



The Chronicle. Published every Friday afternoon, by Lewis W. DORRIS & Co., at their Office in Mr. D. M. Milnes's building, Prince William Street.

Table with 2 columns: Day, Price. Includes Saturday (7 1/2), Sunday (7), Monday (7), Tuesday (7), Wednesday (7), Thursday (7), Friday (7).

Public Examinations. Bank of New-Brunswick—Robert F. Hazen, Esq. President—Discount Days, Tuesday and Friday.

Bank of British North America—(Saint John Branch)—R. H. Liston, Esq. Manager, Discount Days, Wednesday and Saturday.

Marine Insurance Company—John M. Wilton, Esq. President—Office open every day, (Sundays excepted) from 11 to 1 o'clock.

Reflections on the Construction of our Mercantile Marine. (Continued.) Mr. Henry Woodroffe, secretary to the Seaman's Society, writes in an excellent manner.

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secure themselves from any participation in such loss by the ship's company.

It will be observed, that under this head, the committee suggest no alteration nor improvement in the construction of solid bottoms.

Do you think that an ironing flourishes when the impression on the mind is, that the mercantile navy of this country is in a state of progressive decay and deterioration?

There is no question that the injurious operation of marine insurances is the principal cause.

How does that operate injuriously? It appears to me, in fact, that the underwriter's trade consists in the wrecking of ships, and increases in proportion to the number of ships.

What remedy is practicable and easy; and an end to insuring on freight, an absurdity on the face of it.

When we contemplate the thousands of lives, which are every year lost to the community, drowned in the full vigor of their powers, sacrificed to support a system of insurances, which is a mere exercise of their humanity and patriotism.

When insurances, in place of being, as originally intended, a protection against perils of the sea, is converted into a system which, in its operation, converts the shipowner, underwriter, and those connected with and employed by them, at the expense of the public; it is high time for the public to look after their own protection.

This working of the system becomes a bond of union, binding shipowner, shipowner merchant, underwriter, and all those tradesmen employed by them, to one uniform mode of action, tending to the positive loss and disadvantage of the public.

That the system of insurances, though affording the means of protecting individuals from excessive loss, has nevertheless a tendency, by transferring the pecuniary responsibility for such losses from the owners of ships to the underwriters, who insure them, to one uniform mode of action, tending to the positive loss and disadvantage of the public.

The wish for moving arrived at last. Sobieski appeared in the case of his ancestors, and the accusations in addressing passengers, to be kind by his mother, shunned him with his friends, and looked at I. I suppose, by his betrothed. Foreign travel had improved him, and a single year had sufficed to turn the handsome young man into a fine and noble-looking young man.

Adelaide was happy, Sobieski was happy, we were all happy, but the happiness was destined to be of short duration.

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"Hark!" interrupted Heinrich, dropping his pipe; "they are coming, but the happiness was destined to be of short duration."

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