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The Garland.

ATHLETISM.

(From Montgomery's "Omnipotence of the Deity.")

And dare men dream that dismal Chance has framed
All that the eye perceives, or tongue has named;
The agonious sweat, and all its wonders, torn
Designs, self created, and forlorn;
Like to the flashing bubbles on a stream,
Ere from the cloud, or phantom in a dream!
That no grand Builder piled his plastic force,
Gave to each object form,—to motion course!
Thou, blood-stained Murder, bare thy hideous arm,
And thou, Rebellion, weller in thy storm:
Awake, ye spirits of avenging crime:
Burst from your bonds, and battle with the time!
Why should the orphans of the world, who roam
O'er earth's bleak waste, without a friend,—a home,
With resignation mark their fellow clay
Bask in the sunshine of a better day?
Why should the vagrant shiver at the door,
Nor spoil the miser of his treasured ore?
Save Faith's sweet music harmonized the mind,
Whisper'd of Heaven, and bade it be resign'd!

A FATHER'S DEATH-BED.

(From the same.)

Lo! on his certain couch, with pillow'd head,
And pallid limbs spread,
The dying parent, like a walling breeze,
Moans in the feverish grasp of man Disease;
While sad and watching, with a sleepless eye,
His lovely daughter sits, and mutes by;
So Gabriel sat within the Saviour's tomb,
When his pure spirit walk'd the eternal gloom!
There, as the melancholy midnight bell
Toll'd o'er the stonied, over the day's farrowell,
Frequent she glanced at his wrinkled brow,
And those dear eyes, so dim and wrinkled now,
Till all his love and all his care returns,
And memory through her brain and bosom burns.
Thou sleeping hand, so delicately weak,
How often had I smould'ring in my cheek;
Or danc'd her, lightly tripping by his side,
And prattling sweetly with delighted pride;
Or pluck'd the painted flower that charm'd her eye,
Or gently open'd instruction's pictured page,
Or pointed to the rapid beauty star
That twinkled in the vesper sky afar.

And see! no more the arrow throbs of pain
Pierce his bound head, or force the plaintive strain;
Slumber hath heav'd them with assuasive balm,
And charm'd the senses in oblivion's calm;
Pleas'd at his quiet mind, with timid breath,
She stirs to see—alas! the sleep of Death;
Paleless and pale, beneath the taper's glow,
Lies her loved parent—but a lifeless show!

She shook not, shriek'd not, rais'd no manise cry,
Nor wrung her hand, nor sav'd the faint-deep sigh,
But stood rigid, nor dream'd of relief,
Mute, stiff, and white,—a monument of grief!

UPON THE DEATH OF A WIFE.

By Lord Palmerston.

Who'er, like me, with trembling anguish brings
His dearest earthly treasure to these springs;
Who'er, like me, to soothe the distress and pain,
Shall count those salutary springs in vain;
Command'd, like me, to hear the faint reply,
To mark the fading cheek, the sinking eye,
From the chill form to wipe the damps of death,
And watch, in slumber, the short-ling breath,
If hence should bring him to this humble line,
Let the sad mourner know his pangs were mine.

Ordin'd to lose the partner of my breast,
Whom virtue warm'd me and whose beauty bless'd,
Fram'd every tie that binds the heart to prove,
Her duty friendship, and her friendship love,
But yet, remembering that the prizing love,
Appoints the just to slumber, not to die,
The starting tear check'd,—I kiss'd the rod,—
And not to earth resign'd her, but to God!

MISCELLANEA.

ON COMMERCIAL ASSURANCES.

(From the Companion to the Almanack.)

ASSURANCE, or INSURANCE, (which has the same meaning,) is a term in commerce, expressing the condition of being individually assured (made sure) against the pecuniary injuries which result from the chances of human events—such as the death of the insured, and the consequent loss of his industry to his family,—the perishing or damage of goods by the accidents of the sea, or in capture in time of war,—the destruction of property by fire.

The ancients made a deity of Chance, to express their notion of the influence upon the affairs of men of some unknown, incalculable, capricious cause, appearing to defy every exertion of foresight and prudence. They acquired this belief, which many unthinking people still entertain, from the observation of particular and detached events, instead of comparing and arranging a large number of events that are submitted to the same physical laws. Such an investigation, will, at once indicate that, with reference to any extensive series of facts of a similar nature the succession of any one particular fact is invariably the same. Thus, for instance, the probabilities of throwing any particular number with a die or dice, are mathematically certain; & if the experiment were made for a succession of throws to afford an average, the practical results would exactly correspond with the theoretical. These calculations, (which form the doctrine of chances,) as applied to commercial purposes, have produced the most beneficial results to individual property and public wealth; and they moreover afford that calmness and stability of mind which constitutes the most salutary difference between commercial adventure and gaming. The modes in which the system of assurances is principally applied may be briefly described.

The duration of human life, over which the most healthy and the most temperate man has no certain control, must necessarily appear a matter of chance when individually considered. If, however, we regard the human species in masses, we are enabled to ascertain, with considerable precision, the average of life; and thus to apply a system of insurance, not to life itself, for that is a course dependent upon a higher power than man, but against the injurious consequences which proceed from the death of those upon whom the support of others depends. In taking ten millions of people, for instance, and having ascertained the ages to which each of the ten millions has arrived previous to his death, by dividing the total of these ages by the number of individuals, we establish the average term of the duration of life. This term varies

in particular countries and under different states of society; but it is invariably found to increase with the increase of the means of comfort. The average term of life in Great Britain is thus longer, by almost one-third than it was during the last century. The rate of mortality in 1780, was one in forty; in 1821, it was one in fifty-eight. Vaccination, and the great improvement in medical science, have, doubtless contributed to this result. To establish data for determining this mean length of life has been an important object with statesmen, of late years, and forms a great branch of the science of statistics. The tables, which have been constructed upon the experience of most European nations, enable us not only to determine the average term of life, but the probabilities of the number of years a person of any particular age has to live. Upon these calculations are founded the system of life-assurances and annuities; and the various corporations which grant life-assurances are enabled to conduct their operations upon a just and solid foundation, in the degree that they form their estimates upon averages equally supported by science and experience. To all persons where income is not permanent, and who are unable to lay by a sufficiency to prevent the lamentable consequences to their children of an inadequate provision, the principle of life-assurance offers a safe and effectual remedy against the chances of mortality, which no prudent father should forego, if the annual sacrifice is at all within his ability.

The extensive application of the system of assurances on shipping, in this country, has produced the most salutary effects upon the prosperity of our commerce, and upon the mercantile character. Maritime assurances are founded upon the same principle as the assurances upon lives. Upon an average of years it is found that a certain number of vessels is wrecked in making a particular voyage. The extent of the property which an individual merchant commits to the various chances of the sea, renders it necessary that he should be protected against the ruin which would follow the loss of his cargo. By a convention between a number of merchants to contribute to pay the losses of shipwrecks mutually, as if they were a trading company, the individual ruin is avoided by the distribution of the loss.—Thus, if the average shows that one ship is lost in a hundred in a certain voyage, as from London to Madeira, the aggregate loss is one per cent; and by the payment of one per cent, (and a trifle more to cover the trouble and expense of effecting the insurance) by the individual who desires to be protected, the chances of a terrible ruin are averted by a small certain advance. This is the principle of marine assurances. These who subscribe the policy of insurance are called underwriters; because they write their names, and their individual engagement for a portion of the insurance, under the bond (or policy) by which the vessel or cargo is insured.

Assurances against loss by fire are the most common in this country, as they are the most useful. The proportion of fires throughout the Kingdom is found to bear a constant relation to the number of houses. The amount of the property thus destroyed is paid to the insurers, by the quota of each person insured. Independently of the advantages which individuals derive from the system of assurances, the amount of public wealth is sensibly increased by its operation. In the certainty of property there is a very remarkable augmentation of value. In comparing two advantages, one of which should be permanent, the other uncertain, in its duration, the capability of undisturbed enjoyment, at once determines the measure of good. The possession of property which is placed beyond destruction or injury from the effects of accident, contributes to the happiness of life, and to the moral dignity of individual character. The Commercial proprietor by the system of assurances, gives to his property the same stability as that possessed by the landed or funded proprietor; and he is thus enabled to preserve that equanimity, which in all human affairs invariably results from building upon the reasonable certainties of just calculations, rather than trusting for an escape from possible evils, to the mere casualties of fortune. The man who risks the loss of his ship by tempests or of his stock by fire, because the chances are against such destruction, when he may put himself entirely above the chance by a very small contribution, has no claim to the character of a wise or prudent member of a community, in which judgment and prudence are more than ever necessary to provide for the wants of the passing day, and to guard against the accidents of evil fortune.

We subjoin a table, upon which the value of annuities has been ordinarily estimated. In a future "Companion," we shall give some calculations founded upon more accurate data of the average duration of human life.

A TABLE of the VALUE of an ANNUITY of £100, on a single life, from birth to 99 years old.

Age.	Value.	Age.	Value.	Age.	Value.
1	1346	24	1556	47	1189
2	1563	25	1543	48	1168
3	1676	26	1531	49	1147
4	1761	27	1518	50	1126
5	1824	28	1505	51	1104
6	1874	29	1491	52	1084
7	1914	30	1478	53	1063
8	1946	31	1463	54	1042
9	1972	32	1449	55	1020
10	1992	33	1431	56	997
11	2008	34	1419	57	974
12	2022	35	1403	58	951
13	2034	36	1388	59	928
14	2045	37	1371	60	908
15	2054	38	1354	61	879
16	2062	39	1337	62	849
17	2069	40	1319	63	819
18	2074	41	1301	64	789
19	2078	42	1283	65	759
20	2082	43	1265	66	729
21	2085	44	1247	67	699
22	2087	45	1228	68	669

THE SKULL AND FACE.

(From Spurzheim's Lectures.)

There is something to be mentioned to you respecting the general form of the skull. Drs. Hunter and Camper turned their minds to it about the same time, and, I believe, without either knowing the intention of the other.—Camper drew a line from the most projecting part of the forehead to the most projecting part of the upper jaw; this he called a *facial line*—there is Camper's facial line. Now, if you draw another line through that in a horizontal manner, so as to pass from the base of the nose along the opening of the ear, you will then have the angle—the two lines will have nearly all the brain between them; and the greater the angle, of course the larger the brain. Here is the skull of an African—the angle is very small, recedes more and more from the perpendicular towards the horizontal line. Here is a different sort of skull, where the lines intersect each other at nearly right angles. In this way Camper distinguished between varieties of mankind and animals. I have been sometimes talking to artists over those specimens of statues left us by the ancients; what is the reason that we see in them something that always fascinates us, at the same time that we see every thing exaggerated in them? The ancients did exaggerate in their statues; but then there was so much delicacy, so much grace in their exaggeration, that you did not see it, but you were fascinated; their foreheads, for instance. Look at them, and you see them coming forwards; they overhang the rest of the face. You see they do not shove away—they are broad and expanded.

Animals, the brutes, have scarcely foreheads; the monkey you see, recedes; and here is the dog's forehead—it falls back completely. The ancients, therefore, with reason, gave full projecting foreheads to their statues, to dignify them—to mark as it were the striking difference there was between man and other animals. Now the *eyebrow* is quite peculiar to man—no other animal has it; mark that. What did the ancients do? Why they labored that part of the human countenance with extraordinary care; for it is a part that is, in a particular manner, adapted to convey expression. The eyes, too, they managed in the same way. Some of the inferior animals have their eyes so brought forward on the surface of their face that they can see sideways; they can see around them, and even behind them.

This is the case with the base; the poor timid animal can see behind him; and so constantly does he keep looking backwards when pursued, that he will rush upon an obstacle right before, and, as sometimes happens in the chase, will absolutely catch his neck by the force with which he rushes against it. Now this looking sideways and about one is the sign of a suspicious disposition. The ancients knew this, and what did they do? They gave to the faces of their statues eyes that looked straightly and directly upon you—that looked steadily forwards; and they did this in order to convey to the beholder that the originals felt the very reverse of timidity, of apprehension and suspicion. Then the nose. Man has a peculiar one; it has a bridge in it; all other animals want the nose as it is in man. These animals, instead of a nose have a snout—it is a snout, not a nose. [A laugh.] Now the ancients, in their heads, attend greatly to their nose; you will find they placed it above the centre of the orbit of the eyes. The Greeks brought the nose straight down—the Romans gave it a bend upwards; they arched it, thinking that to be the handsomest form, but this is all a matter of taste. The nostrils they made as little like a snout as possible. In the statues of the ancients you see the mouth made in a peculiar way; it is, so to speak, as little as a devouring aperture as possible. It is, however, an aperture, and that they knew very well; but they also knew it was made for articulating, for expressing thoughts by language; and they made it as expressive as they could. The lips were made muscular and strong. But, we find, have no chin—that is a part of the face peculiar to men. The ancients were very particular about it, and formed it large and expressive. Now, if you put all these features on paper, as I have described them, you would have the countenance of Jupiter Olympus himself. The ancients however, did not give the same face to all their statues; oh no; it is quite true what Dr. Spurzheim said of them, that they knew much better than to place the head of a philosopher upon the shoulders of a gladiator.

Now this sort of inquiry is perhaps more curious than useful; it belongs to physiology, and should be left to be considered under its proper head. I will not, therefore, go farther with it, merely making one observation with respect to the supposed possibility of ascertaining men's dispositions and character from the shape of their heads and faces, and the observation is this—that I have seen various skulls, (here is one for instance) in which you see several considerable elevations on the outward surface, without there being any corresponding depression on the inside. I need not tell you that, where there is no hollow in the skull inside, there could have been no enlargement of the brain; and this was an argument used against the phrenologists by Dr. Harlow.—Now I don't use it, or any other arguments against them; I don't let my mind think of the subject at all. You may do as you like, but I don't care about it; for, as I said to Dr. Spurzheim at the very outset, 'Why, Doctor,' said I, 'it may be all very true what you say, but I will not enter into it; for I do think it a very unwise and unbecoming thing to judge of any man's motive and intentions by his outward appearance at all. Judge of a man by his actions—look to his conduct—see what he is, and you'll not go astray in your opinions. Ah, there's a wise

piece of advice, "Judge not lest you yourselves be judged;" and for you to take it upon you to infer the motives and dispositions of any man, upon any less authority than the tenor of his actions, is a thing that I am sure you have no right to do."

FRAGMENT.

I saw a fair and beautiful hand,
Place a garland of fresh and fragrant flowers upon her brow—she who received it, was fairer and lovelier still than they: her dark liquid blue eyes were beaming forth the expression of her happiness: her smile was radiant as the light of Heaven, and her whole figure expressed the gay and buoyant feelings of her soul.—she wore a single white rose in her hair, and I knew she was a bride!

Ho, the gallant and proud De Rance, stood gazing upon her with the high rapture of a happy lover—the past, the future, all seemed forgotten in that moment of exquisite happiness and of proud triumph—she was his, all his; her beauty, her confiding tenderness, her genius, her virtues, all were his, and he felt it would be bliss enough for him to devote his whole life to her!

I do not know any thing more delightful than to witness the full and joyous expression of conscious happiness; that pure unclouded ray of light which seems to emanate from the soul, and which is beamed glowingly and tenderly upon the object of one's affection; like the rainbow on the clouds, it seems to seal the promise of future happiness; and, yet, it does not last,—and as I looked upon that brilliant creature, animated and inspired, as she appeared, with the enchanting sentiments which filled her young and happy heart, I said to myself, "that garland will fade, and so will that smile!" As she turned away, a flower dropped from the bridal wreath I placed in my bosom, and I thought that happiness shall last forever;—but it is not so; for the loveliest and the happiest weep, and tears are mingled even with their brightest joys;—the loveliest and the happiest die; and that which gives the bitterness of their tears, they are forgotten, and forgotten even by those, whose light, whose joy, whose Heaven they were!

Those who received the homage of society; who were objects of unbounded admiration; those whose kind words and smiles were the source of joy to many hearts; and those, whose genius seemed the very inspiration of Heaven, pass away and are forgotten, as though they had never been.

I know not if the most splendid genius, the most elegant and powerful talents, the most divine beauty, neither the most impassioned and devoted affection, can ensure to us the recollection of those who survive us; and if there is a thought which is full of bitterness, and which has power to humble the pride of the loftiest mind, and which subdues and saddens the tender and smiling heart, it is that. It is true, that the most universal homage is paid to our memories; the most splendid monuments, and the most public demonstrations of sorrow and of regret, could not affect our feelings in the world of spirits; but it is a sweet and consoling thought, that our names, and our virtues, and our talents, and the efforts of our genius, and above all, that our devotion to the good of our fellow-creatures, will be held in grateful remembrance by those we have loved, with unclouding fidelity; but it is not always the heart that cherishes us the most kindly—which loved us with enthusiasm—and with religious devotion and passion, that preserves the recollection of us the most faithfully; time heals the deepest wounds, death ever makes new impressions, and new attachments fill up the void in the most delicate heart; love's brightest and fairest and brilliant image fades like evening tints away, when the veil of death shadows it, and there is enough of sadness and melancholy to prevent the thought, that love alone, can transmit to posterity the names of those it worshipped; but it is the echoes of fame, and not the soft and silver tones of love, that must perpetuate the name that would live immortal, even amidst the perishing and transitory things of this world!

I was just two years from that day I saw her in the dark and silent tomb!—De Rance was weeping over it; desolate and passionately he wept over the lovely flower his love had cherished, and all nature seemed to mourn with him; the dry and withered leaves of autumn lay scattered around him; the flowers were all faded, and every thing appeared to respond mournfully to the deep and melancholy feelings of his own heart.

The softness of the light of twilight rendered every object almost indistinct; but I saw him still kneeling and weeping over the tomb of his beloved and beautiful Cora!

I looked at him and said mentally, the bridal garland has faded, and that lovely smile too, and he is forsaken and desolate!

PERILLA.

ORIGIN OF THE SEE OF CANTERBURY.—Augustine, the Roman missionary, made his arrival known to Ethelbert, and requested an audience. The King of Kent, though not altogether ignorant of the nature of his queen's religion, nor unfavourably disposed towards it, was yet afraid of that miraculous power which the Roman clergy were then believed to possess, and which they were not backward at claiming for themselves. For this reason he would not receive them within the walls of his royal city of Canterbury, nor under a roof; but went into the island with his nobles, and took his seat to await them in the open air; imagining that thus he should be secure from the influence of their spells or incantations. They approached in procession, bearing a silver crucifix, and a portrait of our Saviour upon a banner adorned with gold, and chanting the Litany. The King welcomed them courteously, and ordered them to be seated; after which Augustine stood up, and, through an interpreter whom he had brought from France, delivered the purport of his mission in a brief, but well ordered and impressive discourse. "He was come to the King, and to that kingdom," he said, "for their eternal good—a messenger of good tidings; offering to their acceptance perpetual happiness here and hereafter, if they would accept his words. The Creator and Redeemer had opened the Kingdom of Heaven to the human race; for God so loved the world that he had sent into it his only Son, as that son himself testified, to become a man among the children of men, and suffer death upon the cross in atonement for their sins." To this address, which was protracted to some length, the king returned a doubtful but gracious answer: his conversion shortly after followed. He gave up his palace to the missionaries; and Augustine

obtained a bull from the pope to found the see of Canterbury. From this period it was regarded with the highest veneration; but in the invasions of the Danes, both the church and city suffered the most grievous ruin, and no less than eight thousand persons are said to have perished at one time in the desolated town.—*Cabinet Cyclopaedia.*

BEAUTIES OF HERVEY POETRY.—Where can another history be found like that contained in the Pentateuch of Moses—so sweetly unaffected, yet so full of dignity; so concise, and yet so comprehensive; so rich in poetry, yet so chaste and simple in its style; so affecting in its pathetic recitals, and so vivid and powerful in its solemn and terrific scenes; and presenting throughout, a picture so graphic of the life and manners of the ancient Oriental world? The Pentateuch closes with the book of Deuteronomy, the last testimony of the Jewish legislator to his countrymen, containing a brief but vivid recapitulation of their past history, and a second concise declaration of the law. The nation had now gained a lasting experience of God's dealings with his people, and the generation had passed away on whose souls and bodies the light of effluviary and slavery had descended during their residence in Egypt. Aaron had been gathered to his fathers, Moses was about to die, and the tribes were just upon the eve of a happy entrance into the long promised land of Canaan.—Under these circumstances the words of Moses must have carried a thrilling impression into the hearts of the Israelites. How powerfully does he appeal to their experience of the judgments and mercies of Jehovah—with what mingled encouragements and threatenings, what fearful curses on the disobedient, what tender admonitions, what eloquent entreaties! Nor is the voice of prophecy silent; it speaks plainly of the coming Messiah; it predicts their own defection and consequent wretchedness? It almost relates the destruction of Jerusalem. The eight closing chapters of the book of Deuteronomy are perhaps the most sublime portion of the Scriptures. They contain the tremendous curses denounced against transgressors, and the unequalled blessings pronounced upon the obedient; the glowing historical story, which Moses at the command of God, wrote for the people of Israel, to be forever in their memories, a witness against them when they should turn from the Lord their God; the animated and prophetic blessing upon the twelve tribes, and the short but striking history of the death of Moses, when he had viewed from the top of Pisgah, with an eye which old age had not dimmed, the land "flowing with milk and honey," stretched out before him in all its compass and luxuriance.

Through all this short, but perfect and comprehensive history—the storehouse of poetic imagery to the prophets and psalmists—where is the page that is not full of materials to arrest the eye, and excite the imagination of the poet? What books could be more crowded with energetic recollections, sublime and picturesque events, instructive and terrible warnings? From the first interposition of Jehovah, to the moment when His presence is revealed to Moses upon Nebo, His glorious agency is every where visible. It is He who accompanies the patriarchs in all their journeyings, and makes trial of their faith; it is He who gives wisdom to Joseph, and makes the children of Israel to increase in Egypt; it is He who brings them out with His mighty hand and His outstretched arm; who reveals His glories at the Red Sea, on Mount Sinai, and through the wilderness; who dwells between the cherubim and leads His people like a flock. Throughout, it is the purpose of the inspired historian to stamp upon the minds of his countrymen the most impressive sense of their peculiar dependence upon God; he closes with the declaration, so literally fulfilled, that they shall be invincible and glorious, if obedient to their divine Sovereign, but cursed, rejected, and miserable, whenever they forsake Him.—*N. Am. Review.*

SUNDAY.—The daily occurrence of a week of business absorb the mind so much that we get it not for the regular return of the sabbath, a majority of human beings would nearly forget that any thing else was necessary in this world, but money when it was needed, provisions when hungry, clothing to cover, and luxuries to feed our pampered appetites.—But Christianity has consulted the wants of man and the weakness of his nature, by the institution of one day in seven. How happy the virtuous man must feel to escape from the trammels of a bad world, to one day of sober reflection, or pious indulgence, or of religious consolation! The manner, who after a week of storms and gloom, happens to spend one day on the sunny shore of some verdant island that rises out of the main, cannot feel more grateful for his fortune than he, who having weathered the misgivings of the week, sits down in his own pew, in his own church, and joins in the service and praise of his great Maker.

VULGAR ERRORS.—That leases are made for 999 years, because a lease for 1000 years would create a freehold. That deeds executed on a Sunday are void. That in order to disinherit an heir-at-law, it is necessary to give him a shilling by the will, for that otherwise he would be entitled to the whole property. That a funeral passing over any place makes it a public highway. That the body of a debtor may be taken in execution after his death. That second cousins may not marry, though first cousins may.—*From No. 1 of the Legal Observer.*

Degrading Manhood with the Lash.—The York Herald says that petitions to Parliament are in preparation in that city, "against the brutal and degrading punishment of our soldiers and sailors by the whip." We hope the example will be followed.