Bullion Rooms on Board Ship.—Mr. Chubb, of 67, St. Paul's-Churchyard, with reference to recent accidents, suggests that the bullion rooms on board ships, now usually formed by lining some nook or corner with strong iron plates bolted to and forming part of the ship, so that if the vessel gets on shore and breaks up the bullion room goes to pieces with it, and the contents are dispersed, should not be in any way connected with or fixed to the ship. In case of a wreck, and the breaking up of a vessel on shore, the safe would go to the bottom, preserve its contents intact, and be readily recovered. As a safe four feet square will hold more that £2,000,000 sterling, very little space would be interfered with. *Builder.*

John Bull.—The Brig St. Mary, Johnson master, from New York for Martinique, arrived at St. Thomas's, West Indies, on the 16th of October, in tow of Her Majesty's steamer Gladiator, Captain Hickley. Captain Johnson reports that on the 5th of October he encountered a hurricane, in lat. 30, long. 70, when the ship was thrown on her beam ends, dismasted, and lost deck load. On the 11th he discovered a steamer steering for him, which proved to be the Gladiator. Soon after Captain Hickley came on board in his boat, and asked what assistance he could render. Captain Johnson said he would like to have some spars to rig jurymasts, when he replied, "I have no spars that I can let you have; but I am from Bermuda, bound for St. Thomas's, and if you like to go there I will take you in tow." Captain Johnson said it would take his whole vessel and cargo to pay him for such services, and he could not think of it. Captain Hickley tapped him on the shoulder and said, "Never mind, old boy," pointing to his vessel, "that is Her British Majesty's ship, and it is my duty to assist you in distress; I will not charge you a cent. Have you any hawsers? If not, I have." And he went on board and sent hawsers to the St. Mary, and took her in tow. Two nights before they arrived at St. Thomas's, it being rough, both hawsers parted during the night, when the gallant captain of the Gladiator immediately clewed up his sails, turned his ship's head for the brig, and hailed Captain Johnson, "Never mind, old fellow, I will not desert you, but lay by you until morning," which he did, then took her in tow, and brought her safely into port, having towed her nearly 800 miles. Such gallant and meritorious conduct on the part of Captain Hickley is deserving of all praise.—*Hampshire Independent.*

Brother Jonathan.—We learn that Miss Harriet Smith, daughter of Horace Smith, of Spafford, will start soon for Washington Territory, away in the North-west, beyond the Rocky Mountains, to marry a man she has never seen—Mr. David Spalding, Jr., son of David Spalding of Spafford. The friends of the parties are intimate, and recommendations led to a correspondence between the parties, which has continued for two years, and has resulted in a marriage contract—and the young gentleman being engaged in a profitable business which he cannot conveniently leave, has remitted funds to his dearie, with a request for her to join him there. We sincerely hope that "the course of true love may run smoothly" in this instance.—*Skaneateles Democrat.*

Brother Jonathan again. New Way of Obtaining a Passage.—Ship *Queen of the Seas,* which cleared at this port yesterday for San Francisco, has all her berths taken up. Among her passengers are several young ladies. A gentleman wishing very much to take passage in the ship, found there was no room for him, except by marrying one of the young ladies which he accordingly did, and the berth which was to be occupied by the young lady, will now be filled by (we hope) a happy couple.—*Boston Telegraph.*

THE CREDITORS OF THE BRITISH NATION.

There is a very prevalent idea amongst the ignorant and uneducated that the national debt of England is owned by a few wealthy individuals; that the wiping off of the debt would be a national benefit; that the sufferers would be *few,* and that the masses would be the gainers. But what are the facts?

The number of persons who were entitled to dividends on the public debt, payable at the Bank of England, in the year ending July, 1859, were 269,328, viz.:—

94,301	not exceeding £10 per annum.			
44,917	more than	£10	not exceeding	£ 20
86,943	"	20	"	100
22,663	"	100	"	200
12,712	"	200	"	400
3,663	"	400	"	600
2,378	"	600	"	1,000
1,174	"	1,000	"	2,000
376	"	2,000	"	4,000
203	exceeding 4,000 per annum.			

CLIMATE OF CANADA.

The climate of Canada is supposed to be more *equal* than that of England. Take the following record of changes in the temperature as an example:

In Toronto, in the month of January, 1859, the mercury stood as follows:

On January 10th,	at 7 A. M.	27½	below zero.
	" ½ past 7 "	25	" "
	" 8 "	22	" "
	" 10 "	15	" "
	" 12 "	5	" "
	" 3 P. M.	2	" "
	" ½ past 4 "	5	" "
" 11th,	" 10 A. M.	14½	above zero.
	" ½ past 4 P. M.	15½	" "
" 12th,	" 10 A. M.	15	" "
" 13th,	" 10 "	36	" "
" 14th,	" 10 "	35	" *and raining.*

November 30th,	almost a summer's day.		
December 1st,	Raining.		
" 2nd,	snowy and sleety.		
" 3rd,	at ½ past 8 A.M.	4	above zero
"	" 3 P. M.	11	" "
"	" 6 "	10	" "

CORRESPONDENTS.

To the Editor of Once a Month.

Sir—In the last number of "Once a Month," I perceive an advertisement from the "Provident Life Assurance Company," in which parties are invited to apply for Agencies for the Company; but it is stated in the advertisement that "*it is indispensable for the establishment of an Agency that a properly qualified medical man should be residing within convenient reach.*" Now, on this subject I would like to make a few remarks. In the first place, this rule prevents the establishment of Agencies in many parts of the country where persons *might* be residing, who would like to insure their lives. In the second place, it prevents the insurance of *small* sums—say, from £20 to £50,—as the party who wishes to insure is unwilling to pay a Medical Examination Fee that would cost him more than the Premium, and the Office could not afford to pay it, on such small insurances.

And wherefore the necessity? Is a medical certificate any guarantee that the life so "passed" will last longer than another that may be rejected? Does not the experience of the Offices prove the contrary? Do not many of those who are *rejected* by the medical examiners live to a good old age, while many of those certified to be "eligible for Assurance" prove losses to the Companies within a short period? It is now, I believe, generally admitted, that the little advantage supposed to be derived from the medical examination, or the "right of selection" as it is termed, vanishes after the first five years of a Company's existence; the condition of the Assured after that time, having reached the general average of the human family. One reason, probably, why *selected* lives do not turn out better than the average, is, that persons in robust health, as they are supposed to be, are generally less careful of themselves; more likely to expose themselves to danger from accidents, and to risk exposure to changes in the weather, than those of a more delicate constitution.

I would suggest that, in all assurances under £100, the medical examination should be dispensed with. Sufficient other evidence, as to the applicant's *past* health, and as to his habits of life, as well as his present state of health, (sufficient at any rate to enable the office to form an opinion as to the eligibility of the life) can generally be obtained without much difficulty.

I am, Sir, &c.,

An Agent.

To the Editor of Once a Month.

Sir,—In the January number of "Once a month," is an article headed "How fires are caused." While fully agreeing with the writer of the article in question that the lucifer match is to blame in many instances, still, there is little doubt that a large proportion of the fires in this Province, (and many of those least suspected), are wilfully caused. The new system of inquiry before a Coroner will be of considerable benefit, if the investigations are properly carried out, and no favour shewn. Let this point never be lost sight of in the inquiries,—for whose benefit or to whose advantage is the fire? It is perfectly absurd that the law does not extend to the country, instead of being confined to *incorporated* places.

But the inquests alone are not sufficient to counteract the evil. An association for mutual protection ought to be formed amongst the offices with an annual subscription, to defray expenses; and every suspected incendiary ought to be vigorously prosecuted at the general cost. In England no mercy is shewn to an incendiary, and how few cases, comparatively, occur there.

In every case where an office has reason to believe that a *building* has been destroyed for the sake of the insurance, the clause in the policy authorizing the Company to *restore the premises,* in preference to paying the money, ought to be acted upon. I consider the practice of some companies, in paying a loss immediately it occurs, (for the sake of getting a puffing acknowledgement), instead of taking the time they are entitled to by their conditions, acts as a direct incentive to incendiarism. It is easy for such Companies to say they only pay when there is no suspicion, but such haste precludes inquiry, and the criminal, to avert suspicion, has only to *set fire to his neighbour's house* instead of his own, *when the wind is in the right direction.* Trusting that these hints may have some effect in the proper quarters,

I am, Sir, Your Obedient Servant,

Z. A. Z.