

Question.—How was the fact established that a vessel sailed on Temperance principles?

Answer.—By the affidavit of Captain and Mate required; but in regular traders, and with parties whom we knew, this was not always considered necessary.

Question.—What has been the working of this plan?

Answer.—Ship-owners and ship-masters have been generally induced to conduct their vessels on Temperance principles, and a great improvement is manifest in our seamen and shipping.

Question.—It is rather a delicate question to ask what has been the effect of this measure upon your own interests, but underwriters in Britain will consider it important to know?

Answer.—I will inform you at once. By adding up the dividends we have paid for the last eight years, (the period in which the measure has been generally adopted) I find they amount to upwards of 220 per cent, or an average of about 27 per cent per annum. It is right, however, to state that our business lies to a great extent amongst Eastern vessels, Whalers, Chinamen, &c. all, or nearly all, conducted on Temperance principles; and that other offices may not have gained in the same proportion. The Temperance risks have been the best department of our business.

Question.—I should wish to hear suggestions upon any other point connected with this matter.

Answer.—It may appear invidious, but I must say, I would rather never see a British Captain enter the office, for although doubtless you have very many highly respectable ship-masters, yet most of them who come here have such red faces, that we decline to insure them whenever we can. Indeed I do not think British ship-masters are adequately paid, and as a consequence, their education and character are often unsuitable for their important charge. Besides a small fixed salary, American Captains usually have 5 per cent on gross freights, which is, generally speaking, not only a handsome remuneration, but a great stimulus to conduct their vessels well and earn a good name. Also, shipowners here take more care to see after the comfort of the crews of their vessels by giving small stores, say tea, coffee, sugar, &c., instead of ardent spirits.

We also think the insurance department in Great Britain defective. Underwriters have a great interest not only in ascertaining the good character of vessels, but that they are well manned and properly officered. We have a joint committee appointed by our insurance companies to examine all masters who have lost vessels, and express itself satisfied with their conduct before any insurance will be effected on vessels sailed by these Captains again. If the same plan were adopted in Britain much carelessness and consequent loss would be avoided.

THE END OF THE WINE BIBBER.

"Sir, I must differ from you. I think you ought to be satisfied with banishing brandy, and other liquors of its class, from general use. I see no propriety in the pledge that requires total abstinence from wine, beer and cider. Why, sir, I have been strongly in favour of temperance for years but I never felt I was acting against it by giving to my guests and taking myself some choice champagne or good old Madeira. No, depend upon it, it is sheer fanaticism that asks the sacrifice at your hands—nothing else, I beg of you to relinquish the idea."

"No, Mr. Smithson, you cannot argue or ridicule me out of my intention. I shall never again place wine on my table for my guests or my family, and what I have now in my cellar I intend to dispose of."

"Indeed, then pray set me down for a dozen or two of that champagne you purchased for your daughter's wed-

ding, if you have any on hand; it was prime."

"Excuse me, Mr. Smithson, I shall dispose of it differently. What I consider dangerous for myself to use, I will not place in the hands of another. I intend, when I return home, to take all my remaining stock of wine to my summer house that overlooks the water, and treat the Hudson with it. Anything else that I have in my house you are welcome to, but my wine I have promised to the river god."

"Mr. Hart, you are strangely altered, to refuse a friend a favour, but I will not resent it, for I believe you are bewildered with all you read about temperance; five years hence and you will own it, and I shall have the pleasure of drinking your health in some wine of your own purchasing, at your own table."

"Never, Mr. Smithson, never, but come over soon and see me."

"Shall I come before the wine is gone or not?"

"Choose your own time, I should be happy to have your company at my wine sale, however, and see if I could not induce you to do likewise."

And the two gentlemen separated with very different feelings toward each other, than they had expected to entertain.

Time passed on, but the guif between Mr. Smithson and Mr. Hart widened with every year; the one despised the other for what he styled his fanaticism, and the other mourned over the self-deception that blinded his friend to his partiality for the wine-cup. Mr. Smithson being engaged in an extensive manufactory, was frequently absent from home weeks together, ostensibly on business for the concern. Let us draw near enough to overhear a conversation that occurred between the wife of Mr. S. and a young man, who by his resemblance to her, we should suppose to be her son, during one of these long journeys of Mr. Smithson.

"George, you must start to-morrow for New York. I cannot endure this suspense longer."

"I can go down in one of the night boats if you wish it; I had rather than wait till morning. But oh, mother, I feel sadly depressed by his long absence. He must be in a dreadful situation by this time, if he is following his old courses. But I would not distress you, dear mother, by mentioning my fears. I will at once prepare to follow, and I trust find him in New York."

When the lady found herself alone, she gave way to a flood of bitter tears, exclaiming, "Were he not hypocritical I should have hopes of him; but he is, I fear irrecoverably lost. Who! who! could have thought it would come to this. Little did I think, when I laughed with him at Mr. Hart's strange manner of emptying his wine cellar, that ere his own store was exhausted, he would go on the third frolic within six months. Oh, my heavenly Father, deign once more to restore him to his home; let me once more see and remonstrate with him, once, once more," and she buried her face in the down cushion of the divan, and sobbed as if her heart was breaking. Alas, that ever such agony should wring the wife and mother's breast.

Follow we now the young man in his anxious search. In our busy, crowded city, with its many places of amusement, its many whirlpools of dissipation and ruin, and the thousand snares laid for the young and unwary, George found nothing to entice him from his purpose. Day after day, and evening after evening, did he visit the fashionable drinking halls of our Broadway and other streets, and scanned anxiously the countenances of those there assembled, but in vain. After remaining here some time, he at last heard that Smithson was boarding at a hotel in Bridgeport, Conn., who appeared to be very flush of money, which he