THE MONTREAL COURIER.

MORNING EDITION—MONDAY, FEBRUARY 3, 1851. [VOL. XVI.—NEW SERIES, No. 289.

PRICE TWO-PENCE.]

HEAD QUARTERS.

FRANCIS FRANCISCO

HAVING taken the above well-known ESTABLISHMENT, begs to solicit a share of Public patronage, and to assure those who may favor him with their support, that he intends to supply every thing of the very best quality.

F. F. trusts that his experience will enable him to give perfect satisfaction, he having been for some time Cook in the above Establishment; and he intends giving that department his personal superintendence, he trusts that Gentlemen visiting the City will favor him with their patronage.

FRESH NEW YORK OYSTERS constantly on hand.

N. B.—LUNCHEONS supplied at ANY HOUR.

BONSECOURS STREET, Montreal, October 2, 1850. 223

DONEGANA'S HOTEL,
NO. 19, NOTRE DAME STREET, MONTREAL.

THE above HOUSE, being situated near the PARADE GROUND, DALHOUSIE SQUARE, THEATRE ROYAL, and within a few doors of the FORMER HOTEL, so favorably known by the above name—will be ready for Visitors early in May, under the Management of the Subscriber, who assures them that, in point of Comfort, it shall be second to none on this Continent.

GEORGE F. POPE.

Montreal, April 17, 1850. 85

UNITED STATES HOTEL,
BY L. H. BARBER,
MAIN STREET, ST. ALBANS, VERMONT.

March 3, 1850. 68

MRS. A. HAMILTON'S PRIVATE BOARDING HOUSE, No. 118, CRAIG STREET, (West,) Montreal.

A few respectable Young Men comfortably accommodated at moderate terms.

September 7. 202

THOMAS E. LOVETT & Co.,
GENERAL COMMISSION MERCHANTS,
42, WATER STREET, NEW YORK.

T. E. LOVETT, J. K. BETHUNE, J. DEWAR.

January, 1850. 51

FOWLERS & WELLS, PHRENOLOGISTS, No. 131, Nassau Street, Clinton Hall, NEW YORK. Publish Works on Phrenology, Physiology, Physiognomy and Magnetism. Verbal and Written Descriptions of Character, furnished when desired.

ORSON S. FOWLER,
LORENZO N. FOWLER,
SAMUEL R. WELLS.

January, 1850. 12m—49

VETERINARY HOSPITAL.

MR. TURNER (late acting V. S. to H. M.'s 7th Regiment of Hussars) begs to inform his numerous Friends, that he has, in compliance with their wish to that effect, RESUMED his PRACTISE as a VETERINARY SURGEON, and is for the present to be found at Mr. PATERSON'S Stables, in rear of Little St. James Street. Mr. TURNER hopes, in a short time, to make arrangements for larger Premises, a Shoeing Establishment, &c.

Montreal, August 23, 1850. 189

MACRAE & WOOD,
ADVOCATES,
No. 23, Little St. James Street, Montreal.

GEORGE MACRAE.
D. R. WOOD.

June 5, 1850. 122

W. E. HOLMES, ADVOCATE, heretofore of the firm of Rose & Holmes, will hereafter practice alone. Office, 25, Little St. James Street.

Montreal, Oct. 14, 1850. 233

GEORGE ARMSTRONG,
CABINET-MAKER & UPHOLSTERER,
CORNER OF McGILL & CRAIG STREETS,
(Hay-Market Square,)
MONTREAL.

G. A. has REMOVED to the above Stand, and begs leave respectfully to tender his thanks to his Friends, and the Public generally, for the liberal patronage they have hitherto bestowed upon him, and hopes, by strict attention to Business, and promptitude in execution of Orders, to merit a continuance thereof.

N. B.—FUNERALS attended to.

August 29, 1850. 194

DAGUERREOTYPE.

MR. DOANE begs respectfully to acquaint his friends and the public that, by the aid of a recent improvement, he is enabled to take Pictures almost instantaneously, so that the expression of the countenance may be retained more accurately than by a long sitting. Children may be taken with much more certainty than heretofore.

He has for sale a large supply of Daguerreotype material, including a quantity of the finest French Plates, lately imported from France. Also Buffs for taking instantaneous Pictures.

August 28, 1850. 193

CUTLERY.

WM. WARREN, CUTLER, and IMPORTER OF HARDWARE, 168, West End, Notre Dame Street, (Sign of the Golden Scissors,) Montreal, has constantly on hand, from the best Makers in England and America, a choice assortment of very superior Pen Knives, Scissors, Table Knives and Forks, Warranted Razors, Surgical Instruments, Joiners' Tools, Cast Steel Files, Magic Razor Strops, Rupture Bandages, and House-Furnishing Hardware—the whole of which will be disposed of Ten per Cent. lower than the same quality of Articles can be purchased in this City.

Every description of Cutlery Ground, Set, and Repaired, in the best manner.

Montreal, September 7, 1850. 202

C. DORWIN,
EXCHANGE AND MONEY BROKER,

OFFICE, No. 24, ST. FRANCOIS XAVIER STREET, MONTREAL.

COLLECTIONS MADE and CASH ADVANCED on NEGOTIABLE SECURITIES; AMERICAN and UPPER CANADA BILLS, DRAFTS on NEW YORK BOUGHT and SOLD on the most reasonable terms.

Also, DRAFTS on BOSTON FOR SALE.

April 15. 84

THE highest Market Price paid for AMERICAN BANK NOTES.

C. DORWIN.

Montreal, November 4, 1850. 250

MONTREAL BATHING ROOMS,
No. 23, McGILL STREET,

WILL BE OPEN EVERY DAY, during WINTER, from SEVEN o'clock in the Morning till NINE o'clock at Night.

H. ENNIS.

December 6. 264

THE GARRICK CLUB are prepared to LEASE the LARGE ROOM, in which they perform, for CONCERTS, SOIREES, LECTURES, &c., on the most reasonable terms.

Apply at the Rooms, or to

F. S. JUDAH, Secretary.

Montreal, December 25, 1850. 272

MEDICAL HALL.

EAST INDIA PRESERVES for Sale—
Preserved Ginger
Preserved Citron
Preserved Chow-Chow, in jars
—ALSO,—
Preserved Dried Ginger, in boxes

ALEX. URQUHART.

January 22, 1851. 284

MEDICAL HALL.

JUST RECEIVED and FOR SALE:—
25 boxes Citron Peel (a superior article.)

ALEXANDER URQUHART.

November 29. 261

MEDICAL HALL.

JUST RECEIVED and FOR SALE:—
Hecker's Farina
French Gelatine
Genuine Bermuda Arrow Root
Tapioca
Pearl Sago
—ALSO,—
Orange and Raspberry Gum Drops
Liverwort Paste
Jujube Paste,
&c., &c., &c.

ALEX. URQUHART.

November 18, 1850. 256

NEW PERFUMES.

JUST RECEIVED from LUBIN, of Paris, a supply of the following choice PERFUMES:
Extracts Bouquet Jenny Lind
Jockey Club
Marechale
Patouly
Pois d'Odeur
Violette
Bouquet d'Caroline
Rose
Millefleur
&c., &c.
—ALSO,—
Lubin Bandoline
Cere a Moustache
&c., &c.

S. J. LYMAN & Co., Place d'Armes.

Montreal, Oct. 16, 1850. 235

PHELPS' PATENT TRUSSES.

The Subscribers have received from Boston a supply of
Phelps' Patent Trusses.
Do. do. Abdominals.
Do. do. Supporters and Elastic Chest Expanders.

These articles are all manufactured under the superintendence of Dr. Phelps; for material and workmanship are unsurpassed. In all cases they are warranted to answer the purpose intended.

S. J. LYMAN & Co., Place D'Armes, Agents.

August 28, 1850. 193

DR. PHELPS' TRUSSES.

NO better proof can be given of the superior excellence of Dr. PHELPS' TRUSSES than their rapidly increasing sale. Orders are daily received from all parts of the United States and British America, together with testimonials from the highest sources as to their excellent qualities. These Trusses are at once easy to be worn, convenient, durable, and afford immediate relief.

Agents for Montreal,

S. J. LYMAN & Co., Place d'Armes.

November 11, 1850. 253

PRIZE MEDICINES.

Drug Warehouse, 194 & 196, St. Paul Street.

MESSRS. WILLIAM LYMAN & Co., having received the FIRST PRIZE and DIPLOMA for "MEDICINAL SUBSTANCES," at the recent Provincial Industrial Exhibition, have on Sale a large and complete Stock of GENUINE DRUGS and MEDICINES, and other articles of family consumption, which will be Sold low, for cash, or approved credit.

December 23. 271

GENUINE ERVALENTA,
FOR CHRONIC CONSTIPATION.

THE Undersigned, at the request of parties acquainted with the virtues of this remedy, have obtained a further supply, and will warrant the article to be the GENUINE FRENCH ERVALENTA. Sold in sealed packets of 14 lbs. each.

WILLIAM LYMAN & Co., Prize Medicine Warehouse, 194 & 196, St. Paul Street.

December 23. 271

HEALTHY SWEDISH LEECHES.

WILLIAM LYMAN & Co., 194 & 196, St. Paul Street,

December 23. 271

ARTIFICIAL LEECHES.

WILLIAM LYMAN & Co., Corner St. Paul & St. Nicholas Streets.

December 23. 271

IMPORTANT TO FAMILIES!

PERCY'S LOTION
A CERTAIN CURE FOR
RING-WORM.

A few applications, according to the direction on the bottle, will effect a permanent cure. Sold by most of the respectable Druggists; and may be had, Wholesale or Retail, of

R. W. REXFORD, 29, McGill Street, Montreal, Sole Agent for Canada.

Dec. 17, 1849. 33

TURKISH BLACK SALVE.

UNDER THE PATRONAGE OF THE HONORABLE THE EAST INDIA COMPANY.

THIS SALVE, prepared from the original Receipt, procured from a celebrated Turkish Hakim, (physician) of Smyrna, in Asia Minor, and which has obtained an unprecedented celebrity in Great Britain and the East Indies, from the astonishing Cures performed by it in both these countries, has lately been introduced into Montreal. As might be expected, its popularity has followed it, and its use is becoming general among all classes. The contracted limits of an advertisement necessarily precludes entering into any adequate detail of its merits, but, for the information of the public, it is intended to publish, from time to time, such statements of cures as have or may occur. It has been used for the following complaints with the most complete success:—Such as Swollen Glands, Broken Breasts, White Swellings, Whitlows, Scalds from Steamboat explosions, or other causes, Burns, Fever Sores, Scrofulous Sores, Sore Nipples, Carbuncles, Scald Head, Gun-shot Wounds, Bruises, Boils, Frostbites, Wens, Chilblains, Ulcerated and Common Sore Throats, and Bunions. If used in time, it will prevent or cure Cancers, also, Swellings arising from a blow on the Breast, Ring Worm, Pains in the Back, Rheumatism, Gout, Pains in the Chest, Palpitation of the Heart, Complaints in the Liver, Spine, Heart and Hip, Rushing of Blood to the Head, Swelled Face and Toothache. In fact, it is impossible to enumerate half the complaints that have been cured by the application of this Salve.

Sold in Montreal by S. J. LYMAN & Co, Place d'Armes; SAVAGE & Co., Notre Dame Street; URQUHART & Co., Great St. James Street; W. LYMAN & Co, St. Paul Street, and in all the principal Cities in Canada.

September 5, 1850. 200

BRITANNIA
LIFE ASSURANCE COMPANY,
No. 1, Princes Street, Bank, London.

CAPITAL—ONE MILLION STERLING.

Empowered by Special Act of Parliament, 4 Vict., Chap. 9.

REDUCED RATES OF PREMIUM—HALF CREDIT RATES OF PREMIUM.

THE great and decided success which has attended this Institution, has induced the Directors to REDUCE the RATES originally required in British North America, to the ordinary European Rates. The result of such Reduction is to enable parties to avail themselves of the important benefits to Life Assurance at *much lower Rates of Premium than those of any other Assurance Company transacting business in Canada.*

The Directors have also resolved to extend to British North America the advantages afforded by the HALF CREDIT RATES of PREMIUM which have been so highly approved, and are so generally adopted by Policy Holders in the United Kingdom. The most liberal conditions are likewise offered to the Assured in the limits to which they may proceed by sea or land, to other parts of North America without affecting their Interest in their respective Policies.

PETER MORRISON, Resident Director.

London, January 1, 1847.

Detailed Prospectuses, and every necessary information as to the mode of effecting Assurances, may be obtained upon application to

J. H. MAITLAND, Agent for Montreal,

Or to any of the following Agents:

ALFRED G. SMITH, Esq., London, C. W.
FRANCIS HEWARD, Esq., Toronto, C. W.
DAVID BURN, Esq., Cobourg, C. W.
ALEX. DAVIDSON, Esq., Niagara, C. W.
J. STANNUS GARRETT, Esq, Hamilton, C. W.
THOS. BRIGGS, Esq., Jun., Kingston, C. W.
ARCH. DOUGLAS, Esq., Bytown, C. W.

MEDICAL REFEREES:

DR. MACK, St. Catherines, C. W.
DR. COVERNTON, Simcoe, C. W.
DR. J. B. JOHNSTON, Sherbrooke, Stanstead, Eastern Townships.

EXAMPLES OF RATES

TO ASSURE £100 STERLING ACCORDING TO THE FOLLOWING TABLES:

TABLE 1.

Age.	Annual. s. d.		Half-Yearly. s. d.		Quarterly. s.	
25	36	0	18	3	9	2
30	40	8	20	7	10	4
35	46	9	23	9	11	11
40	55	1	28	0	14	1
45	66	3	33	8	17	0
50	81	4	41	5	20	11

TABLE 2.

Age.	First Five Years s.	d.	
25	23	6	This Table increases every Five Years, until the twenty-first year.
30	26	4	
35	30	4	
40	36	1	
45	44	6	
50	56	7	

TABLE 3.

Age.	For One Year. s.	d.	For Seven Years. s.	d.
25	21	6	21	10
30	22	1	22	7
35	22	11	23	11
40	24	9	26	9
45	28	6	32	2
50	35	4	41	5

TABLE 4.

Annual Premiums required for an Assurance on £100, for the whole Term of Life, the rate decreasing at the expiration of every Fifth Year, until the Twentieth, inclusive, after which period no other payment will be required.

Age.	1st 5 Yrs. s.	d.	2nd 5 Yrs. s.	d.	3rd 5 Yrs. s.	d.	Last 5 Yrs. s.	d.
25	72	7	55	6	38	2	19	11
30	78	6	60	10	42	6	22	4
35	85	10	67	8	47	10	25	3
40	95	5	76	4	54	4	28	6
45	108	0	87	4	62	2	32	2
50	124	3	101	1	71	7	36	5

HALF CREDIT RATES OF PREMIUM.

Age.	Half Premium During 7 Years. s.	d.	Whole Premium After 7 Years. s.	d.
25	19	7	39	2
30	21	9	43	6
35	24	11	49	10
40	29	2	58	4
45	34	10	69	8
50	42	6	85	0

If it be preferred, the unpaid seven Half Premiums can be left as a charge on the Policy, when it becomes a claim.

MUTUAL ASSURANCE BRANCH,
SUPPORTED BY THE PROPRIETARY BRANCH.

TABLE A.

Age.	Annual Premium. s.	d.	Half-Yearly. s.	d.	Quarterly. s.	d.
25	44	4	22	0	11	3
30	49	10	25	3	12	8
35	57	0	28	11	14	6
40	66	6	33	8	17	0
45	79	0	40	1	20	2
50	95	6	48	7	24	6

The Assured under this Table are entitled, after Five Years, to an *Annual* Division of the Profits.

TABLE B.
HALF CREDIT TABLE.

Age.	Half Premium First 5 Years. s.	d.	Whole Premium After 5 Years. s.	d.
25	22	2	44	4
30	24	11	49	10
35	28	6	57	0
40	33	3	65	6
45	39	6	79	0
50	47	9	95	6

The Assured under this Table are entitled also to participate in the Profits on certain conditions.

ALLIANCE
BRITISH AND FOREIGN LIFE & FIRE
ASSURANCE COMPANY,
OF LONDON.

CAPITAL—£5,000,000 STERLING.

ESTABLISHED BY ACT OF PARLIAMENT, 1824.

THE Undersigned CONTINUES to INSURE PROPERTY against LOSS or DAMAGE by FIRE on as liberal terms as any other first-class Office in Canada.

ALL CLAIMS FOR LOSS DISCHARGED IMMEDIATELY ON SATISFACTORY PROOF THEREOF, and without reference to the Directors in London.

Parties who have made Five successive Annual Payments on their Policies, previous to each division of Profits, will participate in the same; which is an advantage possessed by no other Company in the Province.

No charge for Policy.

ASSURANCES also effected on LIVES.

The most ample security is offered to Assurers with this Company, by its large invested Capital, and the personal responsibility of its numerous Shareholders.

RICHARD GERRARD, Agent for Canada.

Montreal, November 18, 1850. 252

DR. MACDONNELL, RADEGONDE STREET, HAY-MARKET.

Montreal, December 7, 1850. 262

NATIONAL LOAN FUND
LIFE ASSURANCE SOCIETY,
OF LONDON.

CAPITAL—£500,000 STERLING.

A SAVINGS' BANK FOR THE WIDOW AND THE ORPHAN.

OFFICES:—26, Corn-hill, London:
17, Great St. James Street, Montreal.

MONTREAL LOCAL BOARD.

Benj. Holmes, Esq., Chairman.
A. LaRocque, Esq. | E. R. Fabre, Esq., Mayor
H. L. Routh, Esq. | Wm. Lunn, Esq.

PHYSICIANS. { W. Sutherland, Esq., M. D. / H. T. Peltier, Esq., M. D.

FREDERICK R. STARR, Esq.,
General Agent for the B. N. A. Colonies.

THIS INSTITUTION offers to the Assured very many advantages, at quite as low a rate of Premium as guarantees safety to the Office.

Policies will hereafter be issued—the Assured entitled, whether at the payment of his first Premium, or at *any future* period, to borrow, upon interest, to the extent of *one-half* of the Annual Payments made, without any responsibility or guarantee, personal or otherwise, nor will the Policy (the only security) be required to be lodged with the Society, as each Loan will be endorsed thereon.

Under this new system, the value of each Policy will at all times be known, and the great objection to Life Assurance entirely removed, as the Assured can at *any time present his Policy, and demand of the Society an immediate payment of one-half of the Annual Premiums paid thereon,* thus giving to each Policy a known actual cash value.

Existing Policies will continue upon the former system, or may be converted into one of the new form.

As the Policies received from London are signed in Montreal, under special Power of Attorney from three of the Court of Directors in London, to the Local Board in this City, there is no *Stamp Duty.*

Applicants are not charged for the Medical examination.

The Assured has the right of paying his Premium within *Thirty Days* after it falls due, thereby preventing the forfeiture of his Policy, which would otherwise frequently occur.

The Society will, on satisfactory proof of the health of the party, receive the Premium within a year after its falling due.

By the establishment of the General Agency here, *Risks are Accepted, Loans Granted,* and *Losses Paid* by the Montreal Local Board, without referring to London.

Information may be obtained, or Blanks and Pamphlets had at the MONTREAL OFFICE, or at the AGENCIES established throughout the PROVINCES of CANADA,
NOVA SCOTIA,
NEW BRUNSWICK,
NEWFOUNDLAND,
PRINCE EDWARD ISLAND, and
BERMUDA.

December 13. 267

BRITISH COMMERCIAL
Life Assurance Company,
Established in 1820, and empowered by Act of Parliament,
FOR THE INSURANCE OF LIVES,
AND THE
ENDOWMENT OF CHILDREN, &c.

LONDON, NEW YORK,
AND
MONTREAL.

CAPITAL, $3,000,000.

Trustees.

JOHN CATTLEY, Esq. | SEBASTIAN G. MARTINEZ, Esq.
JOHN COX, Esq.

AND Directors in London.

SIR ROBERT ALEXANDER, Bart.
THOMAS BENSON, Esq.
JOHN CATTLEY, Esq.
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Secretary.
Mr. FRANCIS F. SANDERSON.

Medical Adviser.
G. D. GIBB, M. D., 48, Craig Street.

Bankers.
Messrs. GLYN, HALLIFAX, MILLS & Co.

THIS COMPANY, which has been established 30 years, commenced with a subscribed Capital of $2,000,000, and was the first, 20 years ago, to offer to the Public two Scales of Premium—the lower, to insure only a fixed amount; the higher, entitling the Insurers to a participation in the profits.

Advantages offered to Insurers.

Very low Rates of Premiums on Young Lives.

The security of a large realised and invested Capital.

Large Bonuses on Policies effected on the high Scale.

Prompt settlement of Losses.

The full value given for Policies when discontinued.

On Insurances for the Whole of Life: one-half of the Premiums, if desired, permitted to remain unpaid for the first seven years, as a Loan at interest, and then to be paid, or to remain as a permanent Loan, at the option of the Insurer.

Loans upon Policies for the Whole of Life, after payment of three Premiums, in proportion to the value of same.

The acceptance of Naval, Military, Climate, and Special Risks of all kinds, on payment of a commensurate Premium. Age admitted on the Policy when issued, if desired, on proof of date of birth.

Permission for the Lives assured to reside in any part of Europe, without extra premium or special license, and to, at and from California, at a small extra premium.

Insurances, if required immediately, may be effected any day between the hours of 10 and 4.

The Pamphlets published by this Company fully set forth the merits of Life Insurance; and copies thereof may be had, *gratis,* on application to the Agent, who is also prepared to furnish every information that intending Insurers may require.

THOMAS PROCTOR, 3, St. Sacrament Street, AGENT.

May 14, 1850. 103

BRITISH AMERICA FIRE, LIFE AND INLAND MARINE
ASSURANCE COMPANY.
Incorporated, 1833.—Capital, £100,000.

The Branch House of Business of this Corporation is No. 10, St. Francois Xavier Street, (2 Doors South of Notre Dame Street, Montreal,)
WILLIAM STEWARD, MANAGER.

W. STEWARD is authorized to INSURE PROPERTY of every description in TOWN or COUNTRY, against ACCIDENTS by FIRE; also, STEAMBOATS, SAILING VESSELS, and their FREIGHTS or CARGOES, to or from WHITEHALL, the UPPER LAKES, and the LOWER PORTS.

Liberal Adjustment and Prompt Settlement of all Claims guaranteed by a large paid-up Capital, invested at interest in the Province, and by a numerous body of the most influential men in Canada, who are interested as Stockholders and Directors.

June 21, 1850. 172

YOUNG MRS. ROBERTS' THREE CHRISTMAS DINNERS.

(Continued.)

CHAPTER II.—DUTY.

I have often been amused by the manning women attach to particular words, and among others, to the stern word Duty—that principle by which the state are kept from "going wrong," and households from being converted into dens of dirt and discomfort. One morning, on my way to Roberts' house, I called upon one of my numerous dowager acquaintances, to pay my respects to a niece of a certain age, then with her on a visit. I pretend to some skill in female works, for which, with my learned friends, I plead the example of Rousseau. When I had satisfied myself, or at least the lady, about the astonishing progress made by her pupils in the country, to whom my sister Anne had recommended her, I examined and admired her work.

"And such industry, Mr. Richard!" cried the aunt. "In the ten days she has been here, she has done as much as will trim five!—and yet we go about all day."

"My dear aunt," cried the younger lady, bridling, yet with a modest, blushing disclaimer of all super-human virtue, "I am only doing my DUTY."

The *duty* was twisting tape into a zig-zag form, to make a railing for the bottom of her new petticoats.

When I walked to Rachel Greene's, I met her at the door, going out to visit the infant school she had assisted to organize in this neighborhood, and which she anxiously and unostentatiously superintended. She invited me to accompany her; and I asked permission to take young Mrs. Roberts. I wished much that these neighbors were better friends. "Certainly," said Rachel, cheerfully; "these visits will soon form to her, as they already do to me, a delightful DUTY. I have of late taken a great fancy to watch children. I wish friend Roberts and I were better neighbors. I used to love to hear her through the party-wall singing her hymns and psalms; but I think she has given that up." Here was unexpected liberality. Perhaps Maria's music might be only Italian melodies or opera songs; but I was not going to tell that to Rachel. Maria could not accompany us; she regretted it sincerely; "but all this must be done before dinner." She was making up a head-dress for an evening party—to save money. "You would not have me desert my *duty?*"

"Certainly not; but think beforehand, I would have you, of the kind of duties you lay upon yourself." Maria watched our return, and tapped on the window as soon as I had left my fair friend within doors. "O, that sweet, serene Rachel Greene," she cried, half laughing; "how I do envy her!"

"Had you seen her in the last hour you might."

"Nay, I shall be jealous, too. Roberts gets as bad as yourself; we shall have green-eyed monsters among us, I can tell you, if we cannot be more Greene."

"Why not be as Greene as is desirable."

"It is the soft vernal grass, or bright apple, or brilliant emerald green you would have me? Really, Mr. Richard, you would not wish me to turn Quaker?"

"Clearly not, unless your reason and conscience bid you; I don't intend to turn Quaker myself, but I would like to see you turn a Rational, for which I am sure nature intended you, Maria; and from the Friends you may obtain excellent hints. With what you call your limited income, how much comfort and leisure a Quaker family could command; but how much more enjoyment could you command with your accomplishments and taste." There was, with me, one decided superiority which Maria held over my friend Rachel. Her different mode of education, and scope of reading and lively fancy, made her understand all my allusions, whether playful or sarcastic. This had at once established a certain intelligence and sympathy between us, even when we quarrelled. But if Rachel did not always perceive the point of my illustrations, Maria was far more backward in apprehending the force of my reasoning, when directed against her own notions and practices. It was in vain that I strove to convince her that the household god she had set up under the name of Duty, was an ugly mis-shapen idol, blubber-lipped, and with squinting eyes, consuming the time and wealth of its votaries in the besotted rites of a stupid and blinded idolatry. In vain I talked to her of the slavery to which she was hourly condemning herself. She could not yet renounce her idol-worship.

"I wish we were as rich as the Greenes, Mr. Richard," said she, "and then I should be so happy to visit your Infant School, or walk, or read, or be social:—but at present ——"

"Why, at present you spend more money than Rachel Greene."

"You don't say so! This last, to be sure, has been a dreadfully extravagant year; the outset always must; and that shockingly expensive dinner!"

"I can at once tell you what Rachel Greene's house-keeping cost in the last twelve months."

"Does she talk to you of her family affairs? I thought that had been indelicate, improper, in money concerns."

"So English people in general seem to think. Money is the only thing of which they must not speak—because they are eternally thinking of it, because it occupies their whole souls, and because, poor creatures! they really feel it a disgrace and crime not to have a great deal of filthy lucre—or what is thought a great deal for them. Why else may not people talk with as much candor and frankness about their incomes as they do about their children, or anything else nearly pertaining to them?"

"Family matters! Mr. Richard!"

"Ay, family matters is the word.—Be assured, Maria, it is either selfishness, insincerity, or coldness, that prevents *family matters* from being the topic most frequently talked over of all matters between true friends. These are interests, which, above all others, 'come home to women's business and bosoms.'"—(*A long, deep sigh—followed by a pause.*)

"I believe that, Mr. Richard; but you perceive how the world goes—"

"The world of England?"

"All one sex, hears, or reads, forbids the sort of frankness and the notions you hold. No one writes a book on education, or domestic morals, on household economy, or even on cookery, but what is adapted to wealthy persons—Miss Edgeworth and Rousseau included. Their systems are all concocted for people worth at least £500 a-year; and they require much more."

"I wish we had better elementary or guide books, Maria. Your remark is acute, and far more just than many that are made by the critics on these works. Hannah Moore was an honest woman, when she said *Hints for the Education of a young Princess,* limiting her book to one individual. All works on Education hitherto published, ought, in common honesty, to be entitled, *Treatises for Training the Children of the Rich:* or Books of Counsel for the Wealthy. We have no systems for the *Many*—but still we have our 'old experience'—"

"To what does it attain in my case, Sir?" My young friend smiled upon me with so much sweet earnestness, that I could not help vowing my best efforts to aid in solving her difficulty.

"With given data to something like absolute certainty, Maria. For example, how much domestic comfort, of the extrinsic kind, a family of three or four persons in London may secure for £300 a-year. Or take any British or Irish town, and very our estimates from 15 to 25 per cent. You won't live 25 per cent. cheaper in Kerry or Shetland than in London, believe me, Maria—nor in any continental town I ever knew; though you may vary your style of living, you may retrench. If London is not a cheap place, its there who wish to make it so, then is the division of labor a mockery—cheap carriage and the principle of competition all humbug. But London is a cheap place, cheaper than Boulogne, or the Norman Islands, if you please to exercise your understanding aright—and exercise, cast out, the Demon *Fashion,* and the Imp *Style.*"

"Systems to the data, Mr. Richard," said my fair friend. "She really stuck better to a text than most women."

"The *data,* Madam, in the present case, is £197 1bs. 8½d.—I found it in Rachel Greene's little book."

"Sordid creatures!" exclaimed Mrs. Roberts, "with an income like theirs to spend so little! For what do they board?"

"You are unjust, Maria. You take their highest rate of income. So do all enterprising gentlemen who aften aids grace the bankrupt list. My friend Joseph Greene's income, unlike my friend Mr. Roberts', is fluctuating. This year his profits may be £500; next year £150, or less. Bad times have come on all retail dealers, and threaten to continue. His father made much more money in the same trade and shop. Now, Joseph and his wife, in their honeymoon——"

"A Quaker honeymoon!" cried Maria, in scornful mirth. "Fancy a pair of Quaker turtles!"—(*A scornful hollow laugh.*)

"Call it what you will, Mrs. Roberts; it was the time of the first sensible, prudent, affectionate, and confidential talk between my friends, Joseph and Rachel Greene, by their own fireside, in the first month of their marriage: then and there they struck the average of the profits of our friend Joseph's trade, and resolved that £200 a-year was all that could at present be reasonably afforded for household expenses."

"Sordid!" again exclaimed Maria.

"Far from it. The only circumstance I ever heard Rachel Greene regret—and she speaks most frankly of her means of life, not considering that there is any difference between £50 a-year and £50,000, where each is the sole product of honest industry and diligence—is, that she cannot know exactly at the end of the year how much is over—to be laid up, as she said, 'where moth and rust cannot corrupt, nor thieves break through.' She already guesses, I suspect, that our friend Joseph admires a different kind of investment. All her own savings, I know, she devotes to deeds of benevolence. Her heart, like the hearts of most women, is naturally compassionate. She even gives to common beggars, and forgets the farseeing wisdom of her sect, and of the political economists. One day I checked her. 'Alas!' was her reply, 'that poor old man's pale emaciated face tells me a true story. Shall not we women apply the lenitive, till you philosophers cure the distemper; because that poor man may perhaps be so far an impostor, shall I harden my heart against my fellow creatures—my fellow-immortal? Him who, as a Christian, I am bound to hope will share the joys of heaven with me—shall I withhold from him my wretched pittance on earth? Is this to do the will of Him who maketh his sun to shine, and his rain to descend, alike upon the just and the unjust?'"

"Amiable woman! I was base to doubt her worth," cried my young friend, in whose eyes tears had gathered. "How shall I resemble her? Where learn like her to know and do my duty?"

However unfit I may be to give counsel, I am not the man to hear such an appeal with indifference.

"I have been surprised," I continued, "to find how nearly Friend Rachel hit the mark in her expenditure. But she would not spend more—did not wish to spend much less. She has an excellent idea of the prices and values of all ordinary commodities, and of how much of every thing is required in a family of a certain number; and this knowledge she possesses along with the domestic discipline, frugality and good management, which the uniform, regular habits of the Quakers, and of many quiet English families, give their women, as it were, by hereditary right."

"Management?" Maria's ear mechanically caught the word. "Can you explain to me Mrs. Greene's system?"

"I cannot—probably it is not what you would call a system.

A few good instincts, and a few plain rules, Maria derived from her Yorkshire granddames. 'Economy,' says Johnson—no economist himself—'is a very nice thing—one man's coat wears out much sooner than another's.' Neatness, regularity—above all, order, and the absence of every sort of pretension, must be essential to her system.—I believe that young house-keepers often fail from want of knowledge of the principles of arithmetic."

"Of cyphering, Mr. Richard? Nay, I can challenge the whole Quaker and house-keeping world there! I got three prizes at school for cyphering."

"But can you apply your knowledge, fair lady? Can you tell me in a moment how much a young couple, whose annual income is under £300 a year—call it for safety £270—may afford to expend on one dinner? Come, now, by any rule you please? *Experiment.*—Practice is best—I mean without forestalling their income, an increase of their family rendering a certain enlargement of expenditure necessary." Poor Maria fluttered and coloured, tears again gathering to her eyes. I cannot say whether mismanagement or maternity now preponderated in her heart.

"I cannot yet tell; but I fear not so much as this." She had unlocked the little desk, and taken out the book so thumbed and studied, and so mysterious in the frightful totals which it cast up out of *nothing.* To me the amount was at least not astonishing, as I was quite aware to what an enormous expense her absurdly extravagant Christmas Dinner must have come; the soups, the fish, the game, the jellies, the creams, the dessert, the wines, the hundred-and-one incidental charges, which any woman less clever and anxious to probe to the bottom of the evil would have overlooked or slurred over; but which here stood in a formidable array of figures. *Plunder* ought to have formed a considerable item, I dare say; but it was not entered under this head. It is always fortunate to make a good smashing loss at once, which may startle one, and put one on one's guard. "£16 5s. 3d.; well, I don't think that so far out of the way, considering the good style in which the thing was done. Some things appear very reasonable—other items extravagant enough. A monstrous quantity of Epping butter; but good cookery requires good oiling; nothing in the world goes sweetly at first without it."

"And we gave a very nice, genteel evening party with the left things—ham, cakes, jellies, and other things."

"And that is a *per contra.*"

"Oh! Mr. Richard, a *per contra* to this abominable bill! No, no!—I am grieved and ashamed to look at it. How useful to me were half that money at present to get decencies and necessary comforts; no wonder Roberts says I cannot manage." This was unlocked-for humility. "I dare say Mrs. Greene would have given half-a-dozen dinners with that money!"

"Probably a whole dozen, Maria, all good of their kind, too; but then the party would have been small, in conformity to the house, the attendants, the income, the number of *real* friends—to economy, good sense, and true social enjoyment."

"I see it all, Mr. Richard; Roberts was right in saying I can manage no more than a baby—no more than a baby! Think of that, Sir; you who have seen how I have laboured for eight months out of the twelve I have been here, injuring my health, as you have told me often, and spending almost nothing upon myself; to be sure, I was fully equipped last year. I declare, when I have been chilled to death, tortured with chilblains, and threatened with rheumatism, I have dented myself a shovel of coals in my chamber, to economize; while Mrs. Greene has a good fire every cold evening, and her chamber so much more comfortable than mine, as they have no dressing-room; but let the Quaker ladies chose for taking care of themselves."

"To how much does almost nothing come, Maria?" was my rejoinder. "You must forgive my freedom, since you invite my counsel. Let us see." The little book was again produced. I was aware of one formidable French cannot

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