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THE CANADIAN



QUARTERLY REVIEW

AND

FAMILY MAGAZINE,

DEVOTED TO

National Politics and Interesting Family Literature.

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THE CANADIAN

QUARTERLY REVIEW

AND

FAMILY MAGAZINE.

Vol. 2.

APRIL, 1865.

No. 2.

CHEAP INSURANCE FOR ALL.

THERE is no tax which exceeds, in its lured flames the hard earned pressure, that of *Insurance*. It is a savings of years of toil. direct tax upon the earnings of the insured. It is one so onerous in its character that no government in this country could collect it for national purposes.

The insurable national wealth of Canada, is in round numbers about \$200,000,000, the average rates will not vary much from one per cent., or \$2,000,000 annually, if all that national wealth was insured at the prevailing rates. It is a tax paid by many business men, as the lesser of two great evils is borne as a choice between bad and worse.

Fire! Fire! Fire! How oft have those fearfully ominous words sent a thrill of fear coursing along each nerve, and caused the very heart's blood, as it were, to wait to learn where the devouring element was forcing the gates of prosperity, to forever engulf

Was that property insured, is the first question, perchance the answer is, yes. It is well there is something to begin with again, and the unfortunate one rejoices that he had sufficient perseverance to year after year pay so burthensom a tax.

NO INSURANCE.

His neighbour was not insured, and has lost all—possibly he has been insured for years, his policy run out, he had not the money for a few days to renew it, and all is lost. He. may have been visited by an insurance agent, but from not being in funds, cannot insure. Some years since, in the vicinity off Kemptville, a farmer refused to insure—a friend asked him why, he said he had no money, the friend at once lent him the money, the agent sent of the application to be sanctioned; the very day the policy

came to the post-office, a fearful fire overrun all that section of country, and in a few hours that farmer's house and barns and fences and crops were all consumed.

Many such fires where there was no insurance occurred this last season.

INSURANCE VILLANY.

A merchant in the county of Wexford, in taking out a policy, observed after signing the application, that one of the clauses was not filled up, although it did not effect the company, and said to the agent he had better make it right, the agent said it was of no consequence. It was not done, the merchant was burned out, the company refused to pay, on the ground of that very omission of their own agent. It being a question of law, and the company, apparently ignorant of moral obligations, forfeited its reputation by legally robbing its victim.

REMOVALS.

In Galt, a few months since, while a merchant was removing to new premises, a fire occurred—he intended to have his policy changed as soon as the removal was completed, he lost heavily, he was equitably entitled to his claim, and the company honorably paid it, not from necessity, but as the sound policy.

ANOTHER DIFFICULTY.

A merchant, in Brampton, insured in a Montreal Company, he was burned out last summer. Most of his goods were saved in a damaged condition. The company refused to pay unless a certain clause in the policy was complied with, which made it necessary that every article, even to the number and value of each needle in every paper should be fully set forth. The consequence was, that the time required to comply with such a monstrous provision, caused a complete suspension of sales for so long a period, that the loss through being kept out of business amounted to as

much, if not more, than the insurance claimed. It is true very few companies have enforced that provision, they have had sufficient common sense to perceive if it even was just, it would not be prudent to do so.

DECEPTIVE INSURANCE.

Some companies hold that if you are insured for say \$1,000, and if that value of goods is saved out of two, or even ten thousand dollars, they are not liable for any damages. The usual difficulties placed in the way by such, and others who resist a claim often makes the value received cost more than it is worth.

A manufacturer, in Brantford, was burned out two or three years since. The fire originated in other premises; the company he was insured in resisted the claim; he carried it through two courts; the damage to the goods saved—which were only a small portion of the loss—was appraised at \$600, and he finally accepted that \$600, rather than loose more time and money over it, getting nothing for all that was entirely destroyed.

The looser was in the outset told by the Director of another Insurance Company, that he would loose it, for the judge and several of the lawyers were stockholders in the company.

FIRES AT BRUCE MINES.

We have been informed, and have reason to believe correctly, that some, if not all the Insurance Companies who had risks at the Bruce Mines refused to liquidate the claims against them for the fires there last year, pleading that they were not liable for losses from fires that swept over large tracts of country.

FRAUDULENT AGENTS.

A gentleman, in Brantford, applied for insurance in a certain British Company; time after time he asked for his policy, first one excuse, and then another was offered; finally at the end of six or eight months the party

suspected that the agent had used the money, and had not forwarded the application, and it turned out as he had anticipated. Thus his money had been paid, and yet no insurance had been effected.

FAILURE OF COMPANIES.

When we look at the number of Insurance Companies which have been organized during the past few years, and call to mind how many of them have one after another, directly or indirectly failed and passed out of existence, we inevitably lose confidence in their stability.

OVER INSURANCE.

The present system affords facilities for getting heavily insured; it tempts some men to acts of incendiarism which involve many others in serious losses, and oft in absolute ruin.

It has been quite customary in some of our cities for insurance agents to be appointed who possess very few qualifications for the position—having but a limited knowledge of the value of either buildings or chattels, who for the sake of the commission take risks for any amount asked for; the Insurance Companies have thus sown seed which has borne some very bitter fruit for themselves, and caused wholesale loss to innocent neighbours.

REVIEW OF THE QUESTION.

If we reflect upon the cost, the difficulty of being always insured, the many risks and numerous contingencies through which the insured are now liable to lose their insurance, as well as their property. If we call to mind the temptations to incendiarism, and the danger to life and property thereby, it almost becomes a question whether those who believe it better on the whole—or in a national point of view—that there should be no insurance companies, have not the best side of the argument.

We turn away from the unsettled question to think out, if possible, a

cheaper, more equitable, sounder, and less dangerous guarantee for such losses than at present exists: for so far as the main question, the necessity of insuring is concerned, no doubt exists in our mind; and the wisdom of the legislators and rulers of a country is made manifest in their ability to protect the people from every possible evil, and thereby cultivate in their hearts an earnest love for and loyalty to their country that will grow with its growth, and increase with its progress.

The first point to understand, is the amount paid, and the average cost of insuring under the present system.

Second, to furnish our readers with the outline of a system of national insurance.

Third, to contrast the present system with the cost under a national system.

PRESENT AND AVERAGE COST.

An abstract from the Insurance Companies, published in the *Globe*, February 20th, 1865, shows that

“The total amount of property covered by insurance in Upper Canada, is \$36,639,000, consisting of 51,051 separate risks, and the amount of loss adjusted during the year was \$76,000, not adjusted \$7,000.”

If we divide the amount “insured” by the number of risks, we will find the average amount of each risk is about \$720. Now if we add the adjusted and unadjusted claims together, and divide that amount, \$83,000 by 51,000 risks, it will be found that if each person insured had deposited one dollar and sixty-five cents in a common fund, to insure each other, that it would have paid all the amounts they secured by insuring under the present system; and if we divide the amount covered by the \$83,000, we will find that about one dollar for every \$440 insured was sufficient to cover the amount lost by the Insurance Companies during last year.

If we take the return of the Royal Insurance Company for 1863, we will

find that one dollar for every \$650 insured was sufficient to cover the amount lost during that year, and for 1864, one dollar for every \$563½.

There are one hundred Insurance Companies in the State of New York, their returns, as furnished to the State Insurance Department, for 1863, show that, averaging them in an amount covering fifteen hundred million of dollars, they only paid \$4,251,174, or about one dollar on every \$353 insured, whereas the "net premiums secured" therefor were \$11,487,619, of which over two millions were paid for dividends, leaving a surplus of over five and one-half millions to be divided as a bonus.

The Home Insurance Company of the State of New York, insured in 1863, \$131,379,905 of *fire* risks, and \$27,344,905 of *marine* risks, in all \$158,924,810. The losses for the year were \$477,206, or one dollar for every \$335 insured. Its receipts on account of those risks were \$1,291,686, or \$814,486 more than the losses.

The Canadian Insurance Companies in 1863 paid on the average about one dollar for every \$250 they insured.—Averaging the Canadian and Foreign Insurance Companies in Canada West together, they paid in 1864 only one dollar of loss for every \$440. That is evidence to prove the more insured the less the average costs. That evidence is supported by the American Companies cited, and by the Royal, which in 1863 only paid one dollar for each \$650, and in 1864, one dollar for \$563½.

ANOTHER COMPARISON.

If we divide \$1,000,000 by the amount, one dollar will insure in any one company, or aggregate of companies, we will have the amount it will cost to insure a million of dollars in such company or companies.

The Royal.		
1864—\$631.	\$1,000,000	\$1775
1863—\$650	Do.	1540
Home, N. Y.		

1864—\$333	Do.	3000
Aggregate of Companies in N. Y.		
1863—\$335	Do.	2900
Average of Canadian Co's.		
1863—\$250	Do.	4000
Aggregate of Companies in C. W.		
1864—\$440	Do.	2268

INSURABLE PROPERTY IN CANADA.

The assessed value of all the property in Canada West in 1860, was - - - \$257,000,000
In Canada East, - \$162,000,000

Total, - - - \$419,000,000

On that basis we are satisfied from estimating the number and value of the houses in the "Census Report," that the value of the whole insurable property of Canada may be put at about \$200,000,000, the balance of \$219,000,000 being land and other uninsurable property. If, then, we remember that the average risk in Canada West last year was only \$2,268 on each million insured, and that the larger the amount covered, the less the average risk will be; and then take into consideration the character of, and the isolated position of the \$200,000,000 to be insured, and compare it with the risks covered in the companies we have cited, it will be reasonably safe to conclude that \$2000 will be ample to cover the loss on each million of dollars, or only \$400,000 a year to insure all the insurable property in Canada against *fire, flood and tempest*; whereas, as near as we can ascertain, it now costs one per cent., which would make the cost \$2,000,000 a year by the present system.

PRESENT SYSTEM OF INSURING.

Let it be remembered that the above figures only show the average amount paid for losses, and not what the *insured* paid for insurance.

Those figures show that the *Royal* in 1864 paid 17½ cents for loss on each \$100 it insured, and in 1863 only 15½ cents on that amount. The *Ca-*

nadian Companies 40 cents in 1863, and in 1864 the aggregate of companies in C.W., only $22\frac{6}{100}$ cents for each \$100.

The average rate of the aggregate of the New York State Companies referred to is about $70\frac{1}{2}$ cents "net premiums received" on each \$100 insured; that net we understand to be exclusive of cost of policies and "surveys;" but leaving those items out of the calculation, we find those companies got \$7,500 for each \$2,900 that they paid.

The Royal Insurance Company returns for 1863—"Net amount of premiums received \$1,544,241" for insuring \$488,062,197. To show the difficulty of arriving at any reliable data in regard to the average cost of insuring, we first state that the lowest rates we have found in any schedule of the *Royal's* rates, is sixty five cents on the \$100, and that they range from sixty-five cents on *safe* risks, up to four dollars on increasingly hazardous ones. If, however, we estimate all the risks of the *Royal* at that lowest rate, it will show that its "net receipts for premiums" on the \$488,062,197, was \$3,172,408 in place of the \$1,544,241 it has returned, and that it has not accounted for \$1,528,167; and if we add for those higher rates; that there is at least \$2,000,000 for 1863, and about a similar amount for 1864 that the *Royal* gives no explanation of; and let it be remembered that it is necessary for it to account for that difference by showing that it either insures for less than one-half that the American Companies do, for about 32 cents on the \$100, in place of those 65 cent rates, or that the amount has been transferred to a fund not given in its returns.

COST OF AGENCIES.

There are, in-round numbers, 450 insurance agents in Canada West. If we value their earnings at one dollar a day each, or \$300 a year, and multi-

ply the number of agents by the \$300, we will find they would earn \$135,000 a year, or \$52,000 more than the \$83,000 paid by all the companies they represent for all the losses that accrued during the last year. If their earnings were estimated at 65 cents per day, it would be \$250 more than those losses. We know of four insurance agents in Canada, who annually divide between them, between twenty-five and thirty thousand dollars a year—an amount more than one-fourth of all the losses paid by all the Companies in Canada West last year—that is the way the money goes.

FOREIGN COMPANIES.

When we remember that a large proportion of the property insured in this country is covered by foreign companies, and that all the profits accruing to them is forever lost to Canada; and ponder upon the amount paid for the very unsatisfactory advantages derived therefrom, and consider that thousands are annually impoverished and ruined who, under a sound national system, would be protected and aided in their untiring efforts to secure their individual and our national prosperity, we must at once perceive that if a sound national system of insurance can be established, whereby our money will be kept in the country, and each be enabled to help in bearing the losses and misfortunes of all others, and thus promote the happiness and prosperity of all, we shall have taken one step in advance in the pathway that leads to future greatness, loyalty and happiness.

1. JUSTITY INSURANCE.

There are those who are shortsighted enough to hold that if a man has a hazardous property, which from the nature of the business that he or others may carry on therein, he is entitled to pay higher rates therefor.— Let such parties recollect that such property is necessary for the general good, and that when the owner has, to

pay high rates of insurance, the goods held, or the products manufactured therein must carry a larger profit, that dear insurance in this country is a protection in favour of the foreign country that has a cheaper system, and that cheap insurance in Canada is a protection against the cheaper products or capital of other countries; and therewith, that if we have cheap insurance we will secure cheaper living and increase of happiness and prosperity.

NATIONAL INSURANCE.

1st—That the rate-payers of each county shall become an insurance association for all their own property.

2nd—A book to be prepared with headings to the columns for the different classes of insurable property, and for the cash value thereof, in which the assessor for the municipality shall annually record all such property, and its value.

3rd—In the *Act* constituting such insurance associations, provisions to be made for collecting a uniform rate for the whole country—nine-tenths of the amount thus levied in each municipality to be retained by it, and the other one-tenth to be paid to and held by the government as a national guarantee fund.

4th—If the rate collected in any one county should be too small to pay the loss in any one year, the county suffering would draw upon the guarantee fund, such loans from it to be repaid from the surplus in the insurance fund of the county in the succeeding years.

5th—If the rate first levied by the *Act* be found either too small or too large, the Governor in Council to order such alteration in the rate as they may believe necessary, and when the *guarantee fund* shall be considered ample to meet all drafts upon it likely to be presented; the Governor in Council may either reduce the rate or dispense with it.

6th—An Insurance Coroner to be appointed for each county who, when a loss occurs by *fire, flood, or tempest*, shall upon notice given by the sufferer or his representative, summons a jury of six rate-payers to investigate the cause of such loss, and from the evidence estimate the damage, thereby which must be colaterally supported by the Assessor's valuation. It shall be the privilege of the applicant to demand a jury of twelve in place of six, he paying one-half the extra expense.

7th—The Coroner to give his warrant upon the County Treasurer for two-thirds the amount of damage assessed by the jury, first deducting twenty dollars for expenses, which amount shall become part of the insurance fund.

8th.—To prevent applications for small losses, and the trouble that would accrue therefrom, the Coroner will deduct twenty dollars from the amount payable, and if the loss is estimated at an amount less than twenty dollars, the balance to be paid by the applicant to the Coroner within twenty days, and become liable under the warrant of the Coroner to distress upon his goods and chattels therefor.

9th—In cases where the sufferer is poor, and the jury believe it would be a serious hardship for him to pay the twenty dollars for expenses, the Coroner may upon their recommendation wave its payment and give his warrant for the full two-thirds of the loss sustained.

10th—If the evidence should be such as to satisfy the jury, that the loss sustained occurred through the recklessness of the sufferer, either by himself or through his sufferance, such as smoking in barns, carpenters' shops or similar dangerous place, or through obvious carelessness, as in having stove pipes insecure, &c., it shall be the duty of the jury to embrace that point in their verdict. In such cases the Coroner shall only give his warrant for

one-half the amount lost, deducting therefrom the twenty dollars for expenses.

11th—There shall be an appeal court, to consist of the Coroner of the county, who shall preside, and with him six Insurance Coroners from the nearest adjoining counties. If the appellant demand it, there shall be twelve such Coroners selected by the same rule, but he shall pay one-half the additional expense. The evidence given in at the inquest shall be read, and any further evidence to be heard. The verdict to be rendered before the court breaks up, and that verdict to be final.

To prevent unnecessary appeals the applicant to pay one-half the cost of such hearing.

12th—If the applicant for damages should not be satisfied with the amount awarded by the jury, he may before receiving his money, and within twenty days after such award give the Coroner notice of appeal. The Coroner then summons a court to be held within fifteen days, as provided in clause 11th.

13th—In marine losses the damage to be paid from the funds of the county in which the property was assessed or owned. If the damage was sustained in another county, the Coroner of that county will give his warrants for damage and costs upon the Treasurer of the County where it was assessed; before payment the warrant must be endorsed by the Insurance Coroner of the county liable for the damage and costs.

14th—The 13th clause to also cover insurable property in transit within the country for which the carriers are not liable by law for damages. It is not, however, to include insurable property from other countries until landed on our shores, and has become liable to taxation under an immediate assessment.

Therefore all goods or other property held here by foreign owners that are not considered liable for taxes,

shall not be covered by such insurance.

15th—Insurable property, whether partly or wholly owned by rate-payers of this country that may be in transit to, or as-vessels may have cleared for a foreign country shall be covered in the proportion owned by the rate-payer who is assessed, or is liable to assessment thereon. If vessels they shall be held for insurance under the present or similar system of classes; and if lost or damaged through age or infirmity, a proportion of the damage similar to that which now prevails in regard to the different classes, will be deducted from the estimated damages.

16th—If the loss or damage on the property described in the 14th clause shall occur at sea, or in foreign countries, the proofs of such loss will be furnished as under the present system of Corporation Insurance, and be paid by the Treasurer of the County where assessed and is endorsed by the Insurance Coroner of the county liable therefor.

17th—The Coroners to be paid \$5, and mileage, for holding an inquest, if it should take two days, \$7. Constables, jurors and witnesses, one dollar a day, and mileage.

The outline for a system of national insurance above presented if carried out would reduce the average rates of insurance from about one dollar on the \$100, to twenty cents on the \$100; and those who annually pay ten, twenty, thirty, and even forty dollars on the \$1000 for insurance, would annually pay only two dollars.

We have shown that the losses paid in Canada West last year were only 22 $\frac{1}{8}$ % or less than twenty three cents on the \$100 insured; it is reasonable to conclude that twenty cents would be ample under a national insurance.

It will be observed in those calculations that no estimate is given for the expenses of the national system.

The extra expense of assessing will be covered by the increased amount of assessable property that will be re-

turned, and there will be considerable advantage therefrom that should be placed to the credit of expenses, which add the twenty dollars to be deducted from each loss, and it will be seen that the cost of working the system will be reasonably well covered. It would also, no doubt, bring under taxation a large amount of property in the shape of foreign imports that are now held here as the property of a foreigner, and not now liable to taxation for the market, and protection we give it.

There are many little details that remain proposed, but the outline given is ample to justify the conclusion that will be necessary to carry out the sys-

the system can be worked. Let business men ponder upon the fact every time they pay their insurance, calculate the difference between what they pay and what they would have to pay, and write to their representative in parliament, stating their conclusions and his duty in the matter, and that if he cannot comprehend the importance of the question, some one will be found who will.

The National System would prevent those over insurances that now continually occur and the inducements to incendiarism which result therefrom for the loss would have to be satisfactorily proved and it must be collateral sustained by the assessment roll.

BUILDING SOCIETY INTEREST.

It is well known that very few who borrow of Building Societies, ever redeem their property—the reason will be no mystery in the light of the facts we intend to present.

It has been estimated by able statisticians in England and in the United States, that five per cent. is the net annual savings of a nation. If that rule is applied to individuals, it will at once be seen that the man who pays four per cent for money, will be able to make a profit of one per cent. out of it; if he pays six per cent. per annum for regular industry, he will lose one per cent., gradually get poorer and poorer. Twenty-five years of observation in connection with industrial operations, and an unusually extensive acquaintance with business men, justifies us in stating that the data above given, so far as Canada is evidence,

may be relied upon as correct—remark that it is not intended to apply to speculators or jobbers, they are the *waiifs* of industry living on the regular labor of others, out of whom they secure their temporary prosperity.

We have seen it stated on reliable authority, that Napoleon the III. asserts that the rates of interest in a country should not be over four per cent, if its rulers would have it prosper. England, where interest is said by the "*Economist*" to average only $3\frac{1}{2}$ per cent., is satisfactory evidence of the soundness of Napoleon's opinion.

With the above facts, as a standpoint for comparison, we intend to show that the rates of interest paid by the borrowers from Building Societies never were, and never can be paid from the profits of any regular industry.

The following table is an abreviation

of one specially prepared for the information of Building Society Directors, and can therefore be relied upon. We have left out those parts of the table which especially refer to the profits secured by those who invest for the sake of gain, merely remarking that the "table" shows those profits to be "twenty-four per cent. per annum."

exact rates of interest for the months that intervene can be ascertained by deducting $\frac{1}{8}$ per cent. for each succeeding month—the Bonus by deducting \$2 per month and the amount the borrower will get by adding \$2 for each succeeding month.

CALCULATING THE SHAVE.

If we know the number of months that the borrower will have to pay instalments, and calculate the interest on the share of \$400 at six per cent. for that time, the amount of that interest will be the regular bonus or shave societies charge the borrowers.

THE SHOWING.

The "table" shows—1st, that the man who gives a mortgage on his property for one share, or \$400 will, if he borrows at the first loan meeting, receive \$202, and will pay therefor a *shave* of \$198. 2nd, That he must pay interest at six per cent. on the \$400 to the end of one hundred months. 3rd, That he must pay in two dollars a month upon the principal, or \$202 he received; and consequently only gets the use of the \$202 for one-half the time he pays interest on it; therefore, he in round numbers pays \$300 for the use of \$100 for eight and one-third years, or $23\frac{3}{4}$ per cent. per annum as shown in the table: whereas at four per cent., the highest rate a man can afford to pay, the figures would be reversed, the borrower would have the use of \$300 for the same time for \$100.

THE EXPENSES.

It must not be supposed that borrower gets the benefit of the whole of the \$100 he receives, or that $23\frac{3}{4}$ per cent. per annum is all the money costs him for the preliminary and contingent expenses must be deducted before we can have a clear idea of the whole arrangement.

In the above "table" it will be found that the borrower of a share—or \$400—at the first months loaning will only get \$202, that he will pay a "Bonus," in plain English a "*shave*" of \$198 therefor, and that the average rate of interest he will pay for the whole time is $23\frac{3}{4}$ per cent.

Thereafter we give the figures for each succeeding six months for 100 months, the term of a society. The

Those expenses are—1st, for valuing the property. 2nd, Abstract of title. 3rd, The mortgage and the memorial. 4th, The registering. 5th,

Months.	Bonus (or Shares).		Amount paid to Borrowers.		Amount received from Borrowers.		Rate of Interest paid by Borrowers.
	\$	c.	\$	c.	\$	c.	
1	198		202		398		$23\frac{3}{4}$
6	188		212		388		$22\frac{1}{2}$
12	176		224		376		$21\frac{1}{2}$
18	164		236		364		$20\frac{1}{2}$
24	152		248		362		$19\frac{1}{2}$
30	140		260		340		$18\frac{1}{2}$
36	128		272		328		$17\frac{1}{2}$
42	116		284		316		$16\frac{1}{2}$
48	104		296		304		16
54	92		308		292		$15\frac{1}{2}$
60	80		320		280		$14\frac{1}{2}$
66	68		332		268		$14\frac{1}{2}$
72	56		344		256		$13\frac{1}{2}$
78	44		356		244		$13\frac{1}{2}$
84	32		368		232		13
90	20		380		220		$12\frac{1}{2}$
96	8		392		208		12
100							

The time and incidental expenses of the borrower while arranging for the "loan," and the time lost in going to make one hundred payments. 6th, Procuring a release of the mortgage and registering it when the mortgage is finally paid off.

The sum of those items cannot safely be estimated at less than \$50, which deducted from the one hundred, exhibits the astounding fact that the borrower in his ignorance undertakes to pay \$350 for the use of fifty dollars for 100 months, to pay \$3.50 per month for the use of \$50, when at six per cent. he would only pay 25 cents per month, and at four per cent only 16½ cents per month.

We have shown that four per cent is the highest rate that a borrower can afford to pay to aid him in any regular industry, which compared with the rates paid to Building Societies, at once shows the utterly ruinous nature of the accommodation they afford, and that the man who has borrowed of them at those rates had better at the outset have offered them the property for a clearance, or have given a clear title to any one who had money to pay off the claim, for he will surely get poorer and poorer every day he remains under obligations to such loaning institutions.

There is one point in their remarkably deceptive financial operations not yet referred to, that to our perception perfectly "out Herods Herod." It is that the *borrower* has to pay six per cent interest for the whole time on the \$198 he is shaved out of, and a heavy fine besides if he does not pay it promptly every month.

It remains to be observed that if a man borrows five shares in place of one, the estimated \$50 of contingent expenses for one share, would be only \$10 a share, and the borrower would realise \$90 in place of \$50 a share; but it must be remembered that in proportion to the number borrowed the borrower is eventually the poorer,

and therefore it is falacious to suppose that such reduction is not more than counterbalanced by the increased evil.

IT IS A SWINDLE.

Swindling is to obtain from another under deceptive assurance that which he would not give if he knew what he was doing. Borrowers from Building Societies, are usually assured that they will only have to pay about fifteen per cent for loans. Whether they know it or not, it is clear from the "table" prepared for the Directors of them, which they never *show* to borrowers, and from the facts presented, that the borrowers pay vastly more; therefore, the borrower is *deceived*, is *swindled* out of his hard earnings by those money-suckers of society.

LEGISLATION.

Legislation was established for protection. Common sense and observation will teach any thinking man that the great mass of the community cannot possibly acquire sufficient knowledge to fully guard them against the deceptions and frauds of designing men; and that it is therefore the duty of every man who takes upon himself the responsibility of a legislator who becomes the representative and protector of the interests of his constituents to be thoroughly posted in all questions by which those interests shall be effected.

Have our legislators given evidence of their capacity and wisdom in these respects. Their acts and doings answer no. They have no doubt ignorantly sanctioned those very swindling associations; and late papers report that a number of our legislators have organised themselves into a squad to learn the "*goosestep*," in place of posting themselves in the wants and interests of the country in regard to both its local and general requirements.

It is to be hoped that they will be able to secure certificates from the teachers for high efficiency, for two reasons—first, because six dollars a

day, and sundries, is high wages for full privates; and second, that they may have written testimony to present to their constituents when they again present themselves for appointment, as evidence of their capability to protect their interests and their country.

There is reason to fear that so far as the mass of our members of Parliament are concerned, it is with the people a choice between their learning the "goose step," and the tippler's step to the Parliamentary saloon, down to the dark sanctum of that seed of eternal night there retained by those legislators, which seed is supposed by them to be necessary to illuminate the night of ignorance that so completely overshadows them—truly may it be repeated, "when the light within is darkness, how great is that darkness,"

when the seeds of night are trusted to for illumination, how deep and profound the night.

THERE IS HOPE.

The "geese" aroused the slumbering energies of Rome, and it is to be hoped that our "goose step" legislators will at last arouse those who have trusted to them for protection, and result in requiring some other evidence of capability beside love of party, and that we may soon obtain a legislature who will sweep away all swindling institutions, and all others that stay the prosperity of the people, and the day-dawn arise when a new era of progress of permanent prosperity and happiness shall be the portion of our country.

A NATIONAL DISEASE.

OUR Country is sick, is weak, is helpless—it has been sick for more than thirty years, it had no nursing when it was young, and as it increased in age native theorists, and adopted theorists, and imported theorists, professed to be able to impart strength to its system. They put lotions on its head, poultices here and plasters there, and a blister wherever it would stick; and yet from its innate native strength it would have triumphed over all their poultices and blisters, and ere this have become a young and mighty giant; but alas! while each theorist had a separate cure, they all united in dosing it with physic, and believed that the more physic they could get it to swallow the stronger it would be, leaving the metaphorical and starting at once with the facts, we find that the result of the political theories in Canada can be seen in every street and

lane in any city and county in the country, and the name of that result is *stagnation*.

It is the product of that weakness which every wise legislator and every thinking man who can hold and balance two ideas in his head at once, and tell which is the heaviest, could easily foresee would result from those annual doses of over-imported products that our political theorists continually proclaim to be the all healing national remedy of the age. By over-importation we mean the annual excess of imports over exports—the annually buying more than we sell.

OUR MORTAL ENEMY.

The mortal enemy of Canada that has internally beggared, and externally weakened it is nothing more or less than those frightful doses of over imported goods which our country has

been annually drugged with, and thereby so completely physicked out its innate strength that it is barely a shell ready to collapse under the slightest pressure.

THE PROOF.

In the last fifteen years we have imported \$130,000,000 more than we exported to pay for them. [See *The Review* for January 1865, page 288.] The interest on the annual balance against us for these years, estimated at six per cent, will amount in round numbers to \$50,000,000.

The value of those imports are estimated at the port of shipment, and not at their cost, delivered in Canada. Sixty per cent is added on goods imported from England—sixteen of that goes for our tariff; if we deduct for the lesser cost for delivery on those from the States, we may safely add 25 per cent, or \$32,500,000, and the interest thereon of \$12,000,000 during fifteen years to the 130 million which will show an aggregate of 175 million of dollars as the amount of debt we have incurred for over-importations during the last fifteen years—an amount more than double the whole of our government liabilities; and yet our quack politicians have looked upon those doses of foreign products as necessary for the national health, and the lesser or national debt the over-shadowing *Sinbad* of Canada.

If the prophet had lived in our day, he could have truthfully enquired have the rulers no wisdom, have the people no knowledge. The whole assessable wealth of Canada for 1863 was in round numbers \$419,000,000, showing no increase over 1860. We have no data of imports at hand for the year previous to 1850, but there is every probability of their being at least from 25 to 30 million of dollars, which if added to the \$175,000,000 since, then will show a total debt incurred for foreign productions of over \$200,000,000. The annual interest on

which will be \$12,000,000 at least.

There are many who estimate that we pay \$15,000,000 of interest annually to England; it is possible, we however think the first sum the probable one.

It thus appears that Canada is in debt for foreign goods and products to nearly, if not quite the amount of one-half of its whole assessable wealth. In fact it is evident that one-half of it has been physicked away—that its vitality, its life-blood is gone; and our quack legislators have not discovered its absence; and if they stick to the theories so many of them have hitherto-held, they must believe that the more that goes the richer we will get. The *Globe* which is one of their exponents gave last winter an elaborate calculation to prove that the man who earned \$5,000 a year, and bought \$6,000 would in the end get rich.—The calculation was instituted to prove that the more we run into debt for foreign goods the richer we would be.

OUR LOAD OF DEBT.

It will be wondered by many in what way we have moved so long without sticking under that gigantic load of debt which averages \$70 each for every man woman and child, or \$350 for each family in Canada.

It is generally known that when men get into debt, they give their notes, when their notes won't go any longer, they give mortgages, and when the notes and mortgages are used up that they are found to be bankrupt. The following table from the Bank returns will show the yearly increase of notes given to the Banks to pay for the gold to pay for those foreign imports:

Notes held by the Banks.		
1856	August,	- - \$25,844,223
1857	Do.	- - 30,677,047
1858	Jan. 31st,	- - 30,468,213
1859	" 1st,	- - 31,837,131
1860	" "	- - 40,439,706

1861	"	"	-	-	44,280,744	\$25,000,000.	Two-thirds of that real estate would be \$263 million, the average amount loaned on property is not over one-half of its assessed value, which would show, if we are right that 131 million is held for debt by mortgages. If we add to those mortgages the \$45,000,000 of notes held by the Banks, we will have a total of \$176,000,000 which agrees most remarkably close with the commercial debt of \$175,000,000 that we have shown, stands against us for over-imported goods.
1862	"	"	-	-	43,295,760		
1863	"	"	-	-	44,260,707		
1864	"	"	-	-	44,618,009		
1865	"	"	-	-	45,466,117		

That table shows that the country has during the past nine years ran in debt, by way of notes for gold, to send abroad for imports to the extent of about \$20,000,000.

As a proof that gold was given for those notes we will find, that by adding up the increase in the paid up Bank capital, during that period that it is about, - - - \$11,000,000
Increase of deposits - 16,000,000

Total increase of gold, \$27,000,000

DEDUCT.

Paid for notes, - - - \$20,000,000
" Gov. Deben., - - 3,500,000,
Increase of gold in the
Bank vaults, - - - 3,500,000

Total, - - - - - \$27,000,000

It will be seen by the above that while our Banks have added \$27,000,000 to their gold, they have only \$3,500,000 more than they had in 856, and if we add to that \$3,500,000 paid for government debentures, the balance is just \$20,000,000 the precise amount of the increase of notes now held by the Banks which is ample proof that they have directly or indirectly sold their gold for those notes, a further proof is that they have nothing else to show for the gold, neither do they show that they have paid any thing else for those notes, for they had more bills in circulation in 1856 than they have in 1865.

MORTGAGES.

It is well known to business men in almost every part of the country that about two-thirds of all the real estate in Canada is under mortgage at high rates of interest.

The assessed real estate in Canada in 1863 is returned at \$394,000,000, and the personal property at about

There are offsets that some may suppose should go to balance against those imports.

First,—The money borrowed and expended by government for public works, &c. The amount that government thus paid interest on to England in 1862 was \$54,218,923, which, directly and indirectly averages 6 per cent., or about \$3,375,000 for that year. The average amount of interest thus paid to England during the last 15 years, has been at least \$2,000,000 annually, or an aggregate of \$30,000,000 which will nearly, if not more than balance all we have borrowed in that 15 years.

The second offset is the expenditure for railways—they have cost about \$90,000,000, but if we deduct therefrom all the material for them that we purchased in foreign countries, the profits foreign contractors kept or took away with them, the interest which has in various ways been paid on the monies for construction, and the dividends paid, it will be found that as a country we have not secured over \$20,000,000 out of the 90. We account for its disappearance, 1st, by the money taken away through the emmigration from Canada to the States, which has been vastly more than the emmigration to us, and the money secured thereby from other countries.

2nd, by the amount we owed for

over-importations before 1850, which we have not included in the \$175,000,000. To those items we should add at least two per cent. for "exchange" on the \$175,000,000 against us, making \$3,500,000 we have paid for carrying to England the money for the balance of trade against us during the past 15 years.

It will be seen from the above, exhibits that so far as the figures and observation can prove it, we are at least \$175,000,000 in debt to other countries for their products, and that we are annually paying at least \$12,000,000 for interest; and yet none of our political theorists have ever discovered this all pervading disease in our body politic, and that to it we are indebted for our weak and crippled condition to the ruinous losses in every class of business; and that indifference that is gradually and rapidly creeping over the country in respect to the value of our connection with Britain. It is the all pervading seed that produces disloyalty and national demoralization. It has so completely stripped Canada of money, that its very monied institutions have not got a dollar that they can legitimately call their own, and they are indebted from day to day for existence to the deposits of the citizens of a hostile country whose deposits are liable to be demanded any day. There appears to be no more hope in the *Globe*, *Leader*, and *Witness*, in whom so many have trusted, and to whom so many look for light than in the quack politicians who are indoctrinated in and trust to their theories and assurances. These journals a few months since (see *Review* for January, 1865, page 269) assured the country that we were on the eve of an inflation, that the Banks were over-flowing with money and did not know how to use it, that the amount on deposit was unexampled." Whereas the Bank statements showed that the Banks had no money of their own, that if their notes in circulation

had to be paid, they would not have a dollar to pay their depositors.

The Banks stated they owed for those deposits, those papers estimated them as gold in hand. On the same principle that a dose of physic takes from the strength of a man weakens the blood of the system, and prostrates his energies, do those doses of over-imported goods act upon our national strength until it finally turns into a monetary diarrhoea which brings on those spasms called "bank panics," and those gripes called "a financial crisis." Money is the life of national industry, of commercial prosperity. Our bank system, unfortunately for Canada, is the great heart through which industrial vitality is given to the country. Late statements of our Banks show that only about one-tenth of the national life-blood that should be held there, that was supposed when the system was inaugurated *would* be held there, can now be found in their vaults. The other nine-tenths has been sent off to increase and invigorate the industrial interests of other countries, while our Canada has become so weak through the depletion that a spasm and the gripes are making it groan in agony, and the shell or crust that remains is likely to be crushed by the hand of the collapse that now overshadows it.

THE STING.

We have shown the nature of the disease which has afflicted, weakened, and is ruining Canada. There is yet a sting in that disease in the shape of a consuming moth which it is our duty to notice, and that of every true hearted Canadian to rise up and help to destroy. It is the *interest* we pay.

We have shown under "*Building Society Interest*," that no man can afford to pay over four per cent. for money. The average rate in Canada is at least twelve, but is nearer fifteen per cent. The Banks are limited to seven per cent., but it is widely known

that by indirect charges they bring it up to between ten and twelve per cent. on the average. If they can thus drive their coach through the laws of the land, what will the charge likely be when there is neither law or penalty. We answer that we know, and thousands and tens of thousands in Canada know that it ranges from the Bank charges up to 23 $\frac{3}{4}$ per cent. to Building Societies, and thence upwards to the usurers fifty and sixty per cent., and we know of one case at eighty per cent.

Where is the man possessing the least spark of legislative wisdom that can for a moment suppose a country can prosper under such a withering and consuming curse, and does not feel it his duty to unite to aid in destroying this deadly sting.

It is not necessary to go into any lengthened discription of the various nostrums that our theoretical politicians have, or would have used if they could. One class of them believe a Republican constitution necessary, a second that dividing the Clergy Reserves would make us rich—a third, that "Annexation" would cure all our ills—a fourth, that the unsettled school question impoverished the country—a fifth, that the Reciprocity Treaty would flood our land with wealth—a sixth, that the French must be pushed into the Gulf of St. Lawrence—the Catholics hung, and the Orangemen imprisoned,

before heaven would bless us or our industry. To the holders of those various prescriptions to cure the diseased condition of the country, we must add those who believed we would get rich by buying all the goods any one would sell us, and borrowing all the money they would lend us to pay for them, and that the higher the rates of interest the brighter the evidence of our ability to pay it. Then we have had presented to us Rep by Pop, Federation, and finally Confederation. What of them all, simply that every thinking man can see that while there were certain truths embodied in those prescriptions for our diseased national condition, that there is not one that possesses *material* vitality. Not one in which there is even elements of a sound foundation to build our material prosperity upon, and through which a healthy and permanent progress can be secured to Canada, we include "Confederation" with the rest; it can neither secure for us military strength or material prosperity itself, and therefore is not that mighty panacea that our unthinking legislators or their constituents may suppose it to be.

In the succeeding article we will suggest those remedies which by the light of a brighter future appears sufficiently patent to secure for Canada strength and permanent *material* prosperity.

A NATIONAL MEDICINE.

THE medicine that Canada needs, that it must have to cure its diseased constitution, is necessary to restore its health, and to give vigor and permanent prosperity to the body politic is one great Constitutional heart out of which shall issue the life-blood of industry, the *currency* of the country.

We have for years been adding bank to bank, heart to heart to aid our national industry; and the evidence to-day is that the more of them we get, the worse off we are. We have clearly shown in this Review that in place of furnishing life-blood—*currency*—to move the wheels of Canadian industry,

that they simply gather up all we earn and all we can borrow, and send it off to increase the currency, the life-blood of other countries, and for that borrowed money place a burthen, interest, upon our wheels of industry which crushes first one and then another, and so impoverishes and weakens our national strength that we are to-day an invalid, are a country living upon the remnant of our estate, our industry all told does not to-day pay our expenses, and the interest on our debts.

In the article on "True Currency," in this number, we will give a clear description of the *national currency* we should possess, and we now proceed to show for what purposes it can be properly issued as a healthy life current to secure strength, vigor and permanent prosperity to Canada.

FOR RAILROADS.

It is of vital consequence to Canada that the Intercolonial Railroad should be built, and if we at once took in hand to go on with our portion of it, and show that it can all be constructed with a national currency, for which we would have no interest to pay, and that thereby we were opening up an immense extent of country capable of cultivation, covered with forests, teaming with minerals, and lined with fishing stations; the sister colonies would promptly meet us, and a highway be opened up through British territory to the principal British American sea ports. If we recollect aright it is estimated that \$12,000,000 would be required for our portion. We have all the material in Canada for manufacturing all the iron necessary for the undertaking, and every other material can, without difficulty, be readily procured from our own undeveloped resources.

THE OTTAWA CANAL.

As a military necessity, but more as an instrumentality for rapidly opening up an immense tract of magnificent country with stately forests, rich

in minerals and invaluable as a home for farmers and manufacturers, that would be a strong, a mighty backbone to Canada, and thus through it a grand and safe highway for us in peace as well as amidst the alarms of war. It has been estimated that \$20,000,000 are necessary for it; but it was stated in Parliament a few days since, that \$12,000,000 would be ample for its construction on a scale adequate for many future years.

ST. LAWRENCE CANAL.

The enlarging those canals is not only a military, but a commercial necessity, and the amount required has been stated at one, but we will say \$2,000,000.

As for the Welland Canal enlargement, we, as a country, have no interest therein. Its enlargement would be particularly advantageous to the Americans, cheapening the carriage on their products, and facilitating their ability to forestall eastern markets to the prejudice of Canada.

RED RIVER COMMUNICATION.

We must have a high way to the Red River country, and \$2,000,000 expended for constructing, one would yield ample returns.

DRAINAGE OF FARMS.

We, in the July number of the *Review*, gave data to shew that all the old counties were going out of the cultivation of wheat, and our available exports of that product was now almost wholly derived from the new sections lately cleared; that while the old counties only average from eight bushels per acre in Lincoln, up to twenty bushels per acre in York, that the new counties produced 28 bushels per acre, that nearly all the wheat element had been grown out of the soil which now produced plenty of straw, but scarcely any grain. The *Globe* endeavored to show the fallacy of our reasoning upon the data afforded in the census report, by giving figures to

show that with the exception of three or four counties, the average yield was as great as shown in the census report of 1850. The *Globe*, however, does not know this country as well as we do, or it would have seen at a glance that in those counties which still retain their averages in 1860, there had been large additional clearings of the virgin soil; that as in the new counties yielded sufficient to bring up the average of the old county to that of 1850.

The failure of wheat has become so serious, in what a few years ago, was the richest wheat growing sections, that they have turned their attention to barley. Three or four years has denuded the soil of the elements that constitute its berry, and the result is that it is also failing.

The only permanent remedy to secure a rapid and permanent increase of crops, is thorough *drainage*, which can be done with a *national currency*, as shown in the July number of the *Review*, through which the farmers would be supplied with the funds without interest and have twenty years to pay off the debt by paying five per cent annually. They would not get the money until the work was done, whether an acre or five or ten acres, but whenever one or more acres were finished, they would get it, and the five per cent would be collected with the taxes the Government claim, overriding all other securities, as is the case in England for monies loaned for drainage.

The interest on these five per cent instalments would in 20 years accrue in round numbers to the principle lent, which would go to pay off our national debt, and thus far relieve us from taxation.

There are 240,000 land-holders in Canada. If 60,000, or one-fourth of them, should, on the promise of the funds undertake to drain their farms, and on the average do four acres the first year, and the average amount

they would get be \$30 an acre, there would thus be put in circulation, about \$7,200,000; we must add to that amount \$1,000,000 for leading or county drains, then we will have the following amounts:

Intercolonial R. R.	-	\$12,000,000
Ottawa Canal	-	12,000,000
St. Lawrence Canal	-	2,000,000
Red River Com.	-	2,000,000
For drainage	-	7,200,000
" "	-	1,000,000
		<hr/>
		\$36,200,000

It is estimated that in England they have at least, twenty dollars of currency per head of the population, and that before the war in the States, they possessed about the same proportion. On that basis, the proportion which Canada should have would be about \$50,000,000, leaving a margin of \$13,800,000. We have, however, only estimated for one year's drainage. If we take into consideration that it will take, at least, four years to construct the four works first stated, and that by the end of that time, we will have 500,000 more inhabitants, through the natural increase and tide of emigration to our shores from the increased demand for labor, which would require \$10,000,000 more currency and if spread over four years with the annual amount for drainage, the issue would then be \$57,600,000, or \$2,400,000 less than the estimated necessities of the country.

It is possible, and we think probable, that the amount thus set apart, would not be expended under six years.

EMIGRATION.

We would to secure emigrants, give every *settler* fifty acres of land and a free deed, as soon as he builds a house and clears ten acres on it.

No man should be charged a cent for the land he clears himself; he pays full value to the state in thus

bringing it under cultivation.

TIMBER LIMITS.

There should be no further sacrifice of our national wealth, by stripping our public lands of all that valuable timber, which under a healthy progress we shall require for our internal necessities. We will, at a future time, furnish information in regard to the serious loss to the country, and destructive nature of the system at present pursued. We do not wish it understood that we would sell no timber to foreign countries: far from it; but its production and the sale of it to lumbermen, should be under regulations altogether more healthy than the present ones, which result in the wholesale sacrifice of the *native* wealth of the country.

We have shown in the previous article, the nature of the disease with which Canada is afflicted, and in this article the character of the remedy—more currency—what way that currency should be issued, through one great constitutional heart—how paid out for the development of our national wealth, by which every dollar issued would be the evidence of additional national wealth accrued. That currency, that life blood, would give an

impetus to every class of industry, make our country prosperous, give contentment to our people, and secure for us that greatness which would accrue from the development of the internal riches of the country. The main points in those suggestions for the cure of our diseased condition, are, first, the character of the currency issued, the proportion per head of the population, and the purposes for which it shall be furnished. The proportioned amounts we have suggested are only for leading ideas. The leading communications are necessary, and it is all-important at the same time, that drainage should have a due share.

The increased revenue, from the increased prosperity of the country would relieve the Finance Minister of the present impossibility of annually making the receipts cover the expenditure, and he would, while maintaining a sufficiently protective tariff on our own industry, be able to rapidly reduce the duty on those articles of necessity which we cannot produce,—thus cheapen living, and secure increased prosperity and happiness, love and loyalty, to the institutions of the country.

FALSE PRINCIPLES OF CURRENCY.

IN this article we will prove that the principles upon which our present currency is founded is unsound,—that it is based on a false principle, and the proof will be that it is injurious to both those who furnish it and to those who use it.

THE FOUNDATION IS GOLD.

Our Government has made it necessary that the gold, coin or specie,

the security for our currency, must either be procured from abroad or be dug from the earth. If it comes from abroad, and a bank is established with it, the foreigner is at once empowered by act of Parliament, to lend three dollars in bills, on interest, for every one he possessed; he is further allowed, or rather compelled to let the Government have a part of it, on which it pays him interest, but on

which, he can at the same time, issue bills as before. The result is, that a foreigner is allowed three times the wages or profit on his investment that is allowed to other tax-payers in the country. Those are the profits which the system authorizes, but from the speculations in foreign productions requiring the gold for the bills, almost as fast as they are issued, the bills cannot be kept in circulation, as the founders of that currency thought they would, which is the first proof that the system is unsound. A second is, that in their anxiety to keep their bills in circulation, so as to secure satisfactory dividends to the stock-holders, they are loaned to parties who never pay, and that much of their capital is swept away. These are points which show that the system is injurious to stock-holders. The people who are obliged to depend upon that currency, upon the gold which we have shewn is leaked away from the banks by the importers, unable to procure gold that has thus been sent away, cannot pay their debts, cannot get money when they have earned it: they are sued and ruined and through their ruin the bank losses accrue, and we thus see that the system involves both the lender and the borrower in ruin. Further, the importer who has leached out the gold from the banks and the country, having paid it away for foreign products and procured more on credit and sold them on credit, cannot procure sufficient gold to meet his payments, his customers fail and the end is serious and ruinous losses to the importer. Thus we have ample evidence to demonstrate that the principles upon which our currency system is founded, is unsound and ruinous to every class of the community, every member of the body politic.

OUR OWN GOLD.

If in place of borrowing gold from other countries, we should dig it out

of the soil in Lower Canada, we would save the interest we pay to other countries, but we would lose the value of the time which had been expended in digging it; for the gold, when procured is *not* national wealth; it is only the evidence of a work done—it is simply the proof that a certain amount of *this earth* has been taken from one point and conveyed to another, and, consequently, no increase of national wealth has accrued. If the labor had been expended in draining the land from which it was dug, so that it would annually produce three times as much as it did before, or if it had been expended in clearing up new territory, or if it had been expended in building the Intercolonial Railway, that thereby an increase of annual production be forever secured, or an annual saving in the cost of transportation of the productions of the country effected, there would be evidence of an increase of national wealth.

These facts enable us to perceive that whether the currency of a country is constituted of or based upon the gold of another country, or on that of our own, that the result in the first case is through the interest to abstract our material earnings, and in the second case, the squandering of the time and strength of all the members of the body politic engaged in procuring it.

If in place of basing currency upon gold, we base it upon national wealth, and suppose that in place of digging up \$12,000,000 of gold, that the labor was expended in the construction of the Intercolonial Railroad, and \$12,000,000 of currency issued as the value of the work done, that currency would then be the evidence of additional national wealth, accrued, and not, as in the first case, the evidence of labor squandered. On railroads or public works, constructed in that way, the freight can be carried at rates that would simply cover the cost of

repairs and running expenses.

We require about \$50,000,000 of currency to efficiently supply our present population. At six per cent the annual saving of that interest on the above amount, would be \$3,000,000, —\$60,000,000 in twenty years. To have the correct saving we must compound it, which would present us with a saving of \$150,356,500, which is \$32,000,000 more than one-third of the present assessed value of all the property of the country.

Is it not evident that the nation or people who continue to squander their national wealth by perpetuating our present system of currency, will be ere long looked upon as being completely enshrouded in the height of ignorance.

PREMIUM FOR GOLD.

It is feared by some parties that there would with a national currency be a premium on gold. If we over-imported there would be, and that premium would be precisely in proportion to the amount we over-imported, and the loss would fall directly upon the importers. Those parties who fear that premium, should be aware that although our bank bills are redeemable in gold on demand, we yet pay a heavy premium for gold, for all rates of interest over five per cent. in this country, are a premium for gold, for no man in this country can afford to pay more than five per cent. for the use of money for any regular industry, and all that he pays more than he can afford to pay, no matter what the rates are, is the premium paid.

Those who have investigated this question, both in England and America, have ascertained that the average net earnings of a people are not over five per cent., therefore any one paying more than five per cent. interest is paying a premium for gold: yet the "theoretical" politicians of this country argue for adopting all kinds of

schemes at any rate of interest to induce capitalists to bring their gold to Canada to make it prosperous; whereas, it is evident that every dollar that we pay more than five per cent. on, is a curse upon, and an instrumentality that impoverishes the country.

That premium, in the first place, falls upon the industrious classes in the country, and in the second place upon the Banks, and in the third place upon the importers. For the ruinous rates of interest, ruins so many of the customers of the Banks, that at no time for years have their securities been worth within ten per cent. of the face value, and in a period of stagnation like the present, are not worth within twenty per cent. thereof. At the present time they have about \$45,000,000 of notes and bills, 20 per cent. off is \$9,000,000, if that is not premium enough to pay for gold, they will, unless wisely averted have another in a few years more. The importer though in the outset apparently guaranteed against a premium, from the bills bringing gold on demand, finally through his severe losses pays a "premium," that would make a Croesus stare. To get an idea, there are individual firms in Canada who have over \$1,000,000 due them, 20 per cent., or \$200,000 in that way for a "premium" on gold, should certainly open their eyes. Let those who fancy we over-estimate be satisfied of our correctness by the fact that during the severest pinch in England last fall, which pressure by the way was caused by immense over-importations as shown in the *Review* for January. Exchequer bills which are the most reliable of all British securities of short dates, three months, fell 15 per cent., and those of four months 25 per cent. All rates of interest in England over the average 3½ per cent., is a premium for gold, and rates under that is a discount for gold.

It was stated in the *Hamilton Spectator* of November 12th, "that there could be no run upon our Banks, because the holders of the bills either owed the banks, or to those who did owe the Banks," which, strange as it may appear to the *Spectator*, is just the reason that there is a constant run upon the Banks for gold for the bills as fast as they get into the hands of those very parties who owe them. The only parties who need gold are the importers, and as fast as the bills are issued, the importers receive them and get the gold, and have thus drained the Banks of all the capital they possessed, and of a very large proportion of their deposits. The "run" is constant, is not seen, but is felt by every class of society as well as the Banks. It will be readily seen by every thinking and reasoning business man that the Banks are powerless in the matter, that their whole interests, and the interests of the whole country are at the mercy of the importers, and that through this system of currency the importers are continually at the mercy of each others importations. That hunt where you will, there is not a sound financial spot for a single member of the body politic to rest the sole of his foot upon. We first gave ample proof, and have above re-demonstrated that our system of currency and Banking is founded upon false principles, and the result ruinous to every member of the body politic.

OBSERVATIONS.

It will now be clearly understood that on our present supply of currency, of industrial life-blood, has hitherto been dependant upon local hearts, the Corporation Banks of the country; the only connection between which consists of a continual war upon each others resources—a continual fight or strife for each other's gold, for the foundation on which they are by law required to stand; while fighting for it the importers have run away with that foundation, and they are now kept in position like a kite upon one-half of a string, called "deposits not on

interest."

Thus each of those currency hearts are continually at the mercy of each other, and all of them at the mercy of the importers, who have taken away their foundation, the "rocks" on which they should stand, out of which, like oil from our native rocks, our currency, the life-blood of the industry of the country originates, and through which the present supply is perpetuated.

PROFITS OF ISSUING CURRENCY.

Our Banks during the last seven years furnished us with an average of \$10,350,000 of currency, from which deduct the average amount of specie during the same period, \$4,700,000, the difference \$5,650,000 is the first amount the Banks have seven per cent interest, on amounting to \$395,000 annually. A large amount of that \$4,700,000 returned as specie, lies in the vaults of banks in other countries, for which we must add interest on about \$2,000,000 of bills, for they are getting interest on their gold, and if they had to lend gold in place of bills, could not utilize it. The amount, or \$140,000 added to the first amount, gives the banks \$535,000 annual profit on issuing bills in place of lending gold. There are some small items to take from and add to that aggregate, but the balance would not be much under that above given; we have not room for them.

If the principle upon which the system is founded was sound, the banks, with \$20,000,000 in gold, could furnish us with \$60,000,000 of bills, which would be a less amount to supply the country than stated in the *Montreal Trade Review*, a few weeks since as the proportion in circulation in the United States, before the war, which was \$25 per head of the population. Forty out of sixty millions of those bills would draw interest without any consideration given for the advantage, except a trifling bank tax. That interest compounded for 20 years, will show an accumulation of \$114,787,200, or if the tax referred to is deducted, an amount about equal to one-fourth of our national wealth. When we can have all that currency for nothing through a sound national system, we are surely paying dearly for currency.

PROPORTION OF CURRENCY.

Our banks during last year furnished us with an average of about \$9,600,000 bills, estimating the population at 2,500,000, will show less than \$4 per head,

and the proportion during the last six months less than \$3½ per head, the silver in circulation which must be added thereto will probably at one dollar per head, as above shown from the *Trade Review*, particularly reliable authority on that point, be \$25 per head in the United States, before the war, therefore we have only about one-seventh the amount which they found necessary, and the result is, we have only about one-seventh of the prosperity, and stagnation and losses are the inevitable result, and our population with nothing to do and no money to get for it if they could find work, are forced out of the country by the tens of thousands to fall by the sword in a foreign land.

BANK FAILURES.

Our banks have the reputation of having never failed. Is that true? When a man promises to a bank to pay his notes, and does not, the banks say he has failed and mark him so on their books. We hold, that when they, as money lending institutions, promise to furnish a customer with a certain line of discounts if he will deposit with them, that if that bank fails in ability to fulfil that promise it has failed as completely as the man who they depended upon to promptly meet his notes, and in an individual point of view, the failure is more serious

in the case of the bank, than in that of their customers. If that position is correct, which we know is the case, will any bank in the country be able to present an untarnished name. They fail and cannot help it, and their failures ruin men by the thousand. Let them be careful hereafter and wise to accept a system of National Currency, which would save them from all such failures, and the ruin to thousands of others consequent thereon.

The Manager of the Bank of British North America, in Brantford, a few years since refused a customer and manufacturer their discount as promised. The manufacturer promptly told him he would go out and make it publicly known that his bank had failed. The result was, the Manager promptly discounted the note.

WHAT TO REMEMBER.

The prominent facts embodied in the information above given, what every man should continually remember, are

1st,—The unsoundness of the present system of Corporation currency.

2nd,—Its extreme scarcity in proportion to population.

3rd,—The startling amount the country pays for it, and to whom we pay it.

4th,—The ruinous nature of that currency to every class of the community.

THE ONLY TRUE CURRENCY.

The government of the Universe is founded upon and perpetuated through *immutable principles*, and any government or any law or any financial arrangement, the foundation of which, or in the organization or perpetuation of which, those principles are in any way violated, will, in the end, prove to be ruinous to the interests intended or expected to be benefitted thereby. Therefore, all national laws and regulations should be founded upon those immutable principles, upon which and through which, the Universe is perpetuated;

and not, as is so often the case, a conglomerate mixture, the result of continual "log-rolling" of "you butter my bread and I will butter yours." Nothing will do more to prominently indicate the intelligence of a country or the wisdom of its government, than the soundness of its currency. That soundness will be manifested from its being,

1st,—The offspring of the Government and the evidence of national wealth.

2nd,—The proportion it will continually bear to the population and

industry of the country.

3rd.—From the profits accruing from its issue belonging to each member of the body politic.

Our present system of currency is identical in principle with an individual organization filled with local hearts, one here and another there, but each seeking to perpetuate its own existence, without any regard to the wants and interests of the whole individual, each through branches or bits of itself, ever earnestly striving to poach upon the local support of each other; neither does their existence originate within the individual organization or body politic—the material is a foreign substance, and is literally a dead substance; for it is only yellow “*dust*” or dross which has not within it any vitality whatever. If a man owned a thousand acres of it, a thousand feet deep, it would not grow him a mouthful to eat, while one-fourth of an acre of good tillable land, possesses sufficient of an innate productive principle, which, if properly cultivated, will annually produce for the cultivation, all the food he can consume.

What would be thought of a Creator who formed an individual upon the principle of perpetuating his existence through local hearts, constructed of foreign substances that are dead, which possess no innate producing quality, and cannot elaborate any vitality. Satan, in all his folly, would be ashamed to own that he was the author of such an abortion. The manufacturer of mud idols on the banks of his sacred “*Ganges*,” would not be a step lower in the scale of intelligence. Yet our present system of currency is an exact type of just such an abortion, and it has been the mighty universal Jugernaut of all ages; continually rolling on and crushing out the financial existence of its willing victims, to their hearts content.

THE DIVINE SYSTEM.

In the Divine System, of organization, founded upon immutable principles, we find one single constitutional heart, which in the process of creation is elaborated out of the materials of the individual organization, and that through the agency of that heart, the supply of the life current is regulated to the necessities of each member thereof.

Our Creator has given each individual existence a perfect system of its own. He has also furnished each with a life current of its own, through which nourishment is carried to every part of the human system, aiding it to dispose of all superfluous accumulations, and thereafter returning to its fountain head in the heart, to be increased and revived, to again be made instrumental in continually nourishing the whole system.

That life current is developed through the assimilation of the products of nature by the operating hands of the different organs of the body into a life current, which in its perpetual rounds carries to every part supplies, to feed those operating hands and to cast off the surplus to be returned to nature's great store-house, there to be chemically and materially re-organized, to again become the fructifying agency for perpetuating the material universe. Following the simile, the principle set before us by the Creator, basing a currency upon the principles taught us in the Divine economy, through which a life current or currency for the body politic should be secured, that currency must be manufactured within it and not in some foreign country. It must be in proportion to the requirements of each member,—it must be regulated by the capability of the body politic—of the individual members of the country to work, by whose hands the elaboration is performed, which prepare and consume the supply. It will

then be sufficient to carry off the surplus accumulations and refuse, to pour it into the great laboratory of nations, from which, in return, the body politic will receive its due proportion to enrich, invigorate and perpetuate the national existence and confer strength, prosperity and happiness upon each individual or member of the body politic.

A national currency to be sound must be a type of that Divine economy—must be originated out of one National heart—the Government of the country. It must be issued for the development of the national wealth, through which increased material strength will be secured. It will then through its continued operations, nourish every member of society. Through it products and wealth multiply. Our surplus products will be carried off to foreign nations, and from these surplus products we will secure those necessaries and even luxuries which are conducive to individual and national happiness. Then the nations which bring to our shores more of their products than we could pay for with our surplus products, would lose by the transaction; for they would have to wait until we could secure a surplus to balance them. They would not bleed the body politic in the way it is now leached out of its life blood by mortgages at frightful rates of interest; for our currency could only be used to pay for imports to the amount of our exports, and the whole of it would ever be kept in circulation, and an increase would be issued through the constitutional heart of the body politic, in a due proportion with the increase of the body politic, so that each member would at all times secure every drop, every farthing of his just due, and that proportion would be exactly the amount he earned.

There is no getting any deeper in the currency question than the fore-

going illustrates, for the suggestions are upon the principles established by the Author of all true principles, to get behind them or below them, would be to get behind or below the foundation of the universe.

Therefore all currency systems that are based upon any other system or foundation, must be unreliable, unsound and fatal to the structure and to those who depend upon it. Look wherever you will through the world, and you will see that assertion demonstrated by facts. In that brighter age and era about to dawn upon our world, when the truth "shall cover the earth, as the waters cover the great deep," it will be the only system of currency used by any nation throughout all the endless ages yet to be. It is on the principle of the first currency used in Britain; the principle has been adopted in India, where they have no other paper currency, and it will yet be the only currency of Britain and all her colonies; and the statesmen who first apprehend those true principles, and establish such a currency for their country, will constitute it the morning star and beacon to all others in the pathway of national progress.

HOW THE CURRENCY SHOULD BE ISSUED.

The government is the *mind* of the body politic, and as a man through the intellectual or reasoning faculties bestowed upon him, must decide upon the amount of food necessary to secure vigor, health and happiness, so must the *mind* of the body politic decide upon the proportion of life current or currency that will be sufficient for the body politic. It will have the same rules to guide it, as the individual man experience and reason, that of others as well as its own. The government by ascertaining the proportion of currency per head of population required in the most prosperous countries, will therein have data to guide it. Second, the rates of interest that prevail in

prosperous countries will be landmarks. Third, the net average savings of the people of the country, which can be near enough ascertained through proper statistics.

If the average rates of interest should be found to be greater than the average net savings of the industry or increased national wealth of the country, then the rates will be too high, and more currency be required. Those net savings should always be twenty per cent. higher than the average rates of interest, the borrower will then make that proportion from his loan. For instance, if interest is four per cent., and he makes five, that will be twenty-five per cent. of the amount of the earnings on the sum borrowed; if, however, he pays five per cent. interest, and only makes four, he will lose twenty per cent. through the transaction. Fourth, it should only be issued to pay for work done, through which the national wealth will be developed, and an annual return be secured. For opening up the country by roads, canals, and through drainage, as more particularly referred to in other articles of this *Review*.

A QUESTION ANSWERED.

In reading the foregoing to one whom we have found able to clearly apprehend our views on currency, he asked in what way a national currency would prevent men from mortgaging their property for foreign or gold currency, as they do now. The answer is that it

would be illegal, it could not be collected, the borrower and lender would both violate the law, and each run the risk of the penalties, one of which would follow on prosecution, the other is *inate*, that is would *result* from the violation of a "true principle," or immutable law of the Creator, and would sooner or later fall upon the parties violating it, whether they were prosecuted or not. The Creator taught the first man born into the world, that the violations of true laws or principles brought their own punishment. Gen. xiv. 7, "If thou doest well shalt thou not be *accepted*, and if thou doest ill, *sin lieth at the door*." In other words the blessing of God will result from doing right, and a punishment from doing wrong. Further, the Alpha and Omega, the *One* who taught that principle to that first born, confirmed its immutability in the 12th verse of the last chapter of the Book of Revelations, "My reward is *with me* to give every man according as his work shall be." As he hath done *right or wrong* the reward is absolute, is sure as the throne of heaven it will be equitable and inevitable.

NOTE.—It may be necessary to here state that in our suggestions for a national currency in the *Review* for January we showed that there was no necessity that a true national currency should ever be redeemable, but we then suggested that it should be redeemable at the end of twenty years. The reasons for making it redeemable do not now exist, and therefore there is no allusion to that point in the above article.

THE "LEADER" DABBLING IN FINANCE.

WE have not space to canvass a

We, however, give the *Leader* the benefit of our circulation, covering a large portion of the leading business men of Canada, by inserting its opinion of the "gentleman," it sug-

gests should "make himself acquainted with our banking system."

The subject being congenial we have followed his suggestions, and added to our previous store of knowledge. It is true that we did not go far,—it was not necessary; for the *Leader* assured us that the charter of the *Royal Canadian Bank*, was as a matter of fact exactly like that of "every chartered bank in the country without a single exception." Therefore, it must be just as sound as any other of our banks, and none of the others any sounder than it.

Through an increased "acquaintance" we have learned that the stock-holders of the *Royal Canadian Bank*, are promised \$85 in "discounts" for every \$15 paid on their stock, and that one gentleman, a well known business man in Toronto, who thought of taking several thousand dollars worth of stock, finding upon examination, that there were names on the list for \$2,000 and \$5,000, and 10,000, who he could scarcely ever get \$10 out of on account, without sending ten times for it, declined to invest; and it would be a pity, for a man that had anything to forestall or prevent men who have nothing, from getting \$8.50 by paying one hundred and fifty.

It used to be supposed that banks were established by stock-holders to loan money to the people. This bank being on the showing of the *Leader*, a type of all the others, our shewing in previous numbers of the *Review*, is now endorsed;—that in place of their fulfilling those deceptive pretensions of supplying the public, that it is an organized system to borrow from the public "depositors," to lend to the stock-holders. As all false principles work backward we have the evidence that the system our banks are founded on is a false system, and as everything founded upon false principles must crumble to dust, so eventual loss or ruin is the fate of all who trust to them.

The *Leader* thinks the right given in the 27th clause of their Royal Canadian Charter through which is acquired the privilege to owe nine times as much as it is worth is *sound* and *right*, because "every chartered bank in the country" has acquired the same privilege. The *principle* the *Leader* thus inculcates is that some definite or indefinite *number* of *wrongs* will make one *right*, that because *all* our existing banks are founded upon "rotten" or unsound principles,—that the *Royal Canadian*, founded upon the same principles, must necessarily be sound. And the *Leader* applies the same reasoning to sustain the soundness and propriety of the 25th clause in its charter, through which it is allowed "sixty days" indulgence and immunity against the "*Sheriff*" when it fails to pay its debts. The indulgence secured is not a *right* acquired—it is a violation of the "Great Charter of British rights" or liberties, that all are *equal* in the sight of the law. If the Government accord to one class immunities that it withholds from all other classes in the same position, the principle of equal justice is violated and the privilege granted, in place of being a *right* is clearly seen to be a violation of the constitution to be a great wrong. The equity principle of justice is of Divine origin. It is founded upon true ultimate laws or principles and the violation of the principles is therefore a violation of a law of the Divine Ruler, and consequently a *great wrong*, a wrong upon the country and upon the whole dominion of the Supreme Ruler, and as it is an unchangeable *wrong* it originated in the dominions of the "power of darkness," and those who endorse the wrong, necessarily range themselves, on that question, at least, in the ranks of the children of *evil*, being known by the company they keep, we find their position, by the arguments they use;—for instance, that ten wrong banks will produce one right one,—

that ten rotten things will form one sound one, and finally that ten evils will produce one good.

There are others, however, *friends of the system*, who argue that it is wise or necessary to confer those privileges upon the banks to prevent their failing, for their failure would produce greater evils than can result from the possessing the privilege. To take that position is to admit that the system is not on a sound foundation, that it requires to be bolstered up, and that to do so the constitutional law of the country, and a law of the Divine Ruler is violated.

WILD CATTING AND KITEING.

"Wild catting and kiteing," are Michigan metaphorical descriptions of a bank that is being chased—*run*—by *dogs—men, importers*—for gold and are afraid of every man who wants any gold, or life blood; and *kiteing* is to be held in position by a string—"Deposits"—called borrowed money. Therefore, if that is the condition of our banks, which their monthly statements show to be the case, and as assured by the *Leader* the Royal Canadian Bank is to be a type of those institutions it will necessarily be a *wild catting and kiteing* institution. As we have got so near Michigan in our discoveries we will be pardoned for adopting another yankee phrase to delineate the teachings of the *Leader*, which is that it is evidently not only "*dabbling*" in finance, but is "*going it blind*."

In that blindness it has been led in the same article, to suppose that "the capital of the country is to a great extent, locked up in Montreal, to the serious inconvenience of the rest of the country," whereas, it is "the capital of *other* countries that is locked up in Montreal, and the impossibility of the banks to find gold to pay for those goods—which under our Bank Currency System, they are compelled to do—is what causes such serious inconvenience and losses throughout the whole country.

The *Leader* thinks that a "local bank" in Toronto, that is that the *Royal Canadian* would be so well managed that neither the importers of Montreal or any other men, would be able to drain away its gold, that its bills will have some undefined quality that will keep them in circulation, and importers

shun them. It got so near legal tender at that point, that we almost wonder it did not strike for deliverance from its evil trammels and take its stand along *side* of National Currency.

In the *Leader* of March the 16th, is the admission that their legal tender notes—national currency—has caused "silver to be a drug in the United States," which to our readers—not to the *Leader*—is an evidence of the dawning of that brighter future, when the worship of "gold and silver" shall cease, and national currency become the life-blood of industry throughout all Christian nations.

The "*personality*" of the *Leader* objects to a national currency because, it would be "*protective*," that is more advantageous to ourselves than to others, which amounts to this, that it would prevent our wealth, prosperity and happiness from being shipped away by importers or carried off by foreigners, therefore is *afraid* it would protect us from evil and the fearful consequences we today see resulting therefrom, over our whole country.

It will be seen that by working out its principles that it is more afraid of good than of evil; prefers darkness to light; ignorance to knowledge, and thus benighted, does not know whether we are "knaveish" or "ignorant," but *guesses* that we are "preeminent for both," and the reason assigned for the conclusion amounts to this: that we cannot or will not understand why if all our existing banks were established upon a false system, that another one established upon the same system will not transform the false system into a true one. It appears that the *Leader* is not yet aware that the lightnings and thunders of the Book of Revelations are merely typical of the goings forth of the *truth* in the appointed time, and that the thunders are the *bellowsings* of the worshippers of all false theories, false principles and false gods, as they bemoan the downfall of their idols. That the thunder will be known from the lightning from its *merely* holding up the idols to be worshipped; while the lightning, the truth, will be known from its being founded on true ultimate principles; that the only way to stop the destruction of any theory will be by proving that it is true, from data that can be sustained by or upon true ultimate principles; as we have, under "true currency" in this number of the *Review* proved our system of national currency to be, and

not as the *Leader*, by simply asserting its views, must be sound, because there are other things of the same kind; for those other things may be unsound, and whether they are or not, it is not *true* evidence.

The *Leader* should learn that the thunder never hurts; it only shouts along the pathway of the lighting—truth—to tell where it has been, declaring the destruction accomplished, and that the derthun

does not stop the lighting—truth—for its existence is dependent upon and subsequent to the smashing of the concrete ideas and false theories, false principles and false gods of the thunderers.

We suggest in conclusion, that the *Leader* had probably better “acquaint” itself more thoroughly with our banking system before it *dabbles* in finance again.

BEWARE OF CONFEDERATION.

WE do not intend to write much upon the question, but think it necessary to state that that age is dawning when men will be able to perceive and understand the principles of government, as presented in the Divine arrangement of the Universe; and to understand that any government founded upon any other principle is unsound and cannot endure.

In the July number of the *Review*, we stated it to be impossible that a Confederation of the British American Provinces could be arranged that would give ultimate satisfaction, and that the *true* and only sound system was a “*Legislative Union*.” A system for a Federal Confederation has been concocted, and the proof of the soundness of the views we presented in July, has been fully demonstrated by the concoctors of the scheme.

Each province is a “body politic.” The representatives of *each* in presenting to their constituents the result of their efforts, claim that they have each made an arrangement that is more advantageous to them than to the others, and that there will be a saving to each at the expense of all the others.

We thus have the admission of each, that each were robbers, and the fact which their confession presents, is that a band of robbers have formed a brotherhood, and we truthfully add that it was formed during their pro-

gress through a “*Champaign saturnalia*.” We do not write for the men who cannot understand that no superstructure can stand on a foundation in which the corner stones are admitted to be robbers, and robbing who believe that mutual happiness and prosperity will result from each cheating all the others. The inception of that selfish principle originated with Satan, and a “*Champaign saturnalia*,” has not abrogated it, and to their honor be it said, that the Provinces which have had an opportunity have promptly dishonored the doings of their self-constituted delegates. An over-ruling Providence has brought their knavish schemes to nought.

If the scheme had been forced upon them as it is in Canada, dissatisfaction like a running sore would have gradually developed, and have eaten out the vitality of the “Confederation,” and it would have eventually been ruinous to all, as the test has proved them to be in the United States.

LEGISLATIVE UNION.

In the British form of government we have in the Sovereign and Ministry the *mind* that controls the whole nation or “body politic,” no member is allowed to have any independent action that will interfere with the general welfare of the whole people or body, the same as the mind of man

controls all the members of the body, and does not allow the interests of one to conflict with that of the others. That is also the principle upon which each system of all material worlds is founded, and upon which all intelligent spiritual existences are organized.

The star or world dependent upon any other principle will be thrown out of its true course—the intellectual intelligence ignoring a *one* controlling mind, or holding it has separate absolute and distinct interests, will be found like Satan to be going astray, and every body politic organized upon the principle of separate and inable-interests, will eventually find its pathway to be filled with obstructions, and its end to be final ruin.

Mathematicians will readily understand that to alter a *true* arithmetical rule inevitably results in an injury to the working of all other *true* arithmetical rules.

To adopt a false principle or rule into a form of government, will, upon the same principal, cause injury to all the *true* principles in that form of government, and all true principles will fit into all other true principles just as one true rule or principle in arithmetic fits into all other true rules of that science. For all *true* principles are *immutable* and *ultimate*, and in the "*mystery of God*," (Rev. ch. 10, verse 11th.) is the knowledge of *ultimate* principles, which the angel who will be seen with 'one foot on the land and one on the sea,' (Rev. ch. 10th, v. 5th.) will in God's appointed time, reveal to the world. Those true principles will be "sweet" (deeply interesting) to all, yet very "bitter" to those who have earnestly endeavored to propagate false principles of government, and false doctrines in religion; will, as "fire from heaven" (Rev. ch. 20th, v. 9.) consume all "constitutional devils," both in the government of the nations and in the government of the churches.

TYPE OF TRUE GOVERNMENT.

Man is a type of the governing principle in all true national governments. He, in his mind, possesses a supreme control over each member of the body. If there was an independent *mind* in each member of the body, especially in the tongue, we can readily understand what a conflict of interests would sooner or later spring up. One leg would get tired and the other wish to move on—one hand would want to fight and the other to be at peace—one eye would see danger, where all would appear safe and sure to the other.

The intended to be supreme mind, might for a time, under peculiarly favorable circumstances, keep the peace, but if the tongue should put its busy propensities in motion, the supreme mind would be completely staggered, and would have to bring to the help, "military necessity," and in the fight for supremacy, in the destruction of the internal structure, all that was of value would cease to exist—health, wealth and happiness would be consumed in the strife.

The federation and confederation system is the adoption of the principle that *each* member of the "*body politic*" shall, while apparently under the control of a supreme head at the same time possess a separate and independent mind or controlling power, each capable of working like a *false* rule in arithmetic to the injury of all the other rules or members of the "*body politic*," and the effort to control each member by "*checks*" and and "*guarantees*" will be as powerless to prevent their action as the continual probing of a running sore is to prevent suffering and injury and death to the human body. Further, each separate "*check*" or "*guarantee*" against such independent action, is a separate witness that that "*body politic*" or form of government is unsound. And that fact illustrates the

fact that, all unsound principles can be proved to be unsound by the internal evidence they afford. The mathematician who attempts to work out a problem with an unsound rule, well knows that he will eventually fail.

On the other hand, a sound system of government requires no *checks* and *guarantees*, for its head is supreme; so all true principles possess internal evidence to prove that they are sound, *immutable* and *ultimate*.

We intend, in some future number of the *Review*, to explain for general apprehension, why a true principle is always *ultimate*.

We have presented the foregoing views based upon one class of *principles*, of which *man* is the type. There is another class of *principles*, of which the *vegetable* creation is the type;—trees for example—and we here simply state what we will in a future number show—that the federal principle of government worked out to its *ultimate*, develops it to be of the “*tree type*,” and consequently, the attempt to engraft it upon the man or animal type, is precisely like an attempt to graft a tree or its graft upon a lion: it will produce a running sore in the animal, and the tree or graft—“*Federation*”—secure no life or vigor through the theoretical arrangement.

We, therefore, say to Britain and to her statesmen, *beware* of consenting to any such arrangement, and to Canadians and their sister Colonists, to *beware* of metamorphosing their animal principles of government into the vegetable principle, and by your retrograde act, range yourselves under the banner of the Prince of Darkness.

It is not in the design of Providence that this *age* of the world shall go backward by establishing nationalities upon false principles—the termination of that power of the Prince of Dark-

ness—of the night of ignorance is *even now* so near at hand, that there will not be time to establish one in this country before the “*mystery of God shall be finished, as he hath declared to his servants the prophets.*” —Rev. ch. x. v. 7th; and that “*principle* be known throughout the British nation, and through it the folly of the present attempt at Federation and Confederation be fully understood.

As stated in the July number of this *Review* we asserted that no Federal or Confederate system of government would do for us—that the only sound system of government for British America, was a Legislative Union. And we now further assert that having solved that “*Mystery of God*,” from the knowledge it affords of the *ultimate* principles of government we know that no system of *Federation* or *Confederation* can stand for more than a “*little season*,”—Rev. ch. xx. v. 3,” and that we have weighed the “*stone*—Rev. ch. xviii. v. 21.” The overwhelming *truth* that will eventually crush out all *Federal, Confederate, and Republican* systems of government, and know it to be sufficient, and know the nature of the “*fire*—Rev. ch. xx. v. 29,” that will consume those principles “*to the end*,” and put a final end to the civil war in the United States.

We know as well as we know when the sun rises in the morning, that the only sound system of national government is the “*Monarchical*,” and that it may be either of the *individual* type as is now the position of the Emperor of Mexico, or of the more fully *developed* or *family* type as we now have it under the British Colonial system. If we remain under the latter form of government, we must remain as we are, or under a “*Legislative Union*.” If we organize under the former, we must have an independent monarchy.

OUR GLORIOUS FUTURE.

We here remark, that we on all occasions held for abiding allegiance to Britain and dreaded any connection with the American *Republic*. In the annexation fever of 1848 and 1849, we wrote expressly against it, as some who have been high in the *Councils* of our country can testify. We have no more love for a *Republic* than we ever had, and the article, "*beware of a Confederation*," affords evidence why we shall ever resist any attempt to establish any such Government for this, our Father-land.

We consider these preliminary remarks necessary to the introduction of the all-important information which the heading of this article indicates, in order to account for the bearing of some of the previous articles; thus showing that we were astonished at the new programme of coming events, and that they were before unthought of by us, to indicate that the evidence upon which we write may be relied upon to the utmost; for it will naturally appear to those who may not have the full testimony, as we have it, that they are the words of a dreamer, while we know that they will be steadfast to the end.

Immediately after writing the previous article on "*Beware of Confederation*," there was in the providence of God placed in our hands, a *secret book*, and there is all-sufficient evidence of its *Divine* origin.

It contains an exact account of the past and future history of that *Republic*, and therewith of British America, and clearly delineates their war of independence—their war of 1812-15, their conquest of Texas, the present war with all its horrors, and when it will end.

It also delineates the history of Canada—the war of 1812—the impov-

erished and present prostrate condition of the country—fully establishing our view of that condition as given under our diseased condition, and as the people everywhere feel it. There is also a full account of the scheme of *Confederation*, even to the "*Champaign Saturnalias*," which marked the footsteps of the delegates, and the whole scheme is called "*unholy*," and further, that if it were accomplished it should not "*stand*," for as stated under "*Beware of a Confederation*" the *basis* upon which it is arranged has been admitted by the delegates to be a scheme of mutual robbery of each other. But it is also shown in the previous article to be a *violation of true ultimate principles of government*, therefore ignores the *Divine System*, is founded on false principles and is, consequently, inately "*unholy*."

It is further stated that the delegates shall be confounded, taken and fall, and be "*driven to darkness*," to utter extinction; also that the American *Republic*, shall as such, cease to exist, and that *North* and *South* will unite to send "*messengers*" to a man who lives in another country, inviting him to be their Monarch, and that his "*insignia*" shall be a "*Lion*." It gives his *age*, leading "*points*" in the history of his life, tells of his "*children*" and his family. He will not be chosen from any reigning family, yet his name will indicate his true position.

He will be prepared for it by the Lord of Hosts and chosen or accepted by the people, then freedom will arise in its purity, the *white* and the *black* of the South will be free—the *Mason and Dixon line* be abolished, the "*Monroe Doctrine*" prevail, and their "*Monarch's*" sway extend

from the Atlantic to the Pacific, and from the Rio Grand to the North Pole, and his son, and his sons' sons, shall sit upon his throne throughout all generations.

BRITAIN'S FUTURE.

Then it tells of Britain's future, that through her *false* system of trade she shall be greatly weakened, but that when, as *half* promised by one of those free trade apostles about one year ago, and so fully commented on by the *London Times*, the depopulated farms or immense estates, are re-divided among her poor, that she shall renew her strength.

It states that Britain will deliver up British America to the sway of its new Sovereign, for it is God's command, and that this new Monarch, who shall be "*annointed*" *King*, shall not be a man of blood, that he shall be a "*Father*" and "*Councillor*" to his people and shall reign in peace; for God himself shall be his strength. The indications are that, the Royal City of this new line of kings, will be Montreal and Mount Royal their dwelling place.

Those are strong and pointed declarations, and we have no doubt but the "*thunders*" of darkness will follow those lightnings—"truth"—in rapid and fearful peals, but they will not alter facts or stop the progress of events or cause a wave of fear to cross the writer's mind; for his feet are upon "*pillars*" that have never been moved.

INDICATIONS.

It can do no harm to ask what are the outside indications or evidence to sustain those foreshadowings of the mighty future.

It is well known to observing and thinking men, that there is a wide spread dissatisfaction with regard to the present position of the country,

industrially, commercially and politically,—that under the surface there is a wide and deep current of conviction,—that some marvellous change is necessary before any sensible relief can be secured. The great mass of Canadian voters look upon our Legislature as a scandalous farce, the disgrace of the age; for it is well known that an overwhelming proportion of them are utterly corrupt, either politically or morally, and they look for no good fruit from so *bitter* a tree.

The people see every true interest of the country straggant, and not a single legislative idea in a single legislator's mind that bears upon their material prosperity.

The country at heart, is loyal to Britain; but loyalty does not bring either labor or food, and every thinking mind is enquiring what is to be the result; "for the whole head is sick and the whole heart is faint."

If we look to the United States, we find their thinking men, both North and South, anxious for deliverance from a bloody and bootless strife, and are fearful of complicated difficulties when their war is over, and are earnestly longing to be freed from the present perilous position; and all the industrial classes want peace, and England says to us, go in peace.

Thus we have strong indications that the whole of North America is on the move, and some mighty change about to dawn. To the writer it is an open book, and the next number of the *Review* will give it to the world.

THE END.

The next number of the *Review* will be wholly taken up with this momentous question. It will be a number to be ever after designated as the "*Little Book*," (Rev. 10 c. 2 v.,) and will give facts and data for the internal evidence, to authenticate it, to be that "*book*" of *promise*.

THE FAMILY MAGAZINE.

MARRIAGE CEREMONIES.

NEARLY all nations naturally attach great importance to marriage ceremonies, associated as they generally become, in the memory of almost every individual, with the chief event of his life; and the attendant festivities, sacred and profane, are so variously modified by climate, civilization, and whatever contributes to the formation of national peculiarities, that it may not prove an uninteresting task to compare the nuptial celebrations of other countries with those of our own. They present every variety, and though affected more or less by the indolent or poetic, the energetic or superstitious temperaments of different nations, we think it will generally be found that in proportion as women are revered, and as civilization becomes far advanced, marriage-festivities are conducted with proportionally-increased solemnity and simplicity. Let us see how such matters are arranged in the South-Sea Islands. There, if the union contemplated is between parties of rank, four large piles of plantains, yams, cocoa-nuts, bread-fruit, fish, cakes, bananas, with a baked pig on the top of each, are, early in the morning, arranged in front of the house of the bridegroom, and the spectators assemble round them, decked in new dresses, and their bodies anointed with oil. Then the bride, closely veiled in fine matting made from the bark of the mulberry tree, is brought to the same place, and her feet, hands and face being first anointed with sandal-wood and tumeric, she takes her seat, and mock duels with clubs are performed in her presence, followed by boxing and wrestling matches; after which the bride and bridegroom, accompanied by their friends, who sing as they walk, enact a sort of procession before the spectators, who greet them with loud acclamations. The bridegroom then commences a dance with

his young men attendants, during which the bride is led into her future habitation; the heaps of provisions are next distributed or scrambled for, succeeded by another boxing match; and the lighting up of the abode of the bridegroom, with singing and dancing in the evening, concludes the somewhat barbaric festivities. Those of the Tarter races are quite dissimilar, yet equally unlike our own; and as each man may possess four wives, it is not surprising that the affair becomes one of barter, and the price of a woman, varying, according to her beauty, from 20 to 500 rubles, is first determined upon between the father and the suitor, after which the latter is permitted to pay his respects in person to his future bride. When the price agreed on has been all disbursed, the young woman's companions come to her father's house the evening before the wedding, and the female ones offer condolence on her quitting the parental roof, which are responded to by two male friends, who sing songs meant to inspire her with happy hopes for the future. The following morning, the young couple stand up in presence of the Mollah, who asks if they will wed one another; he next repeats a prayer, and bestows on them the nuptial benediction; and the bride is then seated on a carpet, and carried to the house of the bridegroom, where festivities are continued for many days, consisting chiefly of dancing and music.

The Russian peasants, though near neighbors to the Tartars, have customs on such occasions peculiar to themselves, and which are believed by some antiquarians to be derived from the Greeks. The lover, accompanied by his bride-man, goes first to the lady's abode, and the friend says to the mother, "Show us your goods; we have money." He is then permitted to enter the bride's apart-

ment, and afterwards gives the lover a description of the girl and her possessions. The next day the lover exacts a similar privilege, only he experiences more difficulty in inducing the bashful fair one to show herself; if he is then satisfied, the betrothing is not long delayed; on which occasion the young people kneel to receive the father's blessing, who places one of the household saints on their heads during the ceremony; rings are interchanged, and the bride gives out handkerchiefs to her female friends for them to embroider, and which she presents on the wedding-day to her husband and his friends. On the preceding afternoon, she is conducted to the bath, her companions singing lamentations at the prospect of losing her, while they walk through the village. The same parties thus chant before setting out to church; "A falcon flies in pursuit of a dove. Charming dove, are you ready? Your mate has come to seek you." "Yes," is answered with sighs. The saint's image accompanies the party to church, and when the priest's benediction has been pronounced, the bridegroom by legal rights takes his bride by both ears and kisses her; the young maids remove her virgin head-dress, replacing it with the marriage insignia, and then all return home to make merry, and the bridegroom throws nuts on the ground to indicate his renunciation of all boyish sports.

Less poetical than weddings thus accompanied by song, the African observances would not be at all relished by the American sex. Not only is the nuptial engagement an affair of merchandise, in which the bride's father sells his daughter for so many oxen and slaves, but the girl's nominal consent is not considered necessary, and as soon as ever the price is paid, and perhaps the very same evening, the young girl selected is decked in a white veil of her own weaving, and attended by her own friends, she goes to the bridegroom's house, where she takes off her sandals, and a calabash of water is given to her; she knocks at the door, which being opened, discloses the bridegroom seated in state, surrounded by elders of his family; going up to him, she kneels before him and pours the water over his feet in token of her submission to his will. In curious contrast to this insulting want of even decent attention toward the bride among the swarthy Africans, are the antique ceremonies

observed by the superstitious Hindoos; but they are so tediously long drawn out, we must endeavour to compress our account of them as much as possible. The father makes the proposal on behalf of his son, which is always done on a lucky day; before a reply is given, the bride's father pays a similar visit, after which, with great pomp, the other parent accompanies his son, who makes gifts to the bride, one of which is a piece of silk to be worn on her wedding-day; his father then presents four to six guineas with some betel to the bride's father, saying, "The money is thine, and the girl is mine." The answer is *vice-versa*. and a Brahmin repeats a certain formulary which closes the betrothing. A lattice-work is now built in the court-yard, and from ten to thirty days' festivities are carried on, and friends call, and the interval so spent is equivalent to the reading of banns in church. Offerings are made to propitiate the god of marriage, and in the evenings the young couple ride on elephants to return their friends' visits, when fireworks and illuminations add to the pomp kept up in all conceivable ways. For fear any evil eye should have been turned upon the lovers during these evening processions, a piece of cloth is torn in two in their presence, and the pieces thrown away in opposite directions; and on the wedding day Brahmins arrange themselves on a raised platform, surrounded by jars of water, the two largest being placed on it by the lovers, and prayers are offered up to bring down the deity into one of them. The sacrificial fire is then kindled, and oil, butter, rice, incense, &c., are thrown into it. The nuptials are performed by a Brahmin, who, at the conclusion, breaks a cocoa-nut in two, and then blesses the tali, or piece of gold, worn by all married women, which is placed round the bride's neck by the bridegroom, who swears before the fire to take care of his wife. All present sprinkle rice, mixed with saffron, over the shoulders of the newly-married, and repeat prayers as they do so, which is their mode of bestowing a benediction on the union.

Amongst the Turks, marriages are generally those of convenience, and are arranged by the parents in presence of a notary, the bride's dowry being her own reclaim in case of separation. On the eve of the wedding, she goes to a public bath, where she is met by a large company of friends and relatives, and,

in bathing costume, she walks round the bath; her bridesmaids, similarly attired singing, as they walk beside her, a sort of epithalamium. Every one then salutes her, and presents her with jewels and other gifts, in return for which she kisses their hands. The succeeding morning, she puts on a red veil, bordered with yellow, and in a close carriage, which entirely screens her from view, she is conveyed to the bridegroom's house, preceded by trees borne aloft, from which hang waving festoons of gold and silver thread, while musicians and mountebanks divert the people, who gaze admiringly on the string of horses loaded with the bride's effects, and her relatives richly dressed, who follow in carriages. Festivities are kept up for some time; but as the sexes are not allowed to intermingle, they can hardly be called of social order, and chiefly consists in performances to be looked at, such as puppet-shows, dancing with castanets, and optical deceptions.

Marriages among the North American Indians form rather an exception to the rule of increased simplicity, in proportion to the advance of civilization; for their festivities are singularly brief and simple. A young "brave," whose courage has been tested in many skirmishes, who can exhibit plenty of scalps, and who is a good hunter, easily wins the favor of his Indian bride; and then seeking her father, while she stands by, he offers presents to the old man, who, if he is pleased with them and with the suitor, takes the hands of the young couple, and joining them together, the quiet ceremonial of the union is completed, and is followed by a little feasting.

In Spain, the warm climate and romantic temperament of the people are exhibited in the poetical ceremonies attended on courtship and marriage. When a mutual understanding has taken place between the young people, a night is appointed for the betrothment, and the lover seeks the fair one's abode, which is decorated with festoons of flowers. He is accompanied by torch-bearers, musicians, and attendants, who form a circle round the house, and a serenade is performed of the most flattering kind; and when she has been sufficiently wooed, the coy maiden opens a little window, and asks what the gentleman wants. This leads to another rapturous burst of musical tenderness,

and at last the lady throws down the garland from her hair, and promises everlasting constancy; the musicians immediately strike up a triumphant allegro; the windows are illuminated; the maiden and her parents come out and conduct the serenaders into the house; and firing guns and shouts of joy resound through the calm, delicious night-air of Valencia. The day of the marriage is celebrated with musical entertainments, horse-races, and divers other amusements, and at midnight the bridegroom bears away by main force the bride, who is detained as long as possible by her companions, to the beautiful arbor adorned for their retirement on the terrace upon the roof of the house.

The wooer of the Swiss cantons commences his courtship by the more truly romantic offering of a bouquet of flowers, gathered on the brink of a precipice; and to see his beloved, he is often forced to journey many leagues over the mountains at night, exposed to the risk of being waylaid by jealous rivals. When the object of this nocturnal wooing has been accomplished, the wedding-day is fixed, and, preceded by musicians and bride-men, decked in gay ribbons, the young people walk to church, followed by a woman bearing a basket of flowers. The bride is dressed in a plaited apron, red hose, a floral crown, and a stomacher, upon which are inscribed her Christian and surname, and the date of the year, and the chief bride-man holds her by her apron. When the religious forms are completed, the spectators obstruct the way of the bridal party, who are obliged to give them wine before they can proceed to the village public-house, where the festivities are to be held. Here Swiss dances are succeeded by the appointed person taking off the bride's virgin crown, and casting it into the flames, whose crackling indicates that the young couple must not expect to be free from mankind's common portion of ill-fortune during their future career. Food is also distributed to the poor in an adjoining meadow, and, with the simple fervor of religious faith in mountainous countries, the newly-married are then conducted to the bridegroom's house, which every body enters, after first kneeling down, and praying for the welfare of the young people.

The Illyrians and Dalmatians are descended from so many mixed races of

men, that a great number of curious nuptial observances yet linger amongst them, and vary in the different provinces, although the main ceremonies differ little from the Swiss and Spanish customs, which we have already described. Among these varieties is one common amongst the Romans, and still kept up by the Morlachsians, of presenting the bride, after the marriage is consummated, with a sieve full of walnuts or almonds, which she throws amongst the bystanders, to signify that plenty will prevail in her house. The Illyrians usually appear well armed, and have their hats adorned with peacock's feathers, in compliance with ancient prejudices, on nuptial occasions; and, even now, bloody encounters are too common, when rival suitors insist on such trials of skill. As their wedding lasts several days, each guest is daily furnished with a small tub of water, wherewith to wash himself, and each leaves in the tub some money for the bride, which thus augments her little dowry of one cow and her wearing-apparel. In some districts, a ridiculous custom is observed, of the parents depreciating their daughter in set speeches, before she is conducted to the house of the bridegroom, as he says, in return, to the young wife, "Well, I shall find means to bring you to reason, and to begin with you in time. I shall let you feel the weight of my arm." He then pretends to beat her, though this part of the business is not always confined to a mere form. Another curious ceremony at Illyrian weddings is during the wedding-dinner, in the midst of which all the company rise up, and the bride is expected to throw over her husband's house a cake, made of hard coarse dough; the higher she can do this, the happier will the marriage prove; and if the cake falls on the other side without breaking, it is considered a convincing proof that she will make a good housewife. The firing of pistols is common in these provinces on festive occasions; and sometimes for a week before the wedding, the bride is expected to kiss all the men who come to see her, in token of the regard which she shall henceforth feel for the sex of her husband; and the day of her marriage the bridegroom's friends ride forward and present her with a white silk handkerchief, which she returns, and the messengers then gallop back to the rest of their party, amongst whom the kerchief is divided, and who, ranging themselves in a circle, partake of refreshments amidst

the discharge of fire-arms. On arriving at the bride's abode the attendant maidens fasten an apple, encircled with flowers, to the standard-bearer's lance; and, on reaching church, the bride is the last to alight, though she has the privilege of assisting her father-in-law to dismount.

The marriage-ceremonies of the Tyrolese are more interesting, for they are evidently dictated by far truer sensibility. It is usual when an enamoured swain of this nation beseeches the sanction of his parents to his choice, for them to reply, "Go, earn thy wife. To be a good father, a man must be able to get bread for his children;" and the young man dutifully obeys the mandate, the operation of which frequently banishes him to distant countries, with merchandise to dispose of, or other commissions, entailing the expenditure of a long period of time, much trouble and patience. If, after this trial, he persists in his constancy, the father and son array themselves in their best apparel, and with presents of honey-comb, laid on sweet-scented plants, fine fruits, and cakes, made by some beloved sister, they visit the future bride, to whom the father says, "God bless thee, lovely girl, who remindest me of the days of my youth. I have a son; he loves thee. Wilt thou make my declining years happy?" she modestly replies, and the lover is then introduced, and lays his gifts at the feet of his mother-in-law, when singing by the young maidens present, and a frugal repast, follow; and in the evening the lover serenades the fair one for whom he has so long waited. Music forms an important item in the wedding-day festivities, on which occasion the schoolmaster addresses a complimentary speech to the bride, who afterwards delivers to her future spouse the ribbons for his garters in token of submission. In church, before the priest pronounces the final benediction, the white-robed bride and gaily-decked bridegroom kneel to receive their parents' blessing; and after the marriage-dinner, the head of the family offers up a solemn prayer for the happiness of the young couple, and as the evening wears on, dancing begins, and the bride, in return for their congratulations, presents flowers to each of the young men; while the bridegroom, in like manner, gives different colored ribbons to the fair maidens, who in turn, have offered him their good wishes.

It said, and it is greatly to her credit, that in no country are matches of interest less common than in Holland. When a

maiden of the Netherlands has signed her consent to her lover's proposal, her apartment is decorated with garlands, and in country places a triumphal arch is erected before the house, and for some days the betrothed receives visits of congratulation every forenoon from friends and relatives, who are offered wines and liquors, which on these occasions are termed bride's tears, bottles of which, decked with white and green ribbons, and square boxes of sweetmeats, are also sent round to all acquaintances, instead of bride-cakes. The marriage-day ceremonies present no new features, unless it be the invariable presence of blanch-mange at the banquet, which is called "the bride's strengthener," and at the conclusion of the ball, the bridegroom is generally forced to promise the bribe of a second treat before he can obtain possession of the lady, which treat is given at the young couple's expense several days after the wedding.

The length of this paper warns us to draw to a conclusion, which we shall do by describing the Hebrew ceremonial of marriage; for what reader needs a recapitulation of the observances of a private American wedding, whose unpretending customs are not the less heartfelt that they present no barbaric or sentimental or degrading features worthy of the pen of the historian? On the night preceding a Jewish marriage, the steward of the bridegroom sleeps with the latter, in order to prevent any evil spirit from having access to him, and when morning breaks, they both adjourn with other male friends to the house of the bride, and are ushered into a room where all the men of the family are assembled. Every one bows his head to the east as he takes his seat, and a solemn pause of silence precedes the prayers and benedictions then offered up on behalf of the lovers; this little service ended, the bridegroom's steward bears the gifts of the wooer to the woman's apartments, where he presents the usual set of presents to the bride, viz.: two pair of shoes, one pair of hose, a silk pocket-handkerchief, and a prayer-book. She returns the compliment, by sending to the bridegroom an embroidered bag, for holding the Jewish symbols of faith, which are daily used by the male Hebrews; these are the Zepholim, or certain holy chapters written out on parchment, and leather straps worn round the arms, with sacred words inscribed on them; she also gives him

a Thalís, or wrapper, to be used at prayers, and a white shirt, or tunic, which he wears at his wedding-feast, and once a year on the festival of the Reconciliation, and in which he is buried. When the interchanging of gifts is over, the blast of a trumpet is heard, and the bridegroom is conducted in procession to an apartment wherein is a canopy, beneath which he takes his place. Then the trumpet sounds again, and the bride enters in procession, and after walking round the room three times to the blast of the trumpet, she is placed beside the bridegroom, and the priest also stepping under the canopy, reads the marriage-contract. The bridegroom puts a ring on the bride's finger, who is then closely enveloped in a thick veil, and is not allowed to be seen again until the following morning; a glass of wine is next brought in, which is consecrated by the priest, and by him delivered to the bridegroom, who drinks the wine, and the glass is placed under his heel, for a sign that as it could no more be intact, so should his fidelity never be sundered. Another pause of solemn silence ensues, which is broken by a loud joyful acclamation, while again the trumpet sounds; all present embrace the bride and bridegroom, and each other, and a lively banquet closes the wedding-festival of the young Hebrews.

Some account of a Swedish marriage, whose rites possess the tenderness and poetical simplicity of the far-north, would not have been here omitted, were it not sacrilege to trespass on a scene which has been so exquisitely portrayed by Professor Longfellow, in the Notes to his "Voices of the Night," and which must consequently be too familiar to American readers to need repetition here.—*Popular Educator.*

AN OATH REFLECTED UPON.—Mr. Romaine hearing a man call upon God to curse him, offered him half a crown if he would repeat the oath. The man started, "What, sir, do you think I would curse my soul for half a crown?" Mr. Romaine answered, "As you did it just now for nothing, I could not suppose that you would refuse for reward." The poor fellow was struck with the reproof and said, "May God bless you, sir, whoever you are. I believe you have saved my soul. I hope I shall never swear again."

THE SURRENDER.

BY PHOENIX GARY.

He, to whom I gave affection,
 Must have princely mien and guise ;
 If devotion lay below me
 I would stoop not for the prize.
 Bend down to me very kindly,
 But bend always from above ;
 I would scorn where I could pity,
 I must honor where I love.

Had you come as other lovers,
 With your praises low and sweet ;
 Had you wooed in the old phrases,
 Sitting humbly at my feet ;
 How my heart had been unfettered,
 And its thought soared free and high
 As the bird that beats at morning
 On the gateway of the sky.

But you wore your perfect manhood,
 And you kept your place of pride ;
 You had soft words as a lover,
 And true words as friend and guide.
 So in you my fate has met me,
 I have yielded, as I must ;
 I have given up all the treasures
 Of a lifetime to your trust.

For my heart is in your keeping—
 Helpless but for you I stand !
 Wo, for me ! if you could hold it
 With a light or careless hand !
 But I have no room for doubting,—
 Life's surrender is complete !
 Fearlessly I take my future,
 And lay it at your feet !

ELOQUENT SILENCE.

BY CUPID.

There's a language that's mute, there's a
 silence that speaks
 There's a something that cannot be
 told ;
 There are words that can only be read
 on the cheeks,
 And thoughts but the eyes can unfold,
 There's a look so expressive, so timid, so
 kind,
 So conscious, so quick to impart ;
 Though dumb, in an instant it speaks out
 the mind,
 And strikes in an instant the heart.

This eloquent silence, this converse of
 soul,
 In vain we attempt to suppress :
 More prompt it appears from the wish of
 control,
 More apt the fond truth to express.
 And oh ! the delight on the features that
 shine,
 The raptures the bosom that melt ;
 When blest with each other, this converse
 divine,
 Is mutually spoken and felt.

MARKS OF CHARACTER.—The man every-
 body likes is generally a fool. The man
 nobody likes is generally a knave. The
 man who has friends who would die for
 him, and foes who would like to see him
 broiled alive, is usually a man of some
 worth and force.

FUNERAL CEREMONIES.

THE local customs observed at funerals, like those of marriage, of which we have already spoken, are also greatly modified by climate, race, religious opinions, and civilization ; and will ever be deemed an interesting subject of investigation, since in all countries their observance affords to survivors a last opportunity of testifying their affection and respect for the beloved friends of whom the hand of death has deprived them.

There is something wildly mournful in the ceremonials which are still kept

up by many of the negro tribes in Central Africa. When the head of one of their families has breathed his last, his more distant relatives are summoned to wail over him by the loud cries of a female who goes about for this purpose, tearing her hair, whilst the body is washed with oils and wrapped in straw mats and cotton cloths ready for interment, after which the different relatives assemble round it. The friends continue their audible lamentations over the deceased until the following day, when amidst the beating of drums and violent shrieks

of hired women, the remains are deposited in an oval shaped hole in some lonely forest, which is then surrounded by thorns to deter wild animals from molesting it. These women are afterward treated with palm wine, and for eight succeeding days they collect round the grave, morning and evening, to weep aloud, often saying to the dead man, "Hadst thou not wives, and arms, and horses, and pipes, and tobacco; wherefore then didst thou leave us?" In some places the negroes build a hut under ground in which the corpse is placed, with supplies of food, water, and tobacco; and to the roof, which projects above ground, are fastened the bow and arrows and lance of the deceased; these preparations being made because they believe the soul of the departed frequently returns to the body for some time, after which they think it passes into some other form. A woman's grave is occasionally distinguished by a pestle and mortar being affixed to the roof, and the burial-places of both sexes are ever regarded with great veneration, whilst an African prince is honored by interment in his own habitation, and the anniversary of his death is dutifully commemorated by the reigning prince, who annually visits his abode, and offers up prayers, while he throws millet into the enclosure.

The Hindoos preserve many singular customs; and it is curious that among them cloth-dealers and weavers alone bury their dead; in all other cases the funeral rites are performed as soon as possible after disease, because those of the same household may not eat until they are concluded; they resemble those of the Africans, inasmuch as hired women, who tear their hair and shriek, continually attend. A Brahmin first ties a species of dog grass, considered sacred, round the dead man's finger; purifies the house with holy water, and prayers are offered up, whilst fire is brought into the room and cow-dung thrown into it, and the Brahmin whispers the ceremonial of initiation in the ear of the deceased. The principal mourners, while this is being done, cause their heads to be shaved, in the hopes of thereby increasing the happiness of the departed in the next world. In the evening a hole is broken in the outer wall of the house, through which the corpse is carried, placed in a sitting posture upon an open sedan chair, and preceded by torches and mournful blasts

of long trumpets. On arriving at the cemetery, the friends, with praiseworthy caution, make sure that life is certainly extinct, and then throwing rice, butter, betel, and fruit on the pile, the body having first been laid upon it, the oldest relative present sets fire to the wood, and the corps is consumed midst loud wailing, music, and funereal songs. The ashes are afterwards collected and thrown, if possible, into one of the sacred rivers, such as the Ganges, the Kishna, and the Jumna, and which has previously received the ashes of the deceased's ancestors. Inferior castes, however, sometimes omit the burning, and wrapping their dead in a coarse white sheet, bury them as the Europeans do, only they shave their beard, head and mustaches, and for several days fast from chewing their favourite betel. The inhabitants of some of the large Asiatic islands keep their corpses much longer, even the poorest, for several weeks; those of persons of rank being detained from burning for one or two years; and the interment of members of the royal family is attended by a terrible barbaric custom of sacrificing by the hands of executioners a certain number of their household slaves, selected by the king from the crowd of eager devotees, for those who do not thus offer themselves are imprisoned for life; the chosen ones are then put to death by the dagger before the royal corpse arrives at the burning pile. This long preservation of the body probably arises from the dislike naturally felt by all to be deprived the last relics of the departed, which amongst the Hindoos are borne away forever by their sacred streams; but in New-Holland, now better known as Australia, and where dead bodies are also sometimes burned, the ashes are collected and buried in spots marked by logs of wood. More commonly, however, the natives of that immense island place their dead in canoes without burning, along with a spear and a throwing stick, and they are thus borne to the burial-ground whilst the attendants wave long tufts of grass backward and forward, as if exorcising evil spirits. The canoes are placed in grass-lined graves to the music of drums, great care being observed in placing the canoe so as to let the sun shine on it, intercepting shrubs being cut down to facilitate the free passage of its rays; and small shrubs are planted over the grave when covered in, which is also distinguished by

boughs and tufts of wild grasses.

Quitting these pagan nations, the still uncivilized hordes of Russia and her dependencies seem to afford a natural bridge for our passage over the gulf which divides the observances of heathenism from those of Christianity as it exists in more cultivated portions of the globe. As soon as death has taken place in Russia, a priest anoints the body with incense, to the accompaniment of prayers and sacred songs; and those who can afford it pay for a succession of priests to carry on similar religious observances day and night, until the interment, which generally takes place about eight days after death. Before the coffin is closed every one kisses the departed; and a benediction having been pronounced, and incense poured on all present, the bier is carried into the church, preceded by choristers and tapers borne by priests. The 91st Psalm is sung, followed by the prayers and anthems of the Greek Church, said to be often exquisitely beautiful; and when the body is lowered into the grave, the funeral anthem to the Trinity is duly performed, while the priest throws dust crosswise on the coffin, and pours oil from his lamp on its lid, the ceremonial concluding with a prayer for the everlasting happiness of the deceased. Sometimes a religious commemorative service is conducted in the church on the third, ninth, and fortieth days after the funeral, and another is celebrated annually, in addition, so long as the mourners survive. The more savage tribes drink mead at the grave from a bowl, with wax tapers stuck round the rim, their women at the same time keeping up a species of musical howl, and every one bowing to the ground and crossing themselves repeatedly; and the Siberians burn candles over their sepulchres, and not unfrequently dig away the earth from them at night, in order to introduce food into the sepulchre, money being buried with the dead, in the expectation that they will need it wherever their souls are gone.

A singular source of revenue to Spanish monasteries arises from the sale of monks' and nuns' habits, in one of which every corpse except those of the grandees is interred. A public coffin is also kept in each church, which is used on all occasions, the body being buried without one and it remains open while on its way to the burial-ground, and a rosary is placed in the hands of the deceased, or, if it be a young unmarried woman,

she wears a crown of flowers, and carries a palm-branch in her hand. The sorrowing parents of children who die under seven years of age are obliged to listen to congratulations, since baptism is supposed to insure the entrance of their offspring into the kingdom of heaven. When they die before human beings become responsible—a period which the Catholics have determined lasts seven years—the remains of these infant children, who are called little “angels in heaven,” are crowned with flowers and dressed in white, as is the officiating priest; the bells ring joyful peals, and the thanksgiving psalm is uplifted, “*Laudate pueri, Dominum,*” whilst no mourning garb is permitted to the bereaved relatives who follow their darlings to the tomb. An ancient custom is still observed in Spain of erecting crosses on the highway to the memory of those who perished by the hands of brigands, and the peasantry, as they pass them, throw a stone on the heap at the foot of each cross. In the Dutch States, the funerals of the rich commonly take place at night, by the light of large lanterns, a canopy sheltering the open car containing the hearse, and if the deceased died unmarried, white gloves are worn; and black gloves if married. Numerous mourning-coaches and a large retinue of undertakers generally attend, who are attired in the deepest mourning. But in country-places, interments are conducted very simply, a common wagon generally conveying the coffin, as well as the nearest relatives. When young children are buried, bunches of flowers are fastened to the coffin, and the bearer carries in his mouth a green twig, whose leaves are afterward strewn over the grave; and after this part of the ceremony, the undertaker frequently returns thanks for their attendance to the friends assembled round the grave, who thence depart to their separate homes. In some cases the company return to the house of mourning, and partake of old Rhenish wine, in goblets of green glass, used only on these mournful occasions—a custom in other districts compounded for by presenting each of the company with drink-money at the grave. In Zealand, or Friesland, much feasting goes on at funerals, and is thought to be a remnant of ancient customs when banquets used to be prepared amongst the northern nations after death had occurred, to propitiate the manes of the departed. In the South Sea islands the savage custom

is still maintained of survivors manifesting their sorrow for a deceased relative by bruising themselves with their fists, cutting and wounding themselves with clubs, stones, sharp shells, and knives, and striking their heads so violently as sometimes to cause a temporary loss of reason. Their chiefs are buried in vaults lined with large stones, and they are usually eight feet long, six wide, and eight deep, and a kind of shed is erected over the grave, from which are suspended pieces of stuff with black stripes, the coarseness of the material being considered emblematic of deep grief. When the mourners return from the burial-ground, they sing aloud, that all who may be in the adjacent roads or fields may have time to hide themselves as the sacrilege of looking on a funeral procession is punishable with death on the spot; and the same wild people evince their regret on losing a friend by burning their cheek-bones, the places being rubbed with astringent juice, and the blood thus produced smeared round the wound to the diameter of two inches; and similar strange customs are often carried on for twenty days after the death of one of their chiefs. In Otahete, when a person is known to have expired, the relatives assemble immediately to weep over the dead body, and the next day it is wrapped in cloth, and carried on a bier to the sea-shore, where the priest prays aloud, and sprinkles water round, but not on the corpse. This is repeated several days, whilst a shed is erected differing in size, according to the rank of the deceased, in which the body is then placed, and left to waste away till the flesh is wholly gone. The sheds are adorned with garlands, and pieces of cloth and food are kept close at hand, the former being supplied to receive the tears of the mourners, as a sort of oblation. They also cut off and throw their hair into the bier. Finally, the bleached bones are delicately washed, wrapt up in cloth, and buried. These funeral observances vary considerably in the different islands of the Indian Archipelago, and the inhabitants of Sumatra testify their regard to the departed in a mood much more consistent with our notions of propriety on such sorrowful occasions. Each village possesses its own cemetery and its own broad plank, constantly kept purified with limes, on which the dead are conveyed to their resting-place, swathed in white cloth. After the grave is dug, a cavity is cut in one side, just large

enough to hold the corpse, which is laid within it, covered with flowers, and protected by two boards, fastened angularly to each other, one resting on the body, while the other fills up the open side of the cavity, its edge touching the bottom of the grave. When the excavation is filled up, small white streamers and shrubs, bearing a white flower, or majoram roots, are neatly planted over the grave, which is duly visited by the survivors on the third and seventh days, and at the end of twelve months two or three long elliptical stones are placed at the head and foot, on which occasion a buffalo is dressed and devoured, its head being left there to decay in testimony of the honor which has been paid to the deceased in feasting to his memory.—*Popular Educator.*

THE SHADOW COMETH TOO.

“Oh! life is like the summer rill, where weary daylight dies;
We long for morn to rise again, and blush along the skies.
For dull and dark that stream appears, whose waters, in the day,
All glad in conscious sunniness, went dancing on their way.

But when the glorious sun hath woke and looked upon the earth
And over hill and dale there float the sounds of human mirth;
We sigh to see day hath not brought its perfect light to all,
For with the sunshine on those waves, the silent shadows fall.

Oh! like that changeful summer rill, our years go gliding by,
Now bright with joy, now dark with tears, before youth's eager eye.
And thus we vainly pant for all the rich and golden glow,
Which young hope, like an early sun, upon its course can throw.

Soon o'er our half-illumin'd hearts the stealing shadows come,
And every thought that woke in light receives its share of gloom,
And we weep while joys and sorrows both are fading from our view,
To find, wherever sunbeams fall, the shadow cometh too!”

LOOK ALOFT.

THE HUMAN BODY

I do not remember any thing which has produced so pleasing an impression on my mind, as the little story which is said to have been told by the late Dr. Cadman, to his friends, of the boy who was about to fall from the rigging, and was saved by the mate's impressive exclamation.—“Look aloft, you lubber.” The story and application were somewhat in the style of Dr. Franklin, and would not have been unworthy of his fame. The following verses cannot claim the merit of the slightest originality, but their insertion will amply reward the author, if they recall the anecdote which prompted them, or enforce its beautiful morality.

In the tempest of life, when the wave
and the gale
Are round and above, if thy footing
should fail—
If thine eye should grow dim and thy
caution depart—
“Look aloft,” and be firm, and be fear-
less of heart.

If the friend, who embraced in prosper-
ity's glow,
With a smile for each joy and a tear for
each wo,
Should betray thee when sorrow like
clouds are arrayed,
“Look aloft,” to the friendship which
never shall fade.

Should the visions which hope spreads
in light to thine eye,
Like the tints of the rainbow, brighten
to fly,
Then turn, and thro' tears of repentant
regret,
“Look aloft,” to the sun that is never
to set.

Should they who are dearest, the son of
thy heart—
The wife of thy bosom—in sorrow de-
part,
“Look aloft,” from the darkness and
dust of the tomb,
To that soil where “affections is ever
in bloom.”

And oh! when death comes, in terrors
to cast
His fears on the future, his pall on the
past,
In that moment of darkness, with hope
in thy heart,
And a smile in thine eye, “look aloft,”
and depart.

WHEN we have gained some slight knowledge of the wondrous mechanism which we name the body, how multitudinous its combined actions, how easy the disturbance of one will affect the healthy action of the rest, and how recklessly we disregard the plainest rules of health, and wonder at a few men having succumbed in the course of intense intellectual life ceases at once, and a new wonder emerges—wonder that any man can live this life, and retain his healthful activity. The very predominance of the nervous system implies a predominant activity, and this is liable to be stimulated to excess by two potent tempters: ambition, eager to jostle its way through energetic crowds: and fascination, which lies in intellectual labor, the brooding *storge* of creation, the passionate persistence of research. These tempters hurry men into excess. Men who live much by the brain have seldom the courage to be prudent, seldom the wisdom to be patient. In vain the significant words of warning become louder and louder; in vain the head feels hot; the ears are full of noises, the heart fluttering and thumping, the nights sleepless, the digestion miserably imperfect, the temper irritable: these are nature's warnings to desist, but they are disregarded; the object of ambition lures the victim on the seduction of artistic creation, or of a truth seen dancing like a will-o'-wisp, incessantly solicits him; he will not pause—at length cannot pause, the excitement has become a fever, the flame that warms destroys him: madness arrives. Sad this is, and would be infinitely sad if there were no help for it, if the very glory and splendor of the intellect were necessarily allied to its infirmity and ruin. But it is not so. Men cannot transgress nature's laws without incurring nature's penalties.

Trust not thy soul upon a fancy, who
would freight a bubble with a diamond?
And launch that priceless gem on the
rapids of a cataract—*Tupper*.

The first of virtues is innocence; the second is modesty; and neither departs without being quickly followed by the other.

Love is despotic; but it is exerted to soothe and humanize and not to darken the heart.

THE REDEEMED PROMISE.

BY MRS. R. B. EDSON.

"READ to me darling; I cannot see," came faintly from the pale lips of one whose eyes were fast closing upon earthly scenes, but whose spiritual vision shone clearer and brighter, as it was lifted above this plane of mortality. "Read this beautiful chapter, to strengthen me and to comfort you; I have read it until it seemed a part of myself. Still it has a power to awe my soul, and exalt it above the pains of this wasting mortality."

Effie Carlton took the little morocco Bible from its place under her mother's pillow, and turning to the desired place, read that beautiful description of the resurrection, until she came to the passage—"But thanks be to God, who giveth us the victory through our Lord Jesus Christ," when the mother, joining her voice with Effie's, repeated it triumphantly. Then turning to Effie, while the light of immortality already shone upon her brow, she added:

"Oh! darling, it is very sweet to die. I never felt such a thrill of perfect bliss before." Observing the tears raining silently down the face of Effie, she motioned her nearer, and drawing her head down upon her breast—that breast which had been her shelter and covert for thirteen years, some bright with joy, others heavy with grief—she continued:

"Effie, I am going now. I know it. And while I am with you, I want you to promise me by that sacred book you hold, that it shall be the great purpose and aim of your life to seek out and redeem from the power of sin, to encourage and help, even as I would have done had God spared my life, him for whom I have wept and prayed—who in all his wanderings I never ceased to love, and who in this hour, seems dearer than ever before; whose heart is rich with precious gems, all covered over and stifled down by sin and neglect. Promise me, darling, that no thought of your own comfort or pleasure shall ever come between you and your father. And never despair in the darkest hour; never lose your faith in the redeeming power of love or your trust in an ever-present and all-sufficient Father, who helpeth all who put their trust in Him."

The child, who had sunk sobbing on her mother's bosom, arose, and placing one hand in her mother's and the other on the book she still held, she replied clearly:

"Mother I promise. With God's help I will faithfully obey your wishes."

"God bless and keep you, my child, and give you grace sufficient for the high and holy task of winning a loved parent from the tempter's power."

And these were the last words which Mrs. Carlton spoke on earth. In the gray light of the early dawn, she passed peacefully to the better land. All that kind neighbors could do, was done, and Effie was offered a home in more than one warm-hearted household. But Effie Carlton had a purpose in view; and the child, so suddenly grown to be a woman, scanned the future always in direct reference to the speediest and surest completion of that one central desire of her heart.

She mourned long and truly for her mother; but hers was not a nature to sit down with her grief. Reflective beyond her years, with a firm self-reliant will, and a large organ of hope, while underlying the whole was a deep-set religious principle, which, by both precept and example of her mother, had become so incorporated with her nature that she would as soon have thought of doubting her own existence, as the loving, watchful care of God, and the sure and certain triumph of right. Even when shadows gathered the thickest, she caught sight of the gleaming sunlight beyond.

But what of Henry Carlton, the father of Effie? What mean all these dark hints of temptation and sin, of desertion and neglect? The facts were simply these: Mr. Carlton had, like many others, entered largely into speculation. He bought extensively on credit, and the failure of those on whom he was depending for large sums, together with his own reckless expenditures, resulted, as needs must, in dishonor and ruin.

His moral integrity was not strong enough to bear up against the crisis; he was detected in an unsuccessful attempt at forgery; he fled, leaving a faithful, de-

voted wife, and loving, idolized child, to battle as they best might with poverty and disgrace. Nothing but the most pure and exalted Christian faith, could have sustained the wife and mother through the anguish of this cruel desertion.

Through all the process of arranging and settling the business affairs, her clear head and cool hand did most efficient service. She kept nothing back, not even her own jewels, and at length had the proud satisfaction of satisfying the last creditor. But she and her child were penniless and houseless; yet her courage failed not. She remembered how in her girlhood, she had been called quite handy in the work of millinery. She had, even, during the busy season, assisted the village milliner; and she doubted not but her natural ability for the work, aided by her past knowledge, would ensure success. But the crowded city was no place for a novice, and besides she longed for the quiet of the country, where none knew of her sorrow or his disgrace.

Her upright course, her high sense of honor, united with her sweet, gentlemanly, and meek Christian spirit, won her many warm friends; and when she stood ready, waiting for the train to take her to her newly chosen home, a heavy purse was placed in her hand, accompanied by what to her was better than silver or gold, a letter of warm wishes, of cordial, heart-felt sympathy, and high approval of her strictly honorable course, and prompt, decided action.

And now three years had passed; years too, of earnest toil and patient looking forward to the time when her husband should return—when forgetting the past, they could begin life anew. But God ordered otherwise. She had performed her part here on earth, and was needed in a higher sphere. And she went rejoicingly, doubting not the wisdom which ordered the event, and leaving, her noble Effie to continue and complete the work which she had thought to do, namely, to comfort, encourage, guide, bless, and with God's help, save the erring and misguided husband and father. And well was Effie calculated to perform the work. She had been an apt pupil of a noble mother.

After her mother's death Effie sold the shop to a lady who agreed to give her a thorough knowledge of the business, and a fair remuneration, for her labor. Here she passed nearly two years, in fact till

the pupil far exceeded the teacher. But she was not content. In all these years she had heard no word of her father, save a vague report that he was seen in Australia, about a year after his departure.

One thought haunted Effie continually, If she was in her native city, she would be more likely to find him. She dwelt upon this idea, until she resolved to wait no longer but to set out at once.

Through the influence of old friends of her mother, she succeeded in procuring a desirable situation at her favourite employment. Once fairly settled, and all her energies were directed to that one—to find out something concerning the whereabouts of her father. No means which she could devise were left untried; every newspaper was searched, every enquiry made, but all to no avail, until her friends advised her to give up the idea as fruitless. They little knew how the gentle girl had dwelt upon his return, until it was the absorbing passion of her life to faithfully perform her mother's dying instruction.

"So Herbert Stanley is smitten with the new milliner. Well, she is a splendid girl, and as good as beautiful, which last cannot be said of all the 'dear creatures,'" laughingly broke in the merry voice of her cousin Fred, as little Jennie Colson stood in the door gossiping with her troop of cousins, and some other young friends.

"Yes," was the reply. "But one thing, if she expects to get Stanley, she will have to give up that insane idea about her father. He is too proud to have his betrothed hunting up every emigrant ship, and searching hotel registers, to find one who would only be a disgrace to her when found."

"He is her father, and I honor her for it," said Fred, warmly. "I would not have a wife that was ashamed of her father."

"There," laughed Jennie, "Dr. Colson is on her side. If we say anything more, I am afraid Stanley will lose his already small chances."

"O, I never saw your divinity, so don't be alarmed; only this, I do admire to see a girl that has some aim in life besides excelling in every absurd fashion."

"There, Fred," replied Jennie, "you had better go now, and attend to your patients. I guess they are dreadful sick; I think I should be if I had you to attend me."

So it seems our fair Effie has a lover—and Herbert Stanley, too. Proud, wealthy handsome, and perfectly conscious of it, too, (as what gentleman is not,) he moved in the most aristocratic circles. But the bright, pure loveliness of Effie Carlton, was so unlike what he had been accustomed to, that he thought it would not be so very bad if she did work for a living, as people would soon forget that, when she became Mrs. Herbert Stanley.

And how is it with our gentle Effie? Is she perfectly heart-whole? Interested she certainly was. Left at an early age with no one to sit in the inner temple of her heart, no wonder that the gallant attentions and tender devotion of Herbert Stanley, made her for a time forget what had heretofore been her only life purpose. She had even thought that, together, perhaps they might be more successful than she, a weak, feeble girl, had been. Ah! Effie your knowledge of the world will be more extended soon.

"Ah! good evening, Miss Carlton; do I find you unengaged?" said Herbert Stanley, as she arose to receive him.

"Perfectly so," was Effie's blushing reply, as she noticed an unusual warmth in his manner.

The evening passed rapidly, too rapidly for Effie Carlton, for in those few brief hours her own hand had dashed from her lips the cup of joy, which was more to her than she had thought. He had asked her to be his wife—but upon these conditions, that she was to give up all search for her father, and not to recognize him as her father if he should come, in short, to discard and disown him forever.

Effie, pale as death, could not believe her senses, until the offer was repeated. Then, crushing down the great sobs that were choking her, simply told him never to try to see her again, that her resolution was unalterable; and passing him rushed up to her own little room and bowing down reverently, with tears and sobs, asked strength to sustain her in this new affliction. And it came.

Even while she knelt, a messenger came, saying, that a man was taken suddenly ill at one of the public hotels. He arrived the evening before, and booked his name as Henry Carlton. He complained of being unwell, and retired immediately, but aroused them very soon with a request for a physician.

"He is very sick, Miss," added the boy, "and if you would like to go and see him,

I will call a carriage."

Effie forgot that there was such a person in the world as Herbert Stanley, and hastily preparing herself, was soon ready to accompany the boy.

Judge if you can, of the tide of the feeling that swept over her soul, at the first glance of that face, so indelible on the heart. It required more self-command than even Effie had, to bear the sudden realization of years of prayerful expectations. She fainted, and when, a few moments after, she became conscious, and saw a handsome, gentlemanly looking man bending over her she began to doubt her senses.

"Oh! was it all a dream? I thought he had come. Oh! my father."

"Father—who calls me father?" broke in the delirious man. "I was a father once, but I was unworthy the holy name, and now I am alone, yes, all alone. I killed them by my cruel neglect, my wife, my child!"

Effie sprang up, and not until Dr. Colson assured her that it would do her father more harm than good, would she be persuaded to refrain from throwing her arms around him, and telling him that he was not alone, that she, his darling, his Effie would never leave him again. Oh! it is very hard after these long years of watching to be denied this privilege.

Effie felt, now that her father was restored to her, that she never knew the deep love she bore him. Such a perfect feeling of happiness came over her, such a sense of gratitude to God, for at last granting her prayer. And then came the agonizing thought, "suppose he should die and never know me? Never know how I have watched and waited, how I have watched and prayed—how I have loved him; and more yet, how she loved him even unto death."

And the excited girl, usually so self-possessed, so calm, so hopeful, seemed almost crazed with the thought. She begged piteously to stay by him, that at length the physician told her that if she would be very calm, and not to speak to him, she might sit by him and bathe his head. It was a brain fever of the most hopeless kind. Oh! it was pitiful to hear his ravings. He would accuse himself of murdering his wife and child, then he would fancy them by him, and would beg their forgiveness so piteously, calling them by all the pet names he

could command, that every eye grew moist. And poor Effie saw in that hour the fearful result of wrong doing; she thought of her mother's peaceful, happy death, and all the suffering they had ever endured was as dust in the balance compared to what her father had suffered through sin and remorse.

Dr. Colson watched by him without rest or sleep, until the second morning saw him for the first time sink into a quiet slumber.

"Doctor, will he live? is there any hope?" came from the pale lips of Effie as he came from the room to say that his patient had just awoke from a quiet sleep of several hours, and was now unconscious but with more favorable symptoms. "And may I nurse him all the time?" she said pleadingly.

"All you are able to; but I fear this is going to be too much for you."

"Oh! I shall never be weary of nursing him, poor, dear papa."

At length the deep love and devoted care, were rewarded by a decided improvement in Mr. Carlton; and, of a naturally robust constitution, he convalesced rapidly. As yet they had not deemed it advisable to reveal the identity of his faithful nurse. As he grew better, he lay and watched her continually, seeming to take melancholy pleasure in her presence, and was restless and uneasy in her absence.

"What is your name, little nurse?" he whispered, as she was arranging the pillows. She hardly dared, but love overcame prudence; "Effie," she said softly.

"What else, child? tell me quick," and he wrung her hand till she could scarce suppress a cry of pain.

"Effie Carlton. Oh! father, father, I cannot keep the secret any longer!"

"Thank God," came fervently from his lips, and opening his arms, he closed them tightly about the young form of his daughter.

And thus Dr. Colson found them, a half hour later.

"Come in, Doctor," said the invalid this dear child has almost cured me. I dare not let her go for fear she will vanish into air. Oh! I never thought such happiness was in store for me, when I heard in a distant land, that my wife, and probably my child, had died, alone and among strangers."

As he grew better Effie told him all their past life since he went away, making it always bright as possible. But when she told him of her mother's death, of her deep unchanging love for him, of her free and full forgiveness, of her dying charge to her, he wept convulsively. She did not strive to stop him, only by saying, "Oh, we loved you all the time, papa," which only started the tears afresh. And Effie felt that those tears were purifying his heart.

"Effie will you pray for me, that I may carry out the good resolves of this hour—that I may have strength from on high, even as you have had?" and they knelt there together, and a prayer eloquent with love and faith, went up from those youthful lips. And when Henry Carlton arose, he felt so calm and happy that he wondered not at the pure spiritual light that gleamed from the dark eyes of Effie.

Dr. Colson seemed somehow to manifest as much interest in his patient now he was nearly well, as ever before. We love to see disinterested people, but at the risk of being called uncharitable, we fear we shall call the young physician the least bit in the world selfish, especially when he got into the habit of examining Effie's pulse instead of her father's; and still more especially, when he endeavoured to make her believe that he was in very pressing and urgent need of a nurse, just such an one, in short, as the one whose skill had just prove so successful. He used such excellent logic, and such convincing arguments, that Effie took pity on him, and agreed to go with him to see what her father thought of the case, and abide by his decision. After all the arguments, pro. and con., had been discussed, it was agreed between the gentlemen, (Effie in the meantime trying to look very unconcerned, yet failing wretchedly in the attempt, for the bright happy look was dancing in her eyes and hiding under the blushes that came and went so charmingly in her cheeks; at least that was the opinion of Frederick Colson, M. D.,) that as both seemed to want the same nurse, it should be left to Effie to say how soon she could be prepared to enter on her double duties.

Effie had never thought of her father returning wealthy, until in the long talk that followed the "new arrangement," he said: "I feel Dr. Colson, in giving you Effie, that you have a wealth above silver and gold. God only knows what

I should have been if her pure love had not met me in my despair, and from earthly love pointed me to the heavenly. My life, thus far, has been barren and unfruitful; but with God's blessing, I hope it will not be so in future. But I could not give you a portionless bride. I was very successful in my absence, and have enough for us all; for I must always live with you. Never again in my life will I consent to be separated from my guiding angel—my loving, gentle, faithful Effie."

We will leave them thus, reader, in the enjoyment and possession, not only of earthly wealth, but of that better inheritance, the wealth of great price. And may this lesson strengthen our faith in redeeming power of love, in the sure retributive misery which always results from yielding to temptation, and present in striking contrast that peace and blessedness of a true devoted Christian life.

THE OLD ARM CHAIR.

I love it, I love it, and who shall dare
To chide me for loving that Old Arm
Chair?

I've treasured it long as a sacred prize,
I've bedew'd it with tears, and embalm'd
it with sighs;

'Tis bound by a thousand hands to my
heart;

Not a tie will break, not a limb will start.
Would ye learn the spell? a mother sat
there,

And a sacred thing is that Old Arm Chair.

In childhood's hour I linger'd near
The hallow'd seat with listing ear;
And gentle words that mother would
give,

To fit me to die and teach me to live.
She told me shame would never betide,
With truth for my creed, and God for
my guide;

She taught me to lip my earliest prayer,
As I knelt beside that Old Arm Chair.

I sat and watched her many a day,
When her eye grew dim, and her locks
were grey;

And almost worshiped her when she
smiled,

And turned from her Bible to bless her
child.

Years roll'd on, but the last was sped—

My idol was shatter'd, my earth-star fled,
I learnt how much the heart can bear
When I saw her die in that Old Arm
Chair.

'Tis past! 'tis! but I gaze on it now
With quivering breath and throbbing brow,
'Twas there she nursed me, 'twas there
she died;

And memory flows with lava tide.
Say it is folly, and deem me weak,
While the scalding drops start down my
check.

But I love it, I love it, and cannot tear
My soul from a mother's Old Arm Chair.

SPRING CONCERT,

There's a concert, a concert of gladness
and glee,

The programme is rich and the tickets
are free.

In a grand vaulted hall where there's
room and to spare,

With no gas-light to cat up the oxygen
there.

The musicians excel in their wonderful
art,

They have compass of voice, and the
gamut by heart;

They traveled abroad in the winter recess,
And sang to vast crowds with abundant
success,

And now it's a favor and privilege rare
Their arrival to hail, and their melodies
share.

These exquisite minstrels a fashion have
set,

Which they hope you'll comply with and
may not regret,

They don't keep late hours for they've
always been told

'Twould injure their voices and make
them look old.

They invite you to come if you have a
fine ear,

To the garden or grove their rehearsals
to hear.

Their chorus is full ere the sunbeam is
born,

Their music the sweetest at breaking of
morn,

It was learned at Heaven's gate with its
rapturous lays,

And may teach you, perchance, its own
spirit of praise.

INDUSTRY AND HONESTY.

BY S. E. KEITH.

A few years ago, I was spending some weeks in a farmer's family on the Connecticut river. It was a charming home, and I looked on the routine of their daily life almost with envy; it was so peaceful, so free from the vexations and wearing cares that belong to city life. It was a life of labor, though; for the farmer and three sons went out early in the morning to their farm work, and the wife and daughters—there were two fair haired, nice looking girls of fifteen and seventeen—were up before the sun to get the early breakfast, and keep their feet till after dinner, doing all their own work even to the washing and ironing. Put how tidy and how full of sweet, pure air that kitchen was, with its open door and two large windows letting in the cool west wind! How fresh and pretty the girls looked in their calico dresses, and neat aprons!

They used sometimes to say, "Don't come out here, Miss Keith, we were all in the suds this morning, and you aren't used to such things;" Such things? No, indeed! I was used to a kitchen—for I boarded in the city, and had no control over that department, of course—where the floor was greasy, and the stove greasier yet, where the dishes lay tumbled about on dirty tables half the forenoon, with the remnants of meat and potatoes, egg shells and fish skins, or whatever else had appertained to the morning meal, mixed in with the china and silver spoons, and where one had to tuck up her skirts to avoid dipping them into slop pails, and refrain from breathing for fear of inhaling—well, sometimes far enough from the scent of sweet-briars and day lilies which came in at the farm house windows; and where Biddy's freckled face, streaming locks, and arms akimbo, conveyed a strong impression that the "cleanin' up," when it did come might not be of the most thorough order. Why, in comparison, that table, white as soap and sand could make it, with the breakfast dishes nicely arranged in orderly piles or rows, while the pretty Ellen stood before it with her fair, rounded arms bare, and her hands well formed, but bearing the marks of honorable la-

bor, never disagreeable to the eye of any simple man or woman, were plunged into a dish of hot suds, from which they speedily lifted plate after plate to be dipped into another pan of clean hot water, and then drained, and wiped on a sweet, fresh towel, by those skilful fingers, was really lovely to look upon; and the whole room, while the morning glories trained on strings looking in at the windows, and the nicely swept floor, and the pans of skimmed milk standing on another table, waiting for their turn to be emptied, washed and wiped, and then set out in sparkling rows in the blazing sun; with the pleasant face of the mother, who was doing up butter in the pantry, now and then looking into it, and Julia's quick merry song floating in snatches—Julia was making beds and sweeping—was to me far more charming with all its healthful, cheery influences, than many a splendidly furnished drawing room into which I had been taken. Not but that I like handsome drawing-rooms, and the people I meet in them if the rooms are tasteful, and the people intelligent and good, as they often are, but there was a charm of a different kind about this well ordered kitchen, none the less delightful and inspiring. How often I have wished I could make our farmers' daughters feel that they are pleasing when thus seen occupied in their daily work: far more so, it may be, than when, their work done, they have dressed themselves in what they regard more becoming garments, and seated themselves a little stiffly in the best room, only open to visitors, and therefore inspiring a little constraint and awkwardness. Yes, each is pleasing in her own way: the modest, tidy young city girl, exempt from the same kind of labor, but giving her heart and time to some useful occupation, both conscious that they were made to be of service in the world, and to live good and holy lives, with the great Father above always watching and approving when they do faithfully the duty of the hour in the condition of life in which he has placed them.

I think Mrs. Bernard had always good and wise ideas, and had trained her

daughters very wisely for the most part, yet I could see they were a little annoyed by my finding them at work till they saw I enjoyed seeing it go on; that they had a little feeling that I should not respect them quite so much for washing dishes and making beds. What a foolish notion it was for them to have! I honored them for doing it and doing it so nicely, from the bottom of my heart: and was only annoyed by their supposing I could do otherwise, and of fancying for a moment that I should like Antoinette Hunter better because she played on the piano, embroidered in worsted, wore rings on her slender, lily white fingers, and let her old mother do the work.

But to return to Mrs. Bernard's kitchen. On the particular morning I am thinking of, Nathan the youngest boy came rushing in at the door about ten o'clock evidently in no amiable frame of mind,

"I've got to go to the mill," he said, "to bring home the meal, and father says I must carry over a barrel of potatoes to old Simeon Gray."

"Well, you needn't be so cross about it," said the even tempered Ellen, skillfully piling up her arm full of shining dishes.

"I guess you'd be cross if you'd to stop right in the midst of your forenoon's work, and sort out a barrel of old, dirty, good-for-nothing potatoes! But I know one thing, I shan't trouble myself to be very particular about it: I shall put in what comes handiest; for old Gray's half-blind, and he'll never know the difference."

"I guess Aunt Rhoda will know good from poor when she comes to cook them; her eyes are as sharp as a hawk's, and they'll see if there's a speck or spot that isn't exactly right."

"Who cares for her? I shall be out of hearing before she gets a chance to look, and then she may scold to her heart's content. He'll pay the money down for for 'em; he always does; so he can't help himself if they ain't all exactly sound, and of proper size."

So saying, he lighted a candle and went down into the cellar to fill a barrel of potatoes from the bin. In a very short time he was heard rolling up the barrel from stair to stair, and he soon appeared with his face very red from exercise; for though he was a tall, stout shouldered boy, it was something of a lift to get the barrel up.

"I want to look at those potatoes," said his mother. Mrs. Bernard was a small, blue-eyed, mild looking woman, but her sons never failed to obey her, and Nathan rather reluctantly followed her, into the yard where the barrel was standing in the wagon.

"Why these are all white potatoes," she said, quietly—I sat by the window where I could hear the conversation—"you know these are only fit to feed to the pigs, and Mr. Gray wants them to cook for his table."

"They are as good looking a potatoe as we have got, and he will pay just as much for them; so what's the difference, mother? asked Nathan, with that shrewd twinkle of the eye Yankee boys are very apt to give when they fancy they are driving a good bargain.

Mrs. Bernard had been looking into the barrel, moving the potatoes about with her hand, but she had now lifted her head, and looked Nathan straight in the eye.

"The difference!" she exclaimed, "why, it's the difference between being honest and cheating, between doing business honorably and defrauding. I am ashamed of you, Nathan Bernard. I wouldn't have believed a child of mine would have been willing to do such a despicable thing?"

Mrs. Bernard's eyes were blue, but they could flash, and they were blazing now with scorn.

"But mother, it's what everybody else does, and old Gray would never know the difference."

"Don't speak in that improper way of an old man, Nathan. You know it isn't right, and that you are making a false excuse just because it is more convenient for yourself, and you would rather cheat a man than take the trouble to select a barrel of potatoes." Nathan blushed and hung his head before those keen eyes and sorrowful words, but muttered about nobody else being so particular.

"And if every man in town should do it, does that make it right?" said his mother, in a tone of still greater severity. "Have you no desire to be honest before your own conscience, no fear of God before your eyes, no wish to do what He will approve? You who have taken the vows of God upon your soul, and promised to walk before him in uprightness and sincerity of heart and life? If Mr. Gray should never know it, would God be de-

ceived, or your own soul, and have you no higher motives than to seem good in the eyes of your fellow men, while at heart you are a knave and a cheat. Nothing of that sort shall be done in my house; and," she added bitterly, "I would not have believed you could for a single moment wish to do it."

It was true that Nathan, now sixteen years old, had united with the Church the preceding winter, and no wonder his mother was shocked to find him willing to depart from the line of rectitude.

"Carry these to the barn," said Mrs. Bernard, "and fill the barrel with Jenny Linds, which are sound and of a proper size, such as Mr. Gray has a right to expect when he pays a full price for them." And Nathan did it whether reluctantly or not I never knew, for he said nothing more, but after a time he brought out another barrel, put them into the wagon and drove off.

Probably this incident would never have come to my mind again, but for a letter I received from a soldier friend of mine the other day. Among other things he says:

"Many regiments complain bitterly of frauds practised on them by their quartermasters, but we have got one whom nobody accuses of dishonesty. He's a splendid fellow, as honest and upright as the sun; nobody will ever find him filling his own pockets, by cheating the soldiers, I assure you. And he told me the other day he knew you, and you once made a visit at his father's several years ago. Do you remember him? His name is Bernard, somewhere from Massachusetts, I believe, and he goes by the name of *Honest Bernard* among the boys. It does a boy's heart good to find one really honest man in these days."

Honest? Yes, how could he well be otherwise growing up in such a home, with such a mother? And you who are most given to the complaining of the vice and dishonesty which so disgrace the land, are you training your boys so that it shall be well nigh impossible for them to be tricky and knavish when they are men? Do you never tolerate by precept or example, any attempts to pass off a thing for more than its real value, to conceal imperfections, or overreach an ignorant neighbor or a defenceless woman in a bargain, or in any way to depart from the strict line of honor and uprightness? If your sons never see you do aught of this kind, and are never allowed

to do what is in any sense dishonorable themselves, you may hope they will never become fraudulent contractors or swindling office-holders, or corrupt, bribing politicians. Here is the great work which Christian fathers and mothers of this generation have to do; first to be strictly honest in the sight of God themselves, and then to train their children to despise all tricks and subterfuges of dishonest trade. Then we may hope the nation will have integrity and honesty enough within it for God to preserve it from destruction; then, and not till then. It is in the clean, well-ordered, beautiful kitchens of our farmers and mechanics that honest men are to grow up; for in them the great masses of our young men are being trained to day, and holy and sweet and full of promise for the country are the lessons which may there be taught. Mother, make your kitchen tidy and attractive, and see that none of your sons impose on others in a bargain, and you will deserve the gratitude of coming generations, and receive the approval of God himself.

THE GAME OF LIFE.

There's a game much in fashion—I think it's called *Eucre*;

(Though I never have played it, for pleasure or lucre,)

In which, when the cards are in certain condition,

The players to have changed their positions,

And one of them cries in a confident tone,

"I think I may venture to *go it alone*."

While watching the game, 'tis a whim of the bard's

A moral to draw from that skirmish of cards,

And to fancy he finds in the trivial strife,

Some excellent hints for the battle of Life;

Where—weather the prize be a ribbon or throne,

The winner is he who can "go it alone!"

When the great GALILEO proclaimed that the world

In a regular orbit was ceaselessly whirled,

And got—not a convert—for all of his
pains,
But only derision and prisons and
chains,
It moves, *for all that!*" was his answer-
ing tone,
For he new all the earth could "go it
alone!"

When Kelper, with intellect piercing
afar,
Discovered the laws of each planet and
star,
And doctors who ought to have lauded
his name,
Derided his learning, and blackened his
fame,
"I can wait!" he replied, "till the truth
you shall own!"
For he felt in his heart he could "go it
alone!"

Alas! for the player who idly depends,
In the struggle of life, upon kindred or
friends;
Whatever the value of blessings like
these,
They can never atone for inglorious
case,
Nor comfort the coward who finds, with
a groan,
That his clutches have left him to "go
it alone!"

There's something, no doubt, in the
hand you may hold,
Health, family, culture, wit, beauty and
gold

The fortunate owner may fairly regard
As each, in its way, a most excellent
card;
Yet the game may be lost, with all
these for your own,
Unless you have courage to "go it
alone!"

In battle or business, whatever the
game,
In law or in love it is ever the same;
In the struggle for power, or the scam-
ble for pelf,
Let this be your motto—"Rely on your-
self!"
For, whatever the prize be a ribbon or
throne,
The victor is he who can "go it alone."

Always have one thought to which
your mind can go back to with pleasure,

TOUCH NOT THE TEMPTING CUP.

Touch not the tempting cup, my boy,
Touch not the sparkling wine;
Trust not the pleasures of the bowl,
The glories of the vine;
The bloated face, the bloodshot eye,
Shall tell you the reason why.

Touch not the tempting cup, my boy,
Beer, brandy, wine, or gin;
Let topers praise their foolish ways
Who make a mock of sin;
The drunken demon's maddened cry
Shall tell you the reason why.

Touch not the tempting cup, my boy,
Though urged by friend or foe;
Dare, when the tempter urges most,
Dare nobly say, No—no!
The joyous angel from on high
Shall tell to you the reason why.

Touch not the tempting cup, my boy,
In righteousness be brave!
Take not the first, a single step,
Toward a drunkard's grave;
The widow's groan, the orphan's sigh,
Shall tell you the reason why.

BEAUTY.

The following is an extract from Dr. Hoewe's address before the Boston Phrenological Society, and contains a beautiful idea, on a beautiful subject, beautifully expressed:

"Most heartily do I agree with the sage who said with a sigh—'Well, philosophers may argue, and plain men fret, but beauty will find its way to the human heart.' And it should be so, for so hath the Creator wisely and kindly ordained it. He hath vouchsafed to man the faculty of perceiving beauty. He hath made the perception a source of delight to him, and he hath filled the earth, the sea and the skies, with bright and beautiful objects, which he may contemplate and admire. Else, why is the earth and everything upon it, so varied of form, so full of beauty of outline? Why are not the hills, the rocks, the trees all square? Why runneth not the river canal-like to the ocean? Why cometh the green bud, the white blossom, the golden fruit, and the yellow leaf? Why is not the firmament

of a leaden, changeless hue? Why hang not the clouds like sponges in the sky? Why the bright tints of the morning, the splendor of noon, the gorgeous hues of sunset? Why, in a word, does the great firmament, like an ever-turning kaleidoscope, at every revolving hour present to man a new and beautiful picture in the skies? I care not that I shall be an-

swered that these and all other beauties, whether of sight or sound, are the results of arrangements for other ends. I care not, for it is enough for me that a benevolent God hath so constituted us, as to enable us to derive pleasure and benefit from them; and by so doing he hath made it incumbent upon us to draw, from so abundant a source."

A RIDE TO A WESTERN WEDDING.

Among the checkered scenes of Missionary life on the frontier, there are not many more pleasant than a genuine Western wedding. The heartiness, the bold dash, the generous hospitality of the thing, often the novel phases of social life which it reveals, together, of course, with the fee which is rarely small in proportion to the abilities of the parties, make the event quite welcome to the toiling preacher.

One day, on answering a modest knock there stood before our log house door a young man, barefooted, coatless, with well patched pants and rimless hat, whose face, beaming with bashful happiness, would at once have suggested his errand, were it not for his garb, or, rather, want of garb.

"Are you the minister?" he asked.

"Yes," I replied.

Then followed a pause.

"Is there anything I can do for you?" I asked.

"Y-a-s. I came to see if you could come down to Mr. L's next Thursday and marry a couple."

"Where does Mr. L. live?"

"Seven miles below here, on the other side of the river. They want you at two o'clock, Thursday afternoon.

"I will endeavor to be there at the time," said I "but where are the parties?"

"Oh," he replied with a look which was its own interpreter, "you will know when you get there."

After getting all the directions needed for finding the place, I was about closing the interview, but my caller lingered as if he had more to say, and after embarrassment, asked what I charged

for marrying folks.

"I generally leave that to the parties," said I.

Then ensued another pause, broken, at length, by saying in a depressed tone.

"I have no money now; perhaps you wouldn't come down and marry us, and wait for your pay?"

"That I will I replied. And Providence permitting, you will see me at precisely the hour mentioned."

The cloud lifted from the sun-burnt face, and smilingly thanking me, he hurried away.

Seven miles in prairie land is a short distance; but not being in a mood to walk, I engaged a horse of a neighbor. Meanwhile, for the two intervening days it rained down incessantly, moderating the fall on Thursday. On calling for the horse, however, the owner was loth to let him go.

"Elder," said he, "are you used to managing horses?"

"Somewhat! why?"

"Because, he added, my horse is high-spirited, and has a bad trick of throwing folks. Few can ride him without getting hurt. The fact is I didn't sleep a wink last night worrying about consenting to let you have him; and I don't feel right to let him go without speaking to you of it."

"How does he throw his riders?" I asked.

"By suddenly jumping at one side.—He's powerful at jumping—beats all the horses I ever saw in that line."

"I can look out for him."

"He'll outwit you, Elder. I hope you won't try it."

But it was too late to go in search of another, and pleading urgent business and willingness to incur all risks, the formidable animal was put out—a powerful animal, black as . . .

What can be more inspiring than a horse-back jaunt across a northwest prairie? So, despite the cold and rain, and now and then a prodigious leap by Black Hawk, the ride was exhilarating. It was two miles to the bridge. On arriving there, I found the freshet had swept it away. Just in sight, however, in the margin of a fine grove, was a snug little cabin, and riding briskly there, the barking of dogs and my shouts brought the proprietor to the door, a bevy of flaxen haired urchins at his heels, with eyes brimful of curiosity.

"Is there any way to cross the river?" asked I.

"Yes," on the bridge," he replied.

"The bridge is gone!"

"Well then, there isn't any way!" he replied.

"But is there no place on the stream shallow enough to be forded?"

The settler scratched his head, comically scanned me and my horse leisurely, and said:

"Take the road to the left, and you will come to the old ford; how it will be in this flood I can't say. You can try it though, if you like, nothing like trying."

There was no need of trying, I found, on reaching the spot. There rolled the river deep and wide with steep banks on each side. What was to be done? Go back and wait till the waters subsided? That was not Western. The genuine pioneer never thinks of giving up an enterprise. A short experience in the vicissitudes of frontier life wakes up a self-reliance and love of adventure, which makes danger and difficulty to be courted rather than shunned; indeed they are every-day occurrences, adding piquancy to privation and hardship. And, as I looked into the water of the river, there rose to view the image of the ragged, barefoot, coatless, moneyless, bridegroom; and memory recalled certain facts which I had learned about his borrowing articles of apparel for himself and bride, and materials for a wedding supper. Now to disappoint persons in their conditions was hardly to be thought of. So chirruping to my good steed we made the plunge—and a deep plunge it was for the animal above, as well as the animal be-

neath, for the former went under nearly to the neck, however, the horse soon rose to the surface, permitting his rider, by a happy exercise of unwonted agility, to strike the saddle *a la Turk*, which position I prudently kept till the opposite bank was gained. Clambering up the steep bank, my borrowed steed went at a break-neck pace the remaining five miles to our destination. It was a small frame house, perched on a swell of land in the midst of a wide prairie, dotted with an occasional cabin. The dwelling was covered only with rough boards, between which the ever-restless winds came and went at will. Alighting at the gate, a gray-haired man, the bride's father, who was cutting wood in the front yard, laid down his axe and came forward to take my horse. He had, as I afterwards learned, served in the Mexican war, and had still a soldierly bearing. Taking the bridle, he said:

You are the Minister, I suppose? We had given you up, thinking you would not come in such a storm as this. But how did you cross the river? We heard the bridge was gone."

"Horseback," said I.

"Well," said the old soldier, his eye kindling, "a minister that can do that can preach, I know!"

I had fulfilled my engagement partly from sympathy and the pleasure of conquering obstacles; there was besides, a sort of presentment that urged me on; nor did I regret that I yielded to it.

The interior of the humble dwelling, and its occupant I shall not forget. What taste and neatness under the most discouraging circumstances! What method and fertility of arrangement where all was plain, and rough, and scant! It is on the frontier, where the appliances of elegant housewifery are impossible, that woman's fertile resources of tact and skill most strikingly appear—often making the rude log house and simple home made furniture wear an aspect of comfort and taste not unfrequently wanting in homes of luxury.

The household consisted of the father—already introduced—mother, three daughters, and the young man who had called for my services.

"Mother is not well and would like to see you a moment," remarked one of the young ladies, showing me into an adjoining room, where loving hands had spared no pains to fortify its pining inmate against exposure, and soothe the

anguish of suffering.

A bed with its snowy counterpane and tasteful curtains, stood in a corner of the apartment. On it reclined the dying mother, the emaciated frame and hectic cheek marking her a victim of consumption.

"I am so glad to see you," said she extending her hand. "It is a long while since a minister of the gospel has entered our door, and yet I regret you have been put to so much trouble and exposure in coming. God will reward you. But I wish to speak to you about this marriage."

From her remarks I learned that the family were from New England. Her husband, on his return from the war, removed them to the West, making one or two temporary locations, then selling out and going still further into the unsettled woods. It was while on their way out that the young man to whom their daughter was now engaged made their acquaintance, and joined his fortunes with theirs. It was under circumstances of great trial to them and his presence and aid were peculiarly acceptable, indeed indispensable.

With untiring zeal he devoted himself to their comfort, and whether on the long journey in the emigrant wagon, or in the toils incident to making a new home, he was like a son and brother.

"We came here," said the mother, "because of my health, thinking the climate might do for me what medicine could not. I now see it was too late. But for my husband and George's sake, who have sacrificed so much on my account, I hope this settlement may prove productive some day. They have secured a good tract of land that must be valuable by-and-by; but we are land poor now, all our money is gone. Another season, however, we hope our crops will bring us something more than the necessities of life. George is like a child to me; and what is more he is a Christian. Annie and he are tenderly attached, and despite our present poverty I shall rejoice in knowing that they are united before I am called away."

But the few friends that had been invited had come, the simple words that made two inseparably one were uttered, and then as the table was being laid, bride and bridegroom poured forth their joy in Christian song. Strangely touching was it, here, on the lonely prairie, to listen to wedded love thus expressed. Very happy were they, and comely too, in the

freshness and vigor of their youth. And as we gathered around the well spread board the sick mother taking once more her place at the table, her face beaming the peace she felt, there was a glow of happiness in my heart I never experienced before as guest at a marriage feast.

"Well, Elder," said my Methodist friend as I alighted at his door on my return, not a limb broken, eh? But you had to swim the river?—guess you didn't get much of a fee though, did you?"

"Never better paid in my life—what's my bill for Black Hawk?"

"Well, seeing you feel so rich, I think I shan't charge you anything this time.—All is, I am glad you got back safe and sound."

SMILE.—Which will you do, smile and make others happy, or be crabbed and make everybody around you miserable? You can live among beautiful flowers and singing-birds, or in the mire, surrounded by fogs and frogs. The amount of happiness you can produce is incalculable, if you will show a smiling face, a kind heart, and speak only pleasant words. On the other hand, by sour looks, cross words, and a fretful disposition, you can make hundreds unhappy, almost beyond endurance. Which will you do? Wear a pleasant countenance, let joy beam in your eye, and love glow on your forehead. There is no joy so great as that which springs from a kind act or a pleasant deed, and you may feel it at night when you rest and at morning when you rise, and through the day about your daily business.

Self-culture should be the aim of all. Have courage enough to review your own conduct; to condemn it where you detect your faults; to amend it to the best of your ability; to make good resolves for your future guidance and to keep them.

If Satan ever laughs, it must be at the hypocrites, they are the greatest dupes he has—they serve him better than others and receive no wages.—*Lawrie.*

Cherish no feeling in your heart toward another, that you are not willing to have another harbor against you.

The vain man idolizes his own person, and here is wrong; but he cannot bear his own company, and here he is right.

THE CHILD'S PRAYER.

BY JENNY MARSH.

She had hid the rose mid her golden curls,

And bound the violet there ;
And a gleam of joy lit the crimson cheek,
'That knew no shade of care.

For the skies were blue, and the flowers bright,

The birdling's song was love ;
And a charm was thrown around her gentle heart,

Like beamings from above.

She thought of the home in the better land,

Where all is wreathed in light ;
"My Father," said she "bless the flowers here,

And keep them ever bright.
Let the sunshine fall on their pretty heads,

And bid the rose-buds bloom ;
Nor to the wild storm and the tempest's wrath,
These gentle blossoms doom."

And the Father smiled on the little one,
For He loved the rose-buds too ;

And He knew what years, with their bitter strife,

On that spotless heart would do.
He feared that storms of life's foaming tide

Would robe that flower in night ;
So He bore it hence, where the angels dwell,

To keep it forever bright !

ENGLAND'S BRIDE

BY J. W. THIRWALL.

In her beauty and youth like the morn o'er the sea,

Comes the daughter of Denmark to England the free,

And sounds of rejoicing awake through the land,

For beauty and worth every bosom command ;

The harps and the voices of the minstrels resound

Through England's rich valleys and uplands around,

From the bleak hills of Wales, and from Erin's bright shore,

Come, welcome and blessing from rich

and from poor,
So come, Maid of Denmark, like morn o'er the sea,
To thy new island-dwelling, Britannia the free !

No bosom so dark or so narrow we find,
One feather of discord to cast on the wind ;
What matter our clan, our opinion, or caste,

The proudest that puffs is but man at the last ;

At least, for the time let all differences sleep ;

Should they ne'er wake again, a full harvest we reap ;

Of peace and good will, what a world were it then,

To find such feeling the rule among men.

So come, Maid of Denmark, like morn o'er the sea,

To thy home and thy dwelling, Britannia the free ;

The hills of Auld Scotland re-echo our song,

Where the wild torrents leap, or the burn runs along

The shepherd rejoices alone on the moor,
Tho' the dark storm is looming, the herald winds roar,

From the Chieftain's proud walls, hark ;
the pipe's thrilling tone,

In that shieling so lowly, like welcome is shown ;

The heart of the Nation beats high with delight,

At this Bridal Auspicious, the promise so bright.

So come Maid of Denmark, like morn o'er the sea,

To thy home and thy dwelling, Britannia the free !

The more quiet and peaceably we get on, the better—the better for ourselves, the better for our neighbors. In nine cases out of ten, the wisest course is, if a man cheats you, to cease dealing with him ; if he is abusive quit his company ; if he slanders you take care to live so that no-body will believe him.

Louis IV, who was a slave to his physician, asked his friend Moliere what he did with his doctor. "Oh, sire," said he, "when I am ill I send for him. He comes ; we have a chat, and enjoy ourselves ; he prescribes—I don't take his medicine—and am cured."

THE SCOT ABROAD.

Under this title, Mr. John Hill Burton, author of that clever and amusing compilation, *The Book Hunter*, has just published a work in two volumes. It is thus noticed in one of the best London weeklies:—"This is a charming book, written in the lightest and most conversational style, but as full of 'meat' as if its author had been a worshipper of the dignity of history. The pleasant author of the 'Book-hunter.' it appears, either passes his leisure, or did once pass it, in an effort to reconstruct the history of Scotland, and has used the knowledge he has acquired and the collections he has made to illustrate the career of the Scot out of his own country. The result is a series of sketches, all readable, most of them full of information which, to a Southron at least, is original, and one or two containing generalizations which display a thorough comprehension of the great 'points' of European history. The first volume is, we think, the more valuable of the two, for it brings out in the fullest detail the origin, progress, and decline of the alliance which, from the days of the Conqueror to the accession of James II., governed the foreign policy of Great Britain, the 'ancient' league, as Mr. Burton calls it, between Scotland and France. We will endeavor to summarize the more original portions of his account, which though familiar to historians are as little known to the ordinary Saxon public as the history of the great popular movement which in the reign of Anne extorted the Act of Union from England almost at the point of the sword. The popular notion is, we believe, that this union was forced on Scotland, but the truth is that it was forced on England, by a threat of final separation if it were not conceded. The Scotch, beggared and maddened by the failure of the Darien expedition, which they attributed to 'the Dutchmen,' declared that unless their losses were repaid to the last penny, and they themselves admitted to full participation in all English privileges, particularly of commerce, they would on Anne's death set up a separate monarchy. If Parliament chose the Stuarts, the Estates would set up another family—probably the Bruces; if Parliament rejected the Stuarts, the Estates

would accept them. The Estates passed a law to arm the whole population in case England should try force, and an English vessel was even seized in the Forth in reprisal for the legal condemnation of a ship belonging to the Darien Company. Scotland was in fact in insurrection, the English Ministry gave way, and the most beneficial political Act ever passed by a representative Assembly was in fact a concession to avert a civil war. The long war which, with intervals of truce, raged between England and Scotland from Hastings to Bannockburn was in fact the only open contest between the Norman and the Saxon. The lowlands of Scotland were in 1066 almost completely in Saxon hands—Saxon emigrants, Johnstons, Armstrongs, Kerrs, Bells, Scots, Browns, and others with purely Saxon names—ruling a mixed race of Celts and Saxons. The Conquest greatly increased the number of the dominant caste, the Saxons, disorganized and cowed, flying in thousands to Scotland, more particularly from the territory north of the Humber, which William is said to have depopulated.—The Court became purely Saxon, and ordered invasion after invasion of England with little result, except to establish in the minds of the French Kings of England an ardent desire to extend the limits of their sovereignty up to the Hebrides. The Plantagenets very nearly succeeded, and Mr. Burton notices that during the struggles the Scotch nobles of great mark are Normans—De Vere, De Courcy, De Umfraville, and the like.—The Saxon commonalty, hated the nobles and England for their sake, and when Bannockburn settled the question they replaced their old Saxon lords in the position which their descendants still enjoy, 'the bold Buccleugh,' for example, being just now the social superior of the nobles whose fathers considered his fathers much as we consider the men of Tipperary. Cut off by the long struggle from all amity with England, the Scotch turned their eyes to France, and from Bannockburn to the accession of James the First, Scotland became in politics a haughty but dependent province of France. Every cadet who found no room at home, every man whose ambi-

tion could not be satisfied with the proceeds of what was then a bleak and barren soil, where wheat was as rare as green-gages are now, sought a new career in the beautiful land whose rulers were so friendly to the race. The Kings of France finding that Scotchmen could fight, always at war with their own nobles, with the Spaniards, with the Germans, and with Englishmen, were delighted to obtain such supporters, and granted them with special privileges. John Stewart, Earl of Buchan, who landed in 1424 with 5,000 followers, was created Constable of France, the highest fighting dignity in the realm; the Scotch guard was treated like a company of nobles; an illegitimate son of the bad Badenoch, who lies in Dunkeld Cathedral, helped Charles the Bold to reconquer Liege; Alexander Stewart (Albany) became a great Continental statesman, married in the family of Auvergne, and became a thorough Frenchman; Stewart of Darnley obtained the lordship of Aubigny, Concessault and d'Evereux, and his son Bernard became Viceroy of Naples, Constable of Sicily and Jerusalem, Duke of Terra Nova, Marquis of Giracé and Squillazo, Count of Beaumont, D'Arcy, and Venassac, Lord of Aubigny, and Governor of Melun. A Douglas became Lord of the whole province of Touraine, a Hamilton Duc de Chatelherault and Constable of France. The minor successes are endless, and the noblest houses in France still trace back their ancestry to Ramsay and Kinnemonds, Gowries and Morrisons, Livingstone, and Williamsons (Vallencon). The De Lisles were Leslies, the Vaucoys Vauxes, the De Lauzuns, Lawsons, the D'Espence, and so on through a long master roll. Usually these men sank, as it were, into the soil, concealing their names under some new territorial designation; but the pedigrees have been well kept, and French historians have acknowledged to the full the obligations of their country, and more especially of the Royal house, to the exiles. At last the union of the countries culminated, and by the marriage of Mary heiress of Scotland and a Guise, to the Dauphin, heir of the Valois, the three strands of the rope—France, Scotland, and the Guises—were united, and, to record to all the world the union, all Scotchmen were by one single decree made naturalized citizens of France. And then the ancient alliance virtually ended. The Scotch people, though well pleased to seat them-

selves in France, had never cordially liked the French. They hated the French nobles, who, accustomed to unquestionable rule in their own country, tried to treat the stubborn Scotch peasants as they treated the villeins of Picardy, and who were especially insolent in their denunciations of Scotch poverty. 'Besides,' says Froissart, 'whenever their servants went out to forage, they were indeed permitted to load their horses with as much as they could pick up and carry, but they were waylaid on their return, and villainously beaten and robbed, and sometimes slain, inasmuch that no valet dare go out foraging for fear of death. In one month the French lost upwards of a hundred varlets; for when three or four went out foraging, not one returned, in such a hideous manner were they treated. That is, the nobles landed as allies, sent their followers out to plunder, and the peasants, not seeing why they should be plundered, killed a few and thrashed more—a highly proper proceeding, though villainous in Froissart's eyes. In 1395 the Scotch Estates were compelled to pass a law that the foreigners should not take meat by force, and many years later the French, after a raid into England, retired to France, all except a few greatmen, whom the canny Scotch retained as hostages for the money the Frenchmen in general owed. They hated, too, the interference of the Pope, and they hated above all the Scotch-French whom the alliance with the Guises brought over latterly to their rough kingdom. They killed most of them one way or another, and then came the Dauphin's death, the reformation, and a final break between Scotland and her ancient ally. From the death of Elizabeth the struggle with England was reduced to one for money and privileges, and with the last of the Stuarts it ended as we have said, in an Act extorted by Scotland from England, and which gave to England the aid of the single race with whom Englishmen have ever been able to live on terms at once of brotherhood and equality, and to Scotland wealth beyond her dreams. There is only one want in these two volumes, and that is a general sketch of the peculiarities which enabled the Scotch abroad to succeed so well. That they were brave, and thrifty, and faithful, we all know; but Southrons as yet do not quite recognize that the Scot is one of the most adaptable of mankind. Hard, prejudiced, and logical, he has nevertheless some

quality which makes him at home among the most diverse races—a quality totally wanting in the race which in some respects is most like himself, the Frenchman of the Northern departments. His position in France for centuries was exactly that of the Frenchmen who thronged the Court of the Plantagenets, and whom our fathers, calling them ‘favorites,’ used to massacre every now and then, but he never excited any national hatred. Why? The Scot adventurer was a violent person, who took all he could and held it with the strong hand, and was very free of blows and not at all free of money, yet he was liked and obeyed, while his rival was hated and despised. We believe the secret to have been the entire absence of insolence in the Scotch character, a sort of thrift of force, which induced him to injure nobody unless there was a reason for injuring him; but we should like to see Mr. Burton’s opinion on the subject. The adaptability exists still, and has perhaps done more for Scotland and Scotchmen than much higher but less cosmopolitan virtues.”

ALBERT THE GOOD.

We have been shown a large number of poems by John Arthur Elliott, a soldier in the Coldstream Guards. As the author is a native of Montreal, some may be interested in the following (written on the occasion of the uncovering of the Aberdeen Memorial) as a specimen:—

Oh! who rides forth on this bright day,
With mien so sad and lone?
What is that grand and proud array
In Scotia’s mountain home?
“It is our Queen!” the people cry—
“The Lady of Holyrood!
She comes to raise a monument
To Albert the Great and Good.”

Then strew her path with flowers sweet
To cheer her wounded heart;
Let Scotland’s sons their monarch greet,
And break fierce sorrow’s dart.
For he was royal, great, and good,
A husband sweet and kind,
The angel of a better world,
A man of noble mind!

Oh! we will hold his memory dear
For many a year to come,

And in his name our children rear
In England’s happy homes;
And often shall we talk about
The Prince Victoria loved,
A tribute which will long hold out
To Albert—Great and Good!
—*Montreal Paper.*

THE LAST OF THE HOUSEHOLD.

BY ANNIE M. BEACH.

SHE is living alone in the old brown house,
Where her parents lived and died,—
The loved and the cherished have gone
to sleep
In the church-yard, side by side.

She has watched them all, while the damp of death
Has settled upon each brow,
Till she, the oldest, is left alone,
In her father’s mansion now.

Still burns the fire on the old hearth-stone,
But she sitteth there alone,
Where once the light of the cheerful blaze
On a happy household shone.

It is New Year Eve—but they will not come,
As they came in days of yore—
Those brothers and sisters, a welcome warm,
To find at their father’s door.

The tea-kettle sings on the ample fire,
And she spreadeth the cloth with care,
And putteth the chairs in their places round,
As she did when they all were there.

Then she taketh the Bible—God’s book of truth—
And reads where her father read;
And they seem not so very far away—
The friends who are with the dead.

They are gone,—but she knoweth the road they went,
T’was “the straight and the narrow way,”—
They are only hid from her sight awhile,
In the light of a purer day.

She will soon be done with the "cares
of earth,"

And will go from the mansion old,
O'er the darkly rolling river of Death,
"To that City whose streets are gold."

And when another New Year Eve comes
round,

They may all have met once more
In the mansion which was not made
with hands,

On the beautiful Shining Shore.

Cambria, N. Y., 1861.

THE PHILOSOPHY OF BATHING.

There are in the human body 2,700,000 glands and 7,000,000 pores, from 2,000 to 3,000 to the square inch, and one-eighth of an inch in depth—making twenty-eight miles of human drainage. Five-eighths of all that is eaten passes off through these pores, and but one per cent. of all perspirable matter consists of solid substances. The change in the muscles, tissues and bones occurs in from one to three years, and in the entire body from six to seven years. If this old matter be retained, it causes disease—it is a real virus. Some diseases are relieved almost instantly by opening the pores. Diarrhoea is frequently cured; matter from mucous membranes is expelled through the skin; tobacco, opium and mercury have been thus exuded. Whatever through the skin the body can expel, it can absorb. Hold the end of your finger in spirits of turpentine—it is absorbed; goes through the system, and may be detected by its odor. Constant handling of arsenic has produced death by absorption. Dr. Crook, a student of Sir Astley Cooper, once poisoned a dog, which immediately plunged into a neighboring river, and remained for some time with his body entirely submerged after which he left his watery hospital and ran home cured. Dogs have been repeatedly cured of hydrophobia by holding them in water. Thirst has often been relieved by immersion, even in salt water—the salt, probably, being excluded during the process of transudation. Mutton bones, boiled a long time in soft water, with a slight addition of calcined potash, made fresh every day, have imparted to the water such nourishing properties that the patient bathing therein daily, and taking nothing save a few

tablespoonfuls of tea twice a day, and one tablespoonful of tonic syrup, gained 15½ pounds in as many weeks, simply by absorption. Perspiration is eliminated from all parts of the body, and the excretions, cutaneously forced, may, from some parts of the surface, be re-admitted to the circulation, and if poisonous or injurious, whenever the blood visits it, it must carry disease. Nature keeps her side of the interior clean and soft, and demands an unobstructed exterior, and exudes to the surface the refuse matter for removal by bathing and evaporation. A dry, light powder, mixed with sweat and oil from the glands, and dust, clogs the pores. As all parts of cuticle have pores, as well as the face and arms, all the body should be bathed at least one-third as many times as those are.—On board a slave-ship the small-pox suddenly broke out. Medical aid was powerless. Every morning the dead in great numbers were thrown overboard. In the midst of terror and anguish, the negroes cried out, "Let us do as we do in our own country with the sick," and permission being given, they gently lowered their sick companions into the sea, letting them remain a few minutes, and then raised them and placed them in the sunlight on the deck until dried, when the disease left them and they were cured. At Charleston, S. C., during the recent epidemic among several northern mechanics who had gone thither in company, but one escaped the prevailing fever, and he alone bathed frequently, and never slept at night in any of the clothes worn by day. The others cast off only the outer garments, slept in their perspiration, and died. Dr. Currie used fresh water generally, and by long and careful experience, he found that bathing prevented or cured most diseases.

We should impose on our desires the sway of reason; our wisdom should never disturb our peace of mind.

Some men recognize nothing in the world to be worthy of their regard if it does not conduce to their own immediate use.

The patter of little feet, and the patter of little rains, are the sweetest music in the world of nature.

(Original.)

TEMPERANCE DIALOGUE.

CHARACTERS—

ADAM DRINKUP,
DR. SEARCHALL.

Adam. Good evening, Dr. Searchall.

Doctor. Good evening, Mr. Adam Drinkup.

Adam. Doctor, I think I need some medicine. I feel such an itching sensation all through me; I feel as if I needed to take something that would scratch all my inwards and clean me out.

Doctor. How long have you been troubled with these itching sensations.

Adam. I have had them now and then for a good while.

Doctor. Then it appears you feel them more sometimes than at others.

Adam. Yes, but that they seem to be more unbearable lately than they used to be.

Doctor. At what time or times do you feel them most.

Adam. I mostly feel worse after I have been away from home, to market, mill or public meetings.

Doctor. I suppose you occasionally take a drop of spirits when you are about in that way.

Adam. Yes, I mostly take a glass or two 'tis so customary that one has to do it to be sociable.

Doctor. Custom perpetuates some very strange proceedings.

Adam. Do you think it is strange to take a social glass?

Doctor. I will try to answer your question by another. The Japanese are said to have a custom of ripping themselves open with their swords, do you think that strange?

Adam. they must be strangely infatuated and short-sighted.

Doctor. Well now which is the preferable way for a person to kill himself by one great murderous gash which hurries the self-murderer unprepared and unbidden out of time into eternity, or by the slower process, which sometimes extends over months and years, of burning yourself up alive with a liquid and unquenchable fire.

Adam. I don't understand what you mean by a person burning himself up with an unquenchable liquid fire; I

never heard of such a thing.

Doctor. Are you not aware that the alcoholic spirits you drink are a liquid and unquenchable fire.

Adam. I know that the temperance fanatics have called them a liquid fire, but I never heard them called an unquenchable fire before.

Doctor. I think I can satisfy you that they are not only a liquid, but an unquenchable fire also, and that the temperance men are not the fanatics but that they who drink alcoholic spirits or beverages are the real fanatics, fully as much so as the despised Japanese.

Adam. If you can I don't see that it will cure me of these unbearable (*screws and twists about,*) and internal itchings, 'tis more important for me to get rid of them than to bother myself about whether which or 'tother is the fanatics.

Doctor. I want to cure you as far as 'tis possible of your fearful and almost incurable disease.

Adam. Do you think, Doctor, that my disease is so serious that it is almost incurable?

Doctor. I am satisfied that there is only one remedy that can alleviate your disease, it can never be intirely cured by any earthly physician, and that until I can convince you of the nature and origin of your disease, and the necessity of following my prescription it will be useless for me to give it.

Adam. What is the name of my disease, and what was the cause of it?

Doctor. I think I can show you, (*takes a vial of alcohol, dips a feather in it, tells Adam to open his mouth, and touches the feather to his tongue and lips,*) is that warm?

Adam. Yes, it is hot, it burns my tongue and lips, they will be all blistered, is it caustic or what was it, you put on?

Doctor. Oh! no, 'tis only whisky, or rather, alcohol, with not quite so much water to it as is usually put in for selling by the glass, and it is free from caustic, arsenic, strychnine, lead or other poisons which are generally put in whisky, wine, brandy, beer, etc.

Adam. And if I should drink any spirituous liquors with the same propor-

tion of alcohol in them would they be as hot and burn like that that you put on my tongue and lips?

Doctor. They most certainly would and you would find it would almost take your breath, that it would force the tears from your eyes and burn throughout your whole body. When you drink liquor do you not feel a sort of thrilling sensation running through and filling your whole system.

Adam. Yes, but it stops for a while those uneasy itching sensations, and I find it my only relief.

Doctor. Just so, I was going to ask you next if it didn't. But if you were to drink it as strong as that I put on your lips you would feel those sensations far more intensely thrilling.

Adam. Is that because it burns like a liquid flame all through me.

Doctor. That is the very reason; and I think that now with a looking glass and magnifying glass I can convince you that it is a liquid fire and that it will both burn and blister as well as a coal of fire from your hearth.

Adam. Do you think you can make me believe that it will burn and blister like a coal of fire.

Doctor. (*Takes a looking glass from his pocket and a little microscope, tells Adam, who stands with his side to the assembly, to open his mouth, and holds the microscope between it and the glass.*) do you see those very small spots all round your mouth and down your throat?

Adam. Yes, what are they?

Doctor. Those are little blisters, but look at the end of your tongue and at your lips where I touched it with the feather and see if the spots are not larger there than elsewhere.

Adam. Yes, they are larger.

Doctor. Now I think that from feeling and seeing you can believe that alcohol burns, and that the stronger whisky or any other spirituous liquors are, the deeper they burn, that the burns cause blisters as well as a coal of fire, and that if it will burn your tongue and mouth it must also burn wherever it touches or courses along through every vein and artery through your heart, your limbs, your lungs, your liver and brain. Wherever this volatile and unquenchable liquid fire penetrates is thus scorched, blistered and blasted.

Adam. Doctor, that's a most awful description of its effects.

Doctor. A man only in his A, B, C, don't yet know a great deal, I have only

shown you the A, B, C, in the pathway of the terrible effects continually accruing to those who use those spirituous liquors. At another time I will show you that it is unquenchable, and that nothing but a miracle wrought by the hand of God can extinguish it or heal the withered and blasted humanity that has scorched, burned, and blistered his body and semi-putrified his immortal soul with libations from the hellish cup.

Adam. Your descriptions, Doctor, are so fearful I fear I cannot stand to know any more about it.

Doctor. The day is coming when you will have to stand it, to be forewarned is to be fore-armed, it is better to know the worst and stand back from the consuming fire than like the unthinking fool rush thoughtlessly and recklessly on to destruction. While I have the opportunity I must faithfully warn you.

Adam. I thank you for your willingness to help me and warn me of my danger.

Doctor. Let me tell you that the burning sensations that you feel, when you drink spirituous liquor as it thrills along, drowns your itching sensations, but when the thrilling sensation gradually subsides the unnatural heat and burning it has caused, creates an intolerable thirst and an increased intensity in that itching which you wish me to cure, and the more you thus drink when from home the worse you feel, is it not so?

Adam. (*In a contemplative mood.*) I think—you—are—right, Doctor—I think 'tis so—Doctor—yes I do always feel worse at those times, it must be the liquor that's burning me up—it is awful—but I didn't know it, Doctor, I wouldn't have believed it if you had not so thoroughly convinced me.

Doctor. You then acknowledge that I have thoroughly convinced you of the nature and cause of your disease, then are you willing strictly to follow the only prescription that will at all avail in your case.

Adam. I will take or do anything that will cure me, I will not drink any more, I see that I will soon be ruined if I do.

Doctor. I keep prescriptions ready written out for those afflicted as you are, I will read it to you and then you may keep it. (*The doctor now reads.*) "When ever you feel as if a glass of liquor would do you good, drink only a glass of cold water. When any one asks you to drink if you choose, accept the offer, but be

sure that you only drink cold water or something that has no alcohol in it. If the landlord refuses pay for cold water, inform him that the water is worth more to you than a glass of liquor, and that it will do you more good than a glass of liquor can do the friend who has treated you, the landlord will most always say he knows it or thinks 'tis so, or don't doubt it, they often tell me so. When you treat an acquaintance let it be in anything but spirituous liquors. Follow this prescription faithfully and you will be, in time, nearly relieved from those itching sensations.—Summed up it amounts to this "Don't drink any more."

Adam. I should hardly think a man who sells liquor would acknowledge it was better not to drink it.

Doctor. They often do, there are more ignorant and less liberal people than landlords, I recollect one in Strathroy asked me if I would take a glass, I said I never had drunk and was too old to commence, he then offered a cigar I said, "I neither drink, smoke, snuff or chew and never did." He replied, "then you must be a christian."

Adam. Do you think a man can't drink liquor and be a christian.

Doctor. I think from the landlord's remark that that was his opinion, and a landlord at Borelia acknowledged to me that it was very rare to see a man who drinks that does not take his Maker's name in vain, who does not swear more or less and gradually more and more.

Adam. But what's your own opinion, Doctor, of the christian part of it.

Doctor. I think the landlords set the matter pretty straight for the "Good Book" says: "The evil tree bringeth forth evil fruit, the good tree good fruit,—the tree shall be known by its fruits." See the difference between a sabbath school and a groggery in the fruit they produce. There can be no union or communion between God and Satan, between good and evil, between God's Spirit and the spirit of whisky, beer, or rum, or between God's Spirit and the spirit they induce. Do you not think it is evident then, that those who drink alcoholic spirits as a beverage either to please another or to gratify their own hellish thirst, at the same time thus drive forth the blessed spirit of our Saviour who only dwells in the pure heart of the true christian?

Adam. It seems impossible for it to be otherwise, but I never saw the evil so clearly before, and I thank you, I thank

you with my whole heart, mind and strength for the light and truth you have imparted to my mind, and I will never, never, never drink anymore.

Doctor. Thank God for the light, for he only giveth the ability to see, and may you ever have his blessing and strength to enable you to keep that good resolution that you will never, never drink anymore.

THE LIQUOR DEALER'S PRAYER.

At evening he retired to pray.
 And kneeling low began to say:
 "Our Father, still in heaven the same,
 Hallowed be thy glorious name!"
 when conscience rising in his breast,
 The prostrate suppliant thus addressed;
 "Daily you sell that drink for gain,
 Which makes your neighbor so profane;
 With boisterous hand and poisoned
 breath,
 He scatters fire-brands, arrows, death;
 Can then your heart one wish afford,
 That God's great name should be adored?"
 Although convicted—almost dumb,
 He still proceeds—"Thy kingdom come?"
 Again does the reprove rise—
 The monitor within replies;
 "You still pursue that deadly craft,—
 Still vend the soul destroying draught,
 Which so obstructs that kingdom's course
 And adds to sin and Satan's force;
 How dare you now pretend to plead
 That heavenly kingdom may succeed?"
 Still venturing on, once more he said,
 "Give us each day our daily bread!"—
 "What! while your bins and bags
 contain,
 Exchanged for drink, the poor man's
 grain;
 Or in your till the price is laid
 Which should have bought his children
 bread?"
 His soul with keen conviction stung,
 With struggling heart and faltering
 tongue,
 He cries: "Forgive! grant me salvation,
 And henceforth keep me from temptation
 Nor any longer will I lay
 Temptation in my neighbor's way;
 What thus is gained, when understood,
 I see to be the price of blood;
 I'd rather dig, or beg, or serve—
 Yea, henceforth, sooner will I starve,
 Rather than once again I'll stain
 My hand with such unrighteous gain!"

REST.

As the word is used in the Bible has a reference not only to the tranquility of a nation delivered from all her enemies, but to the tranquility of the individual. Solomon was a man of rest, not only because he reigned in peaceful times, but also because he was a man of composed and deliberate turn of mind. In proof of this statement we might refer to his remarkable request from God (1st Kings, 3. 9.) "Give therefore thy servant an understanding heart, to judge thy people, that I may discern between good and bad, for who is able to judge this thy so great people?" No man but one calm and deliberate could proffer such a request. And for the same reason, I apprehend he was called Solomon, which name comes from a word which is translated (Ps. 38. 3.) by the word rest, and means something "complete" or "finished," and hence peaceful. Not that I mean to affirm that Solomon was; by any means a perfect man, in the sense of being free from imprudence and guilt, for that supposition is contradicted by every page of his history. But we must learn to distinguish between an object and its use. Thus a vessel may be complete, as perfect as a vessel can be, and yet it may be made the instrument of almost any wickedness. So a man may lack moral principle and yet be complete in all his faculties and powers. He may have a composed well-balanced mind, and be deliberately bad.

But suppose that a man had the possession of a pure and holy nature, and perfect in every other respect, having "grown into the fulness of the perfect man of God in Christ Jesus," then he could not but have tranquility of soul. And what may better describe the state of mind than the little word *rest*? It throws us back to the sea of time. It recalls the changeful scenes of sunshine and shade, of calm and of storm, of impulse and of passion, and it speaks of them all as past, and alone there remains "a great calm." A calm swept of all the impurities of earth; like the calm of nature after a storm, a "sweet savor of rest" is breathed forth on every side.

Thus we think of the rest of the better land. No air stifled with the confined and fetid breath of disease and sin can enter into our conceptions of that land. The tears of earth may be pearls in heaven. And graceful as hang the rain

drops on leaf and branch, yet more beautiful shall be the joys of Eternity amidst the everlasting calms. Within the breast as without, all shall be peace. For where everything is complete what can there be to disturb. Perfect the character, and place it in a perfect state, and dis-peace becomes an impossibility.— And such we know heaven to be. It shall be peopled with perfect beings, for they shall be all like Christ. And they shall have a perfect character, "without spot or wrinkle or any such thing." And so, as we hope to be admitted thus into the presence of God for ever, and to be partakers of his joy, ought we strive after a perfect character here. And in proportion as we reach it so shall we have a "peace of mind that passeth all understanding." A well balanced mind, a spotless character, a pure conscience, and a loving heart, being the possession of all, cannot but give peace within. Unrest cannot dwell in such a mind, and such will be the portion of all.

"A hope so great and so divine
May trials well endure,
And purge the soul from sense and sin,
As Christ himself is pure.

THE FREE'D BIRD.

BY MRS. HEMANS.

"Return, return, my bird!
I have dressed thy cage with flowers,
'Tis lovely as a violet bank
In the heart of forest bowers.

"I am free, I am free, I return no more!
The weary time of the cage is o'er!
Through the rolling clouds I can soar on
high,
The sky is around me, the blue bright
sky!

"The hills lie beneath me spread far
and clear,
With their glowing heath flowers and
bounding deer,
I see the waves flash on the sunny shore—
I am free, I am free,—I return no more!"

"Alas, alas, my bird!
Why seek'st thou to be free?
Wert thou not blest in thy little bower,
When thy song breathed nought but
glee?"

“Did my song of the summer breathe
nought but glee?
Did the voice of the captive seem sweet
to thee?—

O! hadst thou known its deep meaning
well,
It had tales of a burning heart to tell!

“From a dream of the forest that music
sprang.
Through its notes the peal of a torrent
rang;
And its dying fall, when it soothed thee
best,
Sighed for wild flowers and a leafy nest.’

“Was it with thee thus, my bird?
Yet thine eye flashed clear and bright!
I have seen the glance of sudden joy
In its quick and dewy light.

“It flashed with the fire of a tameless
race,
With the soul of the wild wood, my
native place!
With the spirit that panted through
heaven to soar—
Woo me not back—I return no more!

My home is high, amidst rocking trees,
My kindred things are the star and the
breeze,
And the fount unchecked its lonely play,
And the odours that wander afar away!

“Farewell, farewell, then, my bird!
I have called on spirits gone,
And it may be they joyed like thee to part,
Like thee, that wert all my own!

“If they were captives and pined like me,
Though love may guard them, they joyed
to be free!

They sprang from the earth with a burst
of power,
To the strength of their wings, to their
triumph’s hour!

“Call them not back when the chain is
riven,
When the way of the pinion is all through
heaven!

Farewell!—with my song through the
clouds I soar,
I pierce the blue skies—I am earth’s no
more.”

It is an old saying, but a very pretty
one, that a blush is like a pretty girl,
for it becomes a woman.

A BEAUTIFUL ILLUSTRATION.

Shortly before the departure of the lamented Heber for India, he preached a sermon which contained this beautiful sentiment:

“Life bears us on like the stream of a mighty river. Our boat glides down the narrow channel, through the playful murmuring of the little brook and the winding of its grassy borders. The trees shed their blossoms over our young heads, the flowers seem to offer themselves to the young hands; we are happy in hope, and we grasp eagerly at the beauty around us—but the stream hurries on, and still our hands are empty. Our course in youth and manhood is along a wider and deeper flood, amid objects more striking and magnificent. We are animated at the moving pictures, and enjoyments, and industry around us; we are excited at some short-lived disappointment. The stream bears us on, and our joys and griefs are alike left behind us. We may be shipwrecked, but we cannot be delayed; whether rough or smooth, the river hastens to its home, till the roar of the ocean is in our ears, and the tossing of the waves is beneath our feet, and the land lessens from our eyes, and the floods are around us, and we take our leave of earth and its inhabitants, until of our future voyage there is no witness save the Infinite and the Eternal.

Money in your purse will credit you; wisdom in your head will adorn you; but both, in your necessity, will serve you.

HINDOO PROVERB.—Sweet is the music of the lute to him who has never heard the prattle of his own children.

LITTLE GIRLS.—A philosopher with an unusually tender heart recently declared: “There is something inexpressibly sweet in little girls. Lovely, pure, innocent, ingenuous, unsuspecting, full of kindness to brother, babies and everything. They are sweet little flowers, diamond dew-drops in the breath of morn. What a pity that they ever should become women, firts and heartless coquettes!

PROSPECTUS.

THE CANADIAN QUARTERLY REVIEW, AND FAMILY MAGAZINE.

Is devoted to National politics and interesting Family Literature.

It will review and advocate, aside from party interests, those questions that effect the moral, political and material well-being of Canadians, and afford original and selected prose and poetry of a choice and useful character.

The Terms are One Dollar per year. All communications to be addressed, post-paid, to G. D. GRIFFIN, Box 570, Hamilton, C. W.

Any person sending us the names of four subscribers and four dollars, will be furnished with an extra copy of the Canadian Quarterly Review.

BUSINESS DIRECTORY.

We will insert for general information, on a few separate directory pages, address of manufacturers and other business men, on the following liberal terms :

One line for \$1.50 per year; two lines \$2.00 per year and four lines \$3.00 per year.

G. D. GRIFFIN, EDITOR AND PROPRIETOR.

CAUTION TO SAFE BUYERS.

(From the Montreal Gazette of August 24th, 1862.)

We had shown to us on Saturday, by the Agent of one of the Assurance Companies a sample of the contents of a so-called Fire Proof Safe, taken out of a building belonging to Mr. Hart in Plateau St., Three Rivers, and occupied as an office by Messrs. Stearness & Co., Railway Contractors. The debris shown us was taken out of the Safe in the presence of two persons, these consist of well burned wood, charcoal and paper, burnt black and in atoms, in fact the destruction was perfect, the contents might as well have been put into the fire. The name of Kershaw & Co., Montreal, was visible on the safe. Several other safes, with the contents were destroyed in like manner except that the names of the makers were obliterated. In one case, that of Mr. Tregan the owner, said he had bought his in New York from a Mr. McFarlane. The loss and inconvenience from the destruction of papers and books is very great; the caution suggested is greatly important. Safes can be made Fire Proof and the public should have some guarantee that those they buy really are so.

ROCHESTER FIRE KING SAFE PROVED WORTHLESS.

I certify that the Safe which I had at the time of the late fire in Lindsay, (July 5th) was marked Fire King, and had the name of Duryee and Forsyth, Rochester, proved worthless all the papers and books in the Safe were completely destroyed; my loss by the same is about Eight thousand Dollars.

Lindsay, 28th. Aug., 1861.

JOHN HEALEY,
OF JOHN HEALEY, & Co.,

The above extract from the Montreal Gazette, and certificate of Mr. John Healey, are only single instances from many that are well known in regard to the kind of safes mentioned.—The Scientific American in May, 1862, referring to the Lilly Safes and others made in Troy, states that they all proved worthless in the great fire that took place shortly before, and that the "Fact is that the safe makers have departed from the original practice of filling them with the only reliable fire proof material."

ANOTHER PROOF OF THE SUPERIORITY OF J. & J. TAYLOR'S SAFES OVER ALL OTHERS.

We, the undersigned having attended, this day the testing of a J. & J. Taylor's Patent Provincial Salamander Fire Proof Safe certify that it was exposed for four hours to a severe fire, composed of nine loads of cord wood, saturated with a barrel of coal tar. We examined the following articles taken out of the Safe after it was cooled, and found them perfectly uninjured:—4 large account books, 1 pamphlet, 3 bundles papers 1 canister gunpowder. A.—Toranzen, Mayor of Quebec; Samuel Newton representing Royal Insurance Company; Daniel McGie, Agent Liverpool and London Insurance Company; W. A. Fisher exchange Broker; W. Millap, Secretary and Treasurer Peoples B. Society; Jno. J. Foote, Richard Nettie Snaith & Co., Geo. H. Simard, Chas. McDonald, A. Jno. M'xahan, Casey & Co., W. B. Vallean, Alex. Roberson, Geo. Futvoye, G. T. Cary, Alex. Smeaton.

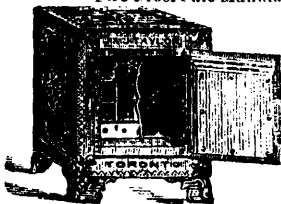
\$5,000 SAVED.
EIGHT DAYS IN THE FIRE.
THE SEVEREST TEST ON RECORD.

GRAND TRUNK RAILWAY COMPANY OF CANADA.
 FREIGHT DEPARTMENT.

MESSRS. J. & J. TAYLOR.

Fire Proof Safe Manufacturers, Toronto.

Toronto Station, Sept. 17th, 1864.



GENTLEMEN.—In reply to your application I beg to state that the Safe manufactured by you, and purchased from Messrs. R. Lewis & Son, by the Company a few months since, was in the Elevator during the late fire which destroyed that building, and remained in the burning ruins for eight days. Upon the Safe being recovered and opened, the contents, consisting of Drafts, Bank Notes, and other moneys, in value amounting to nearly Five Thousand Dollars, with books and other papers, was found to be in a good state of preservation.

Yours truly,

S. SHACKELL, Freight Agent.

From the Toronto LEADER, September 12, 1864.

Dest. action of the Grand Trunk Elevator.—As considerable anxiety has been expressed relative to the preservation of J. & J. Taylor's fire-proof safe, which was in the Grand Trunk Elevator in this city when it was recently destroyed by fire, we have made enquiries about the matter in order to gratify the curious; and are pleased to be able to state that the safe has been exhumed from the wreck of that once splendid structure with scarcely any perceptible marks of the severe test to which it was subjected. A few facts connected with the matter require to be brought out, viz.: the building was constructed entirely of wood and iron, not less than a million feet of the former having been put into the structure. An idea of the intense heat may be formed when it is stated that three-inch round bars of iron were bent and twisted like so much small wire, and slightly smaller sizes were completely melted, some of which was found sticking to the safe upon its removal from the debris. The safe was in the office in the centre of the building at the time of the fire, and many yards from grain of any kind; when taken from the ruins it was embedded in burnt beams and charcoal, having remained there for eight days, and when taken out being so hot that it could not be handled. It was an ordinary merchant's office safe, costing, we understand, about \$125, and had been purchased in the early part of the year. When taken from the burning mass its contents, which consisted of \$5,000 in bills, the office books and other valuable papers had not even the appearance of fire on them. A bank bill which was taken from the outside of a large roll merely appeared a little smoky. Parties desirous of obtaining fire-proof safes might find it to their advantage to examine the safe now on exhibition at Mr. Lewis' store, King Street.

From the Toronto GLOBE, September 12, 1864.

We doubt if any safe was ever exposed to a more severe trial. Five thousand dollars in notes, drafts and bank bills were in it at the time of the conflagration, together with books and papers, but save a slight discoloration they are as good as ever. If previously any doubts of the reliability of Taylors' safe were entertained they must be dissipated when the history of this one is known.

DUNNVILLE, Sept, 10, 1863.

Messrs. J. J. TAYLOR.

Fire Proof Safe Manufacturers, Toronto.

DEAR SIRS.—We have opened our Safe (of your manufacture) and found the contents all right after the long and intense heat through which it passed in the burning of our building on the night of the 4th instant. The Safe was in the office of our store, a three story brick building, and stood on a floor supported by a double set of heavy timbers, which kept it from falling into the cellar long after the flooring was consumed and in that position stood some three or four hours exposed to all the blaze from over twenty-five barrels of oils, liquors, varnish, &c. the blaze from which was drawn up around the Safe to find a vent through the office window.—When the timbers gave way the safe settled down with and still rested partially upon them.—A portion of the walls not long after fell in upon the Safe, when it was covered up with the timbers, which continued to burn over 12 hours longer, in which kiln-like position the Safe remained until the timbers were all consumed. Nails in kegs near the Safe were melted into masses: Our 'letter press' standing on the Safe was partially melted.

The powder proof lock and hinges work now as well as ever, although the door side of the Safe was more exposed than any other part from the way it lay, with that side partially down upon the timbers. The books, from the position of the Safe, had pressed snugly against the door, yet all the books, papers, bills, and coin, were well preserved, even to the delicate India rubber bands round the papers, proving the perfect reliability of your safes.

We will only add that we had four thousand dollars on risk in the Safe, and feel thankful that we were induced by your Agent, Mr. Griffin, to purchase a Safe of your manufacture, which has so satisfactorily insured us against irreparable loss.

We are respectfully yours.

BROWN & PERRY.

We the undersigned are personally aware of the leading facts cited in the above certificate of Messrs. Brown & Perry—

JOHN AROUR, Post Master.
 JOHN YOCUM, Agricultural Implements,
 W. A. McCRAE, Collector of Customs.

JOHN PARRY, Reeve.
 J. B. BROWN, Druggist and Express Agent
 T. TIPTON, Collector Canal Toll.