consequence, was the one who was sent over to the shop for the new loaf of baker's bread. "Adulterated," says Accum, but infinitely preferable, we thought, to the stale and more wholesome home—baked, which served for ordinary occasions. At last, it was four o'clock and we set out. Once or twice, I think, we went in the cart, and were driven by the old farmer.

He was a specimen of what one expects to see in a gentleman's servant: in many respects far superior to our present chaperon. Grave and neat in his dress, and though rather peevish perhaps with troublesome children, very respectful to his superiors. Poor old man! I saw him the other day, and he wears well. His hair is scarcely thinner or more hoary than when he lived with us; and when I met him, his blue eyes looked up with kinder expression than I used to think it in their power to bestow. Yet I always liked him, and was quite glad to see him look so cheerful; for he has had troubles lately, such as go near to break a man's heart, and yet such as a man would rather his dearest friend did not know. Poor old farmer! perhaps that was the reason we met so kindly; and we had both sorrowed since we parted last. But in those days things were different; for though you and I fully agree that children have troubles, yet we did not then muse upon them when they were not actually troubling us; and as we went up one hill and down another, and up and down again, before we stopped at the bottom of the shaded lane, that led to old Betty's cottage,—we felt so very joyous, that had the king passed in his chariot and eight, (O what an adventure that would have been!) he might have moved our admiration certainly, but I believe not our envy. We went to the same place, I think for several years; and the old woman used to receive us in her neatly sanded kitchen, all her furniture in holiday polish, and herself in her Sunday dress; we used greatly to admire the gaiety of her tea service, and the flavour of her fruit; and once in particular, I remember we found great pleasure in the discovery of a bank, j ining the wall of the cottage on one side, down which we could scramble, and find our way round the house to a little window at the back, where sat the old woman's son, a cobler, at work. That was certainly considered a wonderful discovery, and a great amusement; but it was not till old Betty became too infirm to receive us, and the meeting was adjourned to the house below the hanging gardens, beside the river, that we found out all the pleasures of that evening. We could not ride there to be sure, but you know how lovely the walk is, down the fields on a summer's evening, and through that deep and stony lane, "the most extraordinary path," your friend W—— said, "that he had ever heard called passable."

(*To be concluded in our next.*)

CHURCH OF ENGLAND
Life Assurance, Trust and Annuity Institution,
LONDON.

Empowered by Special Act of Parliament, 4 & 5 Victoria, Cap. XCII.

Subscribed Capital One Million.

One-tenth of the Entire Profits of this Institution is applied to the Relief of Distressed and Aged Clergymen, and the Widows and Orphans of Clergymen who may be recommended by the Bishops, or by the Clergy of their respective localities.

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His Grace the Duke of Beaufort.
His Grace the Lord Archbishop of Dublin.
The Right Hon. Lord Viscount Beresford.
The Right Hon. Lord Viscount Lorton.
The Hon. and Right Rev. the Lord Bishop of Bath and Wells.
The Right Rev. the Lord Bishop of St. David's.
The Right Rev. the Lord Bishop of Chichester.
The Right Hon. and Most Rev. the Lord Bishop of Meath.
The Right Rev. the Lord Bishop of Elphin.
The Right Rev. the Lord Bishop of Limerick.
The Hon and Right Rev. the Lord Bishop of Derry and Raphoe.
The Right Rev. the Lord Bishop of Calcutta.
The Right Rev. the Lord Bishop of Jamaica.
The Right Rev. the Lord Bishop of Madras.
The Right Rev. the Lord Bishop of Tasmania.
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Agent—E. Taylor Dartnell, Esq. Office—25, Albert Buildings King-street East, Toronto.

The distinguished success which has attended the establishment of the Church of England Assurance Institution in the United Kingdom, India, &c., has induced the Directors to open a Branch Office of the Company in Canada, with a view of extending the peculiar advantages of this Institution to the inhabitants of that Colony. They feel satisfied that such advantages will be duly appreciated by the Public, and that the same distinguished success will attend the Company's establishments in Canada, and the same powerful support be given to it by the Clergy and Laity residing in the Colony, as have already marked its progress in India and in Europe.

In order to insure such success, and to merit such support, the Directors have, for a long time past, been engaged in repeated deliberations and consultations with men well conversant with, and experienced in, the principles and practice of Life Assurance, with a view to the formation of Branch Establishments in the British Colonies, which will best ensure the three main objects of Policy-holders, viz., security, economy, and convenience. And they trust that the result of their deliberations has been such as to present to British subjects, resident in these Colonies, as perfect a system of Assurance, in all these respects, as is practicable, or can be desired.

The security of Policy-holders in Canada is made complete by the large subscribed capital of the Company, guaranteed by a numerous and influential body of Proprietors; whilst for their immediate benefit and protection, an adequate fund will be invested in Canadian securities, so as always to be immediately available to provide for whatever casualties may arise.

The economy of Policy-holders has been consulted by the adoption of Tables, deduced from the most complete and extensive observations of the rate of mortality among Assured Lives. They have been constructed expressly for the use of the Church of England Assurance Company; and are framed on the lowest possible scale consistent with the security of the Assured.

By the constitution of the Company, one clear tenth of the entire profits of the Institution is applied to the form ation of a fund, called "The Clergy Fund," for the Relief of Distressed and Deserving Clergymen, and the Widow and Orphans of Clergymen, and also for granting aid to enable Clergymen with limited Incomes to provide for their Families by Assuring their Lives at Reduced Premiums.

Premiums on Assurances by Table II, may be paid either yearly, half-yearly, or quarterly, as may best suit the convenience of the Assured.

Death by suicide, duelling, or the hands of justice, will not render the Assurance null and void, if the Policy be duly assigned to another party for a bona-fide consideration.

Claims will be paid within three months after proof of death.

Policies forfeited by non-payment of Premium, may be revived within twelve months, upon proof of the same state of health, and the payment of the Premium in arrear, with interest thereon.

The Assured, not being engaged in any Military, Maritime, or Naval Service, will be permitted, without extra Premium, to proceed from one part of British North America to another. Also, to proceed to or from any part of the United States not further south than the latitude of the city of Washington, or further West than the River Mississippi: they will also be permitted, in time of peace, to proceed in first-class steamers to or from any port in Great Britain or Ireland.

Parties engaged in or entering into the Military, Maritime, or Naval Service, or parties proceeding beyond the limits above mentioned, will be charged such additional rate (to be ascertained by application to the Agent), as the circumstances of the case may require.

Upon payment of the Premium, in cases where the Assurance has been accepted definitely, a Certificate will issue at once, to be held by the Assured until it can be exchanged for a Stamped Policy, under the Hands and Seals of three of the London Directors. In cases where the Assurances shall be entertained, only pending the decision of the London Board, a memorandum of conditional acceptance will be issued, until the receipt out of the Company's advice, conveying the Stamped Policy, or the rejection of the Assurance,—the Company holding the life assured in the interim.

SPECIMENS OF RATES.

SHORT TERMS.

Specimen of Premiums *required for the Assurance of £100, for the respective terms of One and Seven Years.*

Age.	One year. Premium. £ s. d.	Seven yrs. Annual Premium. £ s. d.	Age.	One year. Premium. £ s. d.	Seven yrs. Annual Premium. £ s. d.	Age.	One year. Premium. £ s. d.	Seven yrs. Annual Premium. £ s. d.	Age.	One year. Premium. £ s. d.	Seven yrs. Annual Premium. £ s. d.
16	0 19 3	1 0 6	25	1 2 3	1 2 9	35	1 4 1	1 5 2	45	1 10 0	1 13 9
20	1 1 0	1 1 9	30	1 3 1	1 3 7	40	1 6 1	1 8 2	50	1 16 11	2 3 1

WHOLE LIFE. Equal Rates.

Specimen of Premiums *required for the Assurance of £100, for the Whole Term of Life, in Annua Half-yearly, or Quarterly Payments.*

Age.	Annual Premium. £ s. d.	Hlf.yearly Premium. £ s. d.	Quarterly Premium. £ s. d.	Age.	Annual Premium. £ s. d.	Hlf.yearly Premium. £ s. d.	Quarterly Premium £ s. d.	Age.	Annual Premium. £ s. d.	Hlf.yearly Premium. £ s. d.	Quarterly Premium. £ s. d.
16	1 11 3	0 15 10	0 8 0	30	2 2 7	1 1 7	0 10 11	45	3 9 4	1 15 3	0 17 9
20	1 13 11	0 17 2	0 8 8	35	2 9 1	1 4 11	0 12 6	50	4 4 11	2 3 3	1 1 10
25	1 17 9	0 19 2	0 9 8	40	2 17 8	1 9 4	0 14 9	55	5 5 10	2 14 0	1 7 3

April 30th, 1851.

E. TAYLOR DARTNELL, Agent.