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## INSURANCE AND ASSURANCE.

"It is inconceivable to the virtuous and praiseworthy part of the world, who have been born and bred to respectable idleness, what terrible straits are the lot of those scandalous rogues whom Fortune has left to shift for themselves!" Such was my feeling of indignation when, full of pent-up rage, I went to the attorney who had swept together, and for the most part, pecked up, the crumbs which fell from my father's table. He was a little grizzled, sardonic animal, with features which were as hard as his heart, and fitted their leather-jacket so tightly that one would have thought it had shrunk from washing, or that they had bought it at the elbow. They were completely emblematic of their possessor, whose religion it was to make the most of every thing, and amongst the rest, of the distress of his particular friends, amongst whom I had the happiness of standing very forward. My business required but little explanation, for I was appressed by neither rent-rolls nor title deeds; and we sat down to consider the readiest means of turning an excellent income for one year into something decent for a few more. My adviser, whose small experienced eye had twinkled through all the speculations of the age, and at the same time, had taken a very exact admeasurement of my capabilities of turning them to advantage, seemed to be of opinion that I was fit for nothing on earth. For one undertaking I wanted application; for another I wanted capital. "Now," said he, "as the first of these deficiencies is irre- mediable, we must see what we can do to supply the latter. Take my advice—insure your life for a few thousands; you will have but little premium to pay, for you look as if you would live for ever; and from my know- ledge of your out-landish habits and the various chances against you, I will give you a handsome sum for the insurance." Necessity obliged me to acquiesce in the proposal, and I assured the old cormorant that there was every likelihood of my requiring his liberality by the most unremitting perseverance in all the evil habits which had procured me his countenance. We shook hands in mutual ill opinion, and he obligingly volunteered to accompany me to an Insurance office, where they were supposed to estimate the duration of a man's life to a quarter of an hour and odd seconds.

We arrived a little before the business hour, and were shown into a large room, where we found several more speculators, waiting for the oracle to pronounce sentence. In the centre was a large table, round which at equal distances, were placed certain little lumps of money, which my friend told me were to reward the labors of the Insurance, among whom the surplus arising from absentees would likewise be divided. From the keenness with which each individual darted upon his share and ogled that of his absent neighbor, I surmised that some of my fellow sufferers would find the day against them. They would be examined by eyes capable of penetrating every crevice of their constitu- tions; by noses which could smell a rat a mile off, and hunt a guinea breast high. How indeed could plague or pestilence, gout or gouty, expect to lurk in its hole undisturbed when surrounded by a pack of torriers which seemed hungry enough to devour one another? Whenever the door slammed, and they looked for an addition to their cry, they seemed to bark at the world as though they were going to bark; and if a stranger really enter- tained and seized upon his moiety, the intel- ligent look of vexation was precisely like that of a dog who has lost a bone. When ten or a dozen of these gentry had assembled, the labors of the day commenced.

Most of our adventurers for raising supplies upon their natural lives; were afflicted with a natural conceit that they were by no means circumscribed in foundation for such a project. In vain did the Board endeavor to per- suade them that they were half dead already. They fought hard for a few more years, aware that their fathers had been almost immortal, and that their whole family had been as con- scious of life as eels themselves. Alas! they were first ordered into an adjoining room, which I soon learnt was the condemned cell, and then delicately informed that the estab- lishment could have nothing to say to them. Some indeed had the good luck to be re- peived a little longer, but even those did not af- fect a very flattering or advantageous bargain. One old gentleman had a large premium to pay for a totter in his knees; another for an extraordinary circumference in the girth; and a daughter of high respectability, who was af- flicted with certain undue proportions of width, was fined most exorbitantly. The only customer who met with any thing like sa- tisfaction, was a gigantic man of Ireland; with whom Death, I thought, was likely to have a puzzling contest.

"How old are you, Sir?" enquired an ex- aminer.  
"Forty."  
"You seem a strong man."  
"I am the strongest man in Ireland."  
"But subject to the gout?"

"No—the rheumatism—Nothing else, upon my soul."  
"What age was your father when he died?"  
"Oh, he died young; but then he was killed in a row."  
"Have you any uncles alive?"  
"No: they were all killed in rows too."  
"Pray, sir, do you think of returning to Ireland?"  
"Maybe I shall, some day or other."  
"What security can we have that you are not killed in a row yourself?"  
"Oh, never fear! I am the sweetest tem- per in the world, barring when I'm dining out, which is not often."  
"What, Sir, you can drink a little?"  
"Three bottles, with ease."  
"Ay, that is bad. You have a red face, and look appetitetic. You will, no doubt, go off suddenly."  
"Devil a bit. My red face was born with me; and I'll lay a bet I live longer than any two in the room."  
"But three bottles—"  
"Never you mind that. I don't mean to drink more than a bottle and a half in future. Besides, I intend to get married, if I can, and live snug."

A debate arose amongst the directors, re- specting this gentleman's eligibility. The words "row," and "three bottles," ran, hur- ry-scurry round the table. Every dog had a snap at them. At last, however, the leader of the pack addressed him in a demurring growl, and agreed that, upon his paying a slight additional premium for his irregularity, he should be admitted as a fit subject. It was now my turn to exhibit; but, as my friend was handing the forward, my progress was arrested by the entrance of a young lady with an elderly maid-servant. She was dressed in slight mourning, was the most spark- ling beauty I had ever seen, and appeared to produce an instantaneous effect, even upon the stony-hearted directors themselves. The chairman politely requested her to take a seat at the table, and immediately entered into her business, which seemed little more than to show herself and be entitled to twenty thousand pounds, for which her late husband had insured his life.

"Zounds," thought I, "twenty thousand pounds and a widow!"  
"Ah, Madam," observed the chairman, "your husband made too good a bargain. I told him he was an old black cat, a man, and not likely to last; but I never thought he would have died so soon after his marriage."

An elderly, sickly sort of a man, she would marry again, of course! I was on fire to be examined before her, and let her hear a fi- vorable report of me. As luck would have it, she had some further transactions which required certain papers to be sent for, and in the pause I stepped boldly forward.  
"Gentlemen," said my lawyer, with a smile which whitened the tip of his nose, and very nearly sent it through the external in- teguments, "allow me to introduce Mr. —, a particular friend of mine, who is desirous of insuring his life. You perceive he is not one- year dying sort."  
The directors turned their eyes towards me with evident satisfaction, and I had the vanity to believe that the widow did so too.  
"You have a good broad chest," said one.  
"I dare say your lungs are never affected."  
"Good shoulders, too," said another.  
"Not likely to be knocked down in a row."  
"Strong in the legs, and not debilitated by dissipation," cried a third. "I think this gentleman will suit us."  
I could perceive that, during these com- pliments and a few others, the widow was very much inclined to titter, which I con- sidered as much as a flirtation commenced; and when I was ordered to another room to be further examined by the surgeon in at- tendance, I longed to tell her to stop till I came back. The professional gentleman did his utmost to find a flaw in me, but was ob- liged to write a certificate, with which I re- turned, and had the satisfaction of hearing the chairman read that I was warranted sound. The Board congratulated me somewhat jo- ciously, and the widow laughed outright. Our affairs were settled exactly at the same moment, and I followed her closely down stairs.

"What mad trick are you at now?" inquired the cormorant.  
"I am going to hand that lady to her car- riage," I responded; and I kept my word. She bowed to me with much courtesy, laugh- ed again, and desired her servant to drive home.

"Where is that, John?" said I.  
"Number —, sir, in — street," said John; and away they went.  
We walked steadily along, the bird of prey reckoning up the advantages of his bargain with me, and I in a mood of equally interest- ing reflection.

"What are you pondering about, young gentleman?" he at last commenced.  
"I am pondering whether or no you have not overreached yourself in this transaction."  
"How so?"  
"Why I begin to think I shall be obliged to give up my haram-scarum way of life; drink moderately, leave off fox-hunting, and sell my spirited horses, which, you know, will make a material difference in the probable date of my demise."

"But where is the necessity for your doing all this?"  
"My wife will, most likely, make it a sti- pulation."  
"Your wife?"  
"Yes. That pretty disconsolate widow we have just parted from. You may laugh; but, if you choose to bet the insurance which you have bought of me against the purchase money, I will take you that she makes me a sedate married man in less than two months."  
"Done!" said cormorant, his features again straining their buckskins at the idea of having made a double profit of me. "Let us go to my house, and I will draw a deed to that effect, gratis."

I did not flinch from the agreement. My case, I knew, was desperate. I should have hanged myself a month before had it not been for the Epsom Races, at which I had particu- lar business; and any little additional reason for disgust to the world, would, I thought, be rather a pleasure than a pain—provided I was disappointed in the lovely widow.  
Modesty is a sad bugbear upon fortune. I have known many who have not been ap- preed by it remain in the shade, but I have never known one who emerged with it into prosperity. In my own case it was by no means a family disease, nor had I lived in any way by which I was likely to contract it. Accordingly, on the following day, I caught myself very coolly knocking at the widow's door; and so entirely had I been occupied in considering the various blessings which would accrue to both of us from our union, that I was half way up stairs before I began to think of an excuse for my intrusion. The drawing room was vacant, and I was left for a moment to wonder whether I was not actually in some temple of the Loves and Graces. There was not a thing to be seen which did not breathe with tenderness. The ceiling displayed a little heaven of sportive Cupids, the carpet a wilderness of turtle doves. The picture was a series of the loves of Jupiter, the vases pre- sented nothing but heart-ease and love-les- bleeding; the very caryatids were in- spired, and had a nest with two young ones; and the cat herself looked kindly over the bud- ding beauties of a tortoiseshell kitten. I was at the most melting mood alive, when the door opened, and in walked the fascinating object of my speculations. "Madam," I be- gan, but my blood was in a turmoil, and I have never been able to recollect precisely what I said. Something it was, however, about my late father and her lamented husband, absence and the East Indies, liver com- plaints and Life Insurance, the astonished hearer's husband's mention either my father or his promising little hair-appears. "Ah, Madam," said I, "the omission is extremely natural! I am sure I am not at all offended with your husband on that score. He was an elderly, sickly sort of a man."

I believe upon the whole, I must have be- haved remarkably well, for the widow could not make up her mind whether to credit me or not, which when we consider the very slender materials I had to work upon, is say- ing a great deal. At last, contrived to make the conversation glide away to Auld Robin Grey and the drawing of Apollo. "Permit me however to suggest, that the symmetry of the figure would not be destroyed by a little more of Hercules in his shoulder, which would make his life worth a much longer purchase. A little more amplitude in the chest too, and a trifle stronger on the legs as they say at the Insurance Office." The widow looked comically at the recollections which brought to her mind; her rosy lips began to disclose their treasures in a half smile; and this in turn expanded into a laugh like the laugh of Euphrosyne. This was the very thing for me. I was always rather dashed by beauty on the sills; but put us on fair grounds, and I never supposed I could be otherwise than charming. I ran over all the amusing topics of the day, expending a thou- sand excellent jokes, repeating touching pas- sages from a new poem which she had not read, laughed, sentimentalized, cuddled the kitten, and forgot to go away till I had sojour- ned full two hours. Euphrosyne quite lost sight of my questionable introduction, and chimed in with a wit as brilliant as her beauty; nor did she put on a single grave look when I volunteered to call the next day and read the remainder of the poem.

It is impossible to conceive how carefully I walked home. My head and heart were full of the widow and the wager, and my life was more precious than the Pigot Diamond. I kept my eye sedulously upon the pavement, to be sure that the coal holes were closed; and I never once crossed the street without looking both ways, to calculate the dangers of being run over. When I arrived I was presented with a letter from my attorney, giving me the choice of an ensigncy in a regi- ment which was ordered to the West Indies, or of going missionary to New Zealand. I wrote to him in answer that it was perfectly immaterial to me whether I was cut off by

the yellow fever or devoured by cannibals; but that I had business which would prevent me from availing myself of either alternative for two months at least.

The next morning found me again at the door of Euphrosyne, who gave me her hand, and received me with the smile of an old acquaintance. Affairs went on pretty much as they did on the preceding day. The poem was long, her singing exquisite, my anecdote of New Zealand irresistible, and we again forgot ourselves, till it was necessary in common politeness, to ask me to dinner. Here her sober attire, which for some months had been a piece of mere gratuitous respect, was exchanged for a too evening dress, and my soul which was brimming before, was in an only to find room for my increasing transports. Her spirits were sportive as but- terflies, and fluttered over the flowers of her imagination with a grace that was quite mir- aculous. She ridiculed the rapidity of my acquaintance, and gloried in my modesty till it was well nigh brutal to chide, and every now and then sharpened her wit by a delicate re- course to Apollo and the shoulders of Hercules.

The third and the fourth and the fifth day, with twice as many more, were equally pro- ductive of excess for eating, and reasons for remaining, till at last I took upon me to call and remain without troubling myself about the one or the other. I was received with progressive cordiality; and at last, with a mixture of timidity which assured me of the anticipation of a catastrophe which was at once to decide the question with the Insurance Office, and determine the course of my travels. One day I found the Peri sitting rather pensively at work, and, as usual, I took my seat opposite her.

"I have been thinking," said she, "that I have been mightily imposed upon."  
"By whom?" I inquired.  
"By one of whom you have the highest opinion—by yourself."

"In what do you mistrust me?"  
"Come now, will it please you to be can- did, and tell me honestly that all that exceed- ingly intelligible story about your father, and the liver complaint, and Heaven knows what, was a mere fabrication?"  
"Will it please you to let me thread that needle, for I see that you are taking aim at the wrong end of it?"

"Nonsense! Will you answer me?"  
"I think I could put the finishing touch to that sprig. Do you not see?" I continued, jumping up and leaning over her. "It should be done so—and then so.—What stitch do you call that?"

The beauty was not altogether in a mood for joking. I took her hand—it trembled—and so did mine.  
"Will you pardon me?" I whispered. "I am a sinner, a counterfeit, a poor, swindling, disreputable vagabond,—but I love you to my soul."

The work dropped upon her knee. . . .  
In about a fortnight from this time I ad- dressed the following note to my friend:  
Dear Sir,  
It will give you great pleasure to hear that my prospects are mending, and that you have lost your wager. As I intend settling the insurance on my wife, I shall, of course, think you entitled to the job. Should your trifling loss in me oblige you to become an ensign in the West Indies or a missionary in New Zea- land, you may rely upon my interest there.

A SPEECH WORTH HEARING.  
The Quirey (Rhino) Whig, contains the following report of a recent speech in the Senate of that State, on the bill for repealing internal improvements.

The Railroad which the speaker did not like is otherwise called a corduroy road, and consists of wooden rails laid across.

"Mr. Speaker, I rise, sir, not to make a speech—speech making is not my trade, but to tell the friends of repeal, that I am for- tunate although I hate railroads as bad as any man on this year, and I have a good reason to hate them, yet I shall vote against repeal- ing them because all my constituents on this side of the river bodaciously are for them, and a good many on the other side too— It is a fact, Mr. Speaker, I know very lit- tle about rail roads, but I guess I know as much as some other folks do. We have had a rail- road in Clinton for some years, across the bottom there at Carlisle and one over Crook- ed Creek bottom, in Marion, and of all in- ternal roads for roughness, they bring the better—gentlemen may laugh—but it's no joke—my constituents have lost, in the single item of breakage of eggs, sir, a handsome fortune. Scott who keeps tavern in Carlisle, and a rale tavern too, not one of your Spring- field greasies, but a right jam up chicken fixer tavern, told me that no mortal man could tell the eggs that had been broken, in bring- ing them to market, across the internal rail- road, and Tully told me the same thing exactly about Crooked Creek railroad same swashing of eggs. You know Huey, Mr. Speaker? I wish you could have heard Huey curse, the time his carriage was joiced up into eternal smash, crossing this same rail-

road. [Here the Speaker, unable any longer to control his retort facilities, laughingly observed, the gentleman must confine himself to the quire, and to the rules of the Sen- ate.]—Well, sir, as I was saying, he curse, and he cut and he swore, and fairly snorted again, but still, he's for railroads. These are my notions, Mr. Speaker, and I could not get here without belching it out; [Here the Senator turned his head and in an audible voice addressed a senator 12 his right—Uncle Pe- ter, what's the name of your wolf bill? but receiving no answer, he then, straightening himself up, again addressed the speaker.]

As I am now up, Mr. Speaker, I will give you my notions on Uncle's wolf bill—[Here the Speaker interrupted him again, by re- minding him again, that the wolf question was not before the Senate, and therefore its merits could not be discussed.] You are mis- taken in your man, Mr. Speaker; I am not a causing character, and if I was, I should be very far from causing Uncle Peter's wolf bill. No, sir; I want you and this here Senate to understand that I am no Jupiter Icarion, in this or any other matter, I'm for that bill head and ears, no mistake in shave tail—I go it, sir, in the lead. One more thing, Mr. Speaker, and I'm done,—the gentleman from Shinnock county—I don't think that's the name exactly either,—but the two headed gentleman over there said the other day— [Here the Speaker assuming as much gravity as possible, called the gentleman to order, and requested him to take his seat.] After looking the Speaker steadily in the eye for at least twenty seconds, with a wink of assent, he said—Are you in rale earnest, Mr. Speaker? If so, be you are, you're into me about a fact, I'll pose you think, but sir—look out—I warn you, sir, to keep a skind eye for terrapin traps and naccaria tracks—I have rights, sir, as for the headed gentle- man from Hancock said the other day, that shall not be trodden on nor treated with discon- sideration. I'm done, sir—I would, however, before I set down, say to my friend from Union, not to look so serious, when he tells his funny stories, in his speech, but to give us a sort of smile, as I do, when he comes to the nub, or that we may know when to laugh too. I have now got all I was arter, Mr. Speaker, and I will conclude this speech.

A Bridal Blunder.—At Walcott last Week, a dashing carriage drove up to the church door, and a bride attended by her brides- maid, was handed out by her papa. The par- son and the whole party were soon in readiness for the important ceremony, with the excep- tion that a chief performer in the drama was unaccountably absent. The bride trembled as the minutes moved away, and "He cometh not, she said." Her father waxed wroth at the bridegroom's unpardonable non-appear- ance, and taking horse galloped in search of his intended son-in-law. On arriving at the sinner's house, he found him quietly pursu- ing his wanted avocations, unconscious of the presence of his Dulcinea at Hyem's alter. An explanation ensued. He had left the la- dy and the bridesmaid to fix the date, the im- portant day, and they had sent him a note, a sort of warrant, announcing to him his loss of bachelor-life on the 10th of August, 1841, but unfortunately, they committed the blunder of neglecting to ascertain if the com- munication was received as well as sent. The fact was, it was not received, and hence the disappointment. The bride thanked her stars it was no worse, and the wedding took place on the following day.

Curious Imposition.—"Several of the shows in the Champs Elysees were opened on Sunday last to the public. "In one of them," says the Paris National, "an animal described as an African lion, tamed according to the process of Van Amburgh, was exhib- ited in a cage with a young female, who from time to time put her head into its mouth. A soldier, who was present, alarmed at the apparent danger of the female, exclaimed vehemently against the exhibition, and just as she was about to repeat the experiment, en- deavored to prevent it by attracting the at- tention of the animal to himself. The lion, offended at this manœuvre, began not to roar, but to bark, and turned out to be a large dog clothed in a lion's skin!"

Last Moments of Man of Genius.—Rous- seau, when dying, ordered his attendants to place him before the window that he might once more behold his garden, and bid adieu to nature. Rousseau uttered at the moment he expired, two lines of his own version of *Dieu ira*. Haller died feeling his pulse, and when he felt it almost gone, turning to his brother physician, said My friend, the artery ceases to beat, and died. Petrarch was found dead in his library, leaning on a book. Bede died in the act dictating. Herder closed his career writing an ode to the Deity, his pen on the last line. Walter died repeating some lines of Virgil. "Passo's" dying request of Cardinal Cynbina was indicative of the gloom which haunted him through life. He had one favor, he said, to request of his, which was, that he would collect his work's and commit them to the flames, especially his Jerusalem delivered.