

South's Corner.

MAKING COLLECTIONS.

Little Martin one day saw a very beautiful collection of seals at an engraver's who had a good deal of custom in the seal-line, and who kept a specimen of every seal he engraved, in a neat case, hung up in his work-shop. Martin immediately conceived that he might form a collection like it, by asking his Papa and other friends to give him pretty seals which they could spare from the letters they received. He set to work, and very soon he had a square frame of paste-board filled with a variety of seals, neatly arranged: some showed only single letters, others had several letters entwined together; some had mottoes, and others had shells, crests, helmets and other devices. He placed the largest in the centre of his frame, and those of smaller size on each side, and above and below, so as to show well. Sometimes he altered the arrangement, and he found that there was no saying why one way of placing them pleased him better than another; and why the way which pleased him very much one week did not satisfy him the next. Sometimes also one of his school-fellows advised a thing, while another told him, the very opposite would be much prettier. Then Martin would laugh, and say there is no disputing about taste. For he was a very good-tempered boy.

When he had completed one frame full of seals, Martin commenced another. He had four or five of them, when his fancy was greatly struck with a collection of beautiful butterflies which he saw in a museum—such colours, blue, green, red, yellow, gold and silver; and so tastefully arranged—his collection of seals could not compare with this, for variety and interest. He determined to collect butterflies; and he set about with so much zeal that his tender feelings were completely put to silence. Day after day, if the weather was fair, he was out in the fields and meadows, with his net and box and pins, and he caught, pinned and fixed the finest butterflies he met with, never troubling his head about the pain he caused the poor things, though he saw their violent efforts to get away, and he was not really a cruel boy; but he was selfish: the desire of having a fine collection of butterflies which he might show, and which would be admired, made him utterly thoughtless about the sufferings to which he subjected the poor tortured insects.

But little Martin grew older and bigger; and when he had filled some cases with his collection of butterflies, he laid that aside as he had done the collection of seals, and turned his attention to other things which he thought worthy of being collected. He became a great reader of books; and in them he found many passages which he thought so striking at the time that he fancied he would never let them slip from his memory. Yet, he discovered that after a time he could not recollect one half of them: they had crowded each other out, and he had to bethink himself of some way of holding fast those passages in his reading which struck him as being most worthy of remembrance. But a paste-board frame would not do this time. He had to get a book. This he divided into portions for all the letters of the alphabet, just like an index: a great many leaves for s, and nearly as many for p, b, c, h; a few pages were enough for x, because English words do not begin with that letter. Now when he met with a passage fit for his collection, he would consider what it was chiefly about: that word he would then set down in its letter in the margin of his book, and either copy the whole passage, or mark the page of the work in which it occurred. For instance thus: He reads about Valentine's plan of travelling, in "Humphry's Strada." This he thinks he may wish to refer to, some day or other; so he turns to the letter V in his book—which he calls his "Common-Place Book"—and sets down:

VALENTINE, travelling by air. It is an axiom that common air rushes into a perfect vacuum at a speed equal to that of a thousand miles an hour, and Mr. Valentine considered that between that velocity and the highest hitherto attained in travelling, there was abundant room for improvement. He erected a wooden cylinder or tunnel, which might be likened to a huge telescope in appearance. It was, I think, six feet in diameter. In this was placed a kind of apartment open at one end, having a table and a comfortable seat, with a round screen between it and the cylinder. The apartment, lighted up with lamps, moved on rollers, placed at the top, bottom, and sides, so that as fast as the air in the cylinder could be exhausted by air-pumps, the outward air pushed the apartment forward, by forcing against the screen.

At another time he meets with a very striking passage upon the improper use of very solemn words, for the purpose of mere entertainment or exhibition. It is too long for him to copy into his Common-Place Book; but in order that he may be sure to know where to find it, he sets down, in letter O, ORATORIES, Handel's Messiah, sacred words, irreverently sung and listened to: Rev. John Newton's works, Sermon IV, "The Lord coming to his temple." By the time that Martin marked such a passage as this, he was no longer little Martin at all but he was a tall young man, very well behaved, diligent in his office, and much given to reading. He read books upon science and learning, daily in the morning, and story-books in the evening, except Saturday evening and Sunday: on those days he read religious books, and that is the way he came to read the works of John Newton, and met the passage which struck him so much. He himself was a good singer, and had many a time sung pieces of Handel's Messiah, and had been greatly applauded; and he thought he must be quite a religious young man, because he sang solemn words with so much expression; but John Newton's plain dealing with the Oratorios—performers started him not a little.

He thought, and thought, and it struck him that there was a most important Collection, that he must set about making: he must try to fix the thoughts within him which were not light and giddy as butterflies—their good colouring, which had so much pleased him, rubbed off like the down upon the butterfly's wing, at the touch of serious inquiry, and he

felt uneasy to think that, of all the things which invite attention, his own heart was that to which he had given least. This he now determined upon doing.

To be continued.

NEW ZEALAND.

Ngahuruhuru Station of the Church Missionary Society. Advance in civilization.

Mr. Morgan gives, in his Journal, the following striking proof of the advance of the Natives around him in civilization, the progress of which has in every way, as we have often had occasion to notice, an important bearing upon the establishment of Christianity among them—

March 3, 1846.—The millwright having arrived, I held a "Committee" with the Natives in reference to the erection of a wheat-mill. The millwright contracted to erect a double-power mill to grind and dress forty bushels of wheat per day. The cost of the mill, with the dressing machine complete, will be 2000. The erection of this mill, and the general desire of the Natives—at least in this quarter of the Island—for mills, to be built for them at an average cost of from 500. to 2000., according to the number of resident Natives, is one of the most substantial and decisive proofs we can have of the progress of civilization among them. When I first visited this neighbourhood, eleven years ago, there was not the slightest trace of civilization, and each one was anxious to shed his brother's blood. For the last five years, by the blessing of God, we have been kept in peace. Numerous Congregations have been gathered, numbers have been baptized, and many are regular Communicants. The Natives also possess, within a few miles around the Station, at least twenty horses; and several acres of wheat have been cut. We have reason to hope that next season the wheat-fields will be very extensive.

The erection of a water-mill, to cost 2000., is a great undertaking for a tribe of New Zealanders only numbering, including men, women, and children, between 700 and 800 souls. The amount is to be raised by the sale of pigs and flax at Auckland. It will require their utmost exertions; but I feel sure that they can raise the money within the time mentioned. I drew up the rough copy of the agreement, which was submitted to and approved by both parties. On the completion of the Ngahuruhuru mill, it is proposed to erect one of smaller dimensions at Otawao. One for Pokuru has been commenced by another party, and the Maungatauri Natives have written to the millwright to build one for them.

In a Letter dated March 11th, Mr. Morgan gives some further particulars. He says—

The erection of these mills will not involve the Society in any annual expense, my proposition being that all Natives not subscribing to the mill shall pay 25 per cent. of whatever wheat they may bring to it. The flour obtained from this wheat will be sold, and the money appropriated to the repair of the mill. At a Meeting held yesterday some expressed their fears at the difficulty they would have in raising the required sum; to which others replied, that if they had to sell their last pig, and clothe themselves in tartans (the common mat) for the winter, they would subscribe to the mill.

The horses have been purchased by the various Tribes, perhaps twenty persons or more paying a pig each; which pigs they had been feeding for three, four, or five years.—Ch. Miss. Record.

RAILWAY ACCIDENTS.—Appended to the "Return of the number and nature of railway accidents and injuries to life and limb which have occurred on the railways of Great Britain and Ireland from the 1st of July to the 31st of December, 1847," presented to Parliament by Her Majesty's command, is an analysis which places the results in a clear and correct point of view. For the information of our readers we subjoin it, merely remarking that to the credit of the general management of the companies there is a very considerable decrease in the accidents to passengers from causes beyond their own control:—"By an analysis of the returns recorded in this department, it appears that of the 110 persons killed and 74 injured, on all the railways of Great Britain and Ireland, during the six months ending the 31st December 1847, there were—5 passengers killed, and 39 injured from causes beyond their own control; 3 passengers killed, and 3 injured, owing to their own misconduct or want of caution; 9 servants of companies or of contractors killed, and 8 injured from causes beyond their own control; 56 servants of companies or of contractors killed, and 19 injured owing to their own recklessness, or want of caution; 36 trespassers and other persons, neither passengers nor servants, killed, and 5 injured by improperly crossing or standing on the railway; 1 suicide. Total: 110 killed; 74 injured. And for the same period the number of passengers amounted to 31,734, 607.—Duncan MacGregor, Registrar.—Office of Commissioners of Railways, Whitehall, March 31, 1848."

THE FRENCH REVOLUTION.—The American Congress have passed a Resolution to the effect that "in the name and behalf of the American people, the congratulations of Congress are hereby tendered to the efforts to establish and consolidate liberty, by embodying its principles in a Republican form of government." Among those who opposed the passage of this Resolution was Senator Calhoun, from whose speech the following is extracted:

"I do not intend to enter at present into the great question presented in the Resolution. To act upon it now would, in my judgment, be premature. The people of France have done much. They have made a mighty revolution. They have overturned an old and powerful monarchy, and decreed the establishment of a Republic. All this they have accomplished in a very short period, and without any extraordinary bloodshed or confusion. All this is calculated to excite our wonder, and, so far as the aim of the French people extends, our lively sympathy. But the time has not yet arrived for congratulation. Much remains to

be done. The real work to be performed is yet before them. They have decreed a Republic, but it remains for them to establish a Republic. If the French people succeed in that—if they shall prove themselves to be as wise in constructing a proper constitution as they have proved themselves skillful in demolishing the old form of government—if they shall really form a constitution which shall on the one hand guard against violence and anarchy, and on the other against oppression of the people, they will have achieved, indeed, a great work. They will then be entitled to the congratulations, not only of this country, but of the whole civilized world. But if they fail, what then? What then? Can there be a more important inquiry? If France fail, in what form of government will she find herself? I suppose it will be out of the question to go back to a constitutional monarchy. The Bourbon family in all its branches is, I take it, now odious to the French people. They will hardly think of reinstating the old Imperial dynasty of Napoleon. An aristocracy they cannot think of, and what then must be the result if they fail to establish a Republic? If it come to contests within or wars without—if it shall be necessary to resort to force, to repress internal discord, or overcome foreign assailants—quite a possible case—France may find herself in the embrace of a military despotism. Such a result would furnish no ground for congratulation either on our part or that of the civilized world. This is, indeed, a mighty movement. It is pregnant with mighty consequences. Whether the result shall prove to be a blessing or a curse to France and the world depends upon what is coming rather than upon what has already done. A revolution in itself is no great thing. The revolution accomplished by the French people is indeed a wonderful event—the most striking, in my opinion, in history; but even that, perhaps, pregnant with many and great evils. It is, therefore, premature to offer our congratulations merely upon a revolution. We must look to the consequences and the end. We must await the termination of the movement."

THE PARIS MOB, who have nothing, and the condition of those who have something.—From the London Times.

To feed this hungry and many-headed monster everything else is sacrificed. Bankers, house-lenders, fundholders, depositors of savings, the owners of bank-notes, employers, creditors, cab proprietors, "intermediaries" of every kind, are denounced and plundered. Capital, as a whole, is pronounced to be a conspiracy against labour, and mulcted for its crimes. Industry is proscribed under the title of a cowardly and base competition. Wherever money is, or is suspected to be, it is demanded. The taxes of the current quarter being paid in anticipation, it is intimated with unmistakable import that another quarter in advance would not be taken amiss. Bankers, merchants, and traders in the very jaws of bankruptcy are compelled to contribute to a national discount bank, that is, to national loans, to be granted, doubtless, on the only principal principle of non-repayment. While capital is thus marked-out for confiscation, while trade is annihilated and credit departed, a sum of eight millions of our money is raised by making all direct taxes half as much again as their present sufficiently burdensome amount. The unfortunate bourgeoisie are not even suffered to escape. The clubs watch them as a cat watches the mouse that has once felt its claws. It is loudly demanded that they should not be allowed to quit Paris, lest they carry off the remnant of their resources, and form an hostile emigration. After having been put in the front of the fight on the 24th of February, they now discover that they were the chief enemy on that day. The aristocracy was vanquished in the first revolution, legitimacy in the second, and the bourgeoisie in the third. The Provisional Government, at its formal appearance before the delegates of trade at the Luxembourg the other day, announced that, having been elected on the 24th ult., it had been re-elected on the 17th inst., when the people, by a bloodless demonstration, drove all the respectables of the National Guard out of the streets. The Provisional Government, therefore, is little else than the blind organ of universal operative combination against its employers.

POLITICAL ECONOMY.

Passages selected from the Quarterly Review.

CREATING AND INVESTING CAPITAL.

Every one who has considered the subject will be aware, that when the world, or a nation, or an individual, engaged during any period in production, has replaced what has been consumed, and restored what has been dilapidated during the production, and has beyond this produced more, the world, the nation or the individual, has created what may (in a phrase universally understood) be called fresh capital. We will take the simplest illustration which occurs to us. A man lives by the cultivation of land; he cultivates it by the hands of himself and his own family. At the end of the year he has met his engagements, fed himself and his family,—nothing remains, he starts again. But the next year he is more successful. At the end of that year, after having performed all that is above enumerated, he finds himself still in possession of beef, pork, and bread, and beer and cheese. He has created fresh capital, and is, of course, anxious to invest it productively. Having determined in what way he will improve his land or premises, he will probably send for labourers, and he will feed them on these accumulated stores while they are making the improvement. When the stores are consumed, then his capital will be invested. Let us suppose the third year to be like the first,—no surplus; then he has no capital to invest. He must wait for a successful year and a fresh creation of capital before he invests again. The rule for the nation or the world is the same as for the individual. On this simple principle hangs what we call popularly the value of money. If any one of the three parties attempts to invest more than the fresh capital created, he involves himself in struggles and difficulties; if less, then he gets for his fresh capital no returns.

EXCESSIVE SPECULATION.

John Bull, when he has money, is a careful and rather timid animal, and to a certain point, long-suffering. It is said, that when a lion is gorged with food, a child may play with him. But no one could make the fate of the lion's next meal be omitted or curtailed. Give

John good interest, pay half-yearly, and, though never contented, he is very quiescent. For many years he was taught by law that the interest of money was 5 per cent; and even after the law was changed he felt rather ashamed of himself when he took more; though we dare say that feeling is now wearing off. Under the influence of prudence, generated by alarm, he submits to 4 per cent. quietly; with much grumbling he may tolerate 3 per cent; but at 2 per cent. his inmost soul revolts. In fact, every wild speculation in England has begun by John's rebellion against 2 per cent. Then his native spirit of enterprise, which has only been in abeyance, revives. Some one brings forward a new scheme, or resuscitates an old one; canals, waterworks, docks, gas, each in its turn; but we will take our illustration from the great absorbing investment of the present day—Railways. An inventive genius proposes to lay a road with parallel lines of iron—by no means a novel proposition; but his road surpasses, both in its plan and in its execution, anything which had before been attempted. As the work approached completion, slowly and cautiously he announced that he intended to convey passengers by locomotive steam. Eight miles an hour was talked of, but twenty was intended and immediately attained. This Liverpool and Manchester Railway originated in the hot fit of 1823-4, and was completed by 1830. The success was indispensible; but the nation, smarting from 1825-6, was cautious. Storms of opposition rose on every side—canal-owners, reasonably alarmed for the value of their property; county-towns, which imagined that their prosperity depended on the travelling chariots that rolled through their streets; posting and coach masters whose existence seemed to be at stake; every carrier, from Pickford and Co. to Jacques the higgler, who travelled twice a-week from Hitchen to London with butter and eggs. Every publican was alarmed; country gentlemen declared that their lands, and fox-hunters that their sport, would be ruined: every prophet from the first to the last predicted evil. If we repeated their prophecies we should seem to those who do not remember the period to be ranting. They extended from the ruin of the way-side inn to the setting of the sun of Britannia, never to rise again; which last was to be thus effected: that every nobleman and gentleman would desert the country, which would be left to radicals, navvies, engineers, and manufacturers. No wonder the Legislature was cautious. But the accumulation of money and the continued fall of the rate of interest allayed the fears, answered the arguments, and set at naught the prophecies. Before interest had fallen to its lowest point in 1835, the London and Birmingham, the Grand Junction, all the Midlands, the Derby and Birmingham, and several short lines in the manufacturing districts, had obtained the sanction of the Legislature, and were in various stages of construction. During the same period our capitalists, enticed in their interests at home, had entered into a vast speculation in North America securities. The usual results followed: the money was spent. Interest rose; the principal American merchants could not realize their securities, and stopped payment. Then came the struggle between money for temporary and recurring purposes, and money for fixed investments; railways attempted to carry on their works by the issue of preference shares and other irregular securities. Crisis, panic, and everything that everybody ought to have expected ensued.

THE NEW BRIDGE ACROSS THE FALLS.

OF THE ST. JOHN.

A few days since we visited what is called "St. John's," where an American has commenced throwing a suspension bridge across the Falls of the Saint John. As the design of this bridge is novel, as public opinion is much divided upon its feasibility, and as some misrepresentation has taken place (as well as for the benefit of our readers at a distance) we purpose describing the work and the river St. John, at the site of this projected bridge, is about 500 feet across, and the cliff on the eastern shore, on which operations are commenced, is said to be about 50 feet above high water. The projector commenced by laying down three rows of deals, at some distance from each other, so as to form what is generally termed "stringers." These deals are laid on their flat, one projecting over another, so as to bind. This forms the advance work, for each deal projects a little, so does the bridge gradually extend from the rock over the water. At first, near the edge of the precipice, the projection of each deal is but little, but as the work extends the projection is increased. Of course there is a tendency in the deals to bend and droop; to make up for this, and to keep up a proper elevation, wedge pieces are occasionally put in.—When several deals have been spiked together, so as to form a considerable thickness, they are further secured by bolts and screws. As this primitive part of the work extends, each row of deals is strengthened by other deals being spiked, or bolted, on either side; these deals (being edge-wise) are elevated at the outer end to an angle of perhaps twenty degrees, thus acting as braces. Thwarts are also let in, to bind the three stringers together. The stringers being thus formed and fastened, the bridge extends upon the lower principle; thus all projects over the river, so must it be extended shoreward, and be loaded with stone, to preserve the balance. The reader, from this description, will at once perceive that the three stringers, formed of deals both flat and edge-wise, and bracing, act as so many levers, and that the principle is perfectly simple and practicable, for nothing is required but to load down sufficiently on the shore, to prevent the projection from toppling, and to fasten the deals, or timber, sufficiently together, and apply sufficient strength to bear the weight. Of course a projection of 250 feet from each shore will be no small weight, and great strength will be required at the extremities of the bank, which will be the fulcrum; but we see nothing impracticable about it; the builder has, no doubt, calculated the weights and the necessary strength to support it.

THE CREDIT SYSTEM.

In this country an always large, but very variable, amount of credit is used as capital; and its fluctuations are probably more operative in stimulating the very high and very low values of money than the more regular movements of realized capital. This credit is, in fact, an anticipation of capital, a using of capital before it is created. It is probably capital in course of creation, and with respect to which there is at the time good faith that it will be created. By certain mercantile and money-broking manoeuvres this anticipated capital is enabled to liquidate engagements for which realized capital must otherwise have been employed, and for which the requisite amount must have been constantly kept floating. Perhaps instances, similar in principle to those with which we have unhappily become too familiar, may explain this more clearly than any mere attempt at abstract description.

The great house of Bamber and Co. trade with the East Indies, and the great house of Cocksfield and Co. with the Mauritius, being much engaged in indigo and sugar respectively. Each house keeps a loose £50,000, in order to ensure regularity and ease in the conduct of its business. This money it employs in short investments, having it always within reach in case of emergency. Of course, when money is abundant, short investments give a low rate of interest, perhaps 1/4 or 2 per cent. For several years previous to each of the years 1825, 1835, and 1845, bills of lading, or some certificate of produce en route from distant parts of the world, or the six months' acceptances of great houses in London, were cash in Lombard Street on some moderate terms: the rate of discount might vary 1/4 per cent. from month to month, or at shorter intervals; but somewhere within 5 per cent. they were always cash. In the course of business such documents came regularly into the hands of B. and Co. and C. and Co. While matters stand thus, some great indigo-planters come to B. and Co., and say, "We are prepared to offer to you our agency, but we expect that our agents should advance us £50,000. You will always be amply covered by goods." The interest on the £50,000 will be 5, or 6, or 8 per cent., according to the rate which money may bear in India at the time; and the profit of the agency is very large. The offer is tempting. On one side is £150,000, which the £50,000 may make by short investments; on the other, the £40,000 of interest, many thousands of commission,

and a new connexion. But B. and Co. possess no money except the £50,000, hitherto employed for the ease, convenience, and regularity of their business. With many resolutions to establish forthwith a reserved fund to replace the £50,000, they hand over that sum to the indigo-planters; and carry on their previous trade by raising money on their documents and long-dated bills. Things go on smoothly, and they do establish a reserved fund; but almost inevitably, before pressure begins to be felt or even suspected by them in London, they find how much more advantageous it will be that the reserved fund should follow the £50,000, than that it should remain in England. We need not pursue the similar course of C. and Co. in the Mauritius. Their capital is fixed, and the squeeze comes: the lenders are fewer and dancier, the borrowers are numerous, and more urgent than before. First the doubtful names, and then the long bills, are thrown out. There is not money to be lent for every one who wants to borrow. Documents and six months' bills are no longer cash on any terms. Neither they nor the indigo and sugar plantations will liquidate mature engagements; and our friends B. and Co. and C. and Co. are compelled to stop payment. In this instance we see, first, how credit is admitted in times of ease to act the part of realized capital; and, secondly, how in times of pressure it is expelled.

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When we visited the spot, the work projected from the bank about 50 feet: the depth of the work at the fulcrum was about five feet; from thence on, it tapered off rather abruptly, and then more gradually, to the thickness of a single deal. The work extended back some distance on the shore, and was well loaded with stone. We have been told that the height of the fulcrum when finished will be fifteen or sixteen feet. It appears to be the intention to round the upper part of the bridge slightly, which will give the lower part a considerable arch. Of course the two projections will be united by a crown-piece, which will relieve the respective levers from a portion of the weight.

ELECTION OF A POPE.

From the Quarterly Review, speaking of the election of the last Pope.

The Pope expired at the Quirinal. The body was transported at nightfall, in a state-carriage, to the Vatican. The noble guard, wearing scarfs of white and black crêpe (the mingled mourning for the pontiff and for the prince), attended on horseback, each bearing a waxen torch; the gendarmes followed, every man provided also with a torch; the horse artillery brought up the rear, thundering along the uneven, ill-paved streets at a hand-gallop, the pace at which etiquette commands the sad procession to advance. No religious emblem accompanies it. The body is embalmed on the bed of death. The chapter of St. Peter's receives it at the door of the cathedral, which is also the chapel of the Vatican palace; and here, comments those tedious ceremonies which precede in Rome. The military escort returns at a yet more resounding pace, leaving a long echo in the darkening night. The Cardinal Camerlengo assumes the regency of the state; the annulus Piscatoris is formally broken in his presence; and that of the Congregation he presides in the Apostolic palace, and, after receiving the customary salute, he issues

orders to the captain of the Swiss guard. "Chi ci paga? [who pays—] demands the cautious mercenary, with shouldered arms—the malicious alteration of former days being now converted into state etiquette. "Ci pensate io, [I will take care of that] replies the prelate: the weapons are lowered, the guard follows his ordinance, and obeys his orders till the oaths are administered to another Pope.

Prince Chigi, the hereditary governor of Rome, and protector of the Conclave, assumes his office, which is declared to the people by the double sentinel at his palace gates. A day is appointed for the assembling of the cardinals, and the foreign members of the College arrive with the speed that age, dignity, and indulgence permit. Their entrance into the Conclave is an imposing spectacle. Each elector, attended by a chaplain and two domestic servants, takes possession of the apartment which has been assigned him by lot, and fitted up by his own upholsterer. Every arrangement on this solemn meeting marks the suspicion with which the princes of the Church regard each other. The kitchen, and the servants of the palace could not be trusted; no Cardinal would venture on eating a meal that had not been prepared by his own people. His dinner is daily brought him in a covered barrow, used only for this purpose: it is sealed by the clerk of his kitchen, attended by a servant in his livery, and guarded by a Swiss soldier. The seals are broken in the presence of two fraternal Eminences. No unexamined communication whatever is permitted with the external world.

Every morning after mass, performed each time by a different minister, the Conclave proceeds to a ballot and scrutiny; but these for some time are well understood to be merely preliminary skirmishes. Day after day, at noon, the idle and curious of the city flock to Monte Cavallo to witness the smoke issuing from the funnel of the stove, on which are burnt the papers after the ballot; and there is much fun and ribaldry when the outward sign announces the fresh abortive effort. The memory of Leo XII. was still odious—and Pasquini thus addressed the electors:—

"Bestie siete—una bestia farete."

Abiate attenzione di non fare on Leone. The recent revolution in France and Belgium, the disturbances in Germany, and the unsettled state of Italy should have hastened a decision. There should have been a truce to idle jealousies and petty animosities, and the choice should have fallen on a man bold at once and cautious; a man of piety, and a man of the world; one who could grapple with the difficulties that were arising on every side round the papal throne. The Conclave judged otherwise. They had sat for fifty-six days before the window over the hand of the Cardinal Dean, beating his cross, prostrated. No tempest like that which drove the people from the palace when Pius VIII. was elected, cast its gloomy prognostic over the opening scene. The morning was bright and clear, and the words of the antique formula were heard by the remotest of the multitude:—"Magnum vobis annunciamus gaudium. Habemus Papam, Dominum Cardinalem Capellari qui sibi nomen assumpsit Gregorium XVI."

Beasts you are—a beast you are going to make: Take care lest you make a Leo! I.

I great joy I announce to you. We have a Pope—the Lord Cardinal Capellari, who has chosen for himself the name of Gregory the sixteenth.

Mutual Life Assurance.

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

HEAD OFFICE, 141, BUCHANAN-STREET, GLASGOW.

The Constitution and Regulations of this Society insure to its Members the full benefits which can be derived from such sums as they are willing to devote to the important duty of LIFE INSURANCE. The whole points are secured to the Policy holders by the Mutual System on which the Society is established, and their allocation to the Members is made on fair, simple, and popular principles.

It is provided by the Rules, that the whole Directors, Ordinary and Extraordinary, shall be Members of the Society, by holding Policies of Insurance for life with it, of more than three years standing. This rule secures to the Public that those Noblemen and Gentlemen who appear as Directors of the Society, have practically approved of its principles. For further particulars, with tables of Premiums, apply to

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Quebec, August, 1845.

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THE BRITANNIA LIFE ASSURANCE COMPANY having reduced their rate of Premiums, the subscriber is prepared to receive proposals according to the new scale.

R. PENISTON, Agent.

India Wharf, October, 1846.

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