

Technical and Bibliographic Notes / Notes techniques et bibliographiques

The Institute has attempted to obtain the best original copy available for filming. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of filming, are checked below.

L'Institut a microfilmé le meilleur exemplaire qu'il lui a été possible de se procurer. Les détails de cet exemplaire qui sont peut être uniques du point de vue bibliographique, qui peuvent modifier une image reproduite, ou qui peuvent exiger une modification dans la méthode normale de filmage sont indiqués ci-dessous.

- Coloured covers/
Couverture de couleur
- Covers damaged/
Couverture endommagée
- Covers restored and/or laminated/
Couverture restaurée et/ou pelliculée
- Cover title missing/
Le titre de couverture manque
- Coloured maps/
Cartes géographiques en couleur
- Coloured ink (i.e. other than blue or black)/
Encre de couleur (i.e. autre que bleue ou noire)
- Coloured plates and/or illustrations/
Planches et/ou illustrations en couleur
- Bound with other material/
Relié avec d'autres documents
- Tight binding may cause shadows or distortion along interior margin/
La reliure serrée peut causer de l'ombre ou de la distorsion le long de la marge intérieure
- Blank leaves added during restoration may appear within the text. Whenever possible, these have been omitted from filming/
Il se peut que certaines pages blanches ajoutées lors d'une restauration apparaissent dans le texte, mais, lorsque cela était possible, ces pages n'ont pas été filmées.
- Additional comments:/
Commentaires supplémentaires:

- Coloured pages/
Pages de couleur
- Pages damaged/
Pages endommagées
- Pages restored and/or laminated/
Pages restaurées et/ou pelliculées
- Pages discoloured, stained or foxed/
Pages décolorées, tachetées ou piquées
- Pages detached/
Pages détachées
- Showthrough/
Transparence
- Quality of print varies/
Qualité inégale de l'impression
- Continuous pagination/
Pagination continue
- Includes index(es)/
Comprend un (des) index
- Title on header taken from: /
Le titre de l'en-tête provient:
- Title page of issue/
Page de titre de la livraison
- Caption of issue/
Titre de départ de la livraison
- Masthead/
Générique (périodiques) de la livraison

This item is filmed at the reduction ratio checked below/
Ce document est filmé au taux de réduction indiqué ci-dessous.

10X	12X	14X	16X	18X	20X	22X	24X	26X	28X	30X
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

CONTENTS.

A milliner's bill.....
 Fruit trees in pots.....
 Dunstan Magna.....
 Celebrated Horses.....
 Riflemen's Life Assurances.....
 A leap year Valentine.....
 History of Insurance.....
 Long livers.....
 Insurance at the Post Office.....
 Baltimore fire Inspector's suggestions.....
 Robert Stephenson's will.....
 Brunel memorial.....
 Fun at home.....
 Indisputable policies.....
 Bullion rooms on board ship.....
 John Dull and Brother Jonathan.....
 Creditors of the British nation.....
 Climate of Canada.....
 Correspondents.....
 Masonic meetings.....
 St. George's Society, Toronto.....
 Notices of new works.....
 Varieties.....
 Births, marriages, deaths.....
 Advertisements.....

A MILLINER'S BILL.

In the Court of Exchequer, on Saturday last, in the case of LEWIS and COOPER v. SCHRADER, an action was brought on a milliner's bill for £95 10s. 6d., towards which the defendant had paid £50 into court, and pleaded that he was not indebted beyond that sum.

Mr. Hawkins, Q. C., and Mr. Honyman appeared for the plaintiff; Mr. Lush, Q. C., and Mr. Bernard for the defendant.

It appeared from the opening statement of the learned counsel for the plaintiff, that the defendant, Mr. Schrader, had been married in May last to a daughter of Gen. Allen, and resided in Piccadilly, and in July last the defendant's wife wished to have a very handsome ball dress to attend a ball at the West-end. She accordingly called on the plaintiffs, who are Court milliners in Somerset Street, Portman Square, and ordered a ball dress for herself and her sister, Miss Allen. The ball dress was sent home, and was very much approved by her husband, and this formed one item of £10 10s in the bill. There was also ordered by her at the same time a magnificent steel dress petticoat. They were sent home, approved, and very much admired. Mrs. Schrader and her sister went to the ball, where, in the crush, her dress got considerably torn in the course of the evening, and some of the charges were for altering and re-making this dress. In the course of July, Mrs. General Allen and another daughter of Mrs. Allen went to the shop, and ordered some articles to be supplied on Mrs. Schrader's account, which Mrs. Schrader approved and authorised. Unhappily, in the same month of July, Miss Allen died, and it was necessary for the family to go into mourning, and a great variety of

dresses charged for in the account were for mourning then ordered. The learned counsel said he believed it was intended to discuss and dispute every item in the bill, and the jury would be let into such a lot of mysteries as to ladies' dresses as they never were before. The amount of the bill was £95 10s. 6d., and the defendant had paid into Court about £50 in full satisfaction. He should show that the charges in the bill were reasonable, and that the cost of the materials was between £70 and £80.

Miss Lewis, of the firm of Lewis and Cooper, Court milliners, in Somerset Street, Portman Square, then proved that Mrs. Schrader, in July last, called upon her, and said she was going to Lady M'Lean's ball, and wanted to know if two dresses could be made by Tuesday. She showed her seven or eight. They were not long enough nor full enough. The dress she ordered came to £10 10s. There was also an extra full book slip belonging to the petticoat, £1 9s. 6d. The dress was extra long and extra wide.

Mr. Honyman.—Was it twelve feet across?

Miss Lewis.—It was nearly five yards.

Mr. Honyman.—What! in diameter?

Miss Lewis.—No, in circumference.

Mr. Honyman.—What was the book slip belonging to the petticoat?

Miss Lewis.—The Crinoline, if you will enter into the mysteries. It is to hide the steel hoops.

Mr. Honyman.—Then there is an item for steel hoops, £1 5s. 6d.; is that reasonable?

Miss Lewis.—Quite so.

Mr. Honyman.—Then there is a steel article, the name of which I am afraid to mention, 3s. 6d., is that reasonable?

Miss Lewis (looking at her bill).—A steel bustle 3s. 6d.; quite so. (Loud laughter.)

Mr. Honyman.—Then there are two long tulle for Mrs. Schrader, 8s. 6d.; (to Mr. Lush) you don't object to that?

Mr. Honyman.—Then there is a charge for attending to dress Mrs. Schrader. My friend Mr. Hawkins says it took two of your young women to put the dress on. Did you send them?

Miss Lewis.—Yes. (Loud laughter.) There was then a dress for Miss Allen ordered by Mrs. Schrader, and Miss Allen's dress at Lady M'Lean's crush was torn to atoms, and had to be repaired. After the ball witness got a message to go to Mrs. Schrader's with some dresses, and had at the time two dress jackets with her. She showed them to Mrs. Schrader, and she also much approved them, and ordered them to be made larger in the neck. These were charged reasonably—12s. 6d. each. She also purchased two dresses, both extra lengths, one a blue dress, £3 12s. 6d., the other a grenadine, £5 12s. 6d. After this Miss Allen died, and she received a letter from Mrs. Schrader—

“Kindly come at once, as I have some important orders to issue, which must be executed immediately. My poor dearly-loved sister has been summoned from this world of care.”

She went in consequence of this letter, and took orders for mourning dresses, and the two coloured dresses were countermanded, and Mrs. Schrader

told her to dispose of them if she could, but she would pay for them if she could not. She had sold the five guinea and a half dress for three guineas and a half, as the season was over, and given the defendant credit for that sum.

The witness was cross-examined as to many of the items, to show that she had fixed a less price on them at the sale, and that the dresses ordered for Miss Allen were not ordered on Mrs. Schrader's account, when

His Lordship said, it was apparent that it was impossible to try this cause, and it must be referred, as there was a distinct issue raised on almost every item.

The cause was then referred to the Master to decide all matters in difference between the parties.—*Bath Chron.*

FRUIT TREES IN POTS.

In a late number of “Once a Week” we find an article on the cultivation of fruit trees. The novel method recommended, which it appears has been practised with considerable success for some years, by one of the first nurserymen in England, is likely to prove highly advantageous in this country, where an expected crop of fruit is frequently destroyed by one day's frost.

The cultivation of fruit trees in pots in hot-houses has long been practised by nurserymen in this country, in the same manner as grapes are cultivated; this process is necessarily expensive, and entails the necessity of employing highly-skilled gardeners. Mr. Rivers of Sawbridge-worth, in Hertfordshire, was the first, however, we believe, who proposed to simplify the growing of rare tree fruits—such as the peach, nectarine, and apricot—so as to render their culture within the means and knowledge of persons of very moderate incomes. To grow peaches at the cost of two shillings a-piece has never been a difficulty; to grow them at one penny a-piece is a triumph, and that he has taught us all to do. In this country the production of the rare stone-fruits out of doors has always been a lottery. We rejoice greatly at seeing our walls one sheet of blossom in early spring; and then comes a day of wet and nipping frost, as in this very year, and all our hopes are blighted. To afford protection during the few trying weeks of March and April, and to produce a temperature like the dry, yet varying atmosphere of the east, the natural home of our finest wall-fruit, without delivering us into the hands of the professed gardener—with his stoves, hot pits, boilers, and other horticultural luxuries, which the rich only can afford—was a desideratum, and that Mr. Rivers has accomplished with what he terms his “orchard-houses.”

These are not the elaborate pieces of carpentry work we meet with in great gardens, but glass-houses, constructed so simply that any person of an ingenious turn may construct them for himself. They are nothing more, in fact, than low wooden-sided houses, with a glass roof. As there is no window-framing, planing, mortising, or rebating required, the cost is very inconsiderable.

A span-roofed orchard-house, thirty feet long by fourteen feet wide, with a height to the ridge in the middle of eight feet, sloping down to four feet on either side, can be constructed by any carpenter for £27 10s. Smaller lean-to houses for very considerably less. One of these houses gives the fruit grower an atmosphere as nearly as possible resembling the native one of the peach, nectarine, and apricot. The glass affords abundance of light through its ample panes, and its protection gives a dry atmosphere, in which the fruit is sure to set and come to maturity; whilst the vigour of the tree is insured by wide openings or shutters in the opposite side walls, which admit a constant and abundant current of air through the house when it is thought desirable to do so. The atmosphere produced, beds are made, composed of loam and manure, on either side of the sunken central pathway, not for our orchard to grow in but upon. And here begins the singularity of this new method of culture. Any one who has grown fruit trees must be aware that their roots are great travellers: they penetrate under the garden wall, crop up in the gravel path, and penetrate into the old drains; they seek their food, in fact, as a cow does in the meadow, moving from place to place. Under such circumstances, artificial aid is of little avail, you cannot give nourishment to roots that have run you don't know where; but you can confine the roots and stall-feed them, as we do animals, with a certainty of producing the effect we desire, and this we accomplish by putting our orchards into pots.

But Pomona has still an infinity to learn. It clearly will not do to allow our fruit-trees to fling about their arms as they do in a wild state; in the orchard-house we have to economise room; there must not be an inch of useless wood. A little time since small standard trees, about four feet high, were thought to be the best form for the orchard-house, but Mr. Rivers has come to the conclusion that most light and heat is gained by training his trees perpendicularly, in the form of a small cypress—thus a stem four feet high supports a large number of short lateral branches pinched back to five or six fruit buds. This somewhat formal shape has the great advantage of allowing a large number to be congregated together, and of ripening their fruit better, inasmuch as they are not shaded with leaves as those having straggling branches. And now for the manner of feeding them. The pots in which the roots are encased may be considered the mangers of the tree; to these nutriment is given in the autumn of every year, in the shape of a top-dressing of manure, in addition to which, instead of one hole, three or four are made in the bottom of the pot, to allow the root to emerge into the rich compost of two-thirds loam, and one of manure, forming the border.

"But," says our reader, "this, after all, is but a roundabout way of making the roots seek mother earth."

It may appear so, but in reality it is a very different thing. In the first place the zone of baked clay placed round about the roots in the shape of the pot, is a good conductor of heat, which highly stimulates the tree. In the second place, the roots, although allowed to strike into the border, are within call; when the branches are pinched back in the spring, these roots also are pruned; thus the vegetation, which otherwise would be apt to run out and fill the house with useless leaves and wood, is checked at will. To provide still further nourishment to our nurslings, every two years the earth is picked out of each pot two inches all round, and six inches deep, and fresh compost is rammed into its place.

Trees, once potted and placed in the orchard-

house, the trouble attendant upon them is not very much, and does not require any special gardening qualifications. A lady might, with advantage, relieve the monotony of making holes upon cambric and sewing them up again, by this delightful occupation. In the winter and spring months protection should be given against frosts by closing the shutters. Very little water should be allowed in winter, as the trees require to hibernate, and water acts as a stimulant. About March pruning should commence, and should continue through the season until the final autumn pruning, when the orchard is once more put to sleep. All these are matters which afford infinite pleasure to all persons of healthy tastes. The trees are all brought microscopically, as it were, before us; we watch the buds perfected into the blossom, and an orchard-house of peaches in full bloom is one of the most beautiful sights in horticulture. We watch with still greater interest the ripening fruit.

An orchard-house thirty feet long and fourteen feet wide will hold, say forty perpendicularly trained peach-trees, or two rows on either side the centre pathway. These trees in the third year, and henceforth for many years (Mr. Rivers has them still luxuriantly bearing in the twelfth year), will produce two dozen fruit each, or eighty dozen altogether, and by the selection of various sorts and the retardation of the ripening, a constant succession of this fine fruit may be obtained from August to November. The trees should be placed alternately thus * * * * in the double row, so as to give them the utmost amount of light and air. By this arrangement the fruit is ripened all round, instead of simply on its surface, as often happens with wall fruit.

Apples, pears, grapes, figs and oranges, are grown in this manner with the same facility, certainty, and cheapness, as the choicer stone-fruit; and, be it remembered, these orchard-houses are designed for small gardens and for small gardeners. All that is required is a slip of ground open to the sun, just large enough to find room for the orchard-house, which should, if possible, lie south-east by north-west, in order that the full summer sun may, in the course of the day, fall upon all sides of the trees.—*Once a Week.*

DUNSTON MAGNA, A TALE OF PROCRASTINATION.

CHAPTER III.

"Let us know the worst."

Mr. Marshman having secured the services of a neighbouring clergyman for the ensuing sabbath, repaired to London the next morning to ascertain the extent of his father's loss.

On arriving at his father's place of business, he found it closed at an hour much too early if all had been right. So, without further delay, he posted off to the villa at Richmond. As he neared the spot, how the scenes of his childhood rushed fresh into his memory! Every turn was endeared to him by some local association, and this was the first time in his life that he had gone there with any feelings but those of happiness and hope. His emotions might have found vent in the lines of the poet:—

Ah! happy hills, ah! pleasing shade,

Ah! fields, beloved in vain,

Where once my careless childhood strayed,

A stranger yet to pain.

He found the place wearing its usual aspect. The servants, instead of being surprised at this painful and unexpected visit, seemed to regard it

as a portion of the calamity which had overtaken them. Without any ceremony, therefore, he sought his father's presence. He found him as downcast as might have been expected; and, what grieved him still more, without those consolations which religion alone can give in seasons of suffering. We need not dilate on the painful incidents of this melancholy interview. Suffice it to say that the losses by the ships being so slightly insured, and others which arose from the failures of firms with which he had extensive dealings, had reduced the poor old merchant to absolute and irreparable ruin. His philosophy was that of the stoic, and not that of the Christian; and there being one of the connexions of the firm, whose failure had materially contributed to sweep away what was left after the shipwrecks, who made loud and hypocritical professions of extra piety, the old man, to the horror of the son, gave vent to very powerful observations as to what he thought of religious people generally, and of this man in particular. He hated the very term "piety."

CHAPTER IV.

Clouds and Sunshine.

The Reverend Mr. Marshman returned to his home with a few of the relics of bygone prosperity—the whole of the estate, and the principal portion of the furniture and effects, had gone to meet his father's liabilities, which, however, the reverend gentleman had the happiness of seeing fully discharged; and, although reduced to the brink of ruin, the aged merchant had the unspeakable satisfaction of retiring from the commercial world with a clear and honest conscience, paying 20s. in the pound to every one of his creditors. But the weight of his misfortunes bore heavily upon him—the whole object of his life was gone, and the results of all his labours were dissipated "at one fell swoop"—they vanished away, as the morning clouds disappear before the brightly rising sun. All he had left to him in the world was a few articles of plate, the heirlooms of his family—the reminiscences of a splendour now for ever passed away,—and a few family portraits which now seemed only to remind him of those who had gone to that bourne from which no traveller returns, and to which he found himself fast hastening. He retired, with his son, to their abode in the country, with his spirits broken, his constitution shattered by the shock—a sadder, and let us hope, a wiser man. His only satisfaction was that at his death he would yet be able to do something for his dutiful and beloved son; for he had effected in early life—in the midst of his dawning prosperity—a policy of assurance on his own life for £2,000, in a first-rate office. The various bonus additions, from time to time to time declared, he had never thought of withdrawing; he always allowed them to go to the increase of the sum assured. He was now content to end his days in peace and retirement; and he spent his time chiefly in making a preparation, with the constant, earnest, and prayerful counsels of his son, with whom he went to live, for his entrance upon that futurity of which he had hitherto thought so little.

They reduced their establishment, took a smaller house, and prepared at once to meet the exigencies of their altered situation. It was a useful, practical, though painful lesson to them all on the utter uncertainty of sublunary affairs. They went, however, to the right source for consolation: they were contented, and even happy. They chiefly felt the misery of being poor in the reductions they had to make in their charities. It gave them far more pain to turn away an applicant for relief, than to deny themselves the

comforts to which they had always been accustomed.

But another trial awaited them, which, though not unexpected, was still severely felt. The father was unable to recover from the shock he had sustained; and in spite of all that medical skill could do, he gradually declined, and at last departed from their midst, rejoicing at the severe trials he had suffered, feeling fearful that, had Providence continued his abundance, in his prosperity he might have died unmindful of those great verities to which his misfortunes had so forcibly directed his attention.

The bereaved couple had hardly recovered from the first pangs of this new calamity, when they received notice from their solicitor in London that the policy of £2,000, with bonus additions which raised it to £2,400, was payable to their order in the course of three months; and a week had scarcely elapsed when a letter arrived from Mr. McLeod (Mrs. Marshman's father) announcing that he being one of "certain trustees" in whose gift was the Rectory of Dunston Magna, had naturally interested himself for his reverend son-in-law. At the last meeting of the trustees he had laid his case before them, and the result was his appointment! The value of the living was £600 a year, with a good residence, and twelve acres of fine arable and pasture land thereunto attached.

The first act of this worthy couple was devoutly to thank God; and, as soon as the legal formalities had been complied with, Mr. Marshman broke the matter to his parishioners, and received such an ovation, at a meeting in the school-rooms, as no clergyman in that parish had ever received before.

The life policy was now seen to be a boon of incalculable value. The two sons were sent again to the excellent school from which they had been reluctantly withdrawn, and the worthy clergyman, who had become embarrassed in his pecuniary affairs, by means of the £2,400 from the assurance company, set all these matters right. The Rectory of Dunston Magna had been suffered to fall into a state of decay by the previous incumbent, who for years had felt that his tenure thereof would not be long, and his motives to keep the house and estate in good order were therefore but feeble. A considerable sum was required to put the place also in thorough repair—and the life policy provided for this.

It was some time before the new rector could receive the revenues of his living, and money was required to sustain them in the interim—the life policy provided also for this.

After so forcible a proof of the advantages of making that easy forethoughtful provision for those dependent on us, which Life Assurance enables us to effect, the rector's first thought was to assure his own life in the same office for the same amount, for the sake of his wife and sons.

But he postponed taking out the policy till "a more convenient season," which he thought would arrive when he should become somewhat "settled down," as he expressed it in his new sphere of labour.

Whether the "more convenient season" ever arrived will be seen by the sequel.

(To be continued.)

CELEBRATED HORSES.—"ECLIPSE."

He was bred by the Duke of Cumberland, and sold at his death to Mr. Wildman, a sheep salesman, for seventy-five guineas. Colonel O'Kelly purchased a share of him from Wildman. In the spring of the following year, when the reputation of this wonderful animal was at its height, O'Kelly wished to become sole owner of him, and bought the remaining share for one thousand pounds.

Eclipse was what is termed a thick-winded

horse, and puffed and roared so as to be heard at a considerable distance. For this or some other cause, he was not brought on the turf until he was five years old.

O'Kelly, aware of his horse's powers, had backed him freely on his first race, in May, 1769. This excited curiosity, or, perhaps, roused suspicion, and some persons attempted to watch one of his trials. Mr. John Lawrence says, that "they were a little too late; but they found an old woman who gave them all the information they wanted. On inquiring whether she had seen a race, she replied that she could not tell whether it was a race or not, but that she had just seen a horse with white legs running away at a monstrous rate, and another horse a great way behind trying to run after him; but she was sure he would never catch the white-legged horse if he ran to the world's end."

The first heat was easily won, when O'Kelly, observing that the rider had been pulling at Eclipse during the whole of the race, offered a wager that he placed the horses in the next heat. This seemed so highly improbable, that he immediately had bets to a large amount. Being called on to declare, he replied, "Eclipse first, and the rest no where!" The event justified his prediction, all the others were distanced by Eclipse with the greatest ease; or, in the language of the turf, they had no place.

In the spring of the following year, he beat Mr. Wentworth's Bucephalus, who had never before been conquered. Two days afterwards he distanced Mr. Strode's Pensioner, a very good horse; and in the August of the same year, he won the great subscription at York. No horse daring to enter against him, he closed his short career of seventeen months by walking over the Newmarket course for the King's plate, on October 18th, 1770. He was never beaten, nor ever paid forfeit, and won for his owner more than twenty-five thousand pounds.

Eclipse was afterwards employed as a stallion, and produced the extraordinary number of three hundred and thirty-four winners, and these netted to their owners more than a hundred and sixty thousand pounds, exclusive of plates and cups. This fine animal died in 1789, at the age of twenty-five years.

The skeleton of Eclipse was, a few years ago, in the possession of Mr. Bracy Clark, the celebrated veterinary surgeon, who paid one hundred guineas for it.

RIFLEMEN'S LIFE ASSURANCES?

Dear Mr. Punch,—I have the good fortune to be married to one of the handsomest, and I am sure and certain, one of the bravest of men, and how nobly my Ebenezer would look in the costume of the Edgware Road Rifles you can hardly imagine. A fond and devoted wife (which I may say that I am) would rejoice to behold the husband of her heart in the uniform of her Queen.

But, Mr. Punch, my beloved Ebenezer shall not, if I know it (and he does very little, I can tell you, a dear fellow, that I do not know all about), join a Rifle Corps, try on a uniform, or even look into a gun-maker's window, until I have my mind made comfortable upon the following point.

When I consented to become his happy bride, my dear parents insisted upon my Ebenezer's assuring his life, and he loved me too well to think of hesitating. He assured himself in either the *Ineligible* or the *Unamiable* Assurance Office, I forget which. To the sum thus secured, I, and the five darling children at present composing our happy circle, have alone to look, in the event of dear Ebenezer exchanging this mundane world for a celestial.

Now, dear Mr. Punch, I know that most of the Assurance Offices provide that they shall not have to pay anything if an assured life becomes extinct by duelling (and very proper), or by shooting yourself (and very proper too, only that the loss falls upon your family), or by your being hanged (which is not likely to happen to a respectable person), and I am told that in some offices they provide against paying if you fall by the hand of an invader.

Now, this is the point. If our Riflemen's assurances are not made safe, whatever may happen to them in the discharge of their guns or their duty, no man who has a wife and children, and loves them, is justified in enlisting. If he cannot protect his own home by assurance, he has no call to be protecting other people's by valour.

My Ebenezer shall not join, until he has it distinctly agreed that if anything happens in reviews, or in exercises, or in case the enemy comes, and Ebenezer rushes to glory (as I know he will) and meets a hero's doom, the money shall be paid by the *Ineligible* or the *Unamiable*, or whatever it is. Not that I should long survive, of course, but I choose to have the money.

I should think that the Assurance Societies would not be such idiots as to refuse to make this agreement with all the Riflemen, for if the country were left undefended, what would become of the Assurance Offices? Why, my dear Mr. Punch, the French would turn them all into *cafés*, and very nice *cafés* they would make, with their large tables and plate glass doors.

However, that is their business. If I were the offices, I would at once let the Rifles know what my intentions were, and if I were you, Mr. Punch, I would publish a list of the offices to which a brave Rifleman may safely go, and provide for his innocent family before encountering his ferocious enemies. No man will take such a steady aim at a wicked Frenchman as the man who knows that all is right at home.

"Lay the proud invaders low,
Tyrants fall in every foe,
But before to fight you go,
Mind your policy."

Pray, bring this question forward in your own way, and believe me, dear Mr. Punch,

Your devoted admirer,

CONNAUGHT TERRACE. CORNELIA CORNBABAY.

P.S.—The Insurance Offices that hinder gentlemen from enlisting, by the threat of forfeiting their policies, are surely enemies to the Queen and country, and might be prosecuted for high treason, and their money taken away towards the expenses of the war. You might mention this.

A LEAP YEAR VALENTINE.

It is the year when verse or song
From woman's lips may tell her love;
Nor grave mamas pronounce it wrong,
Or maiden aunts reprove.
Custom permits each timid fair
Her heart's fond secrets to declare,
When Cupid lights his fervid shrine
Upon thy morn, Saint Valentine!

Four circling years must pass ere Cupid
Again will let my pen express,
What long ere this (but men are stupid),
Looks should have made you guess.
Now then—or never—to explain,
But soft, a word to such a swain
Is quite enough;—the rest he knows,
The cue is given—he will propose;
And all the joys of hope are mine,
Upon thy morn, Saint Valentine!

HISTORY OF INSURANCE.

We have already given a sketch of the early history of Marine, Fire and Casualty Insurances. The next portion of our subject embraces the origin and progress of Life Assurance.

It is evident that until the average duration of human life was ascertained, the fixing upon any sum as a premium to be paid for the insurance of a life, must have been mere guess work.

The first parish registers were kept in England in 1638. They had been kept long previously in Augsburg and Breslau, though it was not till the beginning of the seventeenth century that they were general in Europe. "It is worth mentioning, says Mr. Francis, "that long ere this the paternal Government of Peru kept a register of all the births and deaths throughout the country; exact returns of the population being made every year by officers appointed by the State."

But although the keeping of parish registers commenced in England in 1638, it was not till 1728, or nearly two hundred years afterwards, that the ages of the dead were introduced. "John Smart, of Guildhall, London, Gent.," in the second edition of his admirable Tables of Interest, Discount, Annuities, &c., published in 1726, suggested that the parish clerks should make a return of every person dying; and his recommendation had the desired effect. Towards the close of the sixteenth century the frightful ravages of the plague had caused such alarm in the country, that to "quiet public feeling" the government of the day wisely thought it desirable to publish correct accounts of the progress of the pestilence. These were called "Bills of Mortality," and "though they were not at first maintained consecutively, they were afterwards found so useful as to be continued from the 29th December, 1603, to the present time."

The next step in progression was the publication, in the early part of the seventeenth century, of "the first English work on the subject," entitled "Natural and Political Observations on the Bills of Mortality," of which the author was John Graunt, born in "Birching" lane." This has been described as "the earliest movement in economical arithmetic, and the closest approximation to the data on which Life Assurance is founded." His attention appears to have been first drawn to the Bills of Mortality by hearing "men of great experience in this city talk seldom under millions of people to be in London." He found the actual number of inhabitants to be about 384,000. It seems he made enemies by his book, as others have done who fearlessly aimed at the truth; for when the great fire of London occurred, "he was accused of having gone to the reservoir of the New River Company, and of cutting off the supply of water!"

Many of the observations contained in this book of Graunt's, are as curious for their accuracy as for their originality. In one place he says, "seven out of every 100 live in England to the age of 70." This was probably not far from the truth at that time. Dr Price found, a century afterwards, that in the town of Northampton, the number was ten. The Carlisle Tables show 24 as the number. Again, he says in his own quaint way, "the more sickly the years are, the less fruitful of children they be;" and although the idea was then ridiculed, it has since been found perfectly true!

A pamphlet was printed in 1680, in which the whole doctrine of the value of life, then understood and acted on, is affirmed; the utmost value allotted to the best life was seven years, at which the life of a "healthful man" at any age between twenty and forty was estimated; while that of

an aged or sickly person was from five to six years, the various limits between these two extremes constituting the whole range of difference in value.

About this period Dr. Halley, the Astronomer Royal, commenced a series of observations which resulted in the publication, in 1693, of the *Breslau Table of Mortality*, which not only rendered his own name immortal, but was the first important step towards raising Life Assurance to a position to claim rank amongst the sciences.

Although England was the theatre destined for the correct development of Life Assurance, she was unable at this time to furnish the data upon which its practice was to be built. The omission, before referred to, of leaving the ages unrecorded in the early parish registers of burials caused Dr. Halley to have recourse to the parish registers of the town of Breslau in Silesia, which was the only place where a record of the ages of the dead was kept.

Other men of science from time to time took up the subject, and several works were published on Life Contingencies and probabilities.

"One of the earliest applications of the theory of probabilities to moral and judicial events was by N. Bernoulli, in 1709. Taking the rules already laid down by Huyghens, he proceeded to estimate, amongst other things, the time after which an absent person may be reputed to be dead; the premium to be paid for assuring to a young girl a dowry or annuity on the day of her marriage; the relative value of differing testimonies; and the comparative chances of the guilt or innocence of an accused person. But what shall be said of a book, published a little later, by 'John Craig,' wherein he proposes to convince Jews, and to convert infidels by the aid of geometry and algebra!"

Mr. Hendricks estimated, a few years since, that the whole sums assured in France, as payable at the death of persons, did not exceed one million; the larger number of policies being for short term risks, or renewable only for a limited period. There are, however, some twenty millions assured by the associations of *Tontinieres* for deferred annuities and endowments payable in lifetime; and a large *Fire* business also is done—larger in proportion than in England—probably in some degree attributable to the fact of its being unfettered by restrictive duties! In England the sums invested in Life Assurance probably stand as 10 to 1 against the sums invested in annuities. In France it is 20 to 1 the other way.

In *Germany* Life Assurance is spreading rapidly, and the native Companies are for the most part doing well. Many of the British Life Offices are now doing a large business in the north of Europe.

The first established Life Assurance Company, which has existed to the present day, was the "Amicable Society," founded in 1706. So little was known of the actual value of life in those days, that the Amicable (in addition to an entry fee of £3 15s. per cent.), charged a premium of £5 per cent., and middle-aged and old lives were frequently rejected even on these terms.

About fourteen years after the Amicable, two new Companies, the Royal Exchange and London Assurance were established, and actually paid the government no less a sum than £150,000 each for their charters of incorporation. These Companies are still in existence, and prosperous, although, in the first forty years of its existence the Royal Exchange only received £10,915 2s. 2d., for Life Assurance Premiums.

These legitimate offices were shortly followed by a number of gambling schemes, some of which far exceeded in extravagant impudence and absurdity any of modern date. Thus in 1643 one

Captain John Bulmer, an unsuccessful engineer, published a scheme entitled "*Propositions in the Office of Assurance, London, for the blowing up of a boat and a man over London Bridge.*" Under the title of "Insurance Wagers," every conceivable description of speculation was entered into. The duration of the lives of persons believed to be on their death-bed was a common hazard; and the *London Chronicle* of 1768 says, "The introduction of illicit gaming at Lloyd's Coffee-house, is among others a powerful and very melancholy proof of the degeneracy of the time. Though gaming in any degree is perverting the original and useful design of that coffee-house, it may be in some measure excusable to speculate on the following subjects:—Mr. Wilkes being elected member for London; which was done from 5 to 50 guineas per cent.; Mr. Wilkes being elected member for Middlesex, from 20 to 70 guineas per cent.; Alderman Bond's life for one year, now doing at 7 per cent.; on John Wilkes's life for one year, now doing at 5 per cent. *N.B. Warranted to remain in prison during that period; on a declaration of war with France or Spain in one year, 8 guineas per cent. But, when policies come to be opened on two of the first peers in Britain losing their heads at 10s. 6d. per cent., or on the dissolution of the present parliament within one year, at five guineas per cent.; which are now actually doing, and underwritten chiefly by Scotsmen, at the above coffee-house, it is surely high time to interfere.*"

The number of companies formed, and the variety of risks undertaken, afforded a prolific fund of amusement for the wits of the day; one of whom amused himself by publishing the following pretended list of deaths of assured parties.

"Died.—Of a six-bar gate, 4;—of a quick-set hedge, 2;—broke his neck in robbing a hen-roost 1;—surfeit of curds and cream, 2;—took cold sleeping at Church, 11;—of October, 1;—of fright in an exercise of the trainbands, 1."

These *Gambling* Insurances were put an end to some years afterwards by an Act of Parliament.

At this period—says the author from whom we quote—a custom existed with the Insurance Offices of printing historical or political papers, in the form of newspapers. Hatton, the old London Historian, speaking of the *Union* Fire Office, established in 1814, says "every subscriber, desiring the same, may have one of the printed papers they publish once or twice a week gratis." A publication of the same kind, was also issued by the *Sun* Fire Office, in 1724, called *The Historical Register*, which was presented to the Insurers as a newspaper. It was continued until 1743, having been first published weekly and then quarterly, when each register consisted of a thick octavo pamphlet, sold to the public at one shilling." These publications have proved a valuable addition to our historic literature, and were most likely conducted at a far less expence than many of the offices now go to annually in advertising.

(To be Continued.)

LIST OF PERSONS WHO HAVE DIED AGED 120 AND UPWARDS.

Their ages, with places where they died, and date of death, compiled from various authentic sources.

- 185 Torton (or Zortan), Peter, Temeswar, Hungary, 1724.
- 180 A Mulatto man, at Frederick Town, Virginia, 1798.
- 175 Truxo, Louisa, a negress, Tucuman, South America, 1780.
- 172 Room, John, Temeswar, Hungary, 1741.

- 169 Jenkins, Henry, Ellerton-upon-Swale, Yorkshire, 1670.
- 168 Edwards, William, Cochen, near Cardiff, South Wales, 1668.
- 168 A woman living at Moscow, in 1848.
- 167 Warren, Jonas, Balydole, Ireland, 1787.
- 159 Surington, Jonas, Bergin, Norway, 1797.
- 162 Parr, Thomas, Winnington, Shropshire, 1635.
- 152 Bowles, James, Killingworth, Warwick, 1656.
- 148 Desmond, Countess of, Ireland, 1612.
- 148 Mead, Wm., M.D., Ware, Hertfordshire, 1652.
- 147 Devine, Bridget, (Irish) Manchester, 1845.
- 146 Winslow, Col., Tipperary, 1766.
- 144 Effingham, a Cornish man, 1757.
- 142 Paiba, A., Charlestown, Carolina, 1782.
- 142 A Coloured man at Spanish Town, Jamaica, 1850.
- 141 Hough, Thomas, Frodsham, Cheshire, 1591.
- 141 Saek, Simon, Trionia, 1764.
- 140 Leland, Wm., Lisurska, Ireland, 1731.
- 140 Raduly, Dumitur, Harernszoek, Transylvania, 1822.
- 140 Fury, Rebecca, a black woman, Falmouth, Jamaica, 1827.
- 140 Fuge, John, Savannah-le-Mere, Jamaica, 1827.
- 139 Evans, Mr. Spitalfields, London, 1780.
- 139 Dobson, Mr., farmer, Hatfield, 1766.
- 138 Hartop, Jonathon, Alboro', Boro' bridge, Yorkshire, 1791.
- 138 Chunn, Mrs., Orphirst, Lichfield, 1772.
- 138 Forrester, Jane, Abbey Luddercars, Cumberland, 1766.
- 138 Fabkowski, a Polish peasant, 1822.
- 138 Ronsey, John, Island of Distrey, N.B., 1734.
- 138 Shapley, Wm., Knockall, Roscommon, Ireland, 1757.
- 137 A Polish peasant, 1763.
- 137 Robertson, Mr., Edinburgh, 1798.
- 136 Monut, John, a native of Scotland, 1776.
- 136 Mooney, Catharine, Tuam, Ireland, 1768.
- 136 Moval, Mr., Surgeon, Langholm, Dumfries, 1776.
- 136 Sheile, James, Bally Baden, Kilkenny, Ireland, 1759.
- 136 A Negro, Richmond, Virginia, 1818.
- 135 Thompson, Mrs., near Dublin, 1796.
- 134 Brockley, John, Devonshire, 1769.
- 134 Auge, Mrs., Maryland, U. S. 1763.
- 133 Keithe, Mrs. Newnham, Gloucestershire, 1772.

(To be continued.)

LIFE ASSURANCE AT THE POST OFFICE.

A movement has lately been made by the heads of the English Post Office Department, having for its object the promotion of Life Assurance amongst the Officers and Servants of the Department. The latter are allowed to choose their own Office, and the Premium is deducted from their salaries or wages in monthly or weekly instalments, and paid over quarterly to the Insurance Offices. This arrangement embraces Life Assurance, Endowment Assurance, and the purchase of Deferred Annuities. The Department stipulates that in case of death, all sums under £50 shall be paid at once, and in larger Assurances that the sum of £50 shall be paid immediately, without waiting for the grace usually taken. The Offices may well agree to these terms, as they escape the trouble of collecting the individual premiums, and they also save Agent's commission. This, however, is not all, the English Post Office Department shows it is in earnest about the matter, in not only collecting the Premiums in trifling sums, but also by contributing from funds under the control of the Department, not less than 20 per cent., or one-fifth of the entire Premium or all Assurances under £300.

On the 23rd November, Mr. H. Riseborough Sharman, one of the editors of the Insurance Gazette, delivered a lecture on Life Assurance, by invitation of the Post Office authorities, in the large room of the circulation Office. About seventeen hundred officials, including the heads of most of the departments, were present.

When will the Canadian Post Office Department follow so good an example ?

THE BALTIMORE FIRE INSPECTOR'S SUGGESTIONS.

Keep matches in metal boxes, and out of the reach of children.

Wax matches are particularly dangerous, and should be kept out of the way of rats and mice. Fill fluid or camphene lamps only by daylight, and never near a fire or light.

Do not deposit coal or wood ashes in wooden vessels, and be sure burning cinders are extinguished before deposited.

Never place a light, or ashes, under a staircase. Never take a light to examine a gas meter, or gas pipes inside a building.

Be careful never to place gas, or other lights near curtains.

Never take a light into a closet. Do not read in bed by candle or lamp light.

Place glass shades over gas lights in show windows, and do not crowd goods near them.

No smoking should be permitted in warehouses, particularly where goods are packed, or cotton stored.

Where furnaces are used, the principal register should always be fastened open.

Stove pipes should be at least four inches from wood-work, and guarded by tin.

All hatchways or openings, in the floors of stores, factories, or warehouses, should always be closed at night.

ROBERT STEPHENSON'S FORTUNE AND WILL.

From Herapath's Railway Journal.

It appears that Mr. Robert Stephenson died worth nearly half a million. His personal property alone was sworn under £400,000. With such a sum and no wife or child it was not difficult to be generous. However, Robert Stephenson was not accustomed to look to £. s. d. considerations when his assistance was wanted. He had a nobleness of mind above all such matters. His property was not of his own acquiring only. He inherited a handsome fortune from his father, George Stephenson, who, a few years before his death told a gentleman connected with H. R. J., in presence of other gentleman in a railway carriage, that he had then £60,000 embarked in railways. At the same time he was deeply engaged in the Clay Cross collieries and other concerns. Mr. Robert Stephenson was therefore one of those men who had the good fortune to have a father before him, and at the same time he was borne with a heart and mind which the best of mortals might envy. Mr. R. Stephenson, among other legacies, has left Mr. Bidder £10,000, who is also one of his executors. This is a deserved reminiscence, for though Mr. Bidder is a man of good property, he was the friend and right hand of the two Stephensons, father and son, for very many years, nearly through the whole of their engineering career.

MEMORIAL TO THE LATE MR. BRUNEL.

On Saturday afternoon, a meeting was held at the chambers of Mr. Pratt, No. 7, Great

George Street, Westminster, in order to devise measures for perpetuating the memory of the late Mr. Brunel. The Earl of Shelburne was called to the chair, and the business of the day was introduced by Mr. St. George Burke, who, as an old friend of Mr. Brunel, had inaugurated the movement. On the motion of Mr. Russell Gurney, the Recorder for London, the following resolution was adopted:—"That in order to mark the high sense universally entertained of the genius and professional attainments of the late Mr. Brunel, as exemplified in his great public national works, as well as of the worth of his private character, measures be taken for the erection of a public monument to his memory." To carry out the object thus stated, the following committee, were, on the motion of Mr. H. T. Hope, unanimously appointed—The Marquis of Lansdowne, the Earl of Shelburne, Lord Barington, Mr. Russell Gurney, Mr. H. T. Hope, Sir Watkin Wynne, Mr. Edward Mills, Mr. John Fowler, Mr. Sergeant Wrangham, Mr. S. George Burke, Mr. Woolcombe, Vice-Chancellor Sir W. Page Wood, Mr. Joseph Locke, M.P., Mr. Hawkshaw, Mr. Pratt, Mr. Talbot, M.P., the Hon. H. A. Bruce, M.P., and Mr. C. Austin, Barrister-at-Law. It was stated at the meeting, that although the subscription was proposed to be limited to ten guineas, the committee would be happy to receive the smallest possible amount which any admirer of the late Mr. Brunel might be inclined to offer. It was also incidentally mentioned that Mr. Brunel, like Mr. Stephenson, (who was his intimate private friend), was a man who was largely devoted to charity, and that the parish of St. Margaret's, Westminster, might count his charities by thousands.—*Bath Chronicle, Dec. 1st.*

FUN AT HOME.—Don't be afraid of a little fun at home, good people? Don't shut up your houses; lest the sun should fade your carpets; and your hearts, least a hearty laugh should shake down some of the dusty old cobwebs there! If you want to ruin your sons, let them think that all mirth, and social enjoyment must be left on the threshold without, when they come home at night. When once a home is regarded as only a place to eat, drink, and sleep in, the work is begun that ends in gambling-houses and reckless degradation. Young people must have fun and relaxation somewhere; if they do not find it at their own hearthstones, it will be sought in other, and perhaps less profitable, places. Therefore, let the fire burn brightly at night, and make the home-nest delightful with all those little arts that parents so perfectly understand. Don't repress the buoyant spirits of your children; half an hour of merriment round the lamp and firelight of home blots out the remembrance of many a care and annoyance during the day, and the best safeguard they can take with them into the world is the unseen influence of a bright little domestic sanctum.

INDISPUTABLE POLICIES.

In a case in the court of Exchequer the Judges expressed themselves as follows, on the subject of Indisputable Policies.

Mr. Baron Martin—No policy can be indisputable where fraud exists.

The Chief Baron—Alleging that the policy is indisputable is saying nothing more than could be said about any other policy effected in an office which does not represent to issue indisputable policies. Policies of any nature can be set aside if fraud exist, as no man or body of men can enter into a contract to do that which the law would not sanction.

BULLION ROOMS ON BOARD SHIP.—Mr. Chubb, of 57, 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 than £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, tarded 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 acknowledgment), 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.

MASONIC.

The R. C. of the Toronto Lodges are held on the following evenings:

St. Andrew's,	Second Tuesday in month.
King Solomon's,	Second Thursday "
Ionie,	First Tuesday "
Rehobam,	First Thursday "
St. John's,	First Monday "
Wilson,	Third Tuesday "

DISTRIBUTION OF BREAD AND MEAT TO THE POOR.

A large number of destitute families were relieved on Saturday, through the liberality of the St. George's Society. The distribution of bread, meat, &c., took place at the building known as Lamb's Hotel, on King Street. It commenced at three o'clock in the afternoon and continued until about nine in the evening.

The following list of disbursements has been furnished us by the officers of the Society:—

Beef, mutton, &c.....	4,051 lbs.
Bread and flour.....	2,484 "
Potatoes, 162 bushels, or.....	9,720 "
Turnips or carrots, 30 bushels, or.....	1,800 "
Total.....	18,055

A little over nine tons of catables.

In addition to the above, twelve cords of wood, \$19 in groceries, and over 300 cabbages were distributed. The total value of the whole being estimated at \$435.

The recipients of this bounty were as follows: 187 families, English, representing 853 persons 135 " other countries " 583 "

322 "	1,436 "
-------	---------

The charity was intended to be for the English poor only, but to the really deserving no difference was made. Many a poor family was thus enabled to enjoy a Christmas dinner which they could not have obtained but for this charitable action of the society, and others who contributed towards it.—*Colonist, Dec. 27.*

NOTICES OF NEW WORKS.

VIEWS OF TORONTO.—This is a collection of twelve views of the principal buildings in Toronto, with descriptive letter-press, published by Mr. James Campbell, Toronto Street. The publication is got up in the same style as the "Falls of Niagara," and the "St. Lawrence," previously issued by the same publisher. Whether it be that passing most of the buildings themselves several times a day they have lost their effect, we cannot exactly say, but certainly some of these engravings took us by surprise. Toronto is certainly a grand-looking place—on paper. We would have preferred the Churches as they really are,—without the steeples; but, setting these aside, we can safely recommend such of our readers as wish to send a favourable impression of Toronto to distant friends, to purchase a few copies. The price is only 25 cents, and the postage would be trifling.

OUTLINES OF NATURAL THEOLOGY, by James Bovell, M.D., Professor of Natural Theology in Trinity College, Toronto. Rowsell & Ellis, Printers.

We have only space at present to announce the publication of this work, and will give a more extended notice next month.

VARIETIES.

The first thing a man takes to in life is milk—the last is his beer.

A sweet and tender young woman is loved by both Christians and South Sea Islanders—by the former as something to marry, and by the latter as something to eat.

MUMMIES PUT TO USE.—Egypt has three hundred miles of railroad. The first locomotive run, mummies were used for fuel, making a hot fire. The supply of mummies is said to be inexhaustible, and are used by the cord. How little could the ancient Egyptians have dreamed of being put to such a use as this!

HARDSHIPS OF A SERVANT "GAL."—"Going to leave, Mary?" "Yes, mum; I find I'm very discontented." "If there is anything I can do to make you more comfortable, let me know." "No, mum, it's impossible. You can't alter your figger to my figger, no more'n I can. Your dresses won't fit me, and I can't appear on Sunday as I used at my last place, where missus's clothes fitted 'xactly."

SYMPATHY.—Our real sympathies are terribly confined to our own classes. I have known an individual moved almost to tears at the idea of a gentleman being reduced to live on two hundred a year, but who had not an emotion (though he may have five shillings) to spare, for a labourer living on seven shillings a week. And I have known a lady with a smiling progeny of each sex, who could not conceive what female servants could possibly want with followers.—*Life and Books.*

A sparrow's nest has recently been discovered in the roof of Pultenytown church, and strange to say, notwithstanding the severity of the weather, it contained three newly-laid eggs.—*Bath Chronicle, Dec. 1st.*

The Emperor of the French asked one of his generals, the other day, whether he could land troops at Woolwich with safety. "Yes, Sire," was the reply. "I could land them safely, but whether I could embark them again is another question."

THE ROYAL DOLKIARDS.—The Admiralty have called for a return of the ages, pay, &c., of officers and clerks on civil salaries, with the view, we hear, of obtaining an Order in Council making it compulsory on all salaried men to retire at 65, instead of 70, as at present.—*Civil Service Gazette.*

BIRTHS.

"Plenty Pickaniny, Massa."

At Jarvis Street, on the 5th inst., the wife of Frederick W. Jarvis, Esq., of a daughter.

On the 27th December, the wife of the Rev. R. Shanklin, Incumbent of Oakville, of a son.

At Church Street, Toronto, on Tuesday, 27th December, the wife of Thomas Hodgins, Esq., Barrister, of a son.

On the 1st inst., at Simcoe, the wife of M. H. Foley, M.P.P., of a son.

On the 5th instant, at Guelph, the wife of H. N. Winstanley, Esq., of twins—both girls.

On the 5th instant, the wife of Hon J. Simpson, Bowmanville, of a son.

MARRIAGES.

"I will."

At Shanty Bay Church, on the 5th instant, by the bride's father, Henry O'Brien, Esq., of Toronto, to Elizabeth, eldest daughter of the Rev. S. B. Ardagh, M.A., Rector of Barrie and Shanty Bay.

At St. James' Cathedral, Toronto, on the 6th instant, by the Hon. and Right Reverend the Lord Bishop of Toronto, assisted by the Rev. H. J. Grasett, B. D., Rector, the Rev. S. B. Ardagh, M.A., Rector of Barrie, to Helena, fourth daughter of Wm. Durie, Esq., K.H., late Inspector of Hospitals, Ordnance Medical Department.

At Christ's Church, Amherstburg, on the 8th instant, by the Rev. F. Mack, William Hadley, Esquire, merchant, Amherstburg, to Elizabeth, daughter of the late Captain Rist, 37th Regiment.

On the 8th instant, at St. John's Church, Bowmanville, by the Rev. Dr. MacNab, Rector, Mr. James Wilmot, of Newcastle, to Eleanor, only daughter of the late Mr. James Hutcheson of Toronto.

On the 27th instant, at St. Philip's, Weston, C. W., by the father of the bride, Edward, son of L. E. Miles, Esq., of Heligoland, and grandson of the late Colonel Sir Edward Miles, C.B., K.T.S., to Laura Louisa, eldest daughter of the Rev. W. A. Johnson, and granddaughter of the late Lieutenant-Colonel J. Johnson, C.B., Hon. E.I.C.S.

At the residence of the bride's father, on the 15th inst., by the Rev. H. Burnet, Mr. Richard White, of Peterborough, to Jean, third daughter of Mr. John Riddell of Hamilton.

DEATHS.

"Life is short, and time is fleeting,
And our hearts, though strong and brave,
Still like muffled drums are beating
Funeral marches to the grave."

At his residence, Gorevale, Toronto, on Tuesday, the 13th of December, after a short illness, Lieutenant-Colonel James Forlong, K.H., for many years commanding Her Majesty's 43rd Regiment of Light Infantry.

On Sunday night the 8th instant, at his residence, Newcourt, near Kingston, William Wilson, Esq., aged 64 years.

At Woodlawn, Yonge street, on the 27th inst., Betsy, wife of the Honourable Joseph Curran Morrison, aged 38 years.

At Magnolia, East Florida, on Sunday, the 11th inst., of consumption, Thomas C. Macklem, Esq., M.D., aged 42 years.

Very suddenly, on Sunday morning last, at the residence of her son, James C. Geddes, Esq., Sarah Hannah Boies Geddes, aged 71, widow of the late James Geddes, Esq., Assistant Staff Surgeon, of Kingston.

The deceased lady, who was the third daughter of the late Dr. Gamble, Surgeon of the Queen's Rangers, was born in New Brunswick, in the year 1783, and accompanied her mother to Canada, by an overland journey, in the summer of 1796, being then but eight years of age. She was married in 1804 at Amherstburg, to Dr. Geddes, by whom she had a family of sixteen children, five sons and eleven daughters.

At St. George, South Dumfries, at the residence of George Stanton, Esq., on the 12th of November, Sarah, relict of the late Nicholas Barmore, aged nearly ninety years.

On the 19th ultimo, at Birkenhead, England, Mary, the wife of Mr. S. P. Bidder, formerly General Manager of the Grand Trunk Railway of Canada.

At Davenport, near Toronto, on Sabbath the 18th inst., at the age of 24 years, Amy Miles, daughter of the Rev. Enoch Wood, General Superintendent of Wesleyan Missions in Canada.

PROVIDENT
LIFE ASSURANCE & INVESTMENT
COMPANY,

20, TORONTO STREET, TORONTO.

Incorporated by Special Act of Parliament.

Subscribed Capital - - - \$255,760.00.

Paid up - - - - - 48,340.00.

THE RATES ARE AS LOW AS THOSE

Of any Safe Company, and the Premiums may be paid Yearly, Half-yearly, or Quarterly.

Persons wishing to Assure need not be deterred from so doing by any fear that a future inability to continue the payments will result in a loss of the amount already paid, as after the payment of two Annual Premiums, should the assured wish to surrender his Policy, this Company will give him instead, another Policy for such amount as the Premiums already paid would entitle him to on an equitable valuation, without requiring any further payments.

In all its transactions, this Company will be found as liberal as is consistent with safety.

W. H. SMITH,
MANAGING DIRECTOR.

PROVIDENT
LIFE ASSURANCE COMPANY.

A person aged 35, may secure £100 for his widow and children by the payment of £2 5s. 1d. annually, or £1 8s. 2d. half-yearly.

A person aged 30 may secure £100 to be paid to himself at 55, for £3 6s. 10d. a-year, while, if he dies before that time, the money will be paid at once to whoever he bequeaths it.

A person aged 30 may secure £100 to be paid at death by paying £2 15s. per annum for 20 years, after which time he will have no more payments to make.

Assurances effected for short periods; with increasing premiums; on the half-credit system; and Endowments for children, payable at 21 or 25.

Tables of Rates may be obtained from the Head Office,

20, TORONTO STREET, TORONTO,

Or of any of the Agents.

W. H. SMITH,
Managing Director.

TO AGENTS
OF THE PROVIDENT LIFE
ASSURANCE COMPANY.

The attention of the Agents of the Provident Life Assurance Company is called to the Table of "Average Weights of Healthy Men," in the last number of "Once a Month." In sending proposals for Assurance, in all cases where the proposer has not been long known to them, or where there is any difficulty in ascertaining, or doubt about his past medical history, they are requested to send the height and weight of the applicant along with the Proposal.

In all cases the height and weight will prove a valuable adjunct to the other information.

WANTED,

In all places where the Company is not already represented,

AGENTS FOR THE PROVIDENT LIFE ASSURANCE AND INVESTMENT COMPANY.

To prevent trouble, it is indispensable for the establishment of an Agency, that a properly qualified Medical Man should be residing within convenient reach.

Applications, with references, to be addressed to the

Managing Director,

20, TORONTO STREET, TORONTO.

BEAVER
FIRE INSURANCE ASSOCIATION,
20, TORONTO STREET, TORONTO.

BOARD OF DIRECTORS.

Trustees.—HENRY ROWSELL, J. W. BRENT, JOSEPH JACKES.

Chairman.—HENRY ROWSELL.

Deputy-Chairman.—J. W. BRENT.

Manager.—W. H. SMITH.

Directors.—HENRY ROWSELL, Toronto; J. W. BRENT, Toronto; JOSEPH JACKES, Toronto; W. H. SMITH, Toronto; B. W. SMITH, Sheriff, County of Simcoe; WM. HELLIWELL, Highland Creek; JOHN MOWAT, Kingston; WM. ANGLIN, Kingston; ASA A. BURNHAM, Cobourg; JOHN R. ARNOLD, Richmond Hill; ROBERT SMITH, Chinguacousy; S. H. TROMPSON, Toronto.

Solicitor.—JOHN HELLIWELL.

Bankers.—BANK OF TORONTO.

AGENTS
OF THE BEAVER
FIRE INSURANCE ASSOCIATION

Are particularly cautioned not to effect any insurance on empty or unoccupied buildings. In every case where a building already insured, becomes untenanted or unoccupied, or in any way altered, either externally or internally, within their knowledge, it is their duty to send notice and particulars thereof to the Head Office, so that the Association may not, unknowingly, sustain greater risk than that for which they contracted.

WANTED,

In all good neighbourhoods where Agents are not already appointed,

AGENTS FOR THE BEAVER FIRE INSURANCE ASSOCIATION.

The usual commission allowed.

Applications, with references, to be addressed to the Manager, 20, TORONTO STREET, TORONTO

BEAVER
FIRE INSURANCE ASSOCIATION
GUARANTEE FUND.

SHARES \$4 Each.

Interest paid thereon at the rate of ten per cent per annum.

Full particulars may be obtained by addressing the Manager,

20, TORONTO STREET, TORONTO.

NOTICE.

ONCE A MONTH will be sent, without charge, to all Policy-holders and Stockholders in the "Provident,"—other parties to whom it may be sent, need not return it, as, unless specially ordered, no charge will be made.

A Title-Page and Index will be furnished at the end of the year.

A few Advertisements will be inserted, subject to the approval of the Editor, at five cents a-line.

All communications for the Editor must be post-paid or they will not be taken out of the office, and addressed, Box 192, Toronto P. O.

Published for the Proprietors, by Henry Rowsell, King Street, Toronto.

ROWSSELL & ELLIS, PRINTERS, KING ST. TORONTO