

the fostering care of the learned gentlemen and his coadjutors in this city. (Prodigious!)

Before noticing this bombastic and impetuous appeal, we are greatly moved to ask, who made it? Before what tribunal are we summoned? What discoverer of motives is here?

We would just as soon concede the right to make the demand that is made of us in the letter, to any member of the long-tailed animal tribes, as to a long-tailed "Tox."

But, were here, we are not disposed to let a "Tox, &c." get off, without first docking his long appendage of a few of its links. The remarks, which called forth his impertinence, give not the smallest countenance to his insinuations. Our notice of the fact, that Maria Mow's Discourses had been perverted by the Tory journals of England to political purposes, sprung immediately and necessarily, from our remarking on the late appearance of the "Refutation," and unless our long-tailed impugner is prepared to prove, that the remark was uncalculated for that it was brought in merely to pave the way for a hit at Tory trickery, and by implication at the Established Church, (which last, by the way, nobody seems to have discovered but himself), his silly and arrogant scrutiny of our motives, on the grounds he has assumed, only proves the crooked and disingenuous bent of his own mind.

We are, let it be observed, from shrinking from the free expression of our opinions on the pretensions of the "Established Church." We know of nothing that could induce us to disguise them; nor have we ever done so. There is not the smallest temptation in regard to this matter for us to deal in sophistry, innuendo and far-fetched allusions, &c. We freely grant the use of all this kind of trickery to those whose cause stands most in need of it, among whom we must rank our long-tailed assailant—"A Tox, &c."

The Havre packet ship Henri IV has arrived at New York. The Paris dates by her are only one day later than those formerly received. There is no news of importance. The Henri IV paid 240,000 francs, being a portion of the indemnity money.

Let accounts from Florida state, that the Creeks were joining the Seminoles, in great numbers.

New York is represented to be full of company, to overflowing. The hotels are crowded.

Peaches are selling in the New York markets at from 62 to 75 cents a basket, containing a short bushel.

A project has, it is stated, been set on foot in the Northern States of the Mexican Republic, to join with that of Texas, under one independent Government.

A Philadelphia paper of the 15th instant, states that for several days previous, the weather had been excessively warm and sultry.

ST.—Having, through the kindness of the publisher a pretty full detail of the evils which are now endured in Lower Canada, under the Feudal system, and of the pretensions of the Seigneur to the continuance thereof, until some fair equivalent should be offered them, I had intended to have the subject which was, that wise basis than my own might suggest a mode of equitable compensation. A considerable period has already elapsed, without any one having appeared, to grapple with a system of oppression which every body's business is nobody's. In the meantime, urged by solicitations from several bodies of creditors, I have not been able, and without presuming to undertake the arduous task of settling a preliminary plan in relation to the subject, I am forming with acknowledged privileges, without the consent of those in whom they are vested, I shall submit to your readers the result of much investigation and calculation. It would be easy to be more specific; but I have to guard against being general as to the case, the facts of the case, and the Mill. The proportion of income derived from each of these, by the Seigneur, is found to be equal; so nearly so, as to justify me, for the sake of illustration, in assuming their equality as to income upon which might only be supposed a principle of commutation. Thus, let us assume a Seigneur to consist of 400 farms, and to have a mill upon it, and assuming the selling price of the farms to give an average value of £125 each, and the yearly amount of one of these upon each to be fifteen shillings, we shall be able to exemplify what I have above advanced.

The one of these collected from the four hundred farms will, at fifteen shillings each, amount to a yearly income of £300. Taking twenty-four as the average number of acres effected each year, and which I have every reason to believe a perfectly fair proportion, the sale of one acre upon each sale, being one eighth part of £125, will be £15 10s, which, upon the twenty-four farms sold, will amount to a yearly income of £360. Taking four bushels of wheat per month, as the average quantity consumed in each cottage, and which would prove only a moderate consumption where the population were entirely French, the grain quantity ground in the year, for the Countee, will be 19,200 bushels—and the toll paid at the mill for grinding, being a fourth part, will give the Seigneur 4,800 bushels of wheat—which, at the average price of a dollar per bushel, will give \$2400—just as some opinions is standard upon the mill, we may fairly add the toll £210—this we have again here, in round numbers, £2610 as the income arising from the mill.

It will require much time to state all the cases in which Life Insurance may be employed for the benefit of families and individuals, and to facilitate and make secure operations otherwise hazardous. The most general use made of Life Insurance, is by persons living on income; to secure a family by its means, the money is paid whenever the insured dies. It may be made on one life, or on more lives; to commence immediately or a future day.

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then when he dies, should his death happen the next day. A small sum, of five hundred dollars, to be received immediately on the death of the insured, would frequently be a great assistance to a family. The smallest sum may be secured by an insurance, and at a trifling outlay. If the parent is 30 years of age, four dollars and seventy cents a year will secure two hundred dollars, and eleven dollars and eighty cents will secure five hundred dollars.

To secure a family against want on the death of a parent, is the most general use made of Life Insurance, but the cases in which it may be advantageously employed, are as numerous as the circumstances in the lives of individuals are various.

If an individual has a debt hanging over him, and fears, should he die, his family may be injured by the forced payment of it, he can provide against such a calamity by insuring his life for an equal amount.—Suppose the debt two thousand dollars, and the party forty years of age—sixty four dollars per annum will secure for the debt when he dies.

A young merchant commencing business, may, by an insurance, add to his credit among those with whom he deals, and quicken it so as to be understood that in case of death, there were means provided for quickly settling his debts. Suppose an upright and industrious young man, twenty five years old, commencing business and obtaining a credit of five thousand dollars; one hundred and two dollars per annum, will insure the payable on his death, and thus secure a sufficient sum to satisfy all his creditors.

An individual has, an aged parent, an infant child, an infirm friend, an old domestic, depending on him for support, a trifling sum paid annually for the maintenance of his own life, will secure such parent, wife, child, friend, or domestic, from want after the death of the insured.

How many worthy, pious, but poor clergymen, might be relieved from anxious care, relative to their families, would their congregations unite and raise a small sum for the insurance of their lives. Suppose the clergyman fifty years old, ninety two dollars a year would secure to his widow two thousand dollars whenever he died.

These, sir, are a few of the innumerable instances in which Life Insurance may be useful. It enables gentlemen in the army, the navy, the church, the law, or in office, medical and other professional men, annuitants, tenants for life, and others, to secure their persons, whose income depends upon their lives, to make provision for a wife, children, or relations. It enables persons to raise money on loan, which need not be offered; to provide for the renewal of leases held upon lives; to secure the eventuality of doubtful debts due to individuals or bodies of creditors, by the assignment of landed estates, and other persons whose property is charged with mortgages, or with portions for children or other incurments, tenants for life, and others, to secure the termination of their own or their life, to answer the charges when they fall due. Parents by the means secure the return of money paid for education, apprenticeship, or any other disbursement, or for any other advances made for children, in the event of their premature death. It provides means to reimburse the sum expended in clearing up the estate of a deceased person, or to secure the return of the sum advanced for the purchase of a life estate, on the death of the person during whose life it is held; to render contingent property nearly equal in point of security, with absolute property, and generally to effect a certain indemnity against any pecuniary loss, claim, or inconvenience whatsoever, in which one individual may become subject, by reason of the death of another, to which Life Insurance may be applied, and enough, I think, to show that there are in the country, as there are in every civilized country, many persons who are in want of means as extensive as Fire or Marine Insurance; I should say, more extensive; for a Life Insurance may be made for one hundred dollars or for many thousands, and the poor as well as the rich, the mechanic, the farmer, the man living on income, or the land holder, the professional man, or the merchant, may all insure their lives. An insurance for one year or more terminable with the period for which the insurance is made, but an insurance for the whole life of the insured, is a more valuable security, as an insurance office becomes a savings bank with a peculiar advantage, in that the smallest annual savings may safely be deposited for the benefit of the insured, and the individual looking forward to accumulate something from his earnings for the support of his family after his death, feels discouraged when he thinks how many years he must live before a certain sum is put at annually at interest, will amount to a moderate support for his family. Where only forty-seven dollars for a small sum, but at an annual interest of eight per cent, will secure a family one hundred dollars on his death; or, if twenty-three dollars and sixty-six cents will secure them one thousand dollars; or forty-seven dollars and twenty cents will secure them two thousand dollars. In such cases, therefore, the office becomes a savings bank. The peculiar advantage alluded to, is, that in a common savings bank, the party depositing his money must use many years, by applying the interest of money five per cent, which is a very great interest to give for a long period, he must live nearly twenty-four years, before two dollars and thirty-six cents per annum will amount to one hundred dollars, or twenty-three dollars and sixty-six cents to one thousand dollars, or forty-seven dollars and twenty cents to two thousand dollars. In such cases, therefore, the office becomes a savings bank. The peculiar advantage alluded to, is, that in a common savings bank, the party depositing his money must use many years, by applying the interest of money five per cent, which is a very great interest to give for a long period, he must live nearly twenty-four years, before two dollars and thirty-six cents per annum will amount to one hundred dollars, or twenty-three dollars and sixty-six cents to one thousand dollars, or forty-seven dollars and twenty cents to two thousand dollars.

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er a number of years, the policy becomes of value to be insured; it is a part of his property; if he thinks proper to use it during his life, he receives back from the office no less than the full value of what has been paid, for the comfort of feeling secure and at ease during the previous years.

It is the general habit of Life Insurance would contribute to the economy, virtue and happiness of our citizens, and anxious that this institution, affording to the court of chancery, and to the widow and orphans, and to the wealthy, a place of safe and convenient deposit for their funds; and its assistance liberally in promoting the agriculture, the improvement, and the best interests of the State, should also supply the means of rendering the enterprise of its citizens secure and free from hazard. I am glad to take every opportunity to extend the knowledge of the benefits to be derived from Life Insurance, and shall be pleased if what I have said should lead you to a further consideration of the subject, and to promoting the practice by your influence. With sentiments of the highest respect and esteem, I remain, &c. &c.

COMMERCIAL.

IMPORTS FROM UPPER CANADA.

782 bbls Flour - Boston, Gregory & Co

50 barrels Flour - Boston, Gregory & Co

40 barrels Flour - Boston, Gregory & Co

30 barrels Flour - Boston, Gregory & Co

20 barrels Flour - Boston, Gregory & Co

10 barrels Flour - Boston, Gregory & Co

5 barrels Flour - Boston, Gregory & Co

2 barrels Flour - Boston, Gregory & Co

1 barrel Flour - Boston, Gregory & Co

1/2 barrel Flour - Boston, Gregory & Co

Three Schooners from the fisheries, with fish.

Barb Mariner, 4th August, London, W. Patton, Master.

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