

Point's Corner.

BIRTHDAY, AT TEN YEARS OLD. I am ten years old today. I wish I was twenty. Then I should be grown up, and do as I please. But now I am a child, and have to obey others; I shall then be done with school, and can go into company with men and women. What pleasure I shall have then! I shall not be obliged to study lessons, or ask my father when I wish to go any where. I will buy whatever I want, and amuse myself as I choose. I shall be invited into company, and I shall be cheerful and happy all the year long. O, how I wish I was twenty! Twenty! Let me see. It is ten years off yet. Ten years! What a long time! I wonder why the time that is coming seems so slow, and the time that is past so short? It appears to have been but the other day when I was nine, and not much longer since I was five. But now it will be five years before I shall be fifteen, and then five more to twenty. It seems a great while. But I hope they will go as quickly as the last ten. This is 1837; it will be 1847 before I am twenty. Eighteen hundred and forty-seven! Surely it is longer than to 1827!

tute of education, they can now nearly all read and write; a degree of improvement which reflects great credit on Lieutenant-Colonel Bell, who has encouraged and enforced, by every means in his power, attention to the new regulation for the education of recruits. Great praise is also due to school-master-sergeant Connelly, for his management of his numerous scholars. We believe that one object of the chaplain-general's visit was to examine the school-master-sergeants of the different regiments, previously to the appointment of army schoolmasters, which will not take place until the candidates have passed an examination, and after a report from the reverend gentleman. The books were in good condition, and the library clean and comfortable, affording every convenience to the men as a reading-room, and reflecting great credit upon the librarian, an intelligent pensioner, who has been 23 years in the service. The chaplain-general expressed himself perfectly satisfied with the arrangement of the library, and much pleased that so many of the men availed themselves of its advantages. He then visited the different company barracks-rooms, where all the men who can write (and there are very few who cannot) showed specimens of their handwriting. A few arithmetical questions were also asked the men by the chaplain-general and Sir Thomas Arbuthnot, the answers to which were generally of a satisfactory nature. This concluded the inspection. We may just add that this regiment contains an unusually great proportion of protestants, there being only 40 Catholics in it.—Manchester Guardian.

NAVAL EDUCATION FORMERLY.

No one was more conscious than was his royal highness [late King William IV.] of the very defective system of education in a ship of war; and he often spoke to me concerning the method to be adopted for its improvement, which I know he would have followed up, had he remained longer in the admiralty. This improvement was in fact shortly after instituted, when the general taste for education began to spread through all classes of society. The introduction of suitable books into the navy, to form what is called the Seaman's Library, was the first step; this was followed by the appointment of well-qualified instructors, to all the ships of the line and frigates, mostly chaplains or young men from college; so that officers now, while in pursuit of their professional studies, may at the same time acquire or keep up a knowledge of the classics and mathematics; and seamen's schoolmasters were appointed to all ships, for the instruction of the crews. The result has been, not only that the improvement of the officers of the British navy is most conspicuous in point of knowledge, but the seamen also in propriety of conduct, and decency of manners, within the last twenty and thirty years, so as to keep pace with that progress among the civil classes of society, which the general system of education has had the effect of producing. How very different was the condition of the officers of the navy when Prince William Henry was sent on board the Prince George at the age of thirteen!—for sent he was—the good old king declaring that his son Henry should work his way to promotion from a midshipman, in the same routine as the most friendless youngster in the fleet. He served under Lord Keith, Lord Hood, and Lord Nelson, and was engaged in several actions. When Don Juan de Lara was brought a prisoner on board the Prince George, and was told that a smart young midshipman, whom he had observed very active on his duty at the gangway, was a prince of the blood, a son of King George III.—"Well," he said, "may England be mistress of the sea, when the son of her king is thus engaged in the navy?" The extraordinary difference—I may venture to call it improvement—that has taken place in the condition of naval cadets, midshipmen, mates, or by whatever names these young non-commissioned officers may have been designated, is very remarkable, compared with that in the days of his royal highness. The numbers of youngsters—many of them sons of the first families—who were in H. M. S. Lion, on her voyage to China with Lord Macartney, had no comforts, much less luxuries, at their mess-table. Of this I had personal experience, as Lord Mark Kerr, Lord William Stuart, and two or three others of that ship were not satisfied if I did not sometimes descend to the bottom of the ship, on Saturday evenings, to drink to "sweethearts and wives." A bit of cold salt beef and biscuit, with a can of grog, was frequently their repast; the only light a tallow candle, stuck in the neck of a black bottle, and a parcel of chests serving for seats; the scantiness of their meals was owing to our having no communication with any land on the homeward voyage except St. Helena, which had nothing to spare; yet these young gentlemen made no complaint but all were as cheerful and happy as mortals could be. Two thumbed and torn books constituted their library, "Robinson Crusoe" and "Roderick Random"; and they had not the benefit of either chaplain or naval instructor; two of these youngsters mentioned, when in command, were not inferior to the best officers in the service.—Autobiography of Sir John Barron.

GEORGE RAPP, FOUNDER OF "ECONOMY."

George Rapp, the founder of "Economy," Pennsylvania, and the greatest communist of the age, lately departed this life, aged 92 years. He was a native of Germany, and emigrated to the United States half a century ago, with a band of followers, with his own peculiar religious, political, and social views. His niece is his heiress, but as celibacy is a peculiarity of their creed, the stock will of course soon run out. The following is from Col. Featherstonhaugh's description of the settlement, omitting some parts of the original;

"We soon reached the landing place, at which there were no symptoms of a town, not even a jetty for the steamer to lie alongside; so, scrambling up the bank, I followed a road for a short distance, and passing a manufactory with thick coal smoke reeking from it, at length entered a street about eighty feet wide, containing a great many good houses, the greater part of which were built of brick; the rest were neat wooden buildings, carefully painted, an excellent garden being attached to each of the dwellings, the doors of which to avoid publicity, rarely opened into the street, but into the garden, from which, by a small gate, the inhabitants communicated with the thoroughfares. It was impossible for families residing in a town to enjoy more perfect retirement; and I soon perceived that this was an important consideration, not only in the peculiar arrangement of the place (called Economy) but in planting the settlement so distant from the river. In all other American villages on the banks of rivers, publicity is considered the most essential of all advantages; a jetty is run out, to facilitate the landing of passengers as well as commercial intercourse; and immediately at the end, next to the shore, taverns vie with each other in every direction in offering their attractions to thirsty wayfarers. Mr. Rapp, desirous of not exposing his colonists to the inconveniences of too many visitors, has prudently placed them in a situation where he has supposed no one will seek them without a reasonable motive. As I walked through the streets, so quiet was the silence, that the town appeared to be deserted; but, as I advanced, I occasionally saw a female, clad in the simplest manner in dark blue homespun garments, white cotton stockings, a blue neckerchief, and a peaked cap, standing for about six inches stiffly up behind, made of dark blue cotton stuff, the costume being precisely that of the lower order of females in the vicinity of Stuttgart in Germany. I asked one of them where the *gasthaus* was, and she very obligingly gave me the proper directions; and, as I proceeded, I espied a young and rather attractive girl up a tree gathering ripe cherries. Upon asking her whether she was gathering them to sell or preserve, she descended very nimbly, and coming close to the gate, not only gave me an excellent opportunity of looking at her cherries, but at her cherry cheeks, very kindly offering me some of the fruit. I thanked her in a very kind manner, and, declining her offer, proceeded to the *gasthaus*, or tavern, a very commodious house in the main street."

MATERIAL FOR STATISTICS OF CANADA WEST.

Cut from two letters to the *Cobourg Star*. About So' clock the America touched at Bond Head. This place is destined to be of considerable importance, both on account of its favourable situation for a Harbour, and its fine water power. It has a large and well finished flouring mill, a very good pier, and contains a large number of substantial, well built houses. In addition to its other advantages, it has a magnificent back country, inhabited by an industrious and thriving population. Port Darlington was the next place at which the boat stopped. It is the entrance to *Bowmanville*, a very thriving town, which, however, has the disadvantage of being situated at some distance from the Lake. Port Darlington has an excellent pier and store houses, and we believe collects about £1200 in tolls. This shows that a flourishing business is done in the splendid township after which it is named. H. S. Reid, Esq., is the Collector for both Bond Head and Port Darlington. He is also Warden of the Newcastle District, Col. of Militia, &c., all of which offices he discharges with honour to himself, and benefit to the public. It was rumored that he was to be nominated for Durham at the next election, but I have heard that he prefers supporting Mr. Smart or Mr. Williams. Mr. Reid supports the manly game of cricket, although not a player. The club ground is at Bowmanville, and is not allowed to be idle!

The township of Darlington, situated at the south-west-end of the Newcastle District, distant about forty miles from Toronto, and thirty from Cobourg, is generally supposed to contain the largest amount of good wheat-growing land of any township in this District. We have six large flouring mills in the township, and two other buildings; the quantity of flour shipped every year is very large, as also wheat purchased for grinding at a distance and for shipment to Europe. Our township Agricultural Society is doing a great deal of good, they offer a premium of £10 for the best samples of 100 bushels of fall wheat, annually, to be shown on the 2nd of September in each year. I think our township can boast of some of as good farms and farmers as any in Canada, the farms and buildings thereon are fast improving, and when any farm is offered for sale, there are plenty of purchasers, such is the well known character of the land. We are greatly indebted to our excellent Warden, H. S. Reid, Esq., and Jno. Simpson, Esq., counsellor, for many miles of capital roads in the interior of the township, and I think that Wm. Weller, Esq., ought to make the township a present for the good front road and bridges which we have made here.

The flourishing village of Bowmanville is situated one and a half miles from Lake Ontario, where we have a fine wharf and good store houses for goods and grain; this summer we have had a handsome brick town-hall built, cost about £350. Chas. Bowman, Esq., after whom the village is named, gave one acre of land for the building to stand on, and a kind of pleasure ground, which is to be laid out and planted, and will look very well. Several handsome brick stores and houses are building, and the whole appearance of Bowmanville is that of a place going ahead. Places of worship are very numerous here; the health of the place is generally good, and we are blessed with a most skillful medical man, one that is uni-

versally esteemed for his great talents and gentlemanly manners, in Dr. L—; and last though not least, the Darlington Cricket club certainly stands A No. 1, having gained a great victory over the Toronto club last week.

ADVANTAGES OF LIFE ASSURANCE.

From the Prospectus of the CANADA LIFE INSURANCE COMPANY, established 21st August, 1817, Capital £50,000. Sir Allan Napier McNab at the head of the Provisional Committee; Thos. M. Simons, Esq., Secretary.

The practice of Life Assurance has been heretofore generally neglected in this Province, from the belief, that by individual accumulation we should obtain all its advantages at less cost (the rate of interest being nearly double that attainable at home.) But no increased rate of interest will justify such a plan. What security has any one of us that he shall live to add a second payment to the first? By Assurance, we do secure the amount desired, whether we live to continue the payments or not. To remove this objection to Assurance, valid as regards the whole of us combined, but false on the part of any one, this Company has been established; it offers every advantage and security attainable in British Offices, with the important addition, that its funds will be carefully and promptly invested, at the best rates of interest compatible with safety; thus ultimately reducing the real cost of Life Assurance to its lowest practicable limit.

Upon the general question of the importance of effecting an Assurance upon Life, we cannot spare the space in this preliminary Prospectus to dwell at length.

It has been justly characterized as "a social obligation, the performance of which is enforced, not less by the stern considerations which religion imposes, than by the gentler claims of relationship and affection;" and, further, that "he who thus manifests a desire to provide for the future wants of his family, or of himself, by a present though trifling sacrifice, gives the best evidence that can be afforded of good principles and wisdom." It is a system of combination for mutual benefit, which has in a pecuniary sense almost equalised the proverbial uncertainty of human life, and left it to the choice of every man to bequeath to his family penury or independence.

It is not confined to any one class; we claim for it the attention of all. Let the affectionate husband or father reflect on the painful scene too often witnessed in Canada, the bereaved widow and fatherless children cast in a moment from a situation of comparative comfort, and, possibly, affluence, upon the cold charities of the world, with every prospect blighted, and too frequently without any provision for the future; we tell him that had the husband thus early called away, restricted his, perhaps, lavish expenditure, and invested but a small sum in a policy upon his life, the return to the bereaved family would have been fifty-fold.

To the young man, whether married or single, whose income is dependent upon his own exertions, it is equally important. In the event of his dying unmarried, he may yet leave behind him a mother or sister, to whom the amount of his Policy, (representing then the capital of his expected future exertions, thus cut short) would be most acceptable. Nor can the necessity of insuring in early life be too strongly urged, the annual cost at that period being comparatively small; and should insurance be postponed until the time when it is felt to be needed, in too many instances it is found that the party desiring to effect an insurance is, in consequence of impaired health, rejected, while if accepted, he finds that the premium has rapidly advanced.

To the professional man, necessitated by circumstances, (his position in life, the education of his children, and not unfrequently the desire of "keeping up appearances") to live up to his income, a Life Assurance Company offers advantages which it is his duty to embrace.

To the small Tradesman, or Mechanic, whose income, though hard earned, is not large, it offers a means whereby he may be enabled to leave a sum of money sufficient to maintain, or greatly aid, his wife and family, whenever death deprives them of his supporting arm. For, supposing his age to be 25 years at his next birth-day, and that he is enabled to save from his weekly earnings but half-a-dollar, or six pounds ten shillings per annum: this sum invested yearly in a Policy of Assurance will yield at his death, whenever that takes place, the sum of £301, with a certain return of a large portion of the Premium annually during his life-time.

The Merchant, whose present wealth seemingly precludes the idea that his family will ever come to want, would do well to avail himself of the advantages of Life Assurance. He cannot in every instance rely on the success of his speculations, one may terminate unfortunately, and his wealth, his proceeds of the toil of years, be expended. He undoubtedly should take out a policy "in trust" for the future benefit of his family.

The large Landed Proprietor again, is not above being benefited by Life Assurance. Many cases can be pointed out where a sum of money payable at death would have saved valuable estates great sacrifice.

A creditor can secure himself against probable loss by the death of his debtor: and many a debtor would find it of the greatest benefit to assure, so that in case of his early death his family or other heirs might not be put to inconvenience in paying off his debts.

It is a well ascertained fact, that an assurance once effected has a decided tendency to lengthen the life of the assured, while as positive evidence exists to show that it exercises a great moral influence over his future course. We would desire to call upon the Editors of

the Provincial Press, Ministers of the Gospel, and generally upon all who take pleasure in the removal of social evils, and the progress of schemes for the practical benefit of all classes, to aid us in spreading a knowledge of these principles throughout the Province; to the end that many bereaved families may be saved through the means of this Company from the addition of the yet more bitter pangs of poverty and want. We claim as peculiar to this Company, that it is purely Canadian in its working and management, subject to supervision and control by those most interested in its welfare, and while securing high rates of investments for its funds, retaining, husbanding, and re-circulating within this Province, the hard earned and scanty means of its inhabitants.

Forms of application, together with any additional information, can be obtained by applying to any member of the Committee.

Immediately upon the election and organization of the Board of Directors, steps will be taken to appoint Local Agents throughout the Province; while in the meantime parties at a distance desiring to avail themselves of the Company's services can upon application by mail receive instructions.

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10th June, 1847.

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