SAINT JOHN OBSERVER.

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THE OBSERVER.

Published on Tuesdays, by D. A. Cameron at his Office, Corner of Prince William and Church Streets, over the Store of Messrs. Flewelling & Reading.—Terms: 12s. 6d., per annum.

☞ This Paper is filed, and may be seen free of charge, at Holloway's Pill and Ointment Establishment 244 Strand, London, where Advertisements and Subscriptions will be received for this Periodical.

MUTUAL INSURANCE COMPANY.

THIS Company is prepared to receive applications for Insurance against FIRE upon Buildings and other Property, at the Office of the subscriber.
I. WOODWARD.
St. John, Nov. 11, 1846. *Secretary*

HARDWARE.

Corner of South Wharf and Water-street.

Landing ex *Liberia*, from Liverpool—

3 TONS Lead Pipe—all sizes;
7 rolls Sheet LEAD; 3 casks ZINC;
140 coils Manilla, White Hemp, and Tarred Rope;
7 bales Lines, Salmon, Shad, and Herring Twines; 1 ton White Chalk;
2 casks Red and Yellow Ochre;
4 tons Brandram's London White Lead and Coloured Paints;
3 tons Putty; 1 ton Whiting;
12 pipes Boiled and Raw OIL;
60 boxes I C and D C Tin Plates;
45 bundles Rod Iron; 1 ton Blister Steel;
1 ton Sanderson's Cast Steel;
30 bundles Plough Plating; 100 Plough Moulds
60 bundles Iron Wire, all sizes—also Brass and Copper Wire;
3 casks Stub's, Vicker's, and Hoole and Co.'s Files;
2 cases Hoole & Co.'s Gang. Pit, and Cross-cut SAWS; 1000 fathoms Close-link CHAIN, from ¼ to ½ inch; 20 kegs Wrought Nails;
24 bags Horse Nails;
170 bags Spikes—5 to 10 inch;
10 rolls Sheet Brass—assorted;
1 case Laycocks; Nail-Cloth, all widths
3 casks Tea Kettles Saucepans and Glue Pots;
2 casks Sad Irons; 1 cask Sparrowbills;
1 case Borax 1 cask coloured Inks;
2 cases Guns; 1 cask Bed Screws;
1 cask Butt Hinges; 1 cask wrought Brads and Tacks;
1 cask Table Castors, Fire Irons, Bolts, Awls; &c.—all of which will be sold on low terms, by
April 11. W. TISDALE & SON

BOOTS AND SHOES.

Per the Packet Ships Liberia and Middleton, from Liverpool.

D. PATERSON

HAS much pleasure in announcing to his customers and the public, that he has received by the above ships, a large and varied assortment of Ladies', Gents,' Misses' and Children's BOOTS and SHOES, of almost every description, among which are to be found—

Ladies' Prunella, Cashmere, Satin and Leather Boots; Ladies' patent Kid, Morocco and Leather Slippers; Ladies' patent Kid and Morocco, Jenny Linds, and Village ties; Ladies' Berlin, Carpet, and Web Slippers, &c., &c.

Patent and Leather Slippers, and Back Straps; Misses' Bronze and Patent Jenny Linds, stout and light, &c., &c.

As the above have been made expressly to his order, by one of the best manufacturers of Boots and Shoes in Staffordshire, England, he feels assured they will give satisfaction.

Also—By late arrivals from the United States, a large supply of American Boots and Shoes, which, together with work of his *own manufacture* comprises the largest Stock he has ever yet offered for sale. "Foster's Corner," King-st.

TO LET,

For a Term of Years—

The COTTAGE occupied by the Subscriber, with the Grounds attached, in the Parish of Simonds, about two miles from King's Square. Possession may be had this Fall or in the Spring. Inquire at the office of BENJAMIN SMITH.
5th sept. 1854.

FLOUR, CORN MEAL, &c.

Landing from New York:

400 BRLS. Superfine Canada FLOUR
200 brls. Corn Meal;
50 brls. *Extra Genessee FLOUR*;
10 tierces new Rice: 21 boxes choice Tobacco;
7 cases Cheese: 15 barrels dried Apples;
26 dozen Corn Brooms; 12 setts Measures.
For sale by
May 30, 1854. JARDINE & CO.

From New York and Boston:

100 BRLS. Canada S'fine FLOUR;
10 tierces superior head Rice;
1½ Tons do. Jamaica COFFEE;
6 Casks extra Lard OIL;
20 brls. Beans & Peas; 6 boxes CHEESE;
5 do. Thomas' Sweet Tobacco;
10 brls. Dried APPLES;
WICKING, SAGO;
Yeast Powders, Oranges and Lemons,
Show GLASSES, Phials, &c.
June 27 JAS. MACFARLANE.

Ex "isbon," from London:---

2 CASKS Brandram's No. 1 White Lead
1 do. do. RED & Yellow PAINTS
4 do. Crosse & Blackwell's Pickels, ass'd
20 Bags Black PEPPER;
10 Cases Coleman's No. 1 Starch;
35 Kegs Coleman's F & SF Mustard;
1 Case NUTMEGS; 1 Sack CLOVES;
2 Cases CASSIA.
May 23. FLEWELLING & READING.

LONDON GROCERIES.

Landing ex Barque "Glasgow," from London:—

10 CASKS WHITING,
20 Kegs D. S. F. MUSTARD,
25 Cases STARCH,
1 Case Patent Groats and Barley,
10 Cases Sperm Candles,
2 Cases old Brown Windsor and Honey SOAP,
10 Cases SALAD OIL, in flasks and bottles,
1 Chest Pearl Sago,
20 Kegs Ground GINGER,
14 Boxes Italian Maccaroni & Vermacelli,
3 Cases ISINGLASS,—refined Liquorice Juice and Jujubes,
1 Barrel TAPIOCA,
20 Cases Valentia Raisins,
15 Fine Old Cheshire CHEESE,
70 Dozen *Lizenby's* Pickels and Sauces,
1 Case INDIGO; 10 bags Black PEPPER,
1 Case Nutmegs.—For sale by
May 23d, 1854. JARDINE & CO.

MESS BEEF.—50 bbls. Mess BEEF, just received—for sale by
August 29. THOS. HANFORD.

Pork, Beef and Lard.

PER [illegible] from New York—40 Barrels Mess & Prime PORK; 10 do. Chicago repacked Mess BEEF; 30 kegs and [illegible] bbls. Leaf LARD. [Aug. 29.] JAS. MACFARLANE.

Glass and Glassware.

Now landing from brig *Ledbitter*—

70 BOXES Diamond and Fluted Window GLASS;
5 boxes Ruby, Green, Blue, Yellow, and Lemon colored GLASS;
400 boxes 8x10 to 10x18 Window GLASS;
100 cases large sizes, 18x24 to 20x40;
60 Glass Milk Pans, 16 to 24 inches diameter;
6 Cumber Glasses, 20 inches;
2 Glass Rolling Pins, 18 inches;
84 Glass preserve Jars, 3 to 6 inch;
48 Glass preserve Jars, with lids;
20 Bee and other Glasses, for Gardens;
15 dozen assorted sizes Glass Spice Jars;
100 dozen Cut Wine Glasses;
100 dozen Castor Oil Bottles.—For sale by
JOHN KINNEAR,
July 11. Prince William Street.

LONDON HOUSE,

MARKET SQUARE,
May 23, 1854.

Per recent arrivals we have received—

394 Cases and Bales

of BRITISH, FRENCH and AMERICAN

MERCHANDIZE,

Comprising a full and varied assortment

Spring and Summer Goods,

which is now complete and ready for inspection *WHOLESALE and RETAIL.*
T. W. DANIEL & CO.

S. K. FOSTER'S

Home Manufactures,

For Spring and Summer Trade.

GENTLEMEN'S best Walking BOOTS, English Leather:—
Boys' Calf and Kip Boots;
Youths' Calf, Kip and Grain Boots;
Gentlemen's patent Wellington Dress Boots;
Gentlemen's Elastic Side Walking Boots;
Gentlemen's patent Calf Elastic side Dress Boots;
Boys' and Youths' Patent Elastic Side Boots;
Boys' and Youths' Calf, Kip, Patent and Grain BOOTTEES;
Gentlemen's Calf, Patent, Kip & Grain Bootees;
Misses' and Children's Patent and Fancy Boots and SHOES;
Women's and Girl's strong Buskins;
Women's cheap House Slippers.
☞ *Wholesale and Retail,*
St. John, April 4. S. K. FOSTER.

Spring and Summer Fashions, 1854.

C. D. EVERETT & SON

HAVE been busily engaged for the last month in making up and are now prepared to furnish the public with HATS and CAPS, of all qualities and prices, of the Spring and Summer styles for 1854. We believe that the Spring style of Hats will be much admired. We have on hand, just made up, a very large and excellent assortment of Summer CAPS.

Our prices are, as usual, low. Notwithstanding the large advance in prices of Goods generally throughout the community, *we have not advanced one penny* on any article of our manufacture.

The remainder of our Winter Stock of Buffalo [illegible] *extraordinary low prices.*
12, North Side King Street.
C. D. EVERETT & SON.
March 3.

PERRY'S HUNGARIAN BALM.

For Restoring, Preserving, & Beautifying the Hair.

THIS elegant preparation is an effectual remedy for Baldness, or falling off of the hair. It prevents and completely eradicates Scurf and Dandruff, strengthens the Roots of the hair; causes it to grow luxuriantly; gives it a rich, dark, soft and glossy appearance, and prevents its turning gray. The Hungarian Balm is a purely vegetable compound, scientifically and chemically combined, and is warranted to contain none of those deleterious ingredients which prove so injurious to the hair. It acts directly upon the skin, cleansing and purifying it from all unhealthy secretions, thereby removing and preventing the accumulation of scurf, dandruff and other impurities, which so frequently cause decay, and loss of the hair.

The Hungarian Balm is especially adapted to ladies' use; and those who have tried the various oleaginous mixtures, with no benefit, will at once, discover the agreeable and beneficial effects produced by this pure and delicate preporation. Instead of matting and tangling the hair, (which is more or less pulled out in the process of combing,) it leaves it free and clean; promotes a natural moisture, and imparts a beautiful dark and glossy appearance. Try it once and you will be convinced of its superiority over all other compounds for the hair.

Much more might be said in favor of this inestimable Compound, but it is deemed unnecessary, as the proprietor feels confident that one trial will convince the most incredulous of its rare and manifold virtues. Therefore,

If you have lost your hair and wish to restore it,
If you are losing your hair and wish to preserve it,
If you are troubled with Dandruff and wish to remove it,
If you have any Humour of the Scalp and wish to cure it,
If you are troubled with Nervous Headache wish to cure it,
If you have Hair Eaters at the roots of the hair and wish to destroy them,
If you have Harsh, Dry and Wiry Hair, and wish it to become Soft, Pliable, and Beautiful as Silk; and if you wish to preserve Rich, Graceful, and Luxuriant Tresses to the latest period of life,

Use Perry's Hungarian Balm.

Price—25 and 50 cents per bottle, in large bottles.

D. TAYLOR, Jr., Boston, General Agent for the Provinces, to whom orders must be directed.

For sale in St. John, by G. F. Everett & Co., G. C. Garrison, S. L. Tilley, Fellows & Co. and druggists generally.

PORK, BUTTER, &c. &c.

BY AUCTION.

At 11 o'clock on WEDNESDAY, at Sales-room:
50 FIRKINS of BUTTER;
10 bbls. Mess PORK; 5 do. RICE;
10 hf. boxes TOBACCO; 50 HAMS;
5 Tierces Dried APPLES;
5 Bbls. BEANS. THOS. HANFORD,
Sept. 19. *Auctioneer.*

Sugar Cured Hams.

JUST landed from Boston—2 hhds. superior HAMS. [Aug. 22.] JARDINE & CO.

CUBA SUGAR.—35 hhds. 12 tierces and 25 barrels good Cuba SUGAR,—For sale very low
Aug. 22. FLEWWELLING & READING.

BAG SALT—100 bags Liverpool Salt—in store. For sale by THOS. HANFORD.
July 25.

VICTORIA HOUSE,

Prince William treet.

SAINT JOHN, MAY 23, 1854.

EXTENSIVE IMPORTATION
OF
Spring and Summer Goods!

Per Steamships *Asia, Andes, Canada, Arabia* and per ships *John Barbour, Dundonald Lisbon, Barbara.*

—COMPRISING—

SILKS,
SHAWLS,
FANCY DRESSES,
MANTLES,
MILLINERY,
STRAW BONNETS,
RIBBONS,
FLOWERS,
PARASOLS,
LACES,
HABIT SHIRTS, &c.
POCKET HDKFS,
NECK TIES,
HOSIERY,
GLOVES.

BROAD CLOTHS,
TROWSERINGS,
VESTINGS,
FLANNELS,
SHIRTING STRIPES, &c.
TICKENS,
LINENS, DIAPERS, &c.
PRINTED CAMBRICS,
GREY & WHITE COTTONS,
&c. &c. &c.

Family Mourning.

All of which having been carefully selected by our James Doherty in the best European markets, will be found on inspection to comprise the LARGEST, CHEAPEST, and Most Varied assortment ever before offered for sale at the VICTORIA HOUSE, and will be sold at

Extremely Low Prices,

WHOLESALE AND RETAIL.
JAMES DOHERTY & CO.

Daguerreotype Rooms.

PRICE REDUCED.
ONE DOLLAR ONLY!

THE Subscribers having just received per Steamers *Admiral* and *Eastern City* a new and splendid stock of Daguerreotype Frames, Cases, Lockets, Rings, &c., which are now ready for inspection at their Rooms, three doors North of Custom House.

Persons desirous of having a Likeness, may rest assured they can by calling at the Rooms mentioned, receive superior likenesses and better satisfaction for their money than at any other establishment in this Province.

Prices of Likenesses with the Case, from One Dollar upwards, according to quality of Case or Frame. GRANT & FLOOD.

N. B.—Also, just received, a good supply of plain and fancy Portemonais, Card Cases, and Fans. G. & F.

India Rubber Goods.

[illegible]
REVERSABLE [illegible] Alpacca Coats;
do. [illegible] Saragossa Coats;
do. do Black and Drab Silk [Coats;
do. do. [illegible]ack Ariel do.;
Wool Lined do. Dreadnought do;
Alpacca Reversable Tongue LEGGINS;
Twill'd Zephyr do.;
Impervious Helmets and Hats.

The Subscribers can recommend the above Goods to the public as being waterproof.
April 25. *MYLES & HOWARD.*

HOOLE, STAMFORTH & CO.'S *GANG SAWS, AND MILL FILES.*—Just arrived, ex Packet *Liberia*—2 cases Gang *SAWS*; 2 casks Mill and other *FILES.*
April 11. W. H. ADAMS.

AT TENTON!

LEATHER BELTING—PICKER & LACE LEATHER.

THE Subscriber has always on hand an assortment of superior stretched single and double Leather Belts—put together with patent waterproof cement. W. H. ADAMS,
April 4. Agent

Wines, Brandy, Geneva, &c.

The Subscriber has received per late arrivals from London and Glasgow:

25 HHDS. Hennessey's best pale and brown old Cognac BRANDY;
30 Hhds. Pale Holland's GENEVA;
4 puns. Fine Scotch Malt WHISKY;
20 qr. casks Pale and Brown SHERRIES;
5 do. E. I. MADEIRA, } very sup'r. quality:
5 hhds. Old PORT, }
20 baskets Sparkling Champagne, in quarts and pints, &c. &c.—For sale low.
JOHN V. THURGAR.
June, 7 1853. North Market Wharf

Corn, Corn Meal, and Flour.

Now landing ex ship *Fame*, from Baltimore:

304 BRLS. "Howard Street" Superfine FLOUR, *a choice article for family use*; 525 brls. CORN MEAL;
50 brls. *Extra* Rye FLOUR;
5000 bushels Yellow CORN;
55 do. White BEANS.
Ex schr. Wm. Boothby, from New York:
50 chests Fine Congo TEA;
10 cases CHEESE.
For Sale by
June 20, 1854. JARDINE & CO.

On hand, a large assortment of Spring Tooth RAKES, Griffin's and North Wayne SCYTHES, Grain Cradles, Scythe Sneaths, Sickles, and Grass HOOKS, &c.

SPRING IMPORTATIONS.

Prince William Street, 9th May, 1854.

J. & J. HEGAN

Have received per late arrivals, a very large and well assorted Stock of

British and Foreign Dry Goods,

WHICH are now ready for inspection and will be sold to the Trade at the lowest possible prices, for satisfactory payments.

☞ The subscribers are determined to keep their assortment complete, and will be receiving NEW GOODS, of the latest styles, by the regular Steamers and Packets every month.
J. & J. HEGAN.

Nuts, Crushed Sugar, &c.

Landing from Boston, per *Mary Groton*,
30 SACKS FILBERTS;
10 sacks CASTANAS;
10 brls. Crushed SUGAR; 2 tons Redwood.
August 22. FLEWWELLING & READING.

SILENT SORROW.---CERTAIN HELP!

Numerous Extraordinary, Anatomical, Explanatory Coloured, Engravings. In Six Languages. Fifty-third Edition. Price 2s. 6d. in a sealed envelope through all Booksellers, or sent post free from the Author for 42 Postage Stamps.

THE MEDICAL ADVISER on the physical decay of the system produced by delusive excesses, infection, the effects of climate, &c.; with remarks on the treatment practised by the Author with such unvarying success, since his settlement in this country. Rules for self-treatment &c.

By WALTER DE ROOS, M. D., 35 Ely Place, Holborn Hill, London, where he may be consulted on these matters daily from 11 till 4. Sundays excepted.

Sold also by Gilbert, 49 Paternoster-row, London; Watt, 11, Elm Row, Edinburgh; Powell, 15, Westmorland-street, Dublin; and through all others.

Dr. De Roos from long practical experience in the most celebrated institutions of this country and the continent, has had, perhaps, unusual opportunities of observing the peculiarities relating to the physiology, pathology, and general treatment of the disorders referred to in the above work, and having devoted his studies almost exclusively to this class of diseases, he is enabled confidently to undertake their removal in as short a time as is consistent with safety.

Persons in any part of the World, may be successfully treated by forwarding a correct detail of their case, with a remittance for Medicines, &c., which will be returned with the utmost despatch, and secure from observation.

The Concentrated GUTTÆ VITÆ, or Vegetable Life Drops,

are recommended to all those who have injured themselves by early excesses, and brought on Spermatorrhœa, Nervousness, Weakness, Languor, Low Spirits, Aversion to Society, Study or Business, Timidity, Trembling and shaking of the Hands and Limbs, Indigestion, Flatulency, Shortness of Breath, Cough, Asthma, Consumptive Habit, Dimness of Sight, Dizziness, Pains in the Head &c.

Their almost marvellous power in removing Contamination, Secondary Symptoms, Eruptions, Sore Throat, Pains in the Bones and Joints, Scurvy, Scrofula, and all other impurities, must be felt to be believed. 4s. 6d., 11s., and 33s. per bottle. The £5 Packages, by which £1 12s. are saved; and the £10 packages, by which a still greater saving is effected, will be sent from the Establishment only, on receipt of the amount per draft on a London house, or otherwise.

PAINS in the BACK, GRAVEL, LUMBAGO, RHEUMATISM, GOUT, Indigestion, Bile, Flatulency, Headache, Nervousness, Debility, Diseases of the Bladder and Kidneys. Stricture, &c.

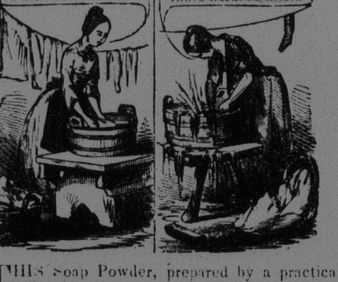
THE COMPOUND RENAL PILLS, as their name Renal (or the Kidneys) indicates, are a most safe and effacious remedy for the above dangerous complaints, Discharges of any kind, and Diseases of the Urinary Organs generally, which if neglected, frequently result in stone in the bladder and a lingering painful death. They agree with the most delicate stomach, strengthen the digestive organs, increase the appetite, improve the general health, and will effect a cure when other medicines have utterly failed. Price 4s. 6d., 11s., & 33s. per Box, through all Medicine Vendors.

GUARD AGAINST the recommendation of spurious or other articles by unprincipled Vendors, who thereby obtain a larger profit. To protect the PUBLIC against FRAUD, Her Majesty's Hon. Commissioners have directed the words "Walter De Roos, London," *to be printed in white letters on the Stamp affixed to the above, to imitate which is felony.*

Sold by [illegible] & Co. Mount Road, Madras; Hulse & Nephew, Agra; Teacher & Co., Poonah and Kurachee; Esperance & Co., Bombay; Smith & Co., Scinde; Dodsworth & Co., Colombo & Kandy; and obtainable through all Medicine Vendors, of whom also may be had "THE MEDICAL ADVISER;" or should difficulty arise in procuring any of the above, enclose the amount by draft, or otherwise, to 35, Ely Place, Holborn Hill, London, and they will be sent securely packed per return. July 18.

WASHING

Made pleasant and easy by the use of
BOSTON
Chemical Washing Powder.



THIS Soap Powder, prepared by a practical Chemist, is superior for washing clothes, cleaning paint work, removing grease from woollens and takes the place of other soaps for cleansing purposes. One package with five minutes labor makes two gallons of pure soft soap. Thousands of families have adopted its use and give it the preference over all other saponaceous compounds.

Manufactured by Beck & Co., No. 120 Washington-street, Boston.

Retailed by Grocers and Druggists generally.

Sold in St. John, by Fellows & Co., G. F. Everett & Co., and G. C. Garrison.

Another Triumph of RICH'S SALAMAND R.

Fire in Elmira, N. Y.

Elmira, Jan. 24, 1854.

R. Watrous & o.—*Gentlemen:* The Rich's SALAM AN ER purchased from you, preserved our Books and papers at the burning of our arriage Factory, on the morning of the 22d inst. The Safe was surrounded by a quantity of spokes and felloes, and fell into the cellar on a pile of hickory and oak lumber, and was sometimes seen at a white heat, yet, when it was opened, nothing was found to be injured, except the binding of the books, which were stained by the steam.

Truly yours, &c.
W. M. HILL & O.

A large assortment of Rich's SALAMANDERS always on hand at the Depot 146 Water Street.

STEARNS & MARVIN,
(Successors to Rich & Co.)
The only makers of Salamander Safes, combining Rich's and Wilder's Patents
W. H. ADAMS,
Feb. 21. Agent for New-Brunswick.

GOODS,

Per "Liberia" and other vessels, just landing and for sale:—

1 TON Valencia RAISINS, in 56 lb. boxes;
5 cwt. BLACK LEAD;
10 cwt. Blue and Patent Starch;
40 dozen Bath Brick;
An assortment of Brushes;
25 boxes Ground COFFEE;
40 boxes Arrowroot, ground:
Also, Woodware, Varnish, &c. &c.
JOHN KINNEAR,
July 4, 1854. Prince Wm. Street

Literature, &c.

A SONG FOR SEPTEMBER.

BY T. W. PARSONS.

[From the volume of his Poems recently published by Messrs. Ticknor and Fields, Boston.]

September strews the woodland o'er
With many a brilliant color;
The world is brighter than before—
Why should our hearts be duller?
Sorrow and the scarlet leaf,
Sad thoughts and sunny weather,
Ah me! this glory and this grief
Agree not well together.

This is the parting season—this
The time when friends are flying;
And lovers now, with many a kiss,
Their long farewells are sighing.
Why is earth so gaily dressed?
This pomp that autumn beareth
A funeral seems, where every guest
A bridal garment weareth.

Each one of us, perchance, may here,
Or some blue morn hereafter,
Return to view the gaudy year,
But not with boyish laughter:
We shall then be wrinkled men,
Our brows with silver laden,
And thou this glen mayst seek again,
But never more a maiden!

Nature perhaps foresees that Spring
Will touch her teeming bosom,
And that a few brief months will bring
The bird, the bee, the blossom:
Ah! these forests do not know—
Or would less brightly wither—
The virgin that adorns them so
Will never more come hither!

Are You Insured?

The necessity of insurance, whether for life or against fire, is exemplied every day by the deaths of heads of families or the destruction of property by the devouring element. It is a duty every man owes his family, that he not only protects its members from poverty, but provides beyond contingency for those he leaves behind. By the report of the Comptroller of the State of New York, it appears that more than half a million dollars have been paid within the preceding year, to the survivors of those whose lives were insured; and that in most of the cases, the recipients were destitute widows and orphans. This proves the immense amount of life insurance business transacted, with an extended appreciation of its benefit, and that money paid into insurance companies is not lost, but is so much gathered into the garners of safety and disbursed when by death it shall be called for, to supply the needy and homeless. It is gratifying to observe so large an increase in this description of investment, and a manifestly growing desire to secure through this medium a comfortable living to surviving relations.

Every man of family should be insured—and the poorest amongst us can afford to do so; but unfortunately, too many wait until the fell destroyer lays his cold hand upon the mortal frame, and then they feel the curse of having procrastinated the intention to insure, till it had become too late. The bitterest agony to a dying man is the thought, that the objects of his affections, his wife and children, are unprovided for. The sad reflection can be prevented by life insurance.—"He that provideth not for his own is worse than an infidel."

We have heard of many striking instances of the utility of life insurance. A merchant in Brooklyn insured his life for $5000, payable to his wife and children. He died of cholera, and his wife soon followed him to the grave, leaving three orphan children with nothing but $5000 to feed, clothe and educate them. This sum, judiciously expended, will sustain them in comparative comfort, instead of having to depend upon the cold hand of charity—extended, perhaps, from an alms-house. Another person insured for $3,500, and paid one quarter's premium, something about $8. He died of cholera; and his wife was thus secured this addition to an otherwise scanty supper. We need but mention one more, which came within our own knowledge:—A gentleman once connected with the *N. Y. Herald*, insured his life for $5000, and had paid the premium for little more than one year, when, on his way to California, he was stricken down in the full vigor of his manhood, by the unsparing hand of death, leaving a widow and three children. The insurance company with whom the policy was effected, promptly paid the $5000 to the executors, waiving the sixty days notice to which they were entitled, and without waiting for the usual forms or medical certificate of death.

As to the necessity of insurance, we need but point to the fact that many millions of property are yearly consumed by fire in New York alone.—Every day brings some new illustration of the utility of insuring against loss by fire. Insure, we say—insure.—*N. Y. Herald.*

The Miseries of being Rich.

It is to head every subscription paper, but get no credit, because every body "expected" you to do so, and you cannot conveniently avoid it. It is to be taxed for double the money you are worth, and coolly pronounced a liar for understating the amount. It is to have every poverty-stricken leg-broken and "burnt-out" individual in the community make a run upon the bank of your benevolence, and then curse you in his heart for the smallness of the dividend. It is to be pestered with duns every hour in the day, yet excite unmixed astonishment by asking payment of a debt. It is to be expected to meet punctually every pecuniary obligation exactly the day fixed, yet stigtized as a Shylock for insisting that you must receive in order to pay. It is to pay one dollar a pound for salmon, and then relish it not, because your neighbor pays two dollars. It is to be called an *aristocrat* if you wear finer cloth than other men, and a *niggard* if you don't do so. It is to have sectarians quarrel for the keeping of your conscience, and lawyers and doctors struggle for the honor of keeping your purse. It is to be preyed upon by sharpers, and get no sympathy when fleeced. It is to have sons who are brainless dandies, or pedants crammed with useless learning. It is to have daughters who are courted for their anticipated wealth, and sons-in-law who curse your longevity. It is to be married yourself for your money, or to have a wife eternally casting in your teeth the dollars she brought. It is to find it the interest of your debtors not to pay the principal, and their principle not to pay the interest. It is to have Addition of dollars, Subtraction of comforts, and Multiplication of anxieties, end in Division among profligate and spendthrift heirs. It is to buy friendship, and to measure civility by the length of your purse. It is to live in an agony of apprehension that your relations wish you a short life and a long will.—It is to figure in the fancy of every man who has not seen you as a personification of exaction, always taking in and never giving out—as a sour, crusty man, with grizzled hair, a scowling countenance, and a peremptory air, who live in a dark apartment with musty deeds about him, and an iron safe as impenetrable as his heart, grubbing together what he knows not how to enjoy. It is to encounter more temptations in this world than other men; and finally, it is to find admittance to a better more difficult than to the rest of mankind.—*Waverley Magazine.*

Judicial Decision on a Bad Dinner.—The late Judge Dooly, of Georgia, was remarkable for his wit:

"At one place where he attended court, he was not well pleased with his entertainment at the tavern. On the first day of the court, a hog, under the name of a pig, had been cooked whole and laid upon the table. No person attacked it.—It was brought the next day, and the next, and treated with the same respect; and it was on the table on the day on which the court adjourned. As the boarders finished their dinner Judge Dooly rose from the table, and in a solemn manner addressed the clerk. "Mr. Clerk." said he, "dismiss the hog upon his recognizances until the first day of next court.—He has attended so faithfully during the present term that I don't think it will be necessary to take any security."

Very Good.—A lady friend of ours, relates an amusing incident, showing the "means and appliances," whereby one of the "obnoxious" was swopped off, and boot given with him.

'Twas thus.

A young lady from the East, visiting her relations in the city, had been consderably annoyed bb the attentions and self-sufficient airs of a conceited "man o' wax" boarding with them, and finally concluded to show her friend, upon the next opportunity, how a few plain words should put him down.

That day at dinner, our gentleman was anxious that C——— should sit beside him, which she gravely excused herself from doing until the cholera season should be over.

"Cholera season! why, what oh, shaw! come sit down by me. "Not now, can't do it possibly, father told me when I left, not to touch, taste, or have anything to do with any green thing at my meals;" and the youg lady proceeded with her dinner, leaving Sir Powerful Pretensions wondering whether the "snigger" that was creeping around the table, wasn't at his expense.—*Cleveland Herald.*

The Mississippi by Night.—By night the scene is one of startling interest and magical splendor. Hundreds of lights are glancing in different directions, from the villages, towns, farms and plantations on shore, and from the magnificent "floating palaces" of steamers, that frequently look like moving mountains of light and flame, so brilliantly are these enormous river leviathens illuminated outside and inside. Indeed, the spectacle presented is like a dream of enchantment. Imagine steamer after steamer coming sweeping, sounding, thundering on, blazing with these thousands of lights, casting long, brilliant reflections on the fast rolling waters beneath. There is often a number of them one after another, like so many comets in Indian file. Some of these are so marvellously and dazzlingly lighted, they really look like Aladin's palace of fire, sent skurrying and dashing down the stream, while, perhaps, just then all is darkness around it. I was delighted too, in seeing, as you very frequently do, the twinkling lights in the numerous cottages and homesteads dotted here and there; and you may often observe large wood fires lit on the banks looking like merry making bon-fires. These, I believe, are usually signals for the different steamers to stop to take up passengers, goods and animals.—[Exchange.

Farmers.—Adam was a farmer while yet in Paradise, and after his fall, commanded to earn his bread by the sweat of his brow. Job, the honest, upright and patient, was a farmer; and his endurance has passed into a proverb. Socrates was a farmer, and yet wedded to his calling the glory of his immortal philosophy. St. Luke was a farmer; and divides with Prometheus the honor of subjecting the ox for the use of man. Cincinnatus was a farmer, and the noblest Roman of them all. Burns was a farmer, and the muse found him at the plough and filled his soul with poetry. Washington was a farmer, and retired from one of the highest earthly stations to enjoy the quiet of rural life, and present to *the world* a spectacle of human greatness. To these may be added a host of others who sought peace and repose in the cultivation of their mother earth; the enthusiastic Lafayette, and the steadfast Pickering; the scholastic Jefferson, and the fiery Randolph, all found an Eldorado of consolation from life's cares and troubles, in the green and verdant lawns that surround their homesteads.—*N. Y. Sun.*

The Sailor's Bible.—The following transcript from the fly-leaf of a brave officer's Bible tells a simple tale of the dangers of a seaman's life, and the source of his confidence in the hour of his greatest trial, whether battling with the elements or his country's foes. It is as follows:—"This Bible was presented to me by Mr. Raikes at the town of Hertford, January, 1781, as a reward for my punctual attendance at the Sunday school, and good behavior when there. And after being my companion fifty-three years, forty-one of which I spent in the sea service, during which time I was in forty-five engagements, received thirteen wounds, was three times shipwrecked, once burned out, twice capsized in a boat, and had fevers of different sorts fifteen times, this Bible was my consolation; and was newly bound for me by James Bishop, of Edinburgh, on the 26th of October, 1834, the day I completed the sixtieth year of my age, as witness my hand."

The New Governor General.—Sir Edmund Walker Head, the newly appointed Governor General of British North America, as successor to Lord Elgin, leaves St. John, New Brunswick, by the steamer *Governor*, on the 28th instant, and is expected to arrive at Portland on Friday the 29th, with Lady Head and suite. He will proceed at once to Boston, where rooms have already been engaged for him at the Revere House, at which place he is to meet Hon. J. H. T. Manners Sutton, his successor in the office of Lieut. Governor of New Brunswick.

Sir Edmund will be accompanied by Col. Hayne, his *aid-de-camp*; Ward Chipman Drury, Esq., his private Secretary, and Hon. Messrs. Hazen and Chandler.

After the conclusion of the interview with his successor, in company with Lady Head and suite he will proceed South as far as Washington, where he will remain for some days or weeks. After spending some time in New York, he will proceed to Quebec—by way of Portland—to assume the office of Governor General, toward the end of October.—Lord Elgin, on resigning his trust to his successor, will proceed to New York, from which place he is expected to take his departure.

It is confidently asserted that Lord Elgin will be able to give the Royal assent to the Clergy Reserves, Secularization Bill, and the Reciprocity Treaty, before he resigns his office into the hands of his successor.

The appointment of Sir Edmund Head to the office of Governor General of British North America, gives very great satisfaction, and is justly regarded with feelings of pride by the good people of New Brunswick, over whose government he has presided for the last six years, to the entire satisfaction of all parties. A more popular representative of the Home Government has never filled office on this side the water.

We have no doubt that similar good fortune awaits him in Canada, more especially as he is likely to be relieved of any responsibility on the vexatious question of the Clergy Reserves.—*State of Maine.*