

The Habits of Public Men.

The Government of New Brunswick yesterday attended in a body the funeral obsequies of one who on Wednesday last was a member of their Council, in good health, and giving promise of developing unusual talent for public life. The deceased gentleman had possessed abilities of a high order. He was well educated, a sound lawyer, a ready public speaker. He enjoyed the confidence of an influential constituency, and had won the esteem of a host of personal friends. He was noted for his singularly popular manner, and his society was courted wherever he was known. With a single exception, circumstances seemed to combine to make his life pleasant and gratify his highest ambition. That exception was an inability to withstand the temptations of the wine cup, and to this weakness is due the sudden termination of life which might otherwise have rendered valuable service to his country. It does seem as if the contemplation of this sad event should be to other public men a warning which some of them, at least, should not permit to pass unheeded.

It is deeply to be deplored that dissipation is so prevalent among the public men, both of Canada and the United States,—not, as a rule, among men of the highest position (though even here, there is occasionally an outbreak), but in the ranks of our secondary position and influence. In the Local Legislatures this weakness is particularly noticeable, and probably nowhere have more unfortunate scenes been enacted than in connection with the body of legislators who annually assemble in Fredericton.

It is quite probable that the dissipation of our Assemblymen years ago was as general as it is at present. In fact, it is known that in one instance, at least, a member of the Assembly was brought under the influence of that stimulant to which he finally succumbed. But it is quite as clear that the evil in those days was not so apparent, so public, as it has become of late. It is a notorious fact that members have been paid for a full Session's work when they were not in their seats half the time, nor even in a position to occupy them. The nightly "sprees" in Fredericton have been the talk of the town; and that this "member" or that "member" could not get along unassisted from a social entertainment, was not infrequently reported on the streets, eventually reaching the ears of their constituents. Plots have been arranged to keep certain members from a division by entering to their unhappy weakness, and members have risen in their places, intoxicated, and addressed the Chair, afterwards retaining no remembrance of what they had either said or done. In numerous instances of late, but particularly since the withdrawal of the older and able politicians from the Local arena, the progress of dissipation has been most marked; and the discussions of the Assembly have been wanting in dignity; and scenes that under other circumstances could not have occurred, have repeatedly disgraced both the actors and their audience. We refer to these facts with the deepest regret, but the time to deal with the cancer seems opportune, and we must not be urged to "cut boldly."

It can scarcely be argued that this is a topic in which the public has no interest. On the contrary, the constituencies must feel the deepest interest in the acts of their representatives. They believe that the men of their choice,—the men for whom they have rejected other aspirants to their service,—the men who are to make laws for the social and moral well-being of the people, are themselves fair examples of those for whom they legislate. If they had behaved otherwise, they would not have chosen these men. If they had not supposed that their mental strength would have been devoted to the public service,—that they would have been examples, in application, and character, and habits to the rising generation, they would have allowed them to continue in their positions of private individuals. Occasionally, indeed too frequently,—they have been deceived; in fact, they are seldom made aware of the full extent of their misplaced confidence. The misconduct of members is sometimes guessed at,—the whole truth never reaches those who are most deeply interested, and would most sternly reprobate the deception. The newspaper correspondents have been very "telling tales out of school." Sometimes, however, a newspaper in the best of a party discussion, broadly states some unpalatable truths; everybody is shocked for a time, and many doubt the correctness of a charge so grave. To us, it appears that these matters should be reviewed in cool blood, the strongest possible censure passed upon the delinquents, and a stern warning given in advance of faithful diligence in the event of repetitions of the offence.

When we call to mind the scenes that have been enacted by our legislators, within and without the Assembly room, of late years,—scenes that have made our Provincial Legislature a by-word and a reproach throughout this continent, and brought the blush of shame to the cheeks of our own people, we may well insist, not merely upon their discontinuance, but upon the abolition of that baneful practice which is understood to have been the cause of their occurrence.

Our Home Rascality.

A little over three years ago, this City of St. John was shaken from centre to circumference by a series of financial disasters, which followed each other in quick succession, almost as rapidly as lightning flashes. One fine morning, it was announced that Bartlett Lingley, who had been doing a heavy business in procuring and exporting deals, had left the City in a tag-bow for the "land of the free," having failed for an enormous sum. Shortly after, the Commercial Bank, after desperate efforts to maintain a precarious existence, and having been sadly depleted by Lingley's operations, was obliged to succumb. This disaster brought under suspicion other banking institutions supposed to be weak, and a run commenced on the St. Stephen Bank Agency in the City, presided by S. J. Scovill, which closed its doors early one afternoon and did not open them again until an assignment had been made. Then it was discovered that Scovill's private Bank had also failed, involving hundreds in its fall. The next sensation was the flight of the Cashier of the Commercial Bank, after confessing to having robbed the institution of a very large sum. The deep gloom of those terrible days, when men neglected their business and assembled at the street corners to discuss the latest disaster and wait with bated breath for the announcement of fresh suspensions,—when trade was paralyzed, and the merchants' credit impaired, and for a time the keenest eye could perceive only overwhelming troubles in the future,—will long be remembered.

Well, since then we have seen a setting up of old scores. And such a settlement! The St. Stephen's Bank, it is true, rapidly recovered from its temporary loss of credit, and Lingley's estate, we believe, has realized a moderate percentage for its creditors; but of the other two institutions which shall we say?

The examination of the Commercial's affairs revealed an amount of dishonesty, stupidity and criminal negligence unparalleled in the history of any other banking institution of which we have any knowledge. The Cashier had misappropriated funds, he was the full Board and all the directors, were in the habit of disbursements, and helped each other to Lingley to enormous sums. He had borrowed the Bank's money to run his private enterprises; he had, in short, appropriated the Bank's resources just as liberally as he pleased. Notes that were supposed to have been destroyed had been re-issued; and the extraordinary fact has now been established, that the Commercial Bank already re-issued notes, without the slightest allowance being made for "wear and tear," for losses by fire, or in other ways, during twenty to thirty years of its business operations. The whole capital and assets of the Bank have been squandered or stolen; widows and orphans have been robbed of their dependence;—and even clever men, who were only too confident, have seen their property melt into thin air, without the power to arrest its flight or punish those by whom they have been stripped. The winding up of the Bank has been slow and feeble, and is not yet concluded. One conclusion, however, is patent to all, namely, that while probably over a million has been wasted or stolen, the hand of the law has not reached the parties responsible, and the unfortunate victims seek in vain either for restitution of their property or punishment of those who are chargeable with their spoliation.

The same sad story is to be told of the Scovill Lingley Swindle. This individual failed owing several classes of creditors; namely, merchants whose notes he had discounted, and to whom he sold bogus Sterling Exchange; the St. Stephen's Bank,—which had been mainly instrumental in giving him a financial position in this community; and a large number of depositors, from whom he had obtained a small or large sum, an enormous total, payable at call. One party it is alleged on good authority, possessed himself of the merchants' notes of hand, and handed them over to the drawers, who lost little or nothing by the fraud. The St. Stephen Bank, through its officers, helped themselves to what they could while the doors remained closed; and that institution declares that it lost comparatively little. To one or two friends of S. J. Scovill was given an order for several thousand dollars in gold lying to his credit in Boston—one of the same secured his insurance business, his notes, and the lease for a long term of his banking building;—another received a ship, another a house, and yet another farms and lands. The demands were a numerous class. To them Mr. Scovill was really indebted. They had the very strongest claims upon them. Thanks to the St. Stephen's Bank, they believed him to be a man of means and his friends knew of his gold gambling, but the depositors had no suspicion of it. Some of them had given him their entire savings of many years; others, youths, their earnings for a few years only, but still their all,—others, again, had treated him with estate monies, intended to support fatherless ones. In many instances he had obtained the last dollar of his dupes, many of them grey headed; and

to all the failure of his institution came like a death blow. For such as these what provision was made? Why, after the least deserving had secured what they wanted, those were permitted to scramble for the crumbs! For nothing could be procured, except through the law courts, and after endless annoyances and tedious delays; and when a dividend was finally declared, it was for the impeding sum of five cents on the dollar! That they will ever receive another cent appears highly improbable. These too confiding but honest people were entirely too late,—the assets had been disposed of, apparently, within twenty-four hours after Scovill's doors were closed. Shop shut at 1 p. m. on Saturday, it was re-opened on Monday morning; but a good Sunday's work had been put through in the interim and the Scovill Swindle was most effectively consummated! For the unfortunate depositors there has been no recourse,—the most deserving of all the creditors, that is, the most thoroughly honest and robbed, and nobody up to this date has been even slightly punished. Surely, there is something wrong in all this.

The last meeting of the stockholders of the Commercial Bank has yet to be held, and we presume the depositors of the Scovill institution can again assemble. When they meet they should seriously consider whether there is not some remedy for their unfortunate position.

Cash vs. Credit.

BEING ONE OF A SERIES OF NARRATIVES AND OPINIONS BY PERRY P. TETTER, PH. D.

Among the many pithy and thoroughly practical maxims of Franklin and the men of his class of mind and mode of expression, there is one to equal none in our day, the one so often quoted but so seldom practiced in this part of America.—"SHORT RECKONINGS MAKE LONG FRIENDS." I write the words in capitals, and if the compiler does not carry out my double entendre, I shall insist upon this paper being reprinted with the maxim of maxims in red ink. "I forgive all men, even my creditors," says Bank, the characters in the comedy, and, although the comedian did not thereby enunciate a very new idea, still he fitted out the old idea in a telling costume; and upon the whole, I am inclined to think that the maxim is a good one of something good which we have forgotten or about to forget, puts us just as much under an intellectual or moral obligation as he who dines as with a bright flashing sword, perhaps a harvest of money, and the unsuspecting intellect with too sudden, too brilliant a flash.

But it was not even a Martin F. Tupper, nor was it a writer of a sensible pamphlet, who made me think of the credit system and its evils; no, it was a body else but my old friend, that excellent Mr. M.,—but no "I will not name my tailor," for the man who has been paid seven weeks. It was my nameless tailor, however, who, by

A VERY PRACTICAL HINT.

The nature of which his other customers little bill was not to be for six months, all former usages to the contrary notwithstanding; and that in short I am to pay and let pleasant, if I can, even always do look upon a harvest of money, and pleasantness is connected with the disemboweling of a good fat fard, but on this occasion I felt grim, and fear I looked so, and I will tell you why.

In the chief debtors were a manufacturing contractor, a provision supplier, and a lawyer. Now, at that time I believed as firmly as I do at the present moment in the cash principle, and had resolved to make a humble attempt on my own account to introduce the system into my small circle; but what was the result? Why simply this: the contractor told me the big instalments on his operation would not fall due till the summer; the provision supplier would be so far advanced in his work that he would be paid cash bills as mine that he would be fairly paid among the suppliers for his part, said that he feared he would be terribly tight till late in the Spring, for the chances with logs were, he believed, very slim, and that if said, as I almost threatened to do, he thought he could show me over a few months, and that it would do me no good to put costs in a lawyer's pocket. As for the gentleman of the long robe, he told me that he could

COLLECT NO MONEY WHATSOEVER, and that even the Sheriffs were keeping back executions on account of logs. And the consequences were simply that I was obliged to put a note in the Bank in order to obtain funds to meet tradesmen's and other bills which I was determined should be paid sharply; that I lost a chance of making a little investment; and was obliged to curtail several inexpensive amusements, but that only makes this reasoning all the stronger, for if, dealing with safe customers as those cited as examples were, find it impossible to realize a paltry two hundred dollars divided into equal lots, how are the smaller trades large giving constant credits for small amounts, and to poor or unreliable customers, ever to carry on their business; and how would a man, with all his available capital embarked in one transaction,

in case of that transaction falling to the ground, succeed in weathering the storm, or, indeed, of almost any modern calamity, it would appear as though barter had first prevailed, to be succeeded, on the formation of large settlements, by long credits; but there has always been a tendency in all well conducted communities, where it was in any degree practicable, to encourage the cash principle.

The office-bearers of Pioneer Lodge, No. 9, I. O. of O. F. were installed last evening by M. W. G. Master Barnes, and are as follows:— Joseph Wilson, N. G. Edward Willis, V. G. William Farnes, Sec. Sec. A. G. Willis, P. Sec. Alexander Hamilton, Treas. James Byers, R. S. N. G. Wm. A. Valey, R. S. N. G. Thomas Scott, R. S. V. G. James G. Forbes, L. S. V. G. G. A. Valey, R. S. N. G. Chris. Armstrong, C. S. Brown, R. S. S. Robert Gilmore, L. S. S. Alfred Pendlebury, L. G. G. T. Knollis, O. G.

Several of the Slips on the Eastern Side of the Harbor are evidently in a very unsafe condition. The accumulations of months, perhaps in some cases, years, of rain in them, and sunken logs along, often rendering it impossible for a vessel loaded thereon to lay on an even keel. Vessels are therefore more or less injured in consequence of being obliged to discharge at these berths traps, and we have heard of two or three vessels, lying with heavy cargoes on board, being so severely strained, that considerable expense had to be incurred to make them tight and staunch again. We call upon all interested in this important matter to take it in hand and have it remedied, for if the present state of things is allowed to continue, it cannot fail to injuriously affect the general shipping interests of this port.

Next Wednesday, Messrs. Robinson and Ralston, wholesale boot and shoe manufacturers, will move into their new premises, in Mr. John Murphy's new brick manufactory on Union street. On Tuesday evening a Grand Ball will be given to the operatives of Messrs. Robinson & Ralston and Murphy. The hands that make the brushes and the hands that make the boots will be thus commingled in one grand gathering, and a splendid opportunity will be given to enterprising papers to dilate at interminable length on the event.

"The Age of Railroads and Telegraphs gives rise to fast living," and in consequence thereof people get "hard-headed" and "stupid" in half a dozen times. We visited the hair-dressing establishment of H. Conroy recently, and found on his extensive premises all the appliances for covering heads as smoothly as chony with as luxuriant a crop as Absalom had in days of old. The quantity of hair Mr. Conroy employs is very large, as one can very well see by attending a performance of the Opera. The number of operatives in the ladies' and gents' departments is seven.

The Evangelical Alliance (New Brunswick Branch) have made the following arrangements for the Week of Prayer, January 7-14, in St. John.—The services will be held in St. Andrew's Church, and will be presided over by the following gentlemen. Monday, James McMillan, Esq.; Tuesday, Isaac Burpee, Esq.; Wednesday, Hon. R. J. Cameron. Thursday, Rev. J. P. Ritchie; Friday, William Welsh, Esq.; Saturday, T. W. Daniel, Esq. The evening meetings will be held in the following Churches and societies, each meeting commencing at a half past seven o'clock. Tuesday, Congregational, (Union Street), Rev. G. M. W. Carey. Wednesday, St. John Presbyterian, Rev. S. D. Currie. Thursday, (Annual Meeting of Bible Society), Rev. David, Rev. J. Bennett. Saturday, Centenary, Rev. R. J. Cameron. Collections will be taken at all the meetings. The proceeds after paying the necessary expenses will be given to the Relief Committee of the Y. M. C. A.

Merchants' Exchange. The following despatches are posted in the Exchange:— Montreal, Jan. 5th.—Flour at Liverpool 20s. and 22s., Red wheat 14 1/2 and 11 1/2. New York Flour market 10 and 15 cents better. Common to Choice Extra State \$6.00 a \$7.25. Pork July, \$14.20 a \$14.25 new; \$13.19 a \$13.25 old. Grain freights 6c. Montreal Flour market firm—5 and 10 cents better. Western States and Iceland Canal \$6 00 a \$6 10. [No despatches have been received to-day.]

Accident. This morning, about 10 o'clock, as Mr. Elias Boyce was driving a heavy box wagon (to which No. 1's horses were attached) down the hill in front of the Fish Market, the wagon "slewed" and threw him to the street, when the wheels passed over one of his legs, breaking the Dr. Berryman. The sufferer is in the hands of Dr. Berryman.

New Year's Call. Rev. Neil McKay, of St. David's Presbyterian Church, was pleasantly surprised at his breakfast table on New Year's Day by a receiving an affectionate address from a number of his people, accompanied by a handsome sum of money.

The Vacant Seat. It is reported that Hon. J. H. Crawford will take the vacant seat in the Local Government.

The "Eastern Manufacturing Company," whose building is located opposite Mr. Turnbull's Factory, Main Street, under the management of Mr. Henry Dunlap is turning out about a ton of batting a week. Mr. Dunlap intends going into the manufacture of several classes of articles now imported largely, such as thread, twines, and wadding. The batting is readily sold to city merchants who firmly import it from the United States. One of the machines called a japper takes in a heterogeneous mass of wool, sticks, spits and all sorts of refuse at one end, which after going through a number of rollers, other end ready to be put up in pound papers. A visit to this factory will repay any one interested in the development of home manufactures.

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One of the most interesting subjects of public interest is that of the work of the Saint John Female Reform Society. The Society is engaged by quite a heavy directory, but only a few take a prominent part in the practical workings of the Institution. Of the officers Rev. Wm. Armstrong is President; Joseph Pritchard, Esq., Vice-President; John Boyd, Esq., Treasurer; Rev. A. McL. Staveley, Secretary. Gentlemen's Committee.—Samuel D. Barton, John R. Marshall, James McMillan, Z. G. Gabel, Isaac Burpee, Andrew Johnson, Esquires, with the Ministers of the different denominations. Ladies Committee:—Mrs. B. W. Crookshank, President; Mrs. Wm. Thomson, Mrs. J. Gillis, Vice-Presidents; Mrs. A. M. Staveley, Secretary and Treasurer; Mrs. W. Armstrong, Mrs. Lake Stewart, Mrs. Pritchard, Mrs. Crookshank, Sen., Mrs. George Stewart, (House Stewards) Mrs. H. Robertson, Mrs. Francis Ferguson, Mrs. Wm. Logan, Mrs. J. J. Hill, and Mrs. J. T. Smith. The building, which is a three story wooden one, situated near Courtney Bay, was given up for the use of the small-pox patients last year, and only vacated in June last; since which time till October last, when it was re-opened, it underwent a complete renovation and repairing. In the basement is a large kitchen, washing room, ironing-room, pantries and cellar. On the second floor is a Committee room, the parlor and bedroom, and a large drying-room. On the third floor are six large sleeping apartments.

These rooms have all been newly painted, papered and fitted up, and are now clean, comfortable and airy. At the present time there are seven inmates in the house. They are occupied now in washing altogether, but when the inmates are more numerous they quilt and sew in addition to the washing. Their washing is said to be better perforated than that of any other laundry done outside, and the charge for ordinary washing is 40 cents per dozen. A man in the employ of the Home goes around the city and collects the washing and returns it to the owners. The Gentlemen's Committee meets quarterly, and the Ladies' Committee monthly, for the transaction of business. The Secretary informed us that no ladies of the Congregationalist or Baptist bodies belong to the Ladies' Working Committee, though frequently solicited for that purpose, and their assistance would be very acceptable. The improvements carried on during the summer season were under the direction of Captain Marshall, Rev. W. Armstrong and Rev. Mr. Staveley.

A Candidate for Westward. The newspapers this morning all announce that Robert A. Chapman, Esq., of Rockland, Dorchester, has taken the field as a candidate for the representation of Westmorland at the death of Mr. Moore having made a vacancy. The announcement, we understand, is authorized, and Mr. Chapman is fully in the field and expects to enter on a vigorous canvass immediately. It seems to us that Mr. Chapman is the right sort of man to represent the County. He is yet a young man, of most industrious habits and honorable in all his dealings. He is an extensive ship builder and ship owner, and to-day the whole staff of operators and repairs are at work at the Bridge. There is little hope of convincing him by reason before the evening.

Later.—As we go to Press we learn that the wire is again working to the Westward, and one to Skunkville. The ice at the Rink is reported in good condition, and the St. John Brass Band will play this afternoon. The balysals on the flag staff are so covered with ice that the flag cannot be hoisted.—So says a notice on the wall with Secretary's name attached.

The Road is in splendid condition for driving, and if no storm takes place before to-morrow, the usual driving, running and racing will take place,—much to the regret of all Christian people.

Mr. Boltenhouse, builder of the wrecked ship "Hibernia," is expected to arrive in town this morning. The ship is a total wreck, and will be sold as she lies.

The Local Government. Among the members of the Government in town to-day are Hon. Messrs. Hatheway, Kelley, and Stevenson.

At the City Police Court to-day there were only two cases of drunkenness to be disposed of, George Thomas, 48, N. B. found drunk on the street, and Charles Hart, fined \$4, and Mr. Cronin, 36, Ireland, found drunk on Water street, fined \$4, which she paid. John Dean was charged with using abusive language to Patrick Connolly, and after a long conversation he was fined \$6. A. W. Baird, Esq., appeared for Dean, and C. W. Weldon, Esq., for Connolly.

Oliver Pittsfield was fined \$8 for abusive language to Mr. R. E. Piddington. Quitted in yesterday's report. At the Portland Police Court to-day John Urquhart was charged with using abusive, insulting and threatening language to John Higgins; charge withdrawn, each party paying half the costs. Thus, McCarron, using abusive and insulting language to Thomas McLennan; fined \$4, and \$1.70 costs.

Jan. McMann, assaulting and beating Mary McMann, withdrawn—costs \$5. The Italian coral fishing has been very successful the past season, the total value of the yield being about 3,000,000 francs.

MARRIED.

On Tuesday 2nd inst., by the Rev. J. W. Tiew, Mr. John Hart, of this city, (late of Chicago), and Miss Louisa Ann Axtell, of Portland, N. S.

DIED.

On Friday, 5th instant, Mary Ann, wife of Mr. George Nixon, aged 46 years, leaving a husband and seven children to mourn the loss of an affectionate wife and loving mother. She died at 10 o'clock, P. M., from her late residence, No. 23 Breton street. Friends and acquaintances are respectfully invited to attend.

On Friday, Jan'y 5th, in the 47th year of his age, Mrs. A. Crane, nee, of Woodville, N. S., and son of Silas Crane, Esq., of Woodville, N. S.

On Friday, 5th inst., at 10 o'clock, P. M., in the 70th year of his age, Mr. John H. Crawford, of this city, and son of John H. Crawford, Esq., of Woodville, N. S.

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