

folks are going to get married. I am sure I wish you all the good for you, and great prosperity if it should please God to spare you."

"Thank you sir," said Brown, "you are very kind. I am glad to have your good wishes. I am much obliged to you for the sermon you gave me to print, and I hope it will sell well, and do a great deal of good. By the way, touching this signboard and my life assurance agency, I am going to begin in real earnest, and at once. I cannot do better, therefore, if you will excuse me, then to ask you, as I shall ask everybody, if you have *yourself* assured your life?"

"Well, no," said the rev. gentleman, "I have not. The fact is, I have often thought about it. My father left me a £2,000 policy, which was of the greatest possible service to me on coming here, both in clearing off all demands, and in preparing the rectory for the reception of my family; and so impressed was I at the time with the importance of life assurance, that I determined to assure my own life, as soon as ever I got settled down here. But then my sons are more and more expensive every year, and I really do not see how I could spare the money to pay the premiums, at any rate just now."

But the agent returned to the charge—"I should be sorry, sir," he said, "that my very first attempt to get a policy should prove a failure. Pray excuse me making a suggestion or two further."

"Certainly," said the rev. gentleman, in his blindest style, "I should be glad, indeed, if you could point out some convenient means by which I could manage so desirable an arrangement."

Mr. Brown reminded the rev. gentleman, in the most delicate yet forcible manner, of a touching passage in the discourse which he had published for him, in which, referring to Felix, the rev. gentleman said "there was grave reason to doubt whether the 'more convenient season,' in that case, ever arrived; and that this, in any case, might possibly be the result of repeated procrastinations."

The worthy rector promised to "think seriously" on the subject; he had quite determined to do it, and that at no distant date.

But Brown determined to "strike the iron while it was hot;" and, mindful of the promise he made to the inspector of agencies to send up proposals to a considerable amount before the month expired, once more tried the force of logic. He assumed the gentlest and most conciliatory tones of which he was capable. His manner was most deferential, still he "ventured to suggest" one or two considerations to his spiritual pastor which he hoped might possibly put a stop to his hesitancy, and cause him no longer thus dangerously to "halt between two opinions." He therefore, after indulging in some local gossip, and expressing his opinions on sundry of the current topics of the hour, by way of affording a little relief to what he feared was a somewhat dry if not distasteful topic, returned once more to what was uppermost in his thoughts.

"I have been thinking, sir," he said, taking advantage of a momentary pause in the conversation, "I have been thinking, sir, what a calm and delightful sensation it would be for a clergyman, or, indeed, for any man, to feel sure if any thing happened to him, at any moment, he was able to leave a legacy of, say £1,000, to his wife and family!"

"A thousand pounds?" said the rector; "even after I get my boys fully out of my hand, it will take me a number of years to put by that much; and heaven only knows whether I may be spared to accumulate even the half of that amount."

"What would you say if I could tell you how," replied Brown, "at a trifling cost, you may, from

next week and thenceforward, be able to have this cheering prospect—I may say rather this absolute certainty—that, whenever you die, there will be £1,000 for your wife and the two young gentlemen?"

"What would I say? why I should feel myself your debtor for life!" exclaimed the rector, betrayed for the moment into a burst of, to him, unwonted enthusiasm.

"Well, then, it *may* be done. Assure your life for £1,000, and then you will be able to leave that sum as a legacy even if you die the next day! The plan is simple; the result is the immediate power of leaving a legacy."

"True. That is very remarkable, I'll think of it," said the rector, and taking some papers on the subject which were offered by Mr. Brown, he bade him adieu.

He mused as he went along on the importance of what he had heard, and he thus soliloquised:—"Here I am, with £600 a year—an income which dies with me—and not a penny saved! What becomes of my wife and boys if I should die to-night? Poverty and distress will speedily be their lot, while here is a short and easy way of doing what is needful to prevent it. I'll give up trusting to the idea of trying to save what is needful, and thus possibly to accumulate enough to keep my widow when I die. I'll assure at once, and make things certain!"

Next day he told young Brown that he should assure, and he went so far as to fill up a proposal; but the premium to be paid, although very small, was such that it required a little effort just then to spare it, which effort he—put off! for the moment, fully intending, however, to complete the assurance previous to his next birthday.

(To be Continued.)

SPONTANEOUS COMBUSTION.—It is estimated that more than \$80,000 worth of cotton has been lost by fires at sea during the past year, mostly occasioned by the use of oil in the cotton presses at New Orleans, or on shipboard.—*Ins. Gazette.*

DURATION OF LIFE IN EUROPE.

The *Clinique Européenne*, published by Dr. Kraus, in an article on this important subject, states that before 1798 Duvillard calculated that out of 100 individuals 50 only reached the age of 20. From 1823 to 1831 according to Biennyme's observations, the proportion was 60 per cent. According to Demonferrand, 7 individuals out of 100 reach the age of 80, 2 only the age of 85, and one that of 89; while out of a million only 610 die within 90 and 39. Mathieu reduces the 610 to 491, and finds that out of that number only 9 reach the age of 97, and only four that of 99. According to Duvillard and Demonferrand, only two out of 10,000 reach the age of 100; but in this respect there are some privileged places: thus, at Carlisle in Cumberland, 9 out of 10,000 attain that age; while at Paris, scarcely a year passes without some person dying 100 years old, or upwards. Benoiston de Clateaucauf calculating upon 15 millions of individuals, finds that out of a hundred only 44 reach the age of 30; 23 that of 60; 15 that of 70; 4 that of 80, and eleven-sixteenths that of 90. The average duration of life is now about 39 years and 8 months; 20 years ago it was only 36: in 1817 it did not exceed 31; before 1789 it was only 28; and M. Villermé shows that at Paris, in the 14th century, it was not more than 17 years; in the 17th century 26, and the 18th, 32. In France there is only 1 septuagenarian for 33 individuals, 1 octogenarian in 160, and 1 nonagenarian in 1,900. At Geneva, the average of human life in the 16th century was 18 years and five months; in the 17th, 23

years and 4 months, and from 1815 to 1826 it was 38 years and 10 months. In England, the average in 1840 was 38 years; in France, 36; at Hanover, 35 and four months; in Schleswig Holstein, 34 years and 7 months; in Holland, 34 years; at Naples, 34 years and 7 months; in Prussia, 30 years and 10 months; in Wurtemberg, 30 years; in Saxony, 29 years. These facts show the average duration of life in Europe as constantly increasing.

PULPIT QUAINTESS.

A Story of a quiet pulpit rebuke is traditional in the "east nook of Fyfe," and told of a succeeding minister, Mr. Shirrah, a man well remembered by some of the older generation for many excellent, and some eccentric qualities. An officer of a volunteer corps on duty in the place, and very proud of his fresh uniform, had come to Mr. Shirrah's church, and walked about it as if looking for a seat, but in fact to show off his dress, which he saw was attracting attention from some of the less grave members of the congregation. He came to his place, however rather quickly, on Mr. Shirrah quietly remonstrating, "O man will ye sit down, and we'll see your new breeks when the kirk's done." This same Mr. Shirrah was well known from his quaint, and, as it were parenthetical comments which he introduced in his reading of Scripture, as, for example, on reading from the 116th Psalm, "I said in my haste, all men are liars," he quietly observed, "Indeed, David, an' ye had been i' this parish ye might hae said it at your leisure."—Dean Ramsay.

THE QUEEN AND (SOME OF) HER SUBJECTS.—We extract the following remarks from the *Hamshire Telegraph* of November 12th, for the benefit of our Canadian belles, and all others "whom it may concern." On the occasion of launching the "Victoria," 121 gun ship, the ceremony of christening was performed by the Princess Frederick William of Prussia; the Queen and the Royal family were also present. The account states, "Her Majesty and the Royal children were dressed very neatly but plainly, and presented a somewhat striking contrast from the gay costumes of many of those around them."

LIFE ASSURANCE AND SLAVE CATCHING.

The other day we gave a case of Life Insurance, which illustrates the murders committed on Fugitive Slaves in North Carolina. Since then another case of Life Insurance has come to our knowledge which shows what the Supreme Court of Pennsylvania thinks of the business of slave catching—or, slave taking, to use the milder expression of the learned judge. It is reported in the twenty-first Volume of Pennsylvania State Reports. It seems that one William Callendar obtained a policy of Insurance on his life for \$5,000 at the Keystone Insurance Company, of Harrisburgh, and died in his own house at York during the following night, of arsenic, which he purchased on the forenoon of the same day. His Administrator, suing on the policy, it was proved, on behalf of the company, that he represented when he procured it that his business was that of a farmer, and evidence was given that he was concerned in hunting runaway slaves. One witness stated that he would not take a person at any rate if it was known that he was engaged in slave catching—that it was a more perilous occupation than farming—and the person engaged in it was liable to be shot down or assassinated. Chief Justice Black, in delivering the opinion of the Court, said—

"It was shown on the trial, that the assured