: 132

Family Reading.

SHOWER.

BY REV. RALPH HOYT, A.M. In a valley that I know,-Happy scene ! There are meadows sloping low, There the fairest flowers blow, And the brightest waters flow, All serene ; But the sweetest thing to see, If you ask the dripping tree, Or the harvest-hoping swain, Is the Rain.

Ah, the dwellers of the town, How they sigh, How ungratefully they frown When the cloud-king shakes his crown,

And the pearls come pouring down From the sky ! They descry no charm at all Where the sparkling jewels fall, And each moment of the shower

Seems an hour. Yet there's something very sweet

In the sight, When the crystal currents meet, In the dry and dusty street, And they wrestle with the heat, In their might ! While they seem to hold a talk With the stones along the walk, And remind them of the rule, To "keep cool !"

But in that quiet dell,

Ever fair Still the Lord doth all things well, When his clouds with blessings swell, And they break a brimming shell On the air :

There the shower hath its charms Sweet and welcome to the farms, As they listen to its voice, And rejoice !- Gospel Messenger.

THE EIGHTH BEATITUDE.

"Blessed are they which are persecuted for righteousness' sake; for theirs is the Kingdom of Heaven."

" I think you had better put your book down, dear Herbert, till the lamp comes ; it is not good for you to read so much by fire-light."

It was a large darkly-bound, old fash. ioned looking volume that the boy was intent upon ; he closed it with a smile as his mother spoke, and left the low stool by the side of the fire on which she had been sit. ting, and lying down in front of it, he laid his head upon her lap.

The fire blazed brightly on the hearth ; its full light fell on the two forms in front of it. Mrs. Leslie was a widow, as her dress betokened; there was such an anxious look of love upon her face, as she had recommended him to continue; and bent over that young head leasing against he had no idea, whatever difficulty h her dress, that you might have judged at might find in doing other things, that he

only child. "What were you reading about, my child ?" asked she, parting back the long fair hair from his brow.

" About the martyrdom of Polycarp, mother," he answered.

" And you were much interested in it ?" suffer so ?"

"More than we deem perhaps," she anawered. gravely-" pain is so very terrible."

Very terrible," Mrs. Leslie answe " but to deny our Saviour?"

vide for him ; but the distance at which he would be now placed from her, and the late loss and altered circumstances which had made her child dearer to her than ever, made her at times less reconciled than her reason told her that she should be to the separation. When she spoke next it was in her

usual voice, to request her son to ring for the lamp-it soon appeared, and Herbert was again buried in some old books which he had brought from his father's library to examine. Mrs. Leslie too had a book before her, but ever and anon her eyes were lifted from the page, on which she seemed little intent this evening, to gaze upon the silent, earnest boy, who seemed to be quite absorbed in his agreeable task.

* teles to seles Oscieta Oscieta del mar I must transport you now to a large room, around which are ranged several small beds; six or seven boys have just entered it for the night; a certain time is allowed them for undressing and preparing themselves for rest, after which one of the masters will arrive to see that the candle is extinguished and no unnecessary noise to be heard. Let us see how they spend the interval; one boy is set to watch for the master, whose approach may be discerned at the end of a long passage : others spend their time in play, laughter, and noise, prepared to make a rush into bed and extinguish the light, as soon as Mr. Fleicher shall be reported to be near. Our concern is but with one of the party. a young boy, though not apparently the youngest, new it would seem to the place, from the half-bewildered expression of his face at the noisy merriment of his stran. ger companions, in which he feels no inclination to partake; he takes out from the place where his clothes are placed a small, darkly bound book, with which he iraws near to the candle, and in which he reads quietly for a while; he then kneels down meekiy by the side of the little bed which he has been told is to be his, and says the prayers to which he has been ac-

ustomed But the duty is gone through differently to what it has ever been before; loud voices and laughter about him, instead of the quiet solitude of his little chamber at home. One boy less scrupulous than the rest jests with him on the performance of a duty which he himself seems to have

abandoned. Herbert feels wretchedly uncomfortable. This practice, among all others, his mother once, and rightly, that Herbert was her would find any difficulty in this. He had no idea, that is, how soon he must realize the fact, that if we would win heaven, it must be by persevering, through evil and good report, in the only way which he had been taught to believe would conduct him safely and surely thitherward.

But did those boys all fall asleep, with-"Yes, very much. I wonder," he said out any but one committing himself to the after a pause, " if such days were to come guardianship of Him under whose care over again, how many would be ready to only it is sate to enter on the dark hours No; one or two murmured over a few words of prayer which they had been taught in childhood, as they lay in bed, "I am afraid that I should not," he said drowsily and indifferently. One only-the one who had laughed at Herbert for his d; particularity-slept without anything ap-

never been myself, but which has often advocating an exorbitant tariff of premium, we smallest reliance; and we would fain hope that, been described to me.

Beside the margin of a lake in a far disto an altered and eager people, the rites of the Church which he represents. Altered wild uncivilized region. Many there are promised, and for which it had been paid. who still remember him, and who regret from him, with their own heart's blood,

the cruel blows of savage hatred under which he fell. Upon the smooth turf continually enfolds that lonely spot, broken only by the low sound of the rippling water, or by the notes of praise which, issuing from the building, sometimes float far over the breezy lake.

Let us bend over the wooden cross : two words only and a date declare its meaning-the words are "Herbert Leslie."

> Colonial. FIRE AND MARINE INSURANCE.

(From the Colonist.)

The severe losses by the Insurance of the United States and this Province, both fire and marine, during the last few months, have caused much discussion in the commercial circles rela tive to the sufficiency of the present tariff of remiums-indeed as to the correctness in principle of our whole system of insurance elation to marine insurance, we believe that in no season of peace have the losses in the aggregate borne so large a per centage to the amo of husiness, as they have done during the last year. The result of this has been to convince ome of the most experienced underwriters in New York that the present rate of premiums on risks are not sufficiently high to be in consonance with perfect security to be insured, and the ent of a fair profit for the capital invested, and they have accordingly advocated an increase. On the other hand, the present casualties are iewed as something out of the usual course. and it is deemed impolitic and unnecessary to shape the whole policy of insurance to meet a state of things which is unlikely to occur again. The New York Courier and Enquirer of the 9th inst. devotes its leading article to the sub-ject, and has presented both sides in so clear a light, that we copy it nearly entire :---

First :- As to the profits. The business of marine insurance, as it has been managed for many years past in this city, is a somewha precarious one. Companies and agencies which were doing a large and apparently a prosperous ousiness, have, by a disaster which ought not to have shaken a sound company, been prostrated. Others again have borne the shock of such disasters with unimpaired strength, and divided large profits among the insured. In regard to the specific allegation that notwithstanding the recent enormous losses very large profits have been made, the following statements will throw some light.

Five companies only have rendered statement. overing a portion of the season which proved so disastrous to maritime interests, and their statements exhibit the result :

The Atlantic Company has declared a dividend of 16 per cent. The Union Company a dividend of 31 per cent The Atlas Company a dividend of 20 per cent. The Astor Company has declared no dividend.

The General Mutual Company is closing busi-The other companies in the city make their The Church.

tant land, rises a deep wood. Between through the medium of their payment of a per tional hostilities and individual piracy, for their this, however, and the water is situated a small rude building, which, with your no. tions of what God's house should be, you invested can go but a little way towards making guardian of right and humanity, than Congress, tions of what God's house should be, you might not recognize for a Christian Church: yet such it is, and deeply blessed has it been to the district which surrounds it. should be so adjusted as to provide for the casu-A priest of God is still there, ministering, alties as well of ordinary years-for it would be little consolation to one who has lost his all by the perils of the sea or by fire to be inform that because there were many others in the they are, most altered, since first one meek same condition as himself, therefore the company courageous man dared to venture upon that could not extend that indemnity which it had

The Army Gazette of the 9th Feb. contains bitterly that they were not by, to ward off from him, with their own heart's blood. by purchase, vice Scott, who retires. Ensign Evelyn Murchouse to be Lieutenant by pur vice Prince. George Peddie, Gent. about the Church there stands a symbol of to be Ensign to by purchase, vice Murchouse. the holy fai h for which he died. Silence Captain Prince is a son of the member for true. Missionaries are sent from the United

> The Brantford papers state that there is a probability of getting the Railway (which runs between that town and Buffalo), continued by a ranch to Chippawa, to connect with the Erie and Ontario.-Globe.

The dwelling house of Mrs. Wishart, of West Flamboro' was totally destroyed by fire on Fri-day night last. The loss sustained on the furniture alone was \$500, besides nearly all the wearing apparel of the family, plate and jewelry,

The neighbours exerted themselves to save what property could be removed ; the loss, how-ever, will be heavy.—Ib.

RISE IN PROPERTY .- By the recent sales of roperty in this city we are gratified to observe a ecided advance of the value of real estate, both in and out of the city. A vacant lot with a front-age of 30 feet on St. Paul street, having a depth of 90 feet, was sold by the sheriff this morning for £1046.

FERGUSON V. GILMOUR. - The Superior Court was moved yesterday, on behalf of the plaintiff in this case, for a writ to summon other special jury. Mr. Gilmour's counsel claimed the right of having one-half of the jury composed of persons speaking the French lan guage.

The hearing upon the motion was postponed.

> SYMPATHY FOR THE FELON JULLIEN.-A meetng atttended by upwards of seven or eight undred persons, assembled last night in the ecture room of St. Rochs, and passed resoluions to the effect that a large deputation should wait upon the Administrator of the Government, and present a memorial praying that the sentence of death passed upon F. X. Jullien be commuted to imprisonment for life. - Quebec Mercury.

CANADA COMPANY .- The Canada Company have made a free gift of all the land owned by them which will be required by the Woodstock and Lake Erie Railroad Company.

CITY ELECTIONS-Terminated on Tuesday vening in the return of the Hon'ble J. Hilyard Cameron as Alderman for St. John's Ward in the place of Ogle R. Gowan, Esq. At the close of the poll the numbers were-Cameron.....

>121 Majority

In Saint Lawrence Ward the struggle between Mr. Murphy and Mr. Defries ended in the re-election of the former The numbers eing-

B. Canadian

sent to the Secretary and Treasurer, Hector L.

Langevin, before the 15th of March next .-

On Tuesday evening the annual Festival of

clock, by Mr. James Smith, and about eighty

uests sat down. Mr. Alex. Jacques, Presiden

of the Society, taking the chair. The Brass

asual loyal toasts were given and heartily re-

Anited States.

LOWER CALIFORNIA.

It is stated that gold has been discovered in the neighbourhood of Lake St. Francis. The statement is made on the authority of the St. Hyacinthe Journal, which affirms that the pre-

engineer.-Ib.

are no friends to a low one. The first great when war is declared, our brethern will display principle of the business is perfect security to it very frequently before the eyes of those ma the insured, and this can be only attained ritime adventurere, who would mix up interna all who are interested in such atrocious procee ngs; and let it chaunt also an occasional funeral ymn, in anticipation of the doom that awaits e actual participators .- Albion

ACCIDENT AT NEW ORLEANS .- By electric telegraph we are informed that a terrible ac-cident occurred at New Orleans on Sunday vening last. It appears that on that evening while the performance in the French Open vere killed, and upwards of fifty wounded It is painful to think that the Sabbath is nus desecrated in a professedly christian land. It is almost impossible to believe it, but it is too states to all parts of the world, and great credi is due to its inhabitants for this, but we think that many of them might be profitably employed at home. The United States is a land of "freeom"-so called-and we suppose every man can do as he likes-no odds however subversive f virtue and morality his conduct may be. eems so anyway, for what can do more to subert virtue and morality, and foster vice and vickedness than a disregard to that day, which the Almighty himself has commanded us to ob-serve and reverence. It speaks but little in wour of the religious tone and influence of th Americans when they allow such a disgraceful state of things to exist. It is an aggravated sult weekly flung in the face of Heaven, and here need be no wonder if it should signify its ispleasure in some signal and unmistakeable anner.-Niagara Chronicle.

EXTRADITION .- Readers may perchance re ember the disgust with which we have from me to time spoken of the delays and impedi ents in extraditiou cases that come before the New York authorities. The latest is that of Alexander Heilbronn. But it has terminated bruptly. The U. S. Marshal, wearied like our velves of the ingenuity of unscrupulous counse and the doubts of ultra-scrupulous judges, handed him over on Saturday, to the British police of ficer in waiting, and he took his departure for Liverpool in the steamer Pacific accordingly .--previous attempt at escape had been made by m, the disgraceful particulars of which are pied elsewhere from one of our daily contempraries. Wonder however will cease at the alged breach of forensic honour on the part of Heilbronn's counsel, when it is remembered that this very same Mr. Busteed was one of the active mob-orators in the case of Kaine. We are glad to hear that an effort will be made to have him struck off the roll.-Albion. GENERAL ARMSTRONG, the proprietor of the

Washington Union, died in that city on Thursday. He was known as the intimate friend and clos ciate of Andrew Jackson, who bequeathed to im his war-sword. General Armstrong was S. Consul to Liverpool, during President Polk's administration. - Albion.

The CHAPLAIN to the Californian Senate moves with the times, and is evidently qualifying for employment in a fillibustering expedition. The Daily Times calls attention to his "progressive prayer," offered in that Legislative body. We have not room for the extract, but the Boanerges thanks Heaven fervently for "extension," "dif fusion," "organization," "compromises," and a few such technical terms of politicians. His name deserves a place; he is the Rev. Mr. Wood bridge, a Presbyterian, and formerly of Long Island. He is hereby recommended to the notice of the Russian emissaries, said to be search of privateersmen.

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October 19th, 1853. 12-6m

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that no medicine or combination of medicine

yet known, can so surely control and cure th

have hitherto swept from our midst thousand

and thousands every year. Indeed, there is now abundant reason to believe a Remedy has a

length beer found which can be relied on to cur

the most dangerous affections of the lungs. Ou

chemical constitution, that it is an admirable mpound for the relief of laryngial and pron-

merous varieties of pulmonary disease which

Toronto, October 1st, 1852.

3

mean."

state of society is so completely changed ; though even this might be ; but you know of persecution in life, if we would not deny could not do so " for naught ;" that some. our Lord." " So you are ever saying," he said, "but

I have not found it yet. "You will find it, Herbert, nor dare I

wish that you should not: your peaceful with you, the few companions you have had, have shielded you hitherto from many temptations, but they will come, and you child, that you may decide aright."

There was a long pause-each sat si-

to-day, mother," he said.

before God, and will be teased and laughed attaining it. and martyrdom as he was, that you are cepted only on the testimony of others. called to confess Christ, and to suffer for

sufferings in the world's eye, so that it be 'in no wise lose its reward.""

Well might the tear tremble in Mrs. occur. The grace of God may work Leslie's eye as she spoke. It was not long mightily in us, and yet for all, what a simsince her husband's death, and now she ilarity is seen between the first and last, was to be parted from her son for the first and all the intermediate stages of our life! time; she glanced round the uncheerful Nay, what does the deepest change of all, room in which she sat, and for an instant " conversion," as it is called, do often for the thought of the beautiful home which men who have fallen fartherest away from she had left, and all the tender human af- God, but restore to them the calmest serefections which had made that home so dear, nity of what they once were, bringing bock overcame her, and her warm tears fell to a soiled and darkened manhood the fast for a while and unrestrained. peacefulness of childhood's prayers and

And yet she was so conscious that this piety.

I cannot follow, in this short sketch, the new parting was for his good who was to be taken from her, that she soon master. after life of Herbert Leslie; though his ed her emotion. A presentation had been college life, and the more public one offered for Herbert to a large public which followed it, presented many an inschool, which Mrs. Leslie had thankfully stance, as illustrative of the great princiaccepted, knowing that the education he ple which the little incident I have related would thus receive would be far superior is meant to teach. But, ere i cease, I Our own views in the matter of insurance have war. -The last named of these obstacles, by the been more than once expressed. While far from way, is the only check, in which we have the

proaching to prayer; while one, impres. "Is more terrible, yes, mother ; you do | sed by Herbert's conduct, which reminded not think such days will ever come again him of home, and early teaching which had though," he said suddenly, "that you or I enjoined the same duty on himself, crept even shall be called to bear persecution, I out of bed in the darkened room, and said over upon his knees, with more devotion

"I do not think it likely," replied his than he had felt for a long time, the praymother, " that such a period as you have ers which he had once never gone to bed just been reading about will return, the without repeating.

This was but a specimen of many such trials which awaited Herbert Leslie, who well, dear Herbert, that for all of us there soon found, even in the small sphere of must be something of trial, perhaps even school life, that if he would serve God, he times he must expect blame and ridicule, instead of the approval which he had been used to meet with, in his efforts to do right

And yet he persevered, withdrawing, as home life, the great pains your father took far as possible, from the notice of his companions, in the performance of those directly religious exercises, which nothing induced him to abandon, not only that he will have to decide, as really as the aged might not be distracted by their unsympasaint you have been reading about, for thizing presence and remarks in the per-Christ or for the world ; I pray God, my formance of them, but also that he might present as little as possible anything like

inducement to irreverence on their part. lently regarding the fire, occupied with the by singularity on his. He found himself same thought ; at last the boy uttered it. losing popularity, by doing what he be-"I have not more than a week longer lieved to be right; sometimes even getting

into trouble by it, and yet he persevered. "No," said Mrs. Leslie ; " and perhaps He was good tempered, generous and in school life, on which you are entering brave ; and so was not long before he won for the first time, some of the kind of trials something like favor amongst his comwhich we have been talking about may panions. His time passed less unhappily present themselves ; you will be tempted than he had feared it would, and he went very likely there to give up religious prac. home at the end of the first half year with tices which you have hitherto used, or to a joy, the intensity of which seemed to rejoin in things which you feel to be sinful pay him for all that he had suffered before

at, if you do not, perhaps ; and then, Her. There was one who had been looking bert, if this should be so, ever," and Mrs. forward to his return with little less of Leslie laid her hand again, which trembled eager longing than his own. Mrs. Leslie with excess of affection, on her son's head, pressed her child to her heart, and the exand proceeded, " if this should be so ever, cess of happiness was complete when she you will remember our conversation this found that he had been given back to her evening, and him about whom you were unchanged, as far as it appeared, except reading just now, and you will think that having learned, by some painful experiif you are not called to such a confession ence, the truth of what before he had ac-

What a marvellous chain of continuity Him, and that in His sight the most trivial runs through life ! How similar are we on our death bed to that we were in our truly and humbly borne for His sake, shall first childhood ! Outward circumstances may alter, inward changes vet greater may

they of course do not furnish any data useful quartz bottom near the lake named, and that a for the purpose of this investigation. The Astor and General Mutual do not belong to what is known as the "United Association" of Underwriters, and have not been governed by the

tariff of rates established by that body. In Boston none of the Mutual Companies have declared any dividends on the business of the past year, and the largest company there shows deficit of \$114,000. Second :- As to losses. During the last three

nonths nearly one thousand vessels have suffered the Toronto Typographical Society took place, at the Ontario Hall. Dinner was served at 9 damage at sea, and during the same period the loss sustained by the Wall-street offices exceeds four millions five hundred thousand dollars. Many vessels which have been exposed to the gales which swept the ocean in December and January Band, conducted by Mr. Clarke, played a num-ber of popular and pleasing airs, during and have yet to be heard from, and may help to swell the enormous sum which is now known to have after dinner. On the cloth being withdrawn the been absorbed by losses. The fact must not be kept out of view, how-

sponded to, and the evening was spent with that hilarity and good feeling which generally char-acterizes the gatherings of Typos.—Globe. ever, that while underwriters have suffered so severely, ship-owners and merchants have been fellow-sufferers with them. Having thus stated the condition of things as

The present state of the poorer classes in the southern districts of Ireland, is represented as to profits and losses, we will now look at the changes proposed and the reason assigned therefor. The risks selected as proper to bear lamentable in the extreme, almost equal to the privations of '46, '47 and '48. Three hundred opplica ions for admittance into the Limerick therefor. an advanced rate are those which careful attention has shewn to have resulted in loss under orkhouse were received in one day a few the rate lately charged. It is believed by those weeks ago, and numberless instances have oc-curred in which laborers have worked without who advocate a change, that our underwriters should conform more nearly to the practice of ufficient food to recruit their strength or sup-English underwriters, by discriminating to a ply the cravings of their families. What a han greater extent between winter and summe change would it be for many of the able risks. 'Grain risks' have never been regarded lied to be drafted to the backwoods of Canawith favour, and experience has shewn them to da, where they would quickly cleave a home for themselves and their families.—*Ib*. be unprofitable .- Eighty vessels carrying grain have been totally lost, or suffered serious damages within the last three months. Upon this lass of risks an advance is proposed. Certain descriptions of European manufactures, among them dry goods, are to bear an additional premium during the Winter months, when pro-

Captain Walker and his band still continue to maintain their position-this is not to be wondered at, for, previous to the invasion not tracted Western passages tend to strain the vessels and damage the cargo. California risks have been a source of little or no profit, and nore than two hundred and fifty able bodied these it is proposed to advance the rates on. That underwriters should be content with the and the ocean.

lowest rates that ensure beyond all hazard their Santa Anna has been too busy with his ambitious schemes to pay them any attention. solvency, there can be no question. It is true that under the mutual principle every dealer is We learn from the New York Spectator that the celebrated missionary, Dr. Duff, has arrived stockholder, and in proportion to the extent of his business, interested in the profits of the in that city. But with the great bulk of our . On the 15th instant, the thermometer markchants the interest in insurance script is but ed 30 degrees below zero, in Ogdensburgh, in-dicating the coldest weather known in that an incident of their business, and they have no wish, but on the contrary a decided unwilling place since its settlement by the whites, at least ness, to pay large premiums in order that they may long afterwards receive fair dividends. so says the Ogdensburgh Sentinel.-Ib. They accept the Scriptural promise that bread cast upon the waters shall be seen after "many" TRAVELLING ON THE SABBATH. - An interestng case has recently been decided in the days, and do not need that Marine Companie Supreme Court of Pennsylvania, relating to the should practically demonstrate the truth of the right of a person to travel on the Sabbath. It doctrine. Every dealer, however, is directly ems that a man named Johnson had been con-

interested in maintaining the solvency of the company in which he may ensure, and he should cheerfully acquiesce in the adoption of such a scale as will throw the risk upon the Company and not upon him. Underwriters themselver hich by a majority vote affirmed the decision differ as to the expediency of the proposed change, although we believe that but one comof the alderman. -Boston Bee. pany objecting to a change is in a position to command for its opinion weight!

Company.

In connection with this subject, for the reason that however they may differ in details, the same general principles are as applicable to fire and Marine insurance, we copy from the Insurance Monitor of this city, the following estimate of losses by fire in the United States. The losses recorded out of the city of New York are where \$20,000.

The whole amount of the destruction of pro- nalists here to affect horror at such an imputaas to demonstrate the necessity of a careful and deliberate consideration of the whole subject at stringedt treaties, and the noose dangling from the yard-arms of French and English ships of issue.

statements in the Summer and Fall months, and cious metal has been found in abundance on a CLERGYMAN, who is anxious to secure A for his own child the advantages of home ompany has been formed, who are now making education under the superintendence of an ac-complished lady, is induced to offer to receive regular excavations, under the direction of an one young lady into his family, to be treated in ill respects as a member of it. The Directors of the North Shore Railroad

For further particulars, apply (if by letter, from Quebec to Montreal have advertised for tenders for the construction of the work, to be postpaid) to the Rev. the Secretary of the Church Society, Toronto. October 26, 1853 13

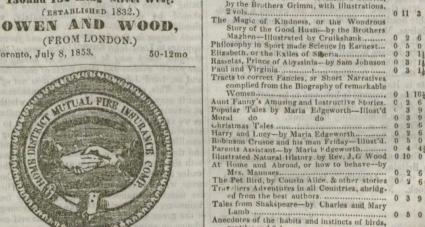
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