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SINGLAIN'S JOURNAL

Of British North America.

VOL. 1.

QUEBEC, 18TH, AUGUST, 1849.

No. 13.

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PRESERVATION OF HEALTH.

SIXTH ARTICLE.

MENTAL EXERCISE.

Having thus explained the laws and regulations by which exercise may be serviceable to the physical system, we shall proceed to show that the same rules hold good respecting the mental faculties. These, as is generally allowed, however immaterial in one sense, are connected organically with the brain—a portion of the animal system nourished by the same blood, and regulated by the same vital laws, as the muscles, bones, and nerves. As, by disuse, muscle becomes emaciated, bone softens, blood-vessels are obliterated, and nerves lose their natural structure, so by disuse does the brain fall out of its proper state, and create misery to its possessor; and as, by over-exertion, the waste of the animal system exceeds the supply, and debility and unsoundness are produced, so by over-exertion are the functions of the brain liable to be deranged and destroyed. The processes are physiologically the same, and the effects bear an exact relation to each other. As with the bodily powers, the mental are to be increased in magnitude and energy by a degree of exercise measured with a just regard to their ordinary health and native or habitual energies. Corresponding, moreover, to the influence which the mind has in giving the nervous stimulus so useful in bodily exercise, is the dependence of the mind upon the body for supplies of healthy nutriment. And, in like manner with the bodily functions, each mental faculty is only to be strengthened by the exercise of itself in particular. Every part of our intellectual and moral nature stands, in this respect, exactly in the same situation, with the blacksmith's right arm and the lower limbs of the inhabitants of Paris: each must be exercised for its own sake.

The fatal effects of the disuse of the mental faculties are strikingly observable in persons who have the misfortune to be solitarily confined, many of whom become insane, or at least weak in their intellects. It is also observable in the deaf and blind, among whom, from

the non-employment of a number of the faculties, weakness of mind and idiocy are more prevalent than among other people. This is indeed a frequent predisposing cause of every form of nervous disease.

The loss of power and health of mind from imperfect or partial exercise of the faculties, is frequently observable in the country clergy, in retired merchants, in annuitants, in the clerks of public offices, and in tradesmen whose professions comprehend a very limited range of objects. There is no class, however, in whom the evil is more widely observable than in those females who, either from ignorance of the laws of exercise, or from inveterate habit, spend their lives in unbroken seclusion, and in the performance of a limited range of duties. All motive is there wanting. No immediate object of solicitude ever presents itself. Fixing their thoughts entirely on themselves, and constantly brooding over a few narrow and trivial ideas, they at length approach a state little removed from insanity, or are only saved from that, perhaps, by the false and deluding relief afforded by stimulating liquors. In general, the education of such persons has given them only a few accomplishments, calculated to afford employment to one or two of the minor powers of the mind, while all that could have engaged the reflecting powers has been omitted. Education, if properly conducted, would go far to prevent these evils.

On the other hand, excessive exercise of the brain, by propelling too much blood to it, and unduly distending the vessels, is equally injurious with its disuse. And not only are fatal effects to be apprehended from undue mental task-work, but also from that constant stretch of the mind which attends an unduly anxious and watchful disposition. The ancients had some notion of the impropriety of an incessant exertion of the mind, and rebuked it by their well-known proverb—*Apollo does not keep his bow always bent*. But they had comparatively little experience of the oppressive mental labours endured by large portions of modern society. Irrational, and in some respects dangerous, as many of the habits of our ancestors were, it is questionable if they suffered so much from these causes as their successors do from virtuous but overtaking exertion. To maintain what each man conceives to be a creditable place in society, now requires such close and vigorous exertions, that more, we verily believe, perish in the performance of duties in themselves laudable, than formerly sank under fox-hunting, toast-drinking, and the gout.

It is in large cities that this unintentional kind of self-destruction is most conspicuously exemplified. And it is in London, above all other places, that the frenzy is to be observed in its most glaring forms. To spend nine hours at a time in business, without food or relaxation, is not only not uncommon, but an almost universal practice, among the citizens of London: from a breakfast at eight to a chop at five, they are never, to use an expressive phrase, *off the stretch*. Upon a sto-

mach enfeebled by exhaustion, they then lay the load of a full meal, which perfect leisure would hardly enable them to digest. But far from waiting to digest it, they have no sooner laid down knife and fork, than away they must once more rush to business—not perhaps willingly, for nature tells them that it would be agreeable to rest; but then—but then business *must* be attended to. If nature were to punish the daily transgression by the nightly suffering, we should find few who, for the sake of pecuniary gain, would thus expose themselves to misery. But unfortunately she runs long accounts with her children, and, like a cheating attorney, seldom renders her bill till the whole subject of litigation has been eaten up. Paralysis at fifty comes like the mesne process upon the victim of commercial enthusiasm,* and either hurries him off to that prison from which there is no liberation, or leaves him for a few years organically alive to enjoy the fruits of his labours. A life thus spent is a mere fragment of what it ought to be. The means of obtaining pleasure have swallowed up the end. The glorious face of nature, with all its sublime and beautiful alterations; the delights of social life; the pleasures arising from the exercise of the finer feelings and the cultivation of the intellect; all that higher class of gratifications which Nature has designed a moderate degree of labour to place within the reach of *all* her creatures, have been lost to such a man.

The absurdity of an ignorance or weakness of this kind is perhaps still more striking when it occurs in individuals who make the acquisition of knowledge the chief aim of life. As the world is at present situated, it is possible to acquire learning upon almost every subject, and an infinite amount of knowledge, useful and otherwise, without even by chance lighting upon a knowledge of the most indispensable observances necessary for the preservation of a sound mind in a sound body. Half of the multiform languages of Asia may be mastered, while the prodigy who boasts so much learning knows not that to sit a whole day within doors at close study is detrimental to health; or, if he knows so much, deliberately prefers the course which leads to ruin. Leyden, an enthusiast of this order, was ill with a fever and liver complaint at Mysore, and yet continued to study ten hours a day. He eventually sank, in his thirty-sixth year, under the consequences of spending some time in an ill-ventilated library, which a slight acquaintance with one of the most familiar of the sciences would have warned him against entering. Alexander Nicoll, a recent professor of Hebrew at Oxford, of whom it was said that he might have walked to the wall of China without the aid of an interpreter, died at the same age, partly through the effects of that intense study which so effectually, but so uselessly, had gained him distinction. Dr. Alexander Murray, a similar prodigy, died in his thirty-eighth year of over-severe study; making the third of a set of men remarkable for the same wonderful attainments, and natives of the same country, who, within a space of twenty years, fell victims to their ignorance of the laws of mental exercise. In 1807, Sir Humphrey Davy prosecuted his inquiry into the alkaline metals with such inordinate eagerness, that, through excitement and fatigue, he contracted a dangerous fever, which he, in ignorance of the human

physiology, ascribed to contagion caught in experimenting on the fumigation of hospitals. His physician was at no loss to trace it to his habits of study, which were such as would have soon worn out a frame much more robust. Davy at this time spent all the earlier part of the day in his laboratory, surrounded by persons of every rank, whose admiration of his experiments added to his excitement. 'Individuals of the highest distinction,' says Paris in his biographical sketch of Sir Humphrey, 'contended for the honour of his company to dinner, and he did not possess sufficient resolution to resist the gratification thus afforded, though it generally happened that his pursuits in the laboratory were not suspended until the appointed dinner hour had passed. On his return in the evening, he resumed his chemical labours, and commonly continued them till three or four in the morning, and yet the servants of the establishment not unfrequently found that he had risen before them.' Overtasked nature at length yielded under his exertions, and it was with the greatest difficulty that he was restored to health. Excessive application is known to have in like manner thrown Boorhaave into a species of delirium for six weeks, and to have on one occasion given a severe shock to the health of Newton. It unquestionably cut short the days of Sir Walter Scott, and also of the celebrated Weber, whose mournful exclamation in the midst of his numerous engagements can never be forgotten—'Would that I were a tailor, for then I should have a Sunday's holiday!'

The premature extinction of early prodigies of genius is generally traceable to the same cause. We read that, while all other children played, they remained at home to study; and then we learn that they perished in the bud, and balked the hopes of all their admiring friends. The ignorant wonder is of course always the greater when life is broken short in the midst of honourable undertakings. We wonder at the inscrutable decrees which permit the idle and dissolute to live, and remove the ardent benefactor of his kind, the hope of parents, the virtuous, and the self-devoted; never reflecting that the highest moral and intellectual qualities avail nothing in repairing or warding off a decided injury to the physical system, which is regulated by laws of a different, but of as imperative a nature. The conduct of the Portuguese sailors in a storm, when, instead of working the vessel properly, they employ themselves in paying vows to their saints, is just as rational as most of the notions which prevail on this subject in the most enlightened circles of British society.

It ought to be universally known that the uses of our intellectual nature are not to be properly realised without a just regard to the laws of that perishable frame with which it is connected; that, in cultivating the mind, we must neither overtask nor undertask the body, neither push it to too great a speed, nor leave it neglected; and that notwithstanding this intimate connection and mutual dependence, the highest merits on the part of the mind will not compensate for muscles mistreated, or soothe a nervous system which severe study has tortured into insanity. To come to detail—it ought to be impressed on all, that to spend more than a moderate number of hours in mental exercise, diminishes insensibly the powers of future application, and tends to abbreviate life; that no mental exercise should be attempted immediately after meals, as the processes of thought and of digestion cannot be safely prosecuted together; and that without a due share of exercise to the whole of the mental faculties, there can be no sound-

* Of the frequent occurrence of premature paralysis, in consequence of the mode of life above described, we are assured by a metropolitan physician of the greatest eminence.

ness in any, while the whole corporeal system will give way beneath a severe pressure upon any one in particular. These are truths completely established with physiologists, and upon which it is undeniable that a great portion of human happiness depends.

REMINISCENCES OF A TOUR TO ENGLAND.

No. II.

BY THE REV. GEORGE GILFILLAN.

Let people talk as they please, places exert but a poor charm when compared to persons. Nay, when we proceed to analyse the interest of interesting places, we find it generally resolving itself into the glory which eminent persons leave as their legacy to them, or radiate forth upon them, ere they have left them for ever. Any city may be large, but no city can be great except through the presence or the memory of good or great inhabitants. Any country may be prosperous, wealthy, populous, or powerful, and yet continue a vast insipidity, a 'continent of mud,' if valour, or intellect, or patriotism, or genius of some notable kind, has not smiled upon its mountains and vales. This constitutes the difference between Pekin and London, between Holland and Scotland, between Edinburgh and Liverpool. Pekin is supposed to be larger than London, but one street of the latter involves more historic interest than all that huge capital of China, which to us resembles the fantastic piles which moonrise paints upon the clouds, as vague, half-formed, and far withdrawn. Holland is a smother and richer country than Scotland, but has drained away her genius as well as dyked off her sea-water, and the few names of distinction which her annals contain look less from being seen on such a dead flat and in such poor relief; the fame of one Scott or one Burns drowns them all, and their country with them, as in a spring-tide, just as one thought of 'state-ly Edinburgh, throned on crags,' with its innumerable associations, sinks all the windmills, spires, and docks of Liverpool into comparative insignificance. Indeed, some glorious countries of the world are greatly over-looked from the want of the consecration which must come either from the facts of a noble history or from the fictions of genius. These appear like monarchs as yet uncoron'd or even unacknowledged. Such a country is that surrounding and including the Himalayan Hills, which as yet has no diadem over its magnificent and varied beauty save that of its eternal snow. And how much need has Iceland of its poet, to bring out more fully its moonlike scenery of craters, caverns, wastes, and wildernesses, all burned and blasted into characters of the severest beauty and terror which earth reveals, as if Creation had begun and left Chaos to finish the prodigious work.

More instructive, therefore, as well as pleasing it is to write of persons than of places, *i. e.* if there be persons of whom it is worth while writing at all. And although Liverpool, as a large bustling utilitarian city, be not the proper soil for rearing rare and exotic plants, yet it has connected with it several names of very considerable interest. Of Roscoe and Mrs. Sandbach we have spoken in our former paper. Everybody remembers Wash- ington Irving's graceful paper on Roscoe. His was the

first name that occurred to him on landing from America—that large city seemed only the house where Roscoe dwelt. Such ever is the power of genius; it lights up a whole city as with a finer gas, and its abode, be it great or little, magnificent or mean, in the suburbs or in the heart, is the real centre, the true cross, of the town. Were we in Sheffield, its every dirty lane would be an avenue leading up to or down from the house of Ebenezer Elliott. Were we in Bristol, it would seem just a dim, dull, clumsy setting to the chapel of Robert Hall. Were we going to Nottingham, our first question (which likely few could answer) would be; where is Forest Side, where Bailey of Festus resides? And were we touching the pier at New York, we should cry out, even there, straightway for the nearest way to Concord, Massachusetts, where Emerson gloriously vegetates (for the man is an inspired tree, his veins seem full of sap not blood, and you take up his recent volume of poems, clad as it is in green, and smell to it as to a fresh leaf), he to us being almost the literature of America. And there have been periods in earth's history when, had a curious angel touched upon it, he would have gone immediately to some one dwelling, where lived its greatest or its best man; to the tent of which Paul of Tarsus had built for himself with his own hard hands; or at another time, to the village of Stafford-upon-Avon, where the largest soul that ever existed on earth was resting a little while ere death released it from its mortal labours; or, at a third, to the abode, neglected and perhaps filthy, where the blind wreck of an old schoolmaster was sitting, friendless and alone, and yet not alone, for the Father was with him, and into that blindness, as Noah into the ark of old, the 'Lord hath shut him in.' For why? The angel had heard of earth as Paul's seed-field; or he had heard of it as Shakspeare's earth, mirrored in his mind as in a map; or he had heard of it as Milton's prisonhouse, the dungeon of a spirit only a little lower than the angels, and soon to join their company. Where now would such a visiter repair to find ages greatest man? We have a notion, but without indicating it, suffice it to say, that we do not believe it either to the Universities of Oxford or of Edinburgh, still less to the House of Commons or to the House of Lords.

By the way, speaking of Washington Irving, this delightful writer passed, we were told, not long ago through Liverpool, on his way home from Spain. He wished to remain *incog.* but could not be hid. He was recognised, and as there was no time for a public demonstration, a few of his admirers entertained him privately, on board his vessel, and gave him three cheers, as the first breath of a favourable breeze to waft him across the Atlantic. A gentleman, one of this favoured few, gave us a most flattering picture of their guest's manners, appearance, and *tout ensemble.* We liked to hear it, for he is one of the recollections of our early childhood. We were permitted to read his 'Sketch Book' and his 'Salmagundi, as amiable equivoques between the essay and the novel, at a time when the Waverley tales, which were considered as little else than splendid sins, were sternly denied us. We liked even then, raw earthworms as we were, his peeps into American society and superstitions better than his imitations of Goldsmith and Addison, and we are apt to think and speak of Rip Van Winkle, Ichabod Crane, and the Little Man of Black, as old village cronies. We remember introducing his writings to an enthusiastic angler, who, smacking his lips as he was wont when he had captured

a salmon of thirty pounds weight, said—it was his highest form of compliment—'How I wad like to gae a day's fishing wi' him.' Upon us they dropped like the cherries which fall about the mouth of a boy reclining under a tree in a hot summer afternoon. A year afterwards we snatched a more delicious but more fearful joy, while perusing, by stealth and by snatches and gulps, some of the Waverley series; the 'Monastery,' the (the first we read, counted by many the worst, but not to us the least dear, for we love that lone valley of Glendearg, and that deeper and more haunted solitude of Corri-nan-shian,) 'Guy Mannering,' 'Nigel,' 'Waverley,' and 'Ivanhoe.'

Roscoe, to return, was by no means a great man; had Liverpool been a more highly intellectual town, he had never left such a unique impression upon it, but, as it was, he gave it an impulse which it has not yet altogether lost. Liverpool ranks also among its literary lights such names as James Riddell Wood, (a cousin of Henry Kirk White,) for some time editor of the 'European,' author also of a poem entitled 'Angel Visits,' and represented to us as a man of great and varied ability; Mrs. Sherwood, the authoress of 'Henry Milner;' the Rev. George Aspinall, author of 'Florence Ray;' Mrs. Hugo Reid, authoress of the 'Rights of Women;' Mrs. Hodgson, wife of Dr. Hodgson of the Mechanics' Institution; and, till of late, when he removed to London, the Rev. John Tod Brown, author of a poem on 'Union among Christians,' which, though hurriedly written and hurriedly brought out, discovers decided poetic ability, competent for much better things. There is, besides, Dr. Chapman—Homeric Homœopath, as we may call him, for he practises homœopathy and translates Homer. A translation of the 'Frogs and Mice,' from his pen, appeared in 'Blackwood.' He is unquestionably a clever man, but perhaps hardly qualified, least of all on his own principle of 'like to like,' for practising on Homer.

We must pause somewhat longer at the name of Martineau, brother of Harriet, and author of some well known works. We were unlucky enough neither to see nor hear him, although ample means of introduction were within our reach. This we regret, as we find that, whether a prophet or not, he has at any rate as much honour in his own country as anywhere else. All accounts (including that of his countenance, about which there can be no mistake: it represents, in the engraving at least, a mild intellectual person, perhaps not very powerful, perhaps with no new eyesight outwards into nature or man, perhaps somewhat finical and fastidious, but polished, accomplished, and true,) describe him as a man worth seeing and worth going to see, worth hearing and worth going to hear. We can only judge of him from his book entitled 'Endeavours after the Christian Life.' And certainly it is a very clever, in parts a very beautiful, and altogether a very sincere book. But if such be the strongest endeavours, the profoundest sighs, after the Christian life, in the present day, its attainment is hopeless. What a want of life, of force, of virility, of blood-warmth, in these discourses! What a monotonous flow of evenly exact and perfectly balanced periods, till you cry out for a coarse expression or even for a comprehensive sentence, as for a pearl of price! How perpetually is the hope of eloquence renewed to be disappointed, and disappointed to be renewed! How provoking, to be led so long to an elegant and powerful-looking electrical apparatus, which yet will not or cannot

electrify! You pass your soul across the finest passages, as you do your hand before a pictured flame, and it returns cold. And much as you may sympathise with the design of the author, and much as you must admire his abilities and accomplishments, you get at last angry, and are disposed to say 'Speak as well as shine, tell us something, though it were a sturdy falsehood, instead of these vague, impalpable, glimmering, prettinesses, which seem at once to be and not to be true—which promise perpetually to be and yet are not eloquence—which bring us to the verge of abysses, and seem to seek to radiate light upon them, and yet in reality only dart down new darkness, as though *mist* could explain and enlighten *midnight*.' One page of Channing, or one sentence of Emerson, says more than all those 'Endeavours after the Christian Life,' which, compared to genuine struggles, are as stairs of sand to Jacob's ladder, and which, if meant to show the life that is in Unitarianism, show in reality only

'The mortal and the marble still at strife,
And timidly expanding into life.'

And yet we heard Martineau compared to Carlyle! As well compare the dextrous fabricator of a pretty tent for the use of a picnic party on a summer's day to an Attila, a 'scourge of God,' commissioned and destined to overturn and abolish oldest, widest, most august structures, which, after all, are not real ones, and who may even, if it come in his way, condescend to toss the pretty tent to pieces before him too! Mr. Martineau resides in a large mansion in the neighbourhood of the Park of Liverpool, where, we understand, he keeps an educational establishment. As a man and citizen, and as possessed of very uncommon accomplishments and talents, no one is more respected in the city, and whatever we may think of his 'Endeavours' as guides to others, his own life is a useful and a beautiful one.

A more singular person, and perhaps a man of more mental energy than Martineau, is the Rev. David Thom. This gentleman's history must be familiar to many of our readers. He was originally connected with the Church of Scotland, but was thrust out of her pale on account of some peculiarities of religious opinion. He has now for many years preached to a separate congregation. This is not the place to expound his religious opinions, which he has himself recorded in many able and singular publications. Those who would wish to see them developed in a poetic form may consult 'Festus.' Mr. Thom himself is far more interesting to us than his creed. He is a man of restless activity of mind, of much logical acumen and ingenuity, and of great warmth and energy. In conversation he never flags an instant, and the quickness of his utterance, the instability of his eye, and the almost transparent workings of the brain through the brow, constitute him a unique. His manner, with more warmth and cordiality, nevertheless reminded us somewhat of that of the moderate Scotch minister of twenty years since. When we called we found him in his study, which was literally littered with letters, books, and papers. He carries on an extensive correspondence with distinguished or eccentric men in every quarter of the globe. He spoke with much affection of his brother Robert, whose claims, as connected with the Chinese war, were so recently before Parliament, and who appears to have been a man of the highest order of statesmanlike intellect—made to govern men. Poor fellow! he died prema-

turely, for his own fame and for his country, but lives in the grateful esteem of all who knew him, and at full length in the large heart of his brother. It is impossible to give our readers any idea of the rapidity of Mr. Thom's utterance, the light, hurrying, yet masterly manner in which he touches the vast variety of subjects which comes before him, or the clear though dry light which he shows his peculiar views. You cannot listen to him, whatever be your own views, without acknowledging in the first place, that the man is quite sincere, and, in the second place, that his opinions, however erroneous, so far from being a crude chaos (as they were represented to us) are a rounded, total, and distinct system, founded too on prodigious thought, reading, and investigation. We now and then had to banish an idea which obtruded itself as we listened to Mr. Thom. 'What a barrister this gentleman had made, far away from theology, of which the principles and laws lie in such short compass, and are so strict, definite, and commanding. Has he not lost the woollack, and gained what many think no more a pulpit than was the tub of Diogenes? And yet we cannot but admire his talent and respect his earnestness.' Can our readers conceive about what this active, strenuous, wrestling intellect is at present engaged? It is on a long elaborate treatise ancient that grand prophetic puzzle, the 'name and number of the beast.' In his forthcoming volume on that subject he has amassed a collection of all the opinions ever propounded, from the days of Irenæus to those of Elliott, each fairly stated and formally though briefly confuted, along with a theory of his own, which dawned on him, he says, in an instant, and in an instant appeared to dart a light not only on the particular passage but on the entire book, of whose black arch it is, according to him, the keystone. This theory, of course, he would not explain, nor are we so sanguine as he of its being the last and only explication of a depth which so many prophets and righteous men have desired in vain to see; but it may be this, ingenious it must be, and his volume will at least fill up the desideratum long felt by the student of prophecy of a complete *vade mecum* of all the views which learned men have, we humbly think, wasted their time in framing, concerning what has little or no practical value, unless it can be proved to do for the intricacies of the Apocalypse what the simplicity of Newton's system did for the confused vortices in which the heavens were supposed to revolve. But against this there are various antecedent probabilities, for, in the first place, so far as we dare speak on such a subject, the difficulty connected with the number of the beast seems rather to be one outstanding from the scheme of the book than the key of it all; because the difficulty connected with the supposition of this being the key is enhanced by its own inherent and threefold obscurity; and because there are many probabilities against the supposition of one key turning so many locks as the complicated structure of the Revelation includes. But we speak in the dark; we have great faith in Mr Thom's ingenuity, and much impatience for its finished result, only wondering somewhat at the subject which a reasoner so acute and with such a strong tendency to *moral* themes has selected.

We enjoyed a very favourable opportunity of hearing Dr. Hugh Macneil, the *lion* of Liverpool, in the scene of his glory, the Amphitheatre, where he had often before and once again to triumph over his most formidable foes, even when they included common sense, common

justice, and common humanity. And not only was the place stimulating, as suggestive of memories of his former triumphs, but the subject and the audience were both in keeping. The subject involved, in our judgment, an unblushing claptrap. A picture of the trial of the seven bishops had been long exhibiting in the town, and had attracted great attention. To collect into one all the little groups which had witnessed that picture, to instruct them in its history and to draw from the picture certain solid no-popery *electioneering* inferences was, in the first place, very necessary, for from numerous evidences we were morally certain that a very large portion of that immense multitude had never heard of the Seven Bishops till as the subject of the picture, and even after seeing it continued shamefully ignorant of their history; and again it was likely to be exceedingly useful to the doctor's cause on the eve of a general election, and gave him still farther an opportunity of displaying, in an imposing style, those peculiar powers of matter, voice, and manner, which constitute him perhaps the best *mimetic minister* of the day. Having with great difficulty procured a ticket, and with more difficulty a seat, we set ourselves, ere the lecturer appeared, to analyse and classify the audience. It was manifestly a most motley throng, on the whole odd and paltry in its component parts, and yet, as often happens, magnificent in its own result. No great mass of human beings can be aught but sublime—as sublime, perhaps, though composed of the meanest materials, as if it were an assembly of heroes. Why is this? What is the reason that an Irish mob in certain circumstances, and in certain moods, moving to such a performer say as O'Connell, rises to the *ne plus ultra* of grandeur? Why would an assembly of angels hardly more impress us? Because in the one case surprise becomes sublime—the surprise of finding the mean multiplied as by mere arithmetic into the magnificent—in the other, sublimity, by a similar process, would cease to be surprising; because in the one case the parts are easily and cheerfully lost in the conception of the whole, while in the other they would not so readily consent to resign their individual worth and excellence; because a certain pity and pathos adheres to the sight of all combined insignificance, and because over all multitudes of men there hangs, consciously or unconsciously, the grandeur of the idea of death, and, consequently, the shadow of eternity. Over what meeting of demi-gods; however frequent and full, could Xerxes have wept the tears he wept, or uttered the exclamation he used, as he looked at his five millions and remembered that in a hundred years they were to be no more? It was but a field of thick grass on which he gazed, but it shone and glittered into glory in the lustre of the scythe of death! In one word, the imagination has more scope in a congregation of the mean than of the lofty; and on the same principle it is that moors and mountains; composed of materials in themselves uninteresting, expand and brighten into meaning and beauty, which no wilderness of sweets, no mountains of myrrh or valleys of frankincense, could ever yield. Thus pondering and perspiring, amid a mingled mass of men, children, and 'old women' of both sexes, of Macneil's friends, foes, and neutrals, we waited for the hero of the hour. In at last he stepped, preceded, attended, succeeded, and almost buried, among the Orange elite of the city. Chin-deep he stood in flatterers, as the martyrs of old in flames. Emerging from this, he came forth really a sturdy confessor,

a tall, erect, strong, elderly man. He trode the platform with the air of one perfectly at home, and whose truest home was in such scenes. There was no swagger, nor was there any affected modesty (any more than any *real*), no embarrassment, and no gathering up of himself for a great effort. It was the calm step of the master approaching his favourite instrument. What an opportunity, we thought, has he here of uttering truth! high, pure, ennobling, unsectarian truth! Were but one bright pin-point of truth to drop from his lips, it would be heard to the extremity of this vast assembly! An angel, sent to announce some new development in the history of the God head, or an 'orator of the human race,' commissioned to accuse some stupendous criminal, could scarce wish a larger audience. Thousands are watching his lips, as if their opening were the opening of the portals of the palace of truth. And yet we suspect he will *here* do nothing more than give a rapid and vivid sketch of his subject; he will interpose frequent bits of badinage, of wit, and of cajolery; he will exhibit a masterly command of his body, of his gesture, of his voice, and of his soul; he will press in every successful point into a party focus; he will be often highly effective, sometimes eloquent, never great; and he will coin cheers as plentiful, as cheap, and valuable as farthings. And so it came to pass. On that vast, vulgar, piebald, howling horse, which he had got beneath him, he rode with perfect mastery. We just wished, 'Try him a little more—get a little more of him—let us see the utmost extent of your power over him—let us see at what point the patient brute will rear against you his rider.' But far sooner, we began to suspect, would he turn round and rend us, his irreverent critics. For when making in a whisper (too audible it seems) some rather free remarks on the address to a friend, we were amused at the looks of absolute horror, hatred, and disgust wherewith we were regarded by one or two devoted admirers of the orator who sat near. Had we spit on a pagan idol in his own temple we could not have attracted fiercer or more impotent fury. Some time after we left the meeting, saying internally, 'These be thy gods, O Israel! In the city of Martineau, and the two Thoms, and Kelly, is this thought the leading and master mind?

To do Maenoil, however, justice, he is undoubtedly a man of popular power; a forcible and manly speaker; as an actor, one of a thousand; as a minister, unwearied; and as a man, highly esteemed. With such qualities, as with a shield, he has long successfully defended himself against the host of enemies whom his public conduct has provoked, and fortified himself in his position so strongly, that even those who wonder at, are hopeless of overturning it, and disposed rather to blame and pity the idolators, than angrily to quarrel with the graven image whom they have set up. In this oration on the bishops there were striking popular points, as when, for instance, describing the rejoicings at their acquittal, he spoke of the very rockets exploding to the words—'not guilty'; and it contained at least one stroke of genuine humour. In making a statement—we forget exactly what—he introduced it with the words, 'Gentlemen, between ourselves.' Was over a secret so betrayed to 3000 people before? It was worthy of O'Connell; it was more than worthy of Maenoil.

We were not fortunate enough to hear him preach, but we heard his former orator, Mr. Folloon, who enjoys a singular and very enviable popularity in the place. It is a popularity founded upon goodness, benevolence,

and activity, rather than on the repute of great abilities. He preaches the gospel especially to the poor, by whom he is adored. We attended his prayer-meeting, which, in curious contrast to all Scottish specimens of the sort, was nearly full, on a week-day evening. Mr. F. is a simple conversationalist, but interesting preacher. His preaching is a mincing down of minced meat—a subdivision of fragments—but is admirably adapted for the 'babes' among whom he ministers; and he delivers with a quiet impressive earnestness which is very effective. We like, we must say, some points in the English service. After the solemn, and, if you will, pompous ceremonial of address to the Deity is over, all is simplicity in the appeals to man. No large Bible is opened, as if there was life in large text, and spirituality in the size of volume, and as if the gilded binding were the golden feathering of the Dove of Heaven. No high attitudes are taken;

'No pulpit drum ecclesiastic
Is beat with fist instead of stick.'

but the preacher, taking out a small pocket-Bible, and leaning over the pulpit, commences a quiet, earnest, and impressive conversation, or almost, as we say in Scotland, a *crack* with his hearers on some important topic. This, we imagine, is the true idea of preaching. The public is losing patience with elaborate harangues; with those finished insipidities or impertinences called regular compositions; with heavy theological discussions or critical inquiries, which are just *diplomas* taken out and flourished in the face of the audience. All this, they say, we can get in books; what we want is a man—the abler and more enlightened the better, the more conversant with the particular subject the better—to strip himself of all *fanfaronade*, to waive the conventional vantage-ground of a high and holy tub, and, as if across the table, to *talk to us*—the more ably and eloquently the better—about the matters of our eternity. This is rapidly becoming the demand of the day; and our best preachers, such as Guthrie in Edinburgh, and Binney in London, are those who comply with it.

Very different, yet excellent in its way, is the preaching of Mr. Kelly, the Independent. His is a decided specimen of the Scottish school. It is able, clear, critical, and searching, but without ease and without imagination. Mr. K. is a robust, middle-sized, middle-aged person, preaches to a very respectable, but rather thin, audience, and stands deservedly high in his body. We were struck with the intellectual aspect of his congregation. Large heads and foreheads, brows knitted in profound attention, eyes fixed with piercing glance, upon the speaker, and hands ever ready to turn up the Scriptures at his quotations, gave us the assurance of an assembly of men, not of fashionable fribbles, or weak-minded enthusiasts. It seemed such an assembly as Hall would have wished to address; and we felt morally certain that it could not have been in this chapel, where, according to his own statement, when in Liverpool, he 'preached like a pig to a parcel of pigs.' There was much in Mr. Kelly and his audience to remind us of Dr. Russell of Dundee, though he is more conversational and practical in his style of preaching.

We did not seek after Dr. Raffles or his chapel. We had heard him years before in Scotland, and had no profound or overpowering desire to hear him again. He struck us then as a master in a kind of vulgar though showy effectiveness, and his delivery and ap-

pearance abounded in pompous swagger. It seemed the common figure of John Bull clapped into a pulpit. His matter was roll-about commonplace. It was butter, dyed, and done into fantastic shapes of fancied elegance, and sometimes so *well done* that you had to touch it ere you perceived that it was but butter after all. Altogether, his unbounded popularity in Liverpool, together with that of Macneil, and even that of Thomas Spenser (who was manifestly a very ordinary person, with fine sympathies, and fine elocution), do not say much for the intellect or the taste of the city. A 'Liverpool giant' may by and by become synonymous with Tom Thumb.

While in this city, we had handsomely presented us, from the author, the completed copy of Edwin Atherton's 'Fall of Nineveh'—a poem which, seven years ago, attracted much notice, was honoured with a niche in the 'Edinburgh Review,' and elicited from Christopher North one of his most savage *con amore* cuttings up. With a great deal of poetry in it, and much command of imagery and language, it labours under one defect—it wants interest; it can only be read in passages and pages; a tame line of story, traversing interminable and magnificent wildernesses; and the work altogether seems too carefully modelled on one of the author's friend, John Martin's pictures, where the scenery is that of Brobdignag, and the figures those of Lilliput; in whose 'Deluge' you wonder at the trouble the giant billows are taking to drown such small infantry; and see the poet's paradox realised—

'Whole ocean into tempest toss'd,
To waft a feather or to drown a fly;

and whose very devil bears no more proportion to his infernal palace, than an eel crawling on the floor of St Peter's does to the structure; whose men are mannikins, whose women are dolls, whose demons are imps, and whose angels are butterflies. Sameness is the fault of the 'Fall of Nineveh'; the whole work is but an echo of the first thunder-burst, which, in spite of Christopher, we think truly sublime:—

'The vision comes upon me. To my soul
The days of old return. I breathe the air
Of the young world. I see her giant sons,
Like to a gorgeous pageant in the sky
Of summer's evening, cloud on fiery cloud,
Thronging appeared. Before me rise the walls
Of the Titanic city; brazen gates,
Towers, temples, palaces, enormous piled—
Imperial Nineveh—the earthly Queen!
In all her golden pomp I see her now:
Her swarming streets, her splendid festivals;
Her sprightly damsels, to the timbrel's sound,
Airily bounding, and their anklets chime;
I see her halls, sunbright at midnight shine;
I hear the music of her banquetings,
I hear the laugh, the whisper, and the sigh.
A sound of stately treading toward me comes—
A silken wafting on the cedar floor—
As from Arabia's flow'ring groves, an air
Delicious breathes around. Tall, lofty brow'd,
Pale, and majestically beautiful,
In vesture gorgeous as the clouds of morn,
With slow proud step her glorious dames sweep by.'

This passage itself proves that 'Edwin is no vulgar boy'—a genuine poet—although it bears witness also to that undue warmth of colouring, and florid excess of language, which have hitherto marred his power and popularity.

In Liverpool, we heard much of Philip James Bailey,

the author of 'Festus,' and, while in London, had the pleasure of a kind communication from him, enclosing a part of the third edition, which is now in the press, corrected and improved. We have already expressed our opinion of this poem, which is not indeed quite so high as that of an eloquent and acute friend, who judging from his critique in 'Macphail,' is absolutely Festus-fey, and regards it rather as would an amorous author than a sober critic. One could fancy that he had it presented to him by his betrothed! It is certainly an astonishing production, and we accept it as we do a great expressive head and face—rough, unshorn, as it is, maybe carbuncles, grim pockpits, and all. It lies before us, like one of the monsters of the Egyptian waste, colossal, unearthly, and with a giant thought buried below, and struggling up from beneath it. Conduct, character, dramatic interest, propriety, decorum, or circumspection, in it there are none, but, instead, *thought*, in its stark naked saturnalia; and the seething heat of imagery and language is as if the author were drunk with the sunshine of the planet Mercury. Few, few, can bare their heads scathless below such a torrid blaze! And its real reader will soon have occasion for the mystic caution of Coleridge:

'Weave a circle round him thrice,
That all may cry, beware!
His flashing eyes, his floating hair;
For he on honey-dew hath fed,
And drank the milk of Paradise.'

Its author, we were told, is a quiet, modest, ingenious person; totally guiltless, in conversation, of the sin of poetry, and whose sole soul-escapade is an occasional pun; always, however, good, and sometimes exquisite. What a curious contrast! Now a master of artillery, conducting the cannonade of a Saragossa, and now a boy firing off crackers on a birth-day night! now describing the formation of a sun, as though he had stood by at its birth, and now trimming, with pains, a farthing candle!

Bailey is from our own much-loved *alma mater*, the university of Glasgow. There his genius was well known. He studied for the English bar. He has lately assumed the literary editorship of a paper in Nottingham—his native place. In the third edition he has considerably polished the rough stick, round which he blooms divine. We could have wished he had severed the glorious masses of poetry which his book contains from connexion with a moral and theological system; but this now, we fear, is impossible. Tennyson has recently testified to the author his warm approval of the work.

In our next paper, we propose to conduct our readers to London, and some of its leading lions.

RELIGION OF THE HEART.

The feeling of religion is worth a universe, and transcends all the philosophising, and all the systems that ever drove poor reason mad; for, say what the most orthodox may, of the proofs from argument and controversy, one spark of genuine pious gratitude and reverence to God, the Creator and dispenser of all good—one spark of this arising in the heart, as a mere feeling, without a proof besides, is worth a thousandfold more than the most perfect cold conviction that any metaphysician could be satisfied with.—*Trevaire*.

Poet's Corner.

WHISPERINGS OF DEATH.

What say the leaves as they fall off the trees,
Born from their homes by the fresh blowing breeze,
Whose fibres the hand of decay soon will seize?
They whisper of death,
They whisper of death.

What says the rose as she hangeth her head,
Mourning her perfume and beauty now fled,
Destined to fall on her own native bed?
She whispers of death,
She whispers of death.

What say the waves with the terrible roar,
Wafting the ship to the dark rocky shore,
Where sailors and vessel will soon be no more?
They whisper of death,
They whisper of death.

What says that bright orb of glory, the sun,
When his course to the realms of the west he hath run,
And his journey on one side the world is done?
He whispers of death,
He whispers of death.

What say the bells in the funeral toll,
Whose tones through the air so heavily roll,
Striking deep awe to the innermost soul?
They whisper of death,
They whisper of death.

What says the flush on the thin pallid cheek
Of the pining invalid, so feeble and weak?
Too plain is the language, alas! it doth speak—
It whispers of death,
It whispers of death.

What say the tombs that stud the green sod,
Around the old walls of yon temple of God,
Where hundreds have thoughtlessly, heedlessly trod?
They whisper of death,
They whisper of death.

What say the moments now passing away,
Hast'ning us on through 'life's little day,'
Till those that were young once become old and grey?
All whisper of death,
All whisper of death.

Practical Christianity, or that faith and behaviour which render a man a Christian, is a plain and obvious thing, like the common rules of conduct, with respect to our ordinary temporal affairs; the more distinct and particular knowledge of those things, the study of which the apostle calls 'going on to perfection,' and of the prophetic parts of revelation, like many parts of natural and even civil knowledge, may require very exact thought, and careful consideration. Truths which, from their deep importance, are most obvious, have more of the vitality of religion, and influence practice more than those abstruse points which unhappily split the religious world into so many parties.

SINCLAIR'S JOURNAL
Of British North America.

QUEBEC, 18TH AUGUST, 1849.

We have received a voluminous Annual Report of the Normal, and Model Common Schools in Upper Canada, for the year 1847-8, together with an Appendix, containing a number of useful Statistical Tables, prepared by E. Ryerson, Esq. Superintendent of Common Schools in Upper Canada.

As a public document it may be considered invaluable to the government of Canada, and in fact to all the well-wishers of education throughout the Province. A great deal of care and attention seem to have been devoted to the arranging of the Statistical Tables, showing at a glance, the number of Districts where schools are kept, the number of schools in each District, and the number of pupils in each school. We take the following from the general abstract, to show the immense sum of money expended for the cultivation of the young in Upper Canada:

Number of School, Sections.....	3,055
Number of Schools in operation.....	2,727
Apportionment from Legislation School Grants.....	20,516 10 7 $\frac{1}{2}$
Amount Assessed by Municipal Council	22,955 2 8
Amount received from Township Collectors.....	20,634 0 8
Amount imposed by Rate Bill.....	35,913 7 7 $\frac{1}{2}$
Former years' School Fund, Balances, &c., added to apportionment.....	5,915 14 6
Total amount available for Teachers' Salaries.....	77,599 11 4 $\frac{1}{2}$
Total amount paid Teachers.....	68,632 14 9 $\frac{3}{4}$
Balance still unpaid.....	8,966 16 6 $\frac{1}{2}$
Balance reported in District Superintendent's hands.....	5,614 19 0
Total amount Salaries of Teachers.....	100,618 0 0
Average Annual Salary of Teacher.....	37 0 0

We should like to see a similar report of the progress of education in Lower Canada, but we have our doubts of its being as satisfactory as the one now before us.

We cannot close this brief notice without congratulating the Government on the present state of education in Upper Canada, and also at the wisdom of the appointment of the Superintendent, Mr. Ryerson, appears to be a gentleman well qualified to fill the important office which he now holds, and we only hope that he is remunerated in proportion to the labour which seems to devolve upon him. If all Government officials had the same duties to perform, there would be fewer office seekers.

BODILY INFIRMITIES.

Bodily infirmities, like breaks in a wall, have often become avenues through which the light of heaven has entered to the soul, and made the imprisoned inmate long for release.—*Dr. Watts.*

LIFE ASSURANCE.

No. II.

We suggested in the March number of this Magazine the necessity of fuller statements in the reports of Life Assurance Societies, or a submission of their affairs periodically to official auditors or accountants. Life Assurance is effected generally for a purpose supposed to be remote, and that certainly is remote in the majority of instances. Security, therefore, is a more essential object to the insured than an economy measured only by a small per centage; but recent revelations respecting the management of joint stock companies have shaken confidence in the reports of an unpaid directory. We have before us the balance-sheet of one joint stock company, which has been three years in existence, has always paid a dividend at the rate of seven to eight per cent, reported itself growing into wealth at last July, and actually never had, for the past two years, profits equal to more than two-and-a-half per cent, at any time, and only had that small surplus at one of its half-yearly meetings, while in last October all its capital was lost; and yet the directors are shrewd business men, who manage their own concerns after a different fashion. We need scarcely remark, that this company was unconnected with Life Assurance.

The overland mails from Calcutta, received since our last publication, bring painful intelligence regarding three Assurance Companies in that city. They had advanced money on the bills or shares of the Union Bank of Calcutta. The management of that Bank has been alike bad and unfortunate. The shares a short time since brought a high premium, although a payment of £20 on each is now requisite to meet the deficiencies. The money, therefore, lent by the Insurance Offices on that security, and so far as its credit carried them in making the loan, is entirely lost; while if any shares stand in their name, which we trust is not the case, they will be bound to contribute their proportion of the deficiency. Two of the companies belong to India, and one to this country. The British Company will sustain the loss without failing to meet a positive engagement, we believe; but there is still a loss to the shareholders. The Indian Companies will draw on their proprietary.

The fullest publication of accounts would not have averted this calamity. The parties interested would have deemed the Union Bank of Calcutta a first-class security. There probably would have been no objections made to the investment; and, perhaps, in a case of this nature, examination by a well-informed and amply-paid official accountant, would be more valuable.

We repeat our conviction that the societies are prudently managed; that their funds are carefully invested; and that their engagements will be fully met; but the strongest societies will welcome any investigation, and the weakest in years and funds will rejoice in any means of guaranteeing their prudence and stability.

The history of Life Assurance belongs mainly to the present century. The first public company, the 'Alliance,' was formed in 1706, but its business was for a long period limited, and more policies have been issued with several companies during the last ten years than were effected in the century 1706 to 1806.

The practice of Life Assurance was not unknown prior to the formation of societies expressly and solely

intended for that purpose. It is understood to have been first introduced in Lombardy, and many of our monetary transactions are derived from the practices of the Italian commercial cities in the middle ages. The tide of commerce fluctuates, and many of its favourite resorts are now, and have long been abandoned and deserted. Its course, hitherto, has been regularly from the east to the west. The cities and ports of Asia-Minor, that once supported a dense population and an active commerce, are abandoned and waste. The old maritime capital of Egypt, long deserted, is but of late again recommencing a career of activity and greatness. The Italian cities are even now struggling through blood and battle, for that freedom of thought and act that may again restore their faded prosperity. There are few spectacles in Europe nobler, in the midst of exciting times, than the determined spirit of the Flemings in resisting the influence of their mighty neighbours, and adhering to their national independence and Government before urgent temptations. Even from Spain, once so great and now so fallen, the future has vivid and good promise. Commerce and its blessings came to us over all these lands. Oppression drove it successively from them to find a refuge here. We carried its principles over the broad ocean, and planted them in a lonely and uninhabited land, where they have become rooted, and have flourished until, with all their rough independence and waywardness, we can point to the Anglo-Saxon race in America, and their deeds, as the most convincing monuments of British influence and greatness.

There is a division in the commercial current at our geographical point in the world. When it touched the Atlantic, the old unbroken flow was divided, as if it had struck its permanent centre from which it was to circulate to every land. The circumstances of our Eastern Empire are more extraordinary than that of any other conquest or possession in history. Its establishment infused a spirit of activity and enterprise amongst the merchants of Hindostan; which may flag but will not fail, until it has drawn into use all the resources of that great land, and raised the position of its vast population. The Eastern possessions of Britain go quite into the rear of the old haunts of commerce. They place the faded districts of Asia and Europe between two influences, and render them again the highways and the halting places of the merchants. The issue is apparent. As the central powers of Asia become extinguished or civilised, commercial influences will extend eastward once more—fill up their old localities—aid in rebuilding the waste places—and help, from selfish and personal matters, unconsciously, in establishing the words spoken of old by venerable and inspired men, and in bringing forward the time when peace and good-will shall bless a world wearied with error and injustice, and bestow upon it the great day of rest.

This is a digression, though toward a subject of interest, for few topics could be more instructive than a research in the footprints of the loom, the forge, and counting-house, and the ship-yard. Those Lombards reduced monetary transactions more nearly into systematic form than any of their predecessors. They made banking a science. They formed a correct comprehension of the influence of accumulation; and they had contracts intimately resembling those of Life Assurance, and based upon the principles that guide all of that nature.

A dry methodical detail of facts in the progress of

Life Assurance is unnecessary for our purpose. Those who are curious on such subjects will find information in several accessible works. The basis of the science was a discovery founded necessarily on long and patient observation of life and death in different countries and in different towns. Mankind had been long acquainted with the uncertainty of their life, but ignorant of its certainty. The certainty is, however, not less firmly established than the uncertainty. Life is uncertain to one individual, but it is certain to a thousand. There are no means of telling the duration of one life, but there are means of ascertaining the duration of a thousand lives. Science will never be able to foretell the death of one individual; but the time of death to a thousand can be predicated, because it has been ascertained upon the most satisfactory grounds. The tables published by various individuals, at different periods, and founded on public records, are interesting to some parties; but to the general reader, statistics are repulsive, and columns of figures are so many bores, doomed invariably to neglect. The vast majority of the reading public are satisfied with results, and leave the materials of reaching them untouched. The following extracts from the tables, published in a work accessible to almost every individual, will serve to show the basis on which the calculations of Life Assurance Societies originally rested, without occupying much space:—

Table showing the number of persons alive at the end of every decennial period from 1 to 100.

	Carlisle.	France & Midland.	Sweden.	Vienna.	Holland.
1	846	768	780	542	804
10	646	551	611	327	639
20	609	502	570	288	584
30	564	438	519	247	508
40	508	369	459	199	432
50	440	297	385	147	362
60	364	214	293	96	273
70	240	118	175	48	175
80	17	35	56	16	72
90	4	4	5	2	7
99	1				
100	0				

The work from which we have reduced this extract contains many more tables, and gives the annual instead of the decennial results. The gradual waste of life varies much in different countries, and under changed circumstances. Its long duration in Carlisle, as contrasted with Vienna, is very remarkable. When the table was drawn up, Carlisle was almost entirely a non-manufacturing town, with a small population, engaged in the pursuits, and enjoying the advantages, belonging to the little metropolis of a rural county. Vienna then, as now, was the luxurious and immoral capital of a great empire, and the result in diminishing life is the price of immorality and an unnatural mode of existence. The French table goes over the whole population of the country; which is also the case with the Swiss table, and that for Holland. A table of that nature is the only one on which a Life Assurance Society's prices can be based with propriety. They draw their customers, their members or partners, as the case may be, from all quarters of a country; and they must therefore

take the average decrement of life in the nation for their guide. There were three tables reckoned in authority and brought into frequent use in England—the London, the Northampton, and the Carlisle. There was a wide difference between the Carlisle and the London, while Northampton, standing between the extremes, was generally considered to yield a fair average, and acted upon.

The tables of Mr. Finlaison give, from the payments of Government annuities in Great Britain, the experience derived of the gradual decrement of life amongst the class who were purchasers of annuities, and we abridge it. The table begins with 1,000, and the rate of decrement is on that number. The results show a greatly superior value of female life over that of male; or, in other words, they prove that women live longer than men. The difference might be explained in youth and in the middle years of life by the exposure of males to a greater number of vicissitudes in life than generally fall to the lot of females. Although there are many walks in life where females are exposed to all the influences of hard labour and of the element equally with males; yet in the aggregate, and especially in the classes from which annuitants are likely to come, that would not be true. This explanation is, however, quite insufficient to account for the superior value of female life in infancy, and it will be noticed that the distinction commences at the beginning of existence, and gradually increases from that to youth, to middle life, and to old age:—

ALIVE FROM 1,000 BIRTHS.					
Year.	Male	Female.	Year.	Male.	Female.
1	981	981	50	561	623
2	963	967	60	440	539
4	937	946	70	288	412
6	919	926	80	125	210
8	906	913	90	11	52
10	896	903	94	1	14
15	872	883	95	0	8
20	837	848	96	0	5
30	732	777	97	0	2
40	644	700	98	0	1

These tables show the great superiority of the lives on which annuities had been granted over the average in society. That was not a profitable fact to the Government; for the interest of parties, who have received a single sum in exchange for an annuity, is to deal with persons of a broken constitution, and who may be expected to die soon. There can be no doubt that the friends of such individuals are averse to the transaction; but annuitants generally act without consulting their friends; or the payment necessary to form the annuity is provided by relatives in circumstances superior to those of the annuitant.

The interest of Life Assurance Societies is exactly the reverse of individuals, of companies, or of statesmen by whom annuities are granted. The former desiderate long life on the part of their policy holders; and the latter, few payments of their annuities. The former, therefore, select a healthy class of customers or members, while the latter are best pleased with droop-

ing, sickly, or diseased annuitants. It is, however, apparent that, as a body, annuitants will be taken from a superior class in life. Many persons who take out life policies are unable to pay the money necessary at once to purchase an annuity; but there is yet another class who bear the most laborious part of the world's work on the smallest share of the world's fare, with the worst part of the world's accommodation, amongst whom disease makes rapid inroads, and whose early deaths greatly reduce the average value of life.

The subjoined abridgment of the expectancy of life, according to the Carlisle tables, compared with the experience realised in Mr. Finlaison's tables, will show the remarkable difference between the duration of selected lives and the average of existence. The reports recently published by the Health of Towns Commissioners are yet more striking, and indicate the absolute necessity of proceeding actively with the sanitary measures proposed by Government; if the saving of, perhaps a hundred thousand lives in 1849 be deemed an object of importance.

Expectancy of life according to the Carlisle table:—

Years.		Years.	
At birth,	38,72	At 40,	27,61
1,	44,68	50,	21,11.
4,	50,76	60,	14,34
6,	51,17	70,	9,19
8,	50,24	80,	5,51
10,	48,82	90,	3,28
20,	41,46	100,	2,28
30,	34,84		

The longest expectancy of life is in the fifth year, when it is equal to 51.25 years; or, in other words, a healthy child that has attained the fifth year may be expected to survive from that time for fifty-one and one-fourth years; and the average life of one thousand children in their fifth year would be, to the fifty-sixth or the fifty-seventh year of existence.

These were the grounds on which Life Assurance began to be practiced. Nobody could secure his own existence for a definite period, or foretell his neighbour's years. The insurance of a single life was, therefore, obviously a gambling transaction. Experience, however, proved that the average existence of a generation could be foreseen; and the only inquiry then necessary was, what number of individuals gives the fair average of a generation; or, in other words, at what number does the issue of life policies cease to be a speculation and become a business transaction, with equally little, or, perhaps, with less risk than any other in which parties can engage. This point never has been, and, probably, never will be, distinctly settled; but it may be assumed, that wherever a company has business sufficient to employ the slenderest staff of management, it has reached and passed the point where its transactions, ceasing to be speculative, become legitimate matter of calculation.

We have stated that the history of Life Assurance belongs properly to the present century. Although the facts that constitute its basis were fully known and even acted upon early in the last century, yet a hundred years elapsed before any great progress was made, and the practice became in any respect popular. The public mind did not easily accept the idea, and the proper history of the science, to a recent period, is a recapitulation of objections. It was easily seen, for example, that the societies secured to an individual, in so far as

saving a given sum of money, to be employed as he pleased after his death, was concerned, the advantage of living to an average age. The insurer might die in a year, a month, or any period of time, from the date of his policy and the payment of his first premium, but for one object, not by any means the most important, and yet not an unimportant object of existence—the advantage of living man years was obtained. The process is merely the coming together of a number of individuals, who say we know that a number of us will die before five year are out—a number more before ten—and so on; but we cannot point to the men; so we shall join together, and, putting a certain portion of our savings in one fund, secure to each and all the results of an average existence. The proprietary company was merely the agent through which these parties carried out their will, although it was believed that the company ran a considerable risk, guaranteeing by its paid and subscribed capital the fulfilment of this transaction. There remained, after this knowledge had attained a very general circulation, the grand objection, that a man might be unable to continue the payment of his premiums. Life was not more uncertain to the majority of mankind than income; and, therefore, while there was no possibility of securing a portion of the premiums paid, in the event of the insured being unable to continue their payment, he merely substituted one uncertainty for another. The poor were debarred utterly from following the suggestions of prudence. The middle classes deemed it prudent not to take the risk. The rich, and people of fixed and certain incomes alone, were able to avail themselves of those advantages that Life Assurance was calculated to yield. It is understood that the "Equitable Assurance Company" laid the foundation of its immense wealth in forfeited premiums. The forfeiture told, and still tells, severely against the prosperity of Societies. Even yet, when the evil may be greatly evaded, or is certainly and sensibly reduced, the idea is never entirely removed from many minds, that connected with the practice dictated by prudence, there is a heavy tax imposed on calamity, and poverty is punished by confiscation.

The miserable practice of forfeiting all policies without exception, when the insured was rendered unable to continue the full amount of payment, or when by some accident he was thrown behind his time, and out of the range of mercy marked on the policy, was the greatest barrier to the progress of insurance. There are many expedients for meeting this evil adopted now. Life policies are sold in the market like any other property; although how far the practice coincides with the spirit of the Act 14 George III, c. 48, which, we believe, is not repealed, may be a question for the solicitors of speculation in that description of property;—

"No insurance shall be made by any person or persons, bodies politic or corporate, on the life or lives of any person or persons, or any other event or events, whatsoever, where the person or persons, for whose use or benefit, or on whose account, such policy or policies shall be made, shall have no interest, or by way of gaining, or wagering: and that every insurance made, contrary to the true intent and meaning of this act, shall be null and void, to all intents and purposes whatsoever.

"In all cases where the insured has an interest in such life or lives, event or events, no greater sum shall be recovered or received from the insurer or insurers, than the amount or value of the interest of the insured in such life or other event or events."

It may be said that the purchaser of a policy is not the insurer of a life, but merely the buyer of a right to the proceeds of a deed already effected. The spirit of the proceeding does not indeed differ from an original transaction—from the risk of a policy *ab initio*; and necessarily possesses all the characteristics of a gambling venture. Life Assurance Societies, however, now generally provide means for resuming their own policies, reducing the amounts to the sum for which the premiums paid may be considered sufficient, or debit as a loan upon the policy the deficient premiums. Arrangements of that nature can only be made when the policy has run for a period that renders it really valuable; and it is only in these cases that a heavy loss was incurred. We believe that more could yet be done in many cases to simplify transactions, and smooth down obstacles of this nature, to the progress of the system; but we also believe that no policy on which premiums have been paid for years can ever be entirely lost.

Life Insurance met other objections in its early history. Some people opposed it *theologically*. They were wise enough to believe that men committed sin by making provision for their families, and they quoted many authorities, and used a variety of arguments to support their views. Even yet, in some quarters there is a superstitious opposition to the practice. Some persons call it a speculation in death. They revolt from it as they do from writing out their last will and testament, and consider it altogether an ominous proceeding. There is a melancholy interest in the transaction as it generally occurs. In late years policies have been entered into as matters of present convenience and business arrangement, from which, at least indirectly, immediate advantages have been reaped. That is not, however, their most frequent object. The insurer anticipates no personal advantage from the transaction. He is establishing a property realisable only by his death, and stretching his prudence onwards to days that must shine upon his tomb. This influence is not, however, objectionable. We need in bustling times many warnings of the future. It cannot be wrong to find even death claiming its entries in a man's cash-book and ledger. It cannot be selfish. The object sought is strictly beyond the insurer's own material comforts. He cannot participate in its advantages or its results. The provision made is to be applicable only after his dealings with the world are ended, and he is liable no more to its trials and privations. Few men in this country, and at this age, build their own tombs; although, certainly, a paralled custom is becoming prevalent. We do not exactly mean that the conduct of a friend of ours—who has literally built his own tomb, and goes to meditate, not amongst the graves, but in his own grave occasionally—is generally and extensively imitated, but the mania for joint-stock companies produced a somewhat kindred custom. We have had several invitations of that nature; and one cemetery company in particular circularized us in very pressing and persuasive terms. They offered many advantages connected with the grave to persons who might become proprietors, and who are assured that preference will be afforded to them in the selection of dry localities in the ground; which are described as peculiarly pleasant and eminently desirable.

Within the last forty years, and still more especially within the last twenty years, the practice of Life Insurance has become very common in the middle ranks of life; and there has been a corresponding increase of com-

panies. At any time the old companies exhibited unnecessary jealousy of their young rivals. Time has convinced them that the field is large, and furnishes scope enough for their united exertions. The old companies have nothing to fear from the increase of fairly-constituted rivals. What they have to fear, and what all who are interested in the prevalence of Life Insurance should guard against and oppose, is the establishment of companies with defective rates. There is a strong current of temptation in that direction. The rates were for a long period fixed too high. They were formed on the average duration of life, but the insured were not average but selected lives; and a reference to the tables of Mr. Finlaison already quoted, will show the immense difference between the duration of life in a wealthy class, or a class at least enjoying competence, even where the lives were not selected; and the average of mankind.

The premiums are fixed, but there is a varying yet a most important element in the revenue of all Insurance Societies, and the means of all accumulative fund. The expectancy of life at 35, according to the Carlisle tables, is 31 years nett, and the sum demanded for issuing £100 in the Equitable, on the scale published some years since, is £2 19s. 10d. per annum, which, for thirty-one years, produces a total absolute payment of £92 14s. 10d.—the balance and the costs of management; the first in this case being £7 5s. 2d.; and the second, indefinite, are met by interest and compound interest in the premium as they are paid. The premium which we have quoted is too high; but the Equitable being a mutual, and not a proprietary society, and guarded, at the same time, by a very large capital, and the amount charged if of comparatively small moment, as the surplus reverts to the insured.

The Asylum at the period to which we are referring, was one of the lowest English offices; and its premium, for insuring £100, was £2 8s. 9d., giving in thirty-one years an absolute payment of £75 11s. 3d., and leaving a balance of £24 8s. 9d., to be met by the accumulating interest and compound interest, in addition to the cost of management. The proportion of income to be derived from interest by this society was, it will be observed, over one-fourth of the whole revenue; and that shows how largely considerations of the rate of interest enter into all calculations of revenue in Life Assurance. Sometime ago, Mr. Finlaison assumed $4\frac{1}{2}$ per cent. as the average rate of interest in this country, and named $4\frac{1}{2}$ per cent. as a safe ground of calculation. We believe that errors are apt to be committed on this head, and we do not think that $4\frac{1}{2}$ per cent. is a fair calculation of the permanent interest here in those securities which the directors of those societies should accept. Even at the present low price of British funds, consols only realise £3 13s. 2d. per cent. For permanent deposits with the Scottish bankers £3 10s. is obtained. In railway debentures a society may have £5 and £4 10s. per cent. for a term of years; but the capital is locked up, and cannot always be obtained when required. For mortgages on land, in large sums, more than 4 per cent. is not readily paid. We see, therefore, no valid grounds for assuming that an average rate of interest so high as 4 or $4\frac{1}{2}$ per cent. can be expected.

We naturally arrive now at the different classes of societies created by the demand; and the various schemes proposed by different companies for effecting assurance and affording facilities to the insured. But the subject has stretched over our assigned boundaries, and we are warned not to trespass farther in the meantime.

THE
PERSONAL HISTORY, ADVENTURES,
Experience and Observation

OF

DAVID COPPERFIELD,

OF BLUNDERSTONE ROOKERY.

(Which he never meant to be published, on any account.)

BY CHARLES DICKENS.

CHAPTER V.

(Continued from page 191.)

It was a happy circumstance for me that Traddles came back first. He enjoyed my placard so much, that he saved me from the embarrassment of either disclosure or concealment, by presenting me to every other boy who came back, great or small, immediately on his arrival, in the form of introduction, "Look here! Here's a game!" Happily, too, the greater part of the boys came back low-spirited, and were not so boisterous at my expense as I expected. Some of them certainly did dance about me like wild Indians, and the greater part could not resist the temptation of pretending that I was a dog, and patting and smoothing me lest I should bite, and saying, "Lie down, sir!" and calling me Towzer. This was naturally confusing, among so many strangers, and cost me some tears, but on the whole it was much better than I had anticipated.

I was not considered as being formally received into the school, however, until J. Steerforth arrived. Before this boy, who was reputed to be a great scholar, and was very good-looking, and at least half-a-dozen years my senior, I was carried as before a magistrate. He enquired, under a shed in the playground, into the particulars of my punishment, and was pleased to express his opinion that it was "a jolly shame;" for which I became bound to him ever afterwards.

"What money have you got, Copperfield?" he said, walking aside with me when he had disposed of my affair in these terms.

I told him seven shillings.

"You had better give it to me to take care of," he said. "At least, you can if you like. You needn't if you don't like."

I hastened to comply with his friendly suggestion, and opening Peggotty's purse, turned it upside down into his hand.

"Do you want to spend anything now?" he asked me.

"No thank you," I replied.

"You can if you like, you know," said Steerforth. "Say the word."

"No thank you, sir," I repeated.

"Perhaps you'd like to spend a couple of shillings or so, in a bottle of currant wine by-and-by, up in the bedroom?" said Steerforth. "You belong to my bedroom I find."

It certainly had not occurred to me before, but I said, Yes, I should like that.

"Very good," said Steerforth. "You'll be glad to spend another shilling or so, in almond cakes, I dare say?"

I said, Yes, I should like that too.

"And another shilling or so in biscuits, and another in fruit, eh?" said Steerforth. "I say, young Copperfield, you're going it!"

I smiled because he smiled, but I was a little troubled in my mind, too.

"Well!" said Steerforth. "We must make it stretch as far as we can; that's all. I'll do the best in my power for you. I can go out when I like, and smuggle the prog in."

With these words he put my money in his pocket, and kindly told me not to make myself uneasy; he would take care it should be all right.

He was as good as his word, if that were all right which I had a secret misgiving was nearly all wrong—for I feared it was a waste of my mother's two half-crowns—though I had preserved the piece of paper they were wrapped in: which was a precious saving. When we went up stairs to bed, he produced the whole seven shillings worth, and laid it out on my bed in the moonlight, saying:

"There you are, young Copperfield, and a royal spread you've got!"

I couldn't think of doing the honours of the feast, at my time of life, while he was by; my hand shook at the very thought of it. I begged him to do me the favor of presiding; and my request being seconded by the other boys who were in that room, he acceded to it, and sat upon my pillow, handing round the viands—with perfect fairness I must say—and dispensing the currant wine in a little glass without a foot, which was his own property. As to me, I sat on his left hand, and the rest were grouped about us, on the nearest beds and on the floor.

How well I recollect our sitting there, talking in whispers; or there talking, and my respectfully listening, I ought rather to say; the moonlight falling a little way into the room, through the window, painting a pale window on the floor, and the greater part of us in shadow, except when Steerforth dipped a match into a phosphorus-box, when he wanted to look for anything on the board, and shed a blue glare over us that was gone directly! A certain mysterious feeling, consequent on the darkness, the secrecy of the revel, and the whisper in which every thing was said, steals over me again, and I listen to all they tell me with a vague feeling of solemnity and awe, which makes me glad that they are all so near, and frightens me [though I feign to laugh] when Traddles pretends to see a ghost in the corner.

I heard all kinds of things about the school and all belonging to it. I heard that Mr. Creakle had not preferred his claim to being a Tattar without reason; that he was the sternest and most severe of masters; that he laid about him, right and left, every day of his life, charging in among the boys like a trooper, and slashing away, unmercifully. That he knew nothing himself, but the art of slashing; being more ignorant [J. Steerforth said] than the lowest boy in the school; that he had been, a good many years ago, a small hop-dealer in the Borough, and had taken to the schooling business after being bankrupt in hops, and making away with Mrs. Creakle's money. With a good deal more of that sort, which I wondered how they knew.

I heard that the man with the wooden leg, whose name was Tungay, was an obstinate barbarian who had formerly assisted in the hop business, but had come into the scholastic line with Mr. Creakle, in consequence, as we supposed among the boys, of his having broken his leg in Mr. Creakle's service, and having done a deal of dishonest work for him, and knowing his secrets. I heard that with the single exception of Mr. Creakle, Tungay considered the whole establishment, masters and boys, as his natural enemies, and that the only delight of his life was to be sour and malicious. I heard that Mr. Creakle had a son, who had not been Tungay's friend, and who, assisting in the school, had once held some remonstrance with his father on an occasion when its discipline was very cruelly exercised, and was supposed, besides, to have protested against his father's usage of his mother. I heard that Mr. Creakle had turned him out of doors in consequence, and that Mrs. and Miss Creakle had been in a sad way, ever since.

But the greatest wonder that I heard of Mr. Creakle was, there being one boy in the school on whom he never ventured to lay a hand, and that boy being J. Steerforth. Steerforth himself confirmed this when it was stated, and said that he should like to begin to see him do it. On being asked by a mild boy [not me] how he would proceed if he did begin to see him do it, he dipped a match into his phosphorus-box on purpose to shed a glare over his reply, and said he would commence by knocking him down with a blow on the forehead from the seven-and-sixpenny ink-bottle that was always

on the mantelpiece. We sat in the dark for some time, breathless.

I heard that Mr. Sharp and Mr. Mell were both supposed to be wretchedly paid; and that when there was hot and cold meat for dinner at Mr. Creakle's table, Mr. Sharp was always expected to say he preferred cold; which was again corroborated by J. Steerforth; the only parlor boarder. I heard that Mr. Sharp's wig didn't fit him; and that he needn't be so "bounceable"—somebody else said "bumpitious"—about it, because his own red hair was very plainly to be seen behind.

I heard that one boy, who was a coal-merchant's son, came as a set-off against the coal bill, and was called on that account "Exchange or Barter"—a name selected from the arithmetic book as expressing this arrangement. I heard that the table beer was a robbery of parents, and the pudding an imposition. I heard that Miss Creakle was regarded by the school in general as being in love with Steerforth; and I am sure, as I sat in the dark, thinking of his nice voice, and his fine face, and his easy manner, and his curling hair, I thought it very likely. I heard that Mr. Mell was not a bad sort of fellow, but hadn't a sixpence to bless himself with; and that there was no doubt that old Mrs. Mell, his mother, was as poor as Job. I thought of my breakfast then and what had sounded like "My Charley!" but I was I am glad to remember, as mute as a mouse about it.

The hearing all this, and a good deal more, outlasted the banquet some time. The greater part of the guests had gone to bed as soon as the eating and drinking were over; and we, who had remained whispering and listening half undressed, at last betook ourselves to bed, too.

"Good night, young Copperfield," said Steerforth, "I'll take care of you."

"You're very kind," I gratefully returned. "I am much obliged to you, indeed."

"You haven't got a sister, have you?" said Steerforth, yawning.

"No," I answered.

"That's a pity," said Steerforth. "If you had one I should think she would have been a pretty, timid, little, bright-eyed sort of girl. I should have liked to know her. Good night, young Copperfield."

"Good night, sir," I replied.

I thought of him very much after I went to bed, and raised myself, I recollect, to look at him where he lay in the moonlight, with his handsome face turned up, and his head reclining easily on his arm. He was a person of great power in my eyes; that was of course the reason of my mind running on him. No veiled future dimly glanced upon him in the moonbeams. There was no shadowy picture of his footsteps in the garden that I dreamed of—the garden that I picked up shells and pebbles in, with little Em'ly, all night.

CHAPTER VII.

MY "FIRST-HALF" AT SALEM HOUSE.

SCHOOL began in earnest next day. A profound impression was made upon me, I remember, by the roar of voices in the schoolroom suddenly becoming hushed as death when Mr. Creakle entered after breakfast, and stood in the doorway looking round upon us like a giant in a story-book surveying his captives.

Tungay stood at Mr. Creakle's elbow. He had no occasion, I thought, to cry out "Silence!" so ferociously, for the boys were all struck speechless and motionless.

Mr. Creakle was seen to speak, and Tungay was heard, to this effect.

"Now, boys, this is a new half. Take care what you're about, in this new half. Come fresh up to the lessons, I advise you, for I come fresh up to the punishment. I won't flinch. It will be of no use your rubbing yourselves; you

won't rub the marks out that I shall give you. Now get to work, every boy!"

When this dreadful exordium was over, and Tungay had stumped out again, Mr. Creakle came to where I sat, and told me that if I were famous for biting, he was famous for biting, too. He then showed me the cane, and asked me what I thought of that, for a tooth? Was it a sharp tooth, hey? Had it a deep prong, hey? Did it bite, hey? Did it bite? At every question he gave me a fleshy cut with it that made me writhe; so I was very soon made free of Salem House (as Steerforth said), and very soon in tears also.

Not that I mean to say these were special marks of distinction, which only I received. On the contrary, a large majority of the boys (especially the smaller ones) were visited with similar instances of notice, as Mr. Creakle made the round of the schoolroom. Half the establishment was writhing and crying, before the day's work began; and how much of it had writhed and cried before the day's work was over, I am really afraid to recollect, least I should seem to exaggerate.

I should think there never can have been a man who enjoyed his profession more than Mr. Creakle did. He had a delight in cutting at the boys, which was like the satisfaction of a craving appetite. I am confident that he couldn't resist a chubby boy, especially; that there was a fascination in such a subject, which made him restless in his mind, until he had scored and marked him for the day. I was chubby myself, and ought to know. I am sure when I think of the fellow now, my blood rises against him with the disinterested indignation I should feel if I could have known all about him without having ever been in his power; but it rises hotly, because I know him to have been an incapable brute, who had no more right to be possessed of the great trust he held, than to be Lord High Admiral, or Commander-in-chief: in either of which capacities, it is probable that he would have done infinitely less mischief.

Miserable little propitiators of a remorseless Idol, how abject we were to him! what a launch in life I think it now, on looking back, to be so mean and servile to a man of such parts and pretensions!

Here I sat at the desk again, watching his eye—humbly watching his eye, as he rules a cyphering-book for another victim whose hands have just been flattened by that identical ruler, and who is trying to wipe the sting out with a pocket-handkerchief. I have plenty to do. I don't watch his eye in idleness, but because I am morbidly attracted to it, in a dread desire to know what he will do next, and whether it will be my turn to suffer, or somebody else's. A lane of small boys beyond me, with the same interest in his eye, watch it too. I think he knows it, though he pretends he don't. He makes dreadful mouths as he rules the cyphering-book; and now he throws his eye sideways down our lane, and we all droop over our books and tremble. A moment afterwards we are again eyeing him. An unhappy culprit, found guilty of imperfect exercise, approaches at his command. The culprit falters excuses, and professes a determination to do better to-morrow. Mr. Creakle cuts a joke before he beats him, and we laugh at it,—miserable little dogs, we laugh, with our visages as white as ashes, and our hearts sinking into our boots.

Here I sit at the desk again, on a drowsy summer afternoon. A buz and hum go up around me, as if the boys were so many bluebottles. A cloggy sensation of the lukewarm fat of meat is upon me (we dined an hour or two ago,) and my head is as heavy as so much lead. I would give the world to go to sleep. I sit with my eye on Mr. Creakle, blinking at him like a young owl; when sleep overpowers me for a minute, he still lumes through my slumber, ruling those cyphering-books; until he softly comes behind me and wakes me to plainer preception of him, with a red ridge across my back.

Here I am in the playground, with my eye still fascinated by him, though I can't see him. The window at a little distance from which I know he is having his dinner, stands for him, and I eye that instead. If he shows his face near it, mine assumes an imploring and submissive expression. If he looks out through the glass, the boldest boy (Steerforth excepted) steps in the middle of a shout or yell, and becomes

contemplative. One day, Traddles (the most unfortunate boy in the world) breaks that window accidentally, with a ball. I shudder at the moment with the tremendous sensation of seeing it done, and feeling that the ball has bounded on Mr Creakle's sacred head.

Poor Traddles! In a tight sky-blue suit that made his arms and legs like German sausages, or roly-poly puddings, he was the merriest and the most miserable of all the boys. He was always being caned—I think he was caned every day that half-year, except one holiday Monday when he was only ruler'd on both hands—and was always going to write to his uncle about it, and never did. After laying his head on the desk for a little while, he would cheer up, somehow, begin to laugh again, and draw skeletons all over his slate, before his eyes were dry. I used at first to wonder what comfort Traddles found in drawing skeletons; and for some time looked upon him as a sort of hermit, who reminded himself by those symbols of mortality that caning couldn't last for ever. But I believe he only did it because they were easy, and didn't want any features.

He was very honorable, Traddles was; and held it as a solemn duty in the boys to stand by one another. He suffered for this on several occasions; and particularly once, when Steerforth laughed in church, and the Beadle thought it was Traddles, and took him out. I see him now going away in custody, despised by the congregation. He never said who was the real offender, though he smarted for it next day, and was imprisoned so many hours that he came forth with a whole churchyard-full of skeletons swarming all over his Latin Dictionary. But he had his reward. Steerforth said there was nothing of the sneak in Traddles, and we all felt that to be the highest praise. For my part, I could have gone through a good deal (though I was much less brave than Traddles, and nothing like so old) to have won such recompense.

To see Steerforth walk to church before us, arm-in-arm with Miss Creakle, was one of the great sights of my life. I didn't think Miss Creakle equal to little Em'ly in point of beauty, and I didn't love her (I didn't dare); but I thought her a young lady of extraordinary attractions, and in point of gentility not to be surpassed. When Steerforth, in white trousers, carried her parasol for her, I felt proud to know him; and believed that she could not choose but adore him with all her heart. Mr. Sharp and Mr. Mell were both notable personages in my eyes; but Steerforth was to them what the sun was to two stars.

Steerforth continued his protection of me, and proved a very useful friend; since nobody dared to annoy one whom he honored with his countenance. He couldn't—or at all events, he didn't—defend me from Mr. Creakle, who was very severe with me; but whenever I had been treated worse than usual, he always told me that I wanted a little of his pluck, and that he wouldn't have stood it himself; which I felt he intended for encouragement, and considered to be very kind of him. There was one advantage, and only one that I knew of in Mr. Creakle's severity. He found my placard in his way, when he came up or down behind the form on which I sat, and wanted to make a cut at me in passing; for this reason it was soon taken off, and I saw it no more.

An accidental circumstance cemented the intimacy between Steerforth and me, in a manner that inspired me with great pride and satisfaction, though it sometimes led to inconvenience. It happened on one occasion, when he was doing me the honor of talking to me in the playground, that I hazarded the observation that something or somebody—I forget what now—was like something or somebody in Peregrine Pickle. He said nothing at the time; but when I was going to bed at night, asked me if I had got that book.

I told him no, and explained how it was: that I had read it, and all those other books of which I had made mention.

"And you recollect them?" Steerforth said.

"Oh yes," I replied; "I had a good memory, and I believe I recollected them very well."

"Then I tell you what, young Copperfield," said Steerforth, "you shall tell 'em to me. I can't get to sleep very early at night, and I generally wake rather early in the

morning. We'll go over 'em one after another. We'll make some regular Arabian Nights of it."

I felt extremely flattered by this arrangement, and we commenced carrying it into execution that very evening. What ravages I committed on my favourite authors in the course of my interpretation of them, I am not in a condition to say, and should be very unwilling to know; but I had a profound faith in them, and I had to the best of my belief, a simple, earnest manner of narrating what I did narrate; and these qualities went a long way.

The drawback was, that I was often sleepy at night, or out of spirits and indisposed to resume the story; and then it was rather hard work, and it must be done; for to disappoint or displease Steerforth of course was out of the question. In the morning, too, when I felt weary and should have enjoyed another hours repose very much, it was a tiresome thing to be roused, like the Sultana Scheherazade, and forced into a long story before the getting up-bell rang; but Steerforth was resolute; and as he explained to me, in return, my sums and exercise, and anything in my tasks that was too hard for me, I was no loser by the transaction. Let me do myself justice, however. I was moved by no interested or selfish motive, nor was I moved by fear of him. I admired and loved him, and his approval was return enough. It was so precious to me that I look back on these trifles, now with an aching heart.

Steerforth was considerate, too; and showed his consideration, in one particular instance, in an unflinching manner that was a little tantalising, I suspect, to poor Traddles and the rest. Peggotty's promised letter—what a comfortable letter it was!—arrived before "the half" was many weeks old; and with it a cake in a perfect nest of oranges, and two bottles of cowslip wine. This treasure, as in duty bound, I laid at the feet of Steerforth, and begged him to dispense.

"Now, I'll tell you what, young Copperfield," said he; "the wine shall be kept to wet your whistle when you are story-telling."

I blushed at the idea, and begged him, in modesty, not to think of it. But he said he had observed I was sometimes hoarse—a little roopy was his exact expression—and it should be, every drop, devoted to the purpose he had mentioned. Accordingly, it was locked up in his box, and drawn off by himself in a phial, and administered to me through a piece of quill in the cork, when I was supposed to be in want of a restorative. Sometimes, to make it a more sovereign specific, he was so kind as to squeeze orange juice into it, or to stir it up with ginger, or dissolve a peppermint drop in it; and although I cannot assert that the flavour was improved by these experiments, or that it was exactly the compound one would have chosen for a stomachic, the last thing at night and the first thing in the morning, I drank it gratefully and was very sensible of his attention.

We seem, to me, to have been months over Peregrine, and months more over the other stories. The institution never flagged for want of a story, I am certain; and the wine lasted almost as long as the matter. Poor Traddles—I never think of that boy but with a strange disposition to laugh, and with tears in my eyes—was a sort of chorus, in general; and affected to be convulsed with mirth at the comic parts, and to be overcome with fear when there was any passage of an alarming character in the narrative. This rather put me out, very often. It was a great jest of his, I recollect, to pretend that he couldn't keep his teeth from chattering, whenever mention was made of an Alguazil in connexion with the adventures of Gil Blais; and I remember, when Gil Blais met the captain of the robbers in Madrid, this unlucky joker counterfeited such an age of terror, that he was overheard by Mr. Creakle, who was prowling about the passage, and handsomely flogged for disorderly conduct in the bedroom.

(To be continued.)

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QUEBEC.—PRINTED FOR THE PROPRIETOR,

BY W. COWAN, NO. 22, MOUNTAIN STREET.