



THE PIONEER HAS A LARGER CIRCULATION THAN ANY COUNTY PAPER IN THIS STATE.

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JAMES B. FERGUSON, Editor.

BLACK LIST.

The following named persons are indebted to the publisher of this paper for their subscription. We take this method of again informing them of that fact, for their own as well as for the benefit of others.

LIFE INSURANCE—WHAT IS IT.

Few kinds of business have been more misunderstood than that of life insurance. Notwithstanding the efforts that have been made to make it plain to the comprehension, there are doubtless yet many good, well-meaning persons, who piously believe it to be an institution of Satan, devised either for the purpose of prolonging life beyond the period assigned by Providence for its natural termination, or else designed to dupe people into the belief that by getting their lives insured, they will, for a period at least, be exempt from death.

With the spread of intelligence this idea will, of course, hard as it is to eradicate a deep-seated idea, become entirely exploded. Many others, while not entertaining such extreme ideas, have but a very imperfect conception of what life insurance really proposes to do.

One should do within a year after the insurance, what his family would receive would be almost entirely a clear gain. If on the contrary a man at twenty-one years of age should insure and live to be ninety years of age, he would probably have paid to the company nearly or quite as much as would be received by his family.

FIRE.

A small barn on Keasy Street, Salem, belonging to Mr. Thomas Glenn, together with its contents, was destroyed by fire on Monday evening last, about 9 o'clock. The origin of the fire is unknown; as is usual, there are many reports, ascribing it to various causes. The most probable is that it was the work of an incendiary.

The Cumberland County Medical Society held its regular semi-annual meeting at Davis' Hotel during the past week, at which most of the townships were represented by the punctual attendance of the physicians residing therein.

OUR DANGER AND OUR DUTY.

The Government can have no cause of complaint against the people of the United States on the ground either of the degree of confidence which they have reposed in it, or their response to its call upon them for material aid.

But notwithstanding all this our countrymen have not yet been thoroughly awakened to the critical condition of the country and do not properly estimate the nature of the conflict in which we are engaged. They do not seem to realize that it is a battle for life or death, or to use the language of Mr. Seward in his letter to Lord Lyons, "for the safety of the whole people and for the saving of the National Life."

We must learn from our enemies. We must be more in earnest, and inspired by purposes more felt. We too must realize that upon the success of the war, and even of the next battle, not only depends the national existence but our individual safety, and well being.

The Board of the State Convention met at 9 A. M. in the first Baptist Church, D. M. Wilson, Esq., of this city, President, and Rev. J. V. Carpenter of Jacobstown, Secretary.

The Board of the N. J. Baptist Education Society also held its session this morning; H. J. Mulford, Esq., of Bridgeton, President, and Rev. F. Fish, Secretary.

These happy reunions of the Profession cherish a commendable esprit de corps and general good feeling among all who participate therein; and we hope the time will soon come when every regular practitioner in the County will be numbered on its roll, and when every County in this State will have a separate, efficient Society, from which representations will be sent at the annual meetings of the New Jersey State Medical Society.

bravny men and boys who idle on the corners of our streets, or in counting rooms, or in stores and factories doing woman's work, we will find them mustering into companies; not waiting to be called, as they surely will be, but in advance of any call, prompted by their fears as well as their patriotism.

Finally, on the battle field itself we must fight very differently from what we have hitherto done. We must give over the idea that it is a mere contest of rivalry, such as might be between two fire companies at a competitive struggle; and learn that it must be the bitter fight of mortal enemies—of men fighting to preserve the best government on earth, and those fighting to destroy it: a fight on both sides for our lives, our property, our firesides our honor, and the security of the helpless ones of our households.

We are informed that the teachers of Union Academy, at Shiloh, recently met with a most agreeable surprise.—They had just finished up the labors of the day, and were approaching the door of their dwelling, when they noticed a change in the arrangement of their curtains, &c. This, however, was so slight it did not awaken much suspicion.

It is hardly necessary to add that the company, on seating themselves at the table, not only enjoyed the feast of good things provided, but the "flow of reason and feast of soul" which followed. Thus after spending the evening in social converse, giving vent to harmless jokes, which were now and then mingled with expressions of sadness concerning the unhappy condition of our country, the party dispersed, leaving behind them an impression of Jersey kindness and hospitality, which will not soon be forgotten by the teachers of Union Academy.

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Sailing of the Great Naval Expedition.

On Monday, thirteen regiments embarked from Annapolis on board steamers, to rendezvous at Fort Monroe, where they have been joined by an equal force in all numbering about 20,000 men in addition to the naval force required to man and work the ships, which are very likely to play the most important part in the coming events.

The destination of the expedition is, of course, kept a profound secret, and for that reason speculation as to the point to be assailed would be ill-timed, as the more probable the conjecture, the greater the reason for not making it public. It is this ignorance of its destination that renders it so formidable, as any adequate provision against it would require, on the part of the Rebels, at least 200,000 men, as ten different points with the same propriety be attacked.

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THE WAR NEWS.

The most interesting item of intelligence from the seat of war is the official report by Gen. Stone of the Edward's Ferry engagement. It does not give the text of the orders given to Gen. Baker but refers to length to an oral communication with him in which the plans of the commanding general were fully set forth.

St. Louis, Oct. 27.—The following despatch was received here this evening:—"HEAD QUARTERS IN THE FIELD, NEAR HERMANVILLE, MO., Oct. 26. To Capt. McKeever, Assistant Adjutant-General."

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FROM MISSOURI.

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