a man in this city deserted his wife and absconded with a widow, taking his wife's money and leaving her entirely destitute. The wife has since become insane by the trouble, and is now in jail until she can be removed to Beaufort Asylum.

London.—Fifty-seven lives were lost by the explosion in the Arley mines, ten seriously injured and many slightly. The cause of the explosion is unknown.

London.—The latest returns show that 375 Liberals and 258 Conservatives have been elected to the Commons.

Madrid.—An immense and enthusiastic demonstration was made at Saragossa, yesterday, in favor of a Republic. A meeting was held and resolutions adopted, declaring that it is the will of the people of Spain that they should have a republican form of government. The monarchists have held large meetings in several cities.

Pesth.—Herr Orzy, to-day, addressed the delegations in the name of the prime minister, Beust. He said the State of Roumania is unfavorable in her relations with Austria and Turkey. He thought extraordinary measures were unnecessary, but assured his hearers that the Government would keep a careful watch upon movements in that quarter, in common with the other Great Powers.

New York.—Letters from Constantinople, say the war in Crete is virtually ended. Several bands in the mountainous districts occasionally encounter the Turkish forces, but are daily diminishing, as they find no aid or sympathy from the inhabitants. The Sultan's forces are not allowed to attack foreigners in arms in the mountain districts, who have only acted on the defensive. Thus, the affair is slowly and surely dying out.

Throughout Italy it is rumored that another attack on Rome is in preparation.

The anniversary of the battle of Mentana was celebrated with great pomp.

Telegraphic communication with Puerto Principe has been interrupted for two days.

The *Diario*, to-day, acknowledges that the New York journals are better informed in regard to events transpiring on this Island than the Havana journals, which copy most of the Cuban news from the columns of American papers.

It is believed that a circle of agitators has been organized here for the purpose of propagating false and exciting intelligence.

The merchants here are raising subscriptions for the pay and equipment for three months of the volunteers, so that they may enter immediately on active service against the rebels. Rumors are rife that several cargoes of arms for the revolutionists have been landed, but the government has received no official information.

It is reported that a secret commission has left Cuba for New York with the object of enlisting the favor of the American press and government in the rebellion.

Intelligence from Mexico states that Alvarez, Governor of the State of Guerrero, has appropriated the moneys of the custom house at Acapulco to his private use, for which a complaint had been made to the general government.

Frightful murders and assassinations were being committed in the neighborhood of Manganillo and Colima.

General Lozado publishes a manifesto stating that it is not his intention to commence a war against the Federal government, although he possesses the means to carry a war to a successful end under himself, independent of the United States.

The steamers *Resaca* from Mazatlan, and the *Mohongo*, from Honolulu, arrived to-day. The *Mohongo* had made an unsuccessful search for the shoal off Farralones recently reported by the bark *Jenny Bert* etc.

The bark *Swallow* now out over a hundred days from Bankok for San Francisco is believed to be lost.

London, 28.—Great preparations are being made at Birmingham for the reception of Reverdy Johnson, on Wednesday next. John Bright and others will speak on the occasion.

The dinner to Reverdy Johnson, which has been contemplated by the Workingmen's Society in this city, has been abandoned.

Benjamin Disraeli has declined a peerage, but his wife has been created Viscountess of Beaconsfield.

The Paris *Patrie* says the Corps Legislatif will meet on the 4th of January.

Paris.—The present *Moniteur* newspaper loses its official character on New Year's day. The official *Moniteur de l'Empire* will then appear.

London.—The *Times*, to-day, gives the result of the election of the members of the House of Commons: Liberals 381, Conservatives 266; Liberal majority, 115.

Paris.—The publishers of the *Lille Progress* newspaper have been fined five hundred francs and sentenced to one month's imprisonment for publishing a list of the subscriptions for the proposed monument to Berden.

The *Patrie* of yesterday says there is a large faction in Spain which favors the formation of a triumvirate, for five years.

Madrid.—Alosaga has gone to Paris. There have been many Republican demonstrations throughout Spain within the past few days.

Florence.—Quite a serious outbreak has occurred at Bologna, and new troubles are feared. The disturbance originated through the refusal of the peasants to pay taxes. Ten persons have been killed and several badly injured.

Florence.—Dispatches announce that Mount Aetna is in a state of eruption.

London.—The press unite in commending Disraeli for his refusal of the peerage and its bestowal on his wife. The journals also eulogize the career of the Premier.

Madrid.—The Government has declared that the popular sense of the country is antagonistic to the establishment of a Republic, and that the Cortez, soon to meet, will surely propose a form of monarchy.

Havana.—It is reported that the insurrectionists had burned the plantation of Col. Avosta, commanding the battalion of volunteers. It was also reported that General Cespidos had executed three men, who were caught robbing and committing acts of incendiarism. The people and Captain General Lersundi have confidence in the speedy termination of the war.

New York.—A correspondent of the *Pall Mall Gazette* says that Garibaldi is about to leave his home and emigrate to America. This determination has been arrived at in consequence of the reproaches of Mazzini and his friends consequent on the General's failure in the Roman insurrection last year.

New York, 29.—Attorney General Evarts has forwarded to the President his opinion on the operation of the eight hour law in regard to the compensation of government employees. He says the law being silent on the subject of compensation, the government officials are at liberty to use their discretion in the matter; but that the law of equality which has heretofore regulated the wages of government employees, requires that they shall receive the same compensation for their labor as is paid in private establishments in the vicinity. The law of 1868 does not fix wages, nor does it require the government to pay ten hours' wages for eight hours' work; but if the citizens adopted such a course, the government must do the same. But as the law now stands, it is left to the option of the government officials to pay the same wages as when the men worked ten hours, or to reduce the compensation in proportion to the reduction in the hours of labor.

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 and enlarging.

From the advertisements of the Insurance Companies whose announcements appear in the *Insurance Times* of July last, ten of those companies have assets amounting to a total of over forty millions of dollars! This large sum embarked 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 belongs the honor of having first established a system of public supervision of Life Insurance, which includes an official valuation of policies. When it is considered that a Life Insurance Company keeps receiving premiums year after year, during the life-time of the insured, and that until the claims against the Company by death equal the premium receipts, there is an opportunity for the most extensive speculation, it will be seen how important is such a supervision.

The benefits of Life Insurance are strongly set forth in a variety of forms. An article on the subject of "New Principles of Life Insurance," commences

"To insure one's life is the absolute duty of every man who has others dependent upon him for support. But to do this, as it may now be done, is not only a duty but an investment of remarkable profit.

"It is banking; it is lending money, year by year, and little by little, on bond and mortgage, that will roll up a handsome principal to be paid to us when we are old, or to our families tomorrow, if, perchance, the 'silver cord' should be sundered or the bowl be broken at the fountain."

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

"Is the Return Premium Life Plan, by which all premiums paid to the company will be returned at the death of the person whose life is insured. That is if a person aged thirty should insure his life for \$10,000, by paying an annual premium of \$257.50, and should die in the first year, the company would pay his heirs \$10,257.50. The company is enabled to do this by the judicious use of the money it receives. No matter how long the policy-holder may live, or how large the amount of his premiums, 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 no more than the interest on his annual premiums."

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

Those nervous folks who are annoyed by everything that approaches them annoy everybody they approach.

A drunkard upon hearing that the earth was round, said he thought that accounted for him rolling about so much.