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DRESS AND ITS VICTIMS.

By Miss Harriet Martineau.

There are a good many people who cannot possibly believe that dress can have any share in the deaths of the 100,000 persons who go needlessly to the grave every year in our happy England, where there are more means of comfort for every body than in any other country in Europe.

How can people be killed by dress, now-a-days? they ask. We must be thinking of the old times when the ladies laced so tight that "salts and strong waters seem to have been called for to some fainting fair one, as often as numbers were collected together, whether at church, or at Ranelagh, or the theatres. Or perhaps we are thinking of the accidents that have happened during particular fashions of dress, as the burning of the Marchioness of Salisbury, from her high cap nodding over the candle; or the deaths of the Ladies Bridgman last year, from the skirts of one of them catching fire at the grate; or the number of inquests held during the fashion of gigot sleeves, when a lady could scarcely dine in company, or play the piano at home, without peril of death by fire.

Grace and beauty are flowers from the root of utility. The worst taste in dress is where things are put on for no purpose or use, as in the earrings, nose-rings, bangles and necklaces of savage (or civilized) wearers, the feathers on the head, and flaunting strips of gay colour, whether of wampum or ribbon, and the rings and turbans that one sees—now in Nubia, and now by Lake Huron, and now in New York or London. The best taste is where the genuine uses of dress are not lost sight of, and the gratification of the eye grows out of them.

At present, too, no woman who adopts the fashion of the hoop in any form is properly guarded against the climate. Any medical man in good

practice can tell of the spread of rheumatism since women ceased to wear their clothing about their limbs, and stuck it off with frames and hoops, admitting damp and draught, with as little rationality as if they tried to make an umbrella serve the purpose of a bonnet.

Then, observe the head and the feet. The eyes are unsheltered from sun and wind, and the most important region of the head is exposed by the bonnets which Englishwomen are so weak as to wear in imitation of the French. Again, the doctors have their painful tale to tell of neuralgic pains in the face and head, which abound beyond all prior experience, of complaints in the eyes, and all the consequences that might be anticipated from the practice of lodging the bonnet on the nape of the neck, and leaving all the fore part of the skull exposed. Why the bonnet is worn at all is the mystery. A veil, white or black, would be considered an absurdity as a substitute for the bonnet in a climate like ours; but it would be actually more serviceable than the handful of flimsy decorations now usurping the place of the useful, cheap, and pretty straw bonnet, which suits all ages in its large variety.

If we consider the female dress of 1859, what can we say of it? Does the costume, as a whole, follow the outline of the form? Does it fit accurately and easily? Is the weight made to hang from the shoulders? Are the garments of to-day convenient and agreeable in use? Is the mode modest and graceful? So far from it, that all these conditions are conspicuously violated by those who think they dress well. Here and there we may meet a sensible woman, or a girl who has no money to spend in new clothes, whose appearance is pleasing—in a straw bonnet that covers the head, in a neat gown which hangs gracefully and easily from the natural waist, and which does not sweep up the dirt: but the spectacle is now rare; for bad taste in the higher classes spreads very rapidly downwards, corrupting the morals as it goes.

It is painful to see what is endured by some young women in shops and factories, as elsewhere. They cannot stoop for two minutes over their work without gasping and being blue, or red, or white in the face. They cannot go up stairs without stopping to take breath every few steps. Their arms are half numb, and their hands red or chilled; and they must walk as if they were all-of-a-piece, without the benefit and grace of joints in the spine and limbs. A lady had the curiosity to feel what made a girl whom she knew so like a wooden figure, and found a complete palisade extending round the body. On her remonstrating, the girl pleaded that she had "only six and twenty whalebones!"

Do the petticoats of our time serve as any thing but a mask to the human form—a perversion of human proportions? A girl in the dance looks like the Dutch tumbler that was a favourite toy in my infancy. The fit is so the reverse of accurate, as to be like a silly box—a masquerade without wit. While at the same time, it is not an easy fit. The prodigious weight of the modern petticoat, and the difficulty of getting it all into

the waistband, creates a necessity for compressing and loading the waist in a way most injurious to health. Under a rational method of dress the waist should suffer neither weight or pressure—nothing more than the girdle which brings the garment into form and folds. As to the convenience of the hooped skirts, only ask the women themselves, who are always in danger from fire, or wind, or water, or carriage wheels, or rails, or pails, or nails, or, in short, every thing they encounter. Ask the husbands, fathers, or brothers, and hear how they like being cut with the steel frame when they enter a gate with a lady, or being driven into a corner of the pew at church, or to the outside of the coach, for want of room. As for the children—how many have been swept off pathways, or foot-bridges, or steamboat decks by the pitiless crinoline, or hoops of some unconscious walking balloon! * * * From the duchess to the maid-servant, the slaves of French taste have lost position; and it will require a permanent establishment of some leading points of the sense and morality of dress to restore their full dignity to the matronage and maidenhood of England.—Once a Week.

CAMPHENE AND BURNING FLUID.

The too common use of this fluid is the cause of the loss of more life and property than people are aware of. It is exceedingly dangerous, and is the cause of many accidental fires; it is also used daily by designing persons throughout the country to set their property on fire. I am of opinion that if the State has the same right to regulate the sale of this article, as of any thing else that is dangerous to life and property, the right should be exercised. I have in a former report called your attention to this subject. Either a law should be passed to regulate the sale of burning fluid, or its use should be entirely prohibited.

I am positive that at this time there are in the city of Brooklyn more than two hundred places where camphene and burning fluid are sold, and that the profits of each store would not average 37 cents per week. I have never seen a suspicious fire in a store where it was sold, but the fire originated near the fluid cans, and in seven cases out of ten, if the building is not entirely destroyed, the camphene or burning fluid can be traced. I have known cases, and many who read this are aware of the fact, that in several cases parties have obtained privilege to keep camphene and burning fluid for sale on their premises, and that fires have occurred on said premises through the agency of camphene in less than ten days thereafter. I have frequently heard it stated that people do not read their policies, but I am inclined to think some do, for they get the required permission to keep these dangerous fluids before an accident occurs. However, I do not believe that every person who keeps camphene, does so with the intention of setting fire to their premises; but the knowledge of the fact that it will burn, and that it evaporates very quick, and therefore not easily detected

when once a fire gets under much headway, is frequently a strong temptation.

We can scarcely realize, in a city the size of Brooklyn, that 28 persons have lost their lives by fire within so short a time. The Gill family were suffocated, and also McGinness and Alcorn; but that the balance (22) should have lost their lives through the agency of camphene and burning fluid is indeed alarming. The too common practice of parents allowing their children to play with matches is another cause of fires; several houses have lately been set on fire by children from 3 to 7 years old, who at that age are not responsible for their acts. Parents should be held responsible. It occurs sometimes that parents pay dearly for their criminal carelessness; a few months ago a woman gave her little child, a bright-eyed boy of three summers, a box of matches to play with in the morning before the child was out of bed, and then went to church. Before her return she was informed that her child was burnt to death and the house nearly destroyed by fire. On the 27th of September last, a little girl named Catherine Gallagher, aged 5 years, residing at No. 154, Tillary street, was locked up in a room while her father and mother were out at work. The place was discovered to be on fire, and on entering the apartments the child was found burnt to death on the bed. Upon examining the premises it was found that the little girl had taken the match box to play with, and having set her clothes on fire ran to the bed where she was found.—*B. F. M. R., U. S. Ins. Gazette.*

WAR UPON LONG DRESSES.—Dr. Holmes of Boston, discourseth after the following fiery fashion:—"But confound the make-believe women we have turned loose in our streets; where do they come from? Why, there isn't a beast or bird that would drag its tail through the dirt in the way these creatures do their dresses. Because a queen or a duchess wears long robes on great occasions, a maid-of-all-work, or a factory girl, thinks she must make herself a nuisance by trailing through the street, picking up dirt and carrying it about with her—bah! that's what I call getting vulgarity into your bones and marrow. Making believe be what you are not is the essence of vulgarity. Show over dirt is the one attribute of vulgar people. If any man can walk behind one of these women, and see what she rakes up as she goes, and not feel squeamish, he has got a tough stomach. I wouldn't let one of them into my room without serving them as David did Saul at the cave in the wilderness—cut off his skirts. Don't tell me that a true lady ever sacrifices the duty of keeping all around her sweet and clean, to the wish of making a vulgar show. I won't believe it of a lady. There are some things which no fashion has any right to touch, and cleanliness is one of these things. If a woman wishes to show that her husband or father has got money, which she wants and means to spend, but doesn't know how, let her buy a yard or two of silk and pin it to her dress when she goes out to walk, but let her un-pin it before she goes into the house.

LIFE ASSURANCE A BENEVOLENT PROVISION.

By the Rev. S. I. Prime, D. D.

The inadequate provision in the United States of America for the support of the clergy, is a subject of frequent and painful reflection by the clergy themselves, and all intelligent persons who have sympathies with the profession.

No class of our fellow-men contribute so largely

to the happiness and welfare of the community, securing for themselves at the same time so small a return in that which contributes to material support.

The clergy were but justly described by the pen of an inspired writer, when he spoke of them as "poor, yet making many rich."

Having been largely endowed with natural talents, having spent years of time and large sums of money in qualifying themselves to be useful to their fellow-men, they devote their lives to a service the emoluments of which are always regulated by the necessary expenses of living in the field of their labour. It is not expected that the preacher will be paid for preaching, but that he will be supported while he preaches.

The average cost of supporting the families of professional men in this country cannot be less than a thousand dollars per year, while the average salary of the clergy is less than five hundred dollars!

In other countries adequate provision is made by the State or the Church for the support of the clergy, so that in case of disability by disease or old age, the faithful servant is not left destitute.

The impracticability of making any suitable provision for old age, or the support of a family on the death of its head, is one of the most painfully harassing sources of anxiety to every conscientious and affectionate husband and father. The sensitive and intelligent clergyman, whose talents, education and manners give him a position in society, is compelled to know that if he is laid aside by ill health, or cut down by sickness or accident, his family must be the chief sufferers, and perhaps be thrown wholly destitute on the charities of others.

A clergyman on a salary that will enable him by rigid economy to lay aside one hundred dollars per year, has a score of uses for this reserved sum, and it requires the greatest self-denial to invest it, with the forlorn hope that by adding to it from year to year, he may in the course of time have a large amount for his family. The utter hopelessness of the prospect justifies him in spending the money in the increase of his library, or the purchase of additional domestic comforts. If the expenditure of that sum would have made him sure, at once, of a handsome sum for his wife and children, he would gladly so apply it, and be duly grateful for the opportunity.

I make these remarks respecting the clergy, and they apply with equal force and propriety to all who depend on stipulated salaries for their support. Of these there are thousands in the community, intelligent and upright men, clerks, secretaries, editors and agents. Serving the companies or societies they represent, and yet having no participation in the profits of the business in which they are engaged, it is a well-known truth that they suffer greatly from the apprehension that the failure of health will throw them out of employment, and death will make their families wholly destitute.

While these facts are so familiar as not to require illustration, it is also a remarkable fact that this very class of men are often deterred from availing themselves of the benefits of Life Assurance, by a common and mistaken feeling that there is something wrong in this method of making provision for the future.

The idea deserves to be set forth with great distinctness, and pressed forcibly upon the minds of all moral and religious men, that the principle of Life Assurance is one of the benevolent arrangements of Divine Providence for the comfort and protection of those who spend their lives in the service of others, and have no other opportunity or means of laying up money for their wives and children.

To neglect the opportunity is to despise the means which Providence has prepared for those who trust in God for the future.

Life Assurance differs in one grand feature, as in many others, from Fire and Marine Insurance Companies. These are established for the benefit of the capitalists who invest their money in them for their own emolument. If the premiums paid on the policies exceed the losses, the stockholders have their dividends; and the greater, as the surplus is greater. In the Life Assurance Society, the overplus is divided amongst the insured, so that each person insured partakes of all the advantages of the Society. It is not an institution to enrich its stockholders, but a benevolent institution to receive the deposits of those who have the means thus put into their hands to make large provision for their families by very small investments.

"Take no thought for the morrow," does not condemn, but rather encourages a degree of prudence, enabling us to dismiss anxiety for the future. If we have done our whole duty, we may leave consequences in the hands of God. If we have secured the payment to our families of a few thousand dollars by the payment of a few tens, we may then calmly trust God to enable us to make the necessary payments in the remaining years of our lives. But what man has a right to say he trusts in Providence for the support of his family, when he does not use the means which Providence places within his reach? It is the wisdom of God to work by means, and no man will expect his children to be fed by miracle, after he has neglected to secure them food in the way that God has provided. All our Asylums for the poor, the sick, the orphan and the aged, are the provision of a wise and merciful Father for the care of his suffering children. It would be strange humanity to refuse support to such institutions because they imply distrust in Divine Providence! The objector might indeed urge that God takes care of the poor and forsaken. So He does, and He does it by causing benevolent men to found and furnish these Asylums, into which the distressed and destitute are brought as into their Father's house with many mansions. So this Equitable Life Assurance Society is the result of the same benevolent principle, perhaps unrecognized as such even by the agents themselves, excited and urged into action by the good Providence of God, for the purpose of furnishing the advantages which men of moderate means require to make immediate provision for their families.

This is the view which is taken of the subject of Life Assurance by the most distinguished religious men and religious journals in our own and other countries. It was late in life that the honoured father of the President of this Society (Rev. Dr. Archibald Alexander,) wrote a letter in which he said:—

"In my opinion, and judging from my own experience, annuities secured for a family are of important service to relieve the mind of a father of a helpless family from corroding anxiety on their account. It has been for many years a comfort to me that my family will have the benefit of annuities at my decease; and though on account of my protracted life, the fund will be a great gainer, by me, yet I do not regret that, as the gain belongs to a benevolent institution."

A few years ago a clergyman was in conversation with the Secretary of one of our religious national Societies, who was expressing his regret that the increased expenses of living and the inadequacy of his salary, rendered it impossible for him to do more than to live from year to year. The Clergyman asked:

"Have you ever availed yourself of the advantages of Life Assurance?"

"O no," said the Secretary, "I think it looks like distrusting Providence to talk of insuring your life."

"On the contrary," answered the Clergyman, "it seems to me that you tempt Providence to leave your family to suffer when you neglect the easy means He has provided. What is your salary?"

"It is \$1,750 per annum."

"Could you not save \$50 or \$100 out of that without any great sacrifice?"

"Oh yes, I think I could."

"Well, if you should put that sum at interest it would require many long years to make it into a sum sufficient to sustain your family; but if you should now insure your life by paying a premium of one hundred dollars, you would instantly secure four or five thousand dollars for your family in the event of your death, and if you continue to pay the premium for a term of years, your portion of the earnings of the Company will be a fair interest on your money, which will be added to the principal paid to your heirs."

The Secretary listened with thoughtful attention. He did not attempt to answer the argument, for he could not. Neither did he admit that he was convinced. He was a hard-working officer. The Society he served was one of great responsibilities, and it became the subject of earnest controversy in which the Secretary of necessity took a leading part. His health failed. He sank down under his labours and died. It was supposed that his widow and children were left uncared for. But it soon came out that he had been convinced by the suggestions of his friend, had insured his life for a handsome sum, which was promptly paid, to the unspeakable relief of his family.

It would not be a misapplication of the funds of our religious societies, if they should so arrange the salaries of their officers as to enable them to purchase a Life Assurance policy.

A learned and able Professor in one of our Universities, was speaking of the unhappy necessity that he and his associates in College were under, of seeing their families growing up around them while he could not make the least provision for their education and maintenance in case he should be taken away.

"But is it possible," said his friend, "that you have not secured an insurance upon your life?"

"O no," the professor replied; "I could never reconcile that step with confidence in Him who has promised to provide."

"But," said his friend, "the Lord has provided the Life Assurance Society to meet your wants and mine; we may avail ourselves of their advantages, and having done what we can, we may trust him for the rest."

A few days afterwards they met again, and his friend asked the professor if he had thought more of the Life Assurance question since their last conversation.

"O," said he, "I attended to it that very day, before I went home."

The same friend has been for many years in the habit of persuading all ministers of the gospel, and all other men living on limited salaries, to make provision for their families in this way. He gives it as the result of his observation, that the effect of such a step is in the highest degree salutary in many respects, but especially in the following:

The moment a man has completed his arrangements with the Life Assurance Society, and secured his policy, he feels, if he is suddenly or soon removed by death, that his family will immediately receive one thousand, or five thousand, or ten thousand dollars, whatever sum he has

secured. The motive to hoard is immediately taken away. Economy is necessary, that the small sum requisite for the annual premium may be ready when it is needed. But the temptation to hoard is forever destroyed. The impracticability of laying up any great sum was always apparent, but now that he has made provision against want, for those he loves, he is able without compunction to use what he has to make them and himself comfortable for the present. Such an effect is exceedingly happy. And it makes others happy also. It is very well to talk of faith in the promises, but he who trusts God intelligently uses all the means that God puts in his hands, and then is at peace. Having done all, he stands. This is the delightful influence of Life Assurance upon the head of the family and upon his partner in life. She has shared in his labours and anxieties, and now rejoices with him in the calm reflection that God has opened to her and the children an effectual door of relief in case their natural protector and support is snatched away.

This change in the circumstances of the family is favorable to the health of the husband and father who has peace of mind instead of harassing care for the future. There are no persons who live to a greater age than pensioners; revolutionary pensioners live almost indefinitely! Anxiety for the future breaks men down; it wears them out prematurely; it affects the appetite, and digestion and sleep, and undermines the health and hurries men into untimely graves. Care is the bane of our country. It sends more than half of the patients to lunatic asylums; it eats out the comfort of life even while life lasts, and consumes with constant gnawing the best years of one's usefulness. How is a man of sensitive mind, with a lovely family, to be at peace and ease, with the full knowledge of the fact that if he is called away by death they must be wholly dependent on their own toil, or charity, for support. He is willing to labour for them. But to do his best will not enable him to do more than to make them comfortable now. He cannot save more than a hundred dollars annually, with the most rigid economy. He decides to effect an insurance on his life and instantly it is done that load is off his mind. He is a new man; he has done his duty, and has a right to trust God and be at peace. His health is necessarily improved. He feels the influence of his changed circumstances, in his studies, in his social intercourse, in his family and in all the relations of life.—*Am. Life Ass. Magazine.*

THE MISLETOE.

Certainly, if we wished to initiate a neophyte into the pleasures of early rising, we should not begin by dragging him to Covent Garden at four o'clock on a December morning; it would be like welcoming a new-comer to Malvern, with the douche; nevertheless, it is well worth staying up, if not getting up, to see the arrival of carts and waggons with their towering loads of "Christmas," and to hear the stormy discussions betwixt buyers and sellers, the yells of the urchins perched atop of the wavering masses of green, the wrangling of the porters, and all the "confusion confounded" of a market held before the dawn of day; Phews how bleakly the wind rushes past Inigo Jones' magnificent barn, to give rough greeting to his country friends, and bury himself in their prickly arms! Never mind the cold, man! Look at the huge piles of holly glistening in the gas-light, and warm thyself with thinking of the precious family-gatherings, the pleasant parties, the fun, enjoyment, and happiness, at which that prince of evergreens will assist. Look at the heaps of

misletoe lying around, kisses going at a shilling a bunch, a cheap investment for gentlemen who do not begrudge fifty shillings and costs for saluting a reluctant beauty. Talk of summer roses! A fig for them! Give us the misletoe, whose magical presence creates brighter roses than ever Philomel wooed, and makes thousands of happy English homesteads ring with girlish laughter, when

Many a maiden's cheek is red,
By lips and laughter thither led;
And fluttering bosoms come and go
Under the Druid misletoe.

Chambers' Journal.

CRINOLINE HOOKED.—A ludicrous scene was witnessed at the Dearham Station of the Maryport and Carlisle Railway on Sunday. A brisk damsel got into the morning train at the Dalston Station. She had the usual circular apperpage to her dress, and it required only a slight pressure to enable her to pass through the narrow doorway. Far different, however, was the young lady's attempt at egress. The crinoline was unluckily not of the most approved pattern. It could not be contracted and expanded at pleasure; but when it was pressed at the sides it jutted out both behind and before. When, therefore, the blooming girl essayed to leave the carriage at Dearham, the inflated machine was hooked by a projection of the carriage, and its unfortunate wearer was fairly suspended in mid-air. There she remained, to the gaze of all beholders, till the guard ran to the rescue, and helped the now blushing damsel from her awkward position. She was quick to escape from the scene of her misery.—*Carlisle Examiner.*

BENEFITS OF CRINOLINE.—A friend of ours who saw DeLave walk the rope on Tuesday; says his estimation of the value of crinoline is wonderfully increased since that event. Just as the rain storm commenced, he saw a beautiful and fashionably dressed lady coolly take off one of Mrs. Backus' best bonnets and deliberately fasten it underneath her skeleton skirt, then tie a handkerchief upon her head; and after the storm her bonnet reappeared as good as new. What a saving of bonnets, if this lucky idea had happened to strike the thousands of ladies who stood in that drenching rain! A short distance from this scene, he saw a large shaggy dog ensconce himself under the hoops of his mistress, and all the thumps and kicks of her pretty feet could not drive him away. Sagacious dog that!—*Rochester Democrat.*

The following lines come "so pat to the subject," that we cannot avoid introducing them.

"Now, dearest Fred," she softly said,
"You must abandon smoking,
It spoils your looks—and then your breath,—
Indeed it's most provoking.
Did God decree that man should be
A chimney flue regarded?
Then, darling Fred, let it be said,
Tobacco you've discarded."

"Haw, well, my dear," said Fred, "I fear
That will not be so easy;
But, like a man, I'll try a plan,
And do the best to please ye.
Did God intend that woman's mind
Such wondrous things should brew, love,
As Bustles, Bloomers, Crinolines
Or Hoops-de-dooden-do, love?"

"But really, if"—whif, whif, whif, whif,—
And mind you, I'm not joking,—
If you abandon Crinoline,
By Jove! I—I'll give up smoking."

Once a Week.

LIST OF PERSONS WHO HAVE DIED AGED
120 AND UPWARDS.

(Continued from page 13.)

- 133 Marchant, Elizabeth, Hamilton, Baun, Ireland, 1761.
132 Foster, Ann, Newcastle, 1777.
132 Maxwell, John, near Keswick, Cumberland, 1785.
132 Holme, Gustavus, a Dover pilot, 1685.
132 McCulloch, near Aberdeen, (a soldier,) 1757.
131 Somblyade, Sieur, Hungary, 1764.
131 Taylor, Elizabeth, London, 1763.
131 Tucker, John, Itchen Ferry, Hants, 1806.
131 Gordon, Peter, Achteerless, 1775.
130 Taylor, John, a mariner, Scotland, 1770.
130 Cameron, Donald, Kinnichlabar, Scotland, 1759.
130 Battersworth, Joseph, Truro, Cornwall, 1749.
130 Meighan, Mrs., Donoughmore, 1818.
130 Morel, Mr., Surgeon, Dumfries, N. B., 1774.
130 McBride, Robert, Isle of Herries, 1780.
130 McKein, Mr., Richmond County, Virginia, U. S., 1818.
130 Martin, Thomas, Helmsley, Yorkshire, 1804.
130 Hill, John, Lead Mills, near Edinburgh, 1767.
130 King, John, Nokes, Oxfordshire, 1766.
130 Mestance, Peter, Veniel, Murcia, Spain, 1743.
129 Gale, Joseph, Westport, Ireland, 1768.
129 Gough, John, Castletown, Ireland, 1771.
129 Noom, John, Galway, Ireland, 1762.
128 Fleming, Mr., factor, Liverpool, 1771.
128 Cameron, Mary, Braemar, Inverness, 1784.
128 Major John, Lantwert Major, Wales, 1763.
128 Yates, Mary, Shiffnal, Salop, 1776.
128 Hoff, Edglebert, Fish Hill, near New York, 1765.
128 Hill, Thomas, Flinton, Staffordshire, 1601.
128 Jacob, Jean, Mount Jura, 1790.
127 Johnson, Wm., Esq., Aldenham, Herts, 1768.
127 James, Mary, Glunaskilly, Isle of Skye, 1814.
127 Jackson, Martha, Kil-James, Ireland, 1776.
127 Kirwan, Mr., Ferns, Ireland, 1718.
127 Montgomery, Robert, Skipton, Yorkshire, 1671.
127 Michaelstone, John, grandsor of old Parr, 1763.
127 Mayden, Madame, St. Omer's, France, 1772.
127 Mullary, David, Lincoy, Ireland, 1774.
127 Newell, John, Esq., Michael's Town, Ireland, 1774.
127 Scrimshaw, Jane, Rosemary-lane Workhouse, London, 1711.
127 Forthton, James, Esq., Grenada, 1773.
127 Carollan, Owen, Meath, Ireland, 1764.
127 Grant, David, Kinross, N. B., 1758.
127 Hughes, Wm., Tadcaster, Yorkshire, 1769.
126 Bayles, John, Northampton, 1706.
126 Bowles, Mrs., West Hanny, Berks, 1749.
126 Booker, Winder, Edward County, Virginia, U. S., 1819.
126 Hannay, Martha, Culley-baockey, Ireland, 1808.

(To be Continued.)

DUNSTON MAGNA, A TALE OF PROCRASTIN-
TINATION.

By H. Riseborough Sharman.

CHAPTER V.

Fresh faces and new duties.

Dunston Magna is a small thriving market-town in a picturesque agricultural locality, at a con-

siderable distance from London. It is one of those places where everybody is known to his fellow-townsmen, and where each man's character and antecedents may be learned from any other man who belongs to the town, or has lived there for any considerable period. It is not difficult, in such a case, to imagine the regularity and propriety with which affairs were conducted. No event of importance took place without being immediately known to all the inhabitants, and becoming, for the moment, the subject of general conversation. "Society" at Dunston consisted first of the squire—a man of good family, and considerable wealth. The whole place might be said, in fact, to belong to him. "The Hall" was a residence which was spoken of with reverence, and to which every man repaired in cases of distress, with a perfect certainty of securing assistance promptly, if a good case was made out. The squire was a blunt, straightforward, country gentleman, of the old school. The rector and the squire might be said to share the local authority between them. The squire would have been supreme, but for the rector; and the rector had only to consult the squire in order to determine the fate of any local question, which, from time to time, arose.

Such was Mr. Marshman's new sphere of duty; and although, as we have seen, he was by no means wealthy, yet his hospitality and his benevolence to the poor, soon gave him the reputation of being "tolerably well to do." He was, however, not a man addicted to extravagance, and with the assistance of his thrifty wife, he managed to effect a vast amount of good in the neighbourhood, and yet to live comfortably on the income we have stated. The principle source of anxiety this worthy couple now had was the future prospects of their two sons, James and Harold. Every available resource had been, and was being exhausted, to provide for their education; but the wherewithal to establish them in any profession was still a question of no ordinary difficulty, and it appeared, in fact, insoluble.

The great centre of "information" in Dunston was "Old Brown's shop," the individual in question being a printer, bookseller, and stationer, in the Market Place. He had a circulating library, and was the recognized reporter of local events for the *County Press*. He made known to the county the doings of the Dunstonians; the "worthy magistrates," of whom the squire and the rector were the chief, looked to him to record the summary justice which they dealt out to the turnip-stealers, and ponchers, and burglars and other disreputable parties, by whose presence even the quiet Dunston was occasionally disturbed.

The rector and Mr. Brown were speedily on intimate terms, and almost every day the Rev. gentleman looked in at the shop, heard the local news, looked at the London papers, inquired about new books, and asked kindly after Brown's son, who was serving his apprenticeship in the office of the printer and proprietor of the *County Press*.

When the term of his apprenticeship expired, young Brown went to London, and would probably have made for himself a tolerably good position there; but his father's advancing age and increasing infirmities rendered his assistance absolutely necessary at home. The town had considerably improved by the railway, and the increased traffic which the Dunston station had secured was very profitable to Brown, although he was unequal to the additional labour it imposed.

At length Mr. Brown, jr., returned to Dunston, and took up his abode there. He had rarely been seen in the place during the term of his apprenticeship, and not at all since his residence in London. The last two or three years had

wrought a wondrous change in the young man. He was tall, well made, and pleasing in his manners. He surprised his old acquaintances by his polished behaviour, and he shocked the prejudices of some of them by cultivating a copious moustache and beard, which, it was then thought at Dunston, was a gross impropriety on the part of any mere tradesman. Young Brown, of course, was freely criticized by his fellow-townsmen. His moustache was a great stumbling-block to a few old fogies, and led, as was to be expected, to some very bare-faced observations. It was agreed in the coffee-room at "The George," that it was not business-like, that it was "new-fangled," and "foreign," and that though Brown, jr., might be, and probably was, an honest youth and good fellow, yet that there was, somehow or other, a sort of connexion between a moustachioed tradesman and improper conduct. It was decided, by the "old school" Dunstonians, that only the military ought to wear moustachios. Farmer Walker, for instance, was of opinion that it didn't look well—that it was at least suspicious, and that he thought it was all the more so, as young Brown was an agent to some Assurance Company, of which none of the Dunstonians knew anything. It was agreed that as there never had been any assurance agents in Dunston, except the solicitor and the manager of the bank, that it was "not the thing" for a young man like Brown, and that he had not the slightest chance in a place like Dunston, with only 8,000 inhabitants, and with such competitors. Of any knowledge of life assurance these worthy "old Dunstonians" were altogether innocent. They were, however, shrewd enough to insure their houses against fire; but of the details even of that they knew nothing. They paid the premiums to the manager of the bank, or his rival the solicitor, and there, so far as they were concerned, the matter ended. They believed in the personal honor of the agents, who were men of local standing, and as there had not been any really serious fire in Dunston for twenty years, the subject excited little interest, and comparatively few indeed were those who had made themselves secure even against fire. Nor did the agents much exert themselves to alter this state of things. There was a brass plate on the solicitor's door, and a fancy blind in his office window. The *John Bull* Fire and Life Insurance Company was beautifully engraved on all the bank manager's note-paper for his own private use. If business came to them they took it; if not, they remained content without it.

CHAPTER VI.

Shewing how young Brown set to work as an Agent.

Mr. Brown, sen., was a man of quiet inexpensive habits, and having secured himself a little income, gave the business to his son, bidding him God-speed, and hoping that he would be able to "retire" at a much earlier period, and on a much larger sum. Young Brown at once had the whole front of his house cleaned down and painted. His shop was modernized, and a large well-painted signboard announced that Mr. Brown, jun., was "AGENT FOR THE ROSE FIRE AND LIFE ASSURANCE COMPANY."

The worthy rector looked in and with his usual affability discoursed of the weather and the crops, and the prospects of the coming harvest, then to local gossip, and to young Brown's wedding that was just on the eve of taking place, and lastly of the sign.

"You quite eclipse your neighbours now, Mr. Brown," said the rector, "your's is certainly the most striking sign in the market-place, and yet it is not extravagant. I always like things to look fresh and cheerful when young

folks are going to get married. I am sure I wish you all this is good for you, and great prosperity if it should please God to spare you."

"Thank you sir," said Brown, "you are very kind. I am glad to have your good wishes. I am much obliged to you for the sermon you gave me to print, and I hope it will sell well, and do a great deal of good. By the way, touching this signboard and my life assurance agency, I am going to begin in real earnest, and at once. I cannot do better, therefore, if you will excuse me, then to ask you, as I shall ask everybody, if you have *yourself* assured your life?"

"Well, no," said the rev. gentleman, "I have not. The fact is, I have often thought about it. My father left me a £2,000 policy, which was of the greatest possible service to me on coming here, both in clearing off all demands, and in preparing the rectory for the reception of my family; and so impressed was I at the time with the importance of life assurance, that I determined to assure my own life, as soon as ever I got settled down here. But then my sons are more and more expensive every year, and I really do not see how I could spare the money to pay the premiums, at any rate just now."

But the agent returned to the charge—"I should be sorry, sir," he said, "that my very first attempt to get a policy should prove a failure. Pray excuse me making a suggestion or two further."

"Certainly," said the rev. gentleman, in his blandest style, "I should be glad, indeed, if you could point out some convenient means by which I could manage so desirable an arrangement."

Mr. Brown reminded the rev. gentleman, in the most delicate yet forcible manner, of a touching passage in the discourse which he had published for him, in which, referring to Felix, the rev. gentleman said "there was grave reason to doubt whether the 'more convenient season,' in that case, ever arrived; and that this, in any case, might possibly be the result of repeated procrastinations."

The worthy rector promised to "think seriously" on the subject; he had quite determined to do it, and that at no distant date.

But Brown determined to "strike the iron while it was hot;" and, mindful of the promise he made to the inspector of agencies to send up proposals to a considerable amount before the month expired, once more tried the force of logic. He assumed the gentlest and most conciliatory tones of which he was capable. His manner was most deferential, still he "ventured to suggest" one or two considerations to his spiritual pastor which he hoped might possibly put a stop to his hesitancy, and cause him no longer thus dangerously to "halt between two opinions." He therefore, after indulging in some local gossip, and expressing his opinions on sundry of the current topics of the hour, by way of affording a little relief to what he feared was a somewhat dry if not distasteful topic, returned once more to what was uppermost in his thoughts.

"I have been thinking, sir," he said, taking advantage of a momentary pause in the conversation, "I have been thinking, sir, what a calm and delightful sensation it would be for a clergyman, or, indeed, for any man, to feel sure if any thing happened to him, at any moment, he was able to leave a legacy of, say £1,000, to his wife and family!"

"A thousand pounds?" said the rector; "even after I get my boys fully out of my hand, it will take me a number of years to put by that much; and heaven only knows whether I may be spared to accumulate even the half of that amount."

"What would you say if I could tell you how," replied Brown, "at a trifling cost, you may, from

next week and thenceforward, be able to have this cheering prospect—I may say rather this absolute certainty—that, whenever you die, there will be £1,000 for your wife and the two young gentlemen?"

"What would I say? why I should feel myself your debtor for life!" exclaimed the rector, betrayed for the moment into a burst of, to him, unthought enthusiasm.

"Well, then, it *may* be done. Assure your life for £1,000, and then you will be able to leave that sum as a legacy even if you die the next day! The plan is simple; the result is the immediate power of leaving a legacy.

"True. That is very remarkable, I'll think of it," said the rector, and taking some papers on the subject which were offered by Mr. Brown, he bade him adieu.

He mused as he went along on the importance of what he had heard, and he thus soliloquised:—"Here I am, with £600 a-year—an income which dies with me—and not a penny saved! What becomes of my wife and boys if I should die to-night? Poverty and distress will speedily be their lot, while here is a short and easy way of doing what is needful to prevent it. I'll give up trusting to the idea of trying to save what is needful, and thus possibly to accumulate enough to keep my widow when I die. I'll assure at once, and make things certain!"

Next day he told young Brown that he should assure, and he went so far as to fill up a proposal; but the premium to be paid, although very small, was such that it required a little effort just then to spare it, which effort he—put off! for the moment, fully intending, however, to complete the assurance previous to his next birthday.

(To be Continued.)

SPONTANEOUS COMBUSTION.—It is estimated that more than \$80,000 worth of cotton has been lost by fires at sea during the past year, mostly occasioned by the use of oil in the cotton presses at New Orleans, or on shipboard.—*Ins. Gazette.*

DURATION OF LIFE IN EUROPE.

The *Clinique Européenne*, published by Dr. Kraus, in an article on this important subject, states that before 1798 DuVillard calculated that out of 100 individuals 50 only reached the age of 20. From 1823 to 1831 according to Biennyme's observations, the proportion was 60 per cent. According to Demonferrand, 7 individuals out of 100 reach the age of 80, 2 only the age of 85, and one that of 89; while out of a million only 610 die within 90 and 39. Mathieu reduces the 610 to 491, and finds that out of that number only 9 reach the age of 97, and only four that of 99. According to DuVillard and Demonferrand, only two out of 10,000 reach the age of 100; but in this respect there are some privileged places: thus, at Carlisle in Cumberland, 9 out of 10,000 attain that age; while at Paris, scarcely a year passes without some person dying 100 years old, or upwards. Benoiston de Clateaucauf calculating upon 15 millions of individuals, finds that out of a hundred only 44 reach the age of 30; 23 that of 60; 15 that of 70; 4½ that of 80, and eleven-sixteenths that of 90. The average duration of life is now about 39 years and 8 months; 20 years ago it was only 36; in 1817 it did not exceed 31½; before 1789 it was only 28½; and M. Villerme shows that at Paris, in the 14th century, it was not more than 17 years; in the 17th century 26, and the 18th, 32. In France there is only 1 septuagenarian for 33 individuals, 1 octogenarian in 160, and 1 nonagenarian in 1,900. At Geneva, the average of human life in the 16th century was 18 years and five months; in the 17th, 23

years and 4 months, and from 1815 to 1826 it was 38 years and 10 months. In England, the average in 1840 was 38 years; in France, 36½; at Hanover, 35 and four months; in Schleswig Holstein, 34 years and 7 months; in Holland, 34 years; at Naples, 34 years and 7 months; in Prussia, 30 years and 10 months; in Wurtemberg, 30 years; in Saxony, 29 years. These facts show the average duration of life in Europe as constantly increasing.

PULPIT QUAINTESS.

A Story of a quiet pulpit rebuke is traditional in the "east nook of Fyfe," and told of a succeeding minister, Mr. Shirrah, a man well remembered by some of the older generation for many excellent, and some eccentric qualities. An officer of a volunteer corps on duty in the place, and very proud of his fresh uniform, had come to Mr. Shirrah's church, and walked about it as if looking for a seat, but in fact to show off his dress, which he saw was attracting attention from some of the less grave members of the congregation. He came to his place, however rather quickly, on Mr. Shirrah quietly remonstrating, "O man will ye sit down, and we'll see your new breeks when the kirk's done." This same Mr. Shirrah was well known from his quaint, and, as it were parenthetical comments which he introduced in his reading of Scripture, as, for example, on reading from the 116th Psalm, "I said in my haste, all men are liars," he quietly observed, "Indeed, Dauvid, an' ye had been i' this parish ye might hne said it at your leisure."—Dean Ramsay.

THE QUEEN AND (SOME OF) HER SUBJECTS.—We extract the following remarks from the *Hampshire Telegraph* of November 12th, for the benefit of our Canadian belles, and all others "whom it may concern." On the occasion of launching the "Victoria," 121 gun ship, the ceremony of christening was performed by the Princess Frederick William of Prussia; the Queen and the Royal family were also present. The account states, "Her Majesty and the Royal children were dressed very neatly but plainly, and presented a somewhat striking contrast from the gay costumes of many of those around them."

LIFE ASSURANCE AND SLAVE CATCHING.

The other day we gave a case of Life Insurance, which illustrates the murders committed on Fugitive Slaves in North Carolina. Since then another case of Life Insurance has come to our knowledge which shows what the Supreme Court of Pennsylvania thinks of the business of slave catching—or, slave taking, to use the milder expression of the learned judge. It is reported in the twenty-first Volume of Pennsylvania State Reports. It seems that one William Callendar obtained a policy of Insurance on his life for \$5,000 at the Keystone Insurance Company, of Harrisburgh, and died in his own house at York during the following night, of arsenic, which he purchased on the forenoon of the same day. His Administrator, suing on the policy, it was proved, on behalf of the company, that he represented when he procured it that his business was that of a farmer, and evidence was given that he was concerned in hunting runaway slaves. One witness stated that he would not take a person at any rate if it was known that he was engaged in slave catching—that it was a more perilous occupation than farming—and the person engaged in it was liable to be shot down or assassinated. Chief Justice Black, in delivering the opinion of the Court, said—

"It was shown on the trial, that the assured

had not for many years been a farmer, that he had been at Wilkesbarre in search of fugitives, and had gone to Hagerstown to bargain for the apprehension of others; that he was at Harrisburgh in pursuit of negroes, whom he spoke of running over to Frederic without a warrant. In short, the evidence is very strong that for some months at least previous to his decease, he was habitually and very diligently employed at the business. But what is still more to the purpose, he told a person at Hagerstown a few days before he effected the insurance, that he was engaged in that business and had a man at Harrisburgh who knew all the slaves that ran away from that part of Maryland. This is said to be frivolous, and so insufficient to establish the fact that, the Court ought not to have permitted a verdict to be given on it. We are not of that mind. If the insured, who represented himself to be a farmer, was in fact a slave taker by occupation, and if the business of slave taking exposed his life to more danger than farming, it is not possible to escape the conclusion that the policy was thereby rendered void, since, if it was wilfully made, it was a fraud, and though made ignorantly or by mistake it was a warranty by the express term of the policy."

It is superfluous to add that the verdict of the jury in favour of the company was sustained both on the ground of the suicide and of the misrepresentation.—*Boston Journal*.

HAZARDOUS TRADES.—It is calculated that every year the house of one baker in 145 is burnt down, that of one carpenter out of 72, that of one printer in a hundred and thirty.

ARCHÆOLOGY—CURIOUS MANUSCRIPT.

A very curious manuscript was presented to the Antiquarian Society of Yorkshire in 1818. It contains sundry rules to be observed by the Household of Henry VIII., and enjoins the following singular particulars:—None of his Highness's attendants to steal any locks or keys, tables, forms, cupboards, or other furniture, out of noblemen's or gentlemen's houses where he goes to visit. No herald, minstrel, falconer, or other, to bring to the court any boy or rascal, nor to keep lads or rascals in court, to do their business for them. Master cooks not to supply such scullions as go about naked, nor lie all night on the ground before the kitchen fire. Dinner to be at 10 and supper at 4. The Knight Marshall to take care that all such unthrifty and common women as followed the court be banished. The proper officers are, between 6 and 7 o'clock every morning, to make the fire in, and straw his Highness's privy chamber. Officers of his Highness's privy chamber to keep secret every thing said or done, leaving hearkening and enquiring where the king is, or goes, be it early or late, without grudging or mumbling, or talking of the king's pastime, late or early going to bed, or any other matter. Coal only allowed to the King's, Queen's and Lady Mary's chambers. The Queen's Maids of Honor to have a chet loaf, a manchet, a gallon of ale, and a chine of Beef for their breakfasts. Among the fishes for the table is a porpoise, and if it is too big for a horse load, a further allowance is made to the purveyor. The manuscript ends with several proclamations. One is to take up and punish strong and mighty beggars, rascals, and vagabonds who hang about the court.

CORRESPONDENTS.

HODGE versus STATE INSURANCE COMPANY.

To the Editor of ONCE A MONTH.

Sir,—As the above case is one of very great importance as affecting the relations between the

public and Insurance Companies generally, I shall be glad if you will afford me space in your next number for an examination of the evidence produced in court, both for and against the claim. I may premise that, not having been myself in court during the trial, I have taken the evidence as published in the *Colonist* of January 19th, and in the *Globe* of January 20th.

Judging from the published evidence, this was a badly prepared case, both on the part of plaintiff and defendant. The evidence on the part of the plaintiff proved little or nothing. In fact, his witnesses generally merely testified to what they had seen on the premises, on various occasions, but no one was there to prove what was on the premises at the time of the fire. Where were the plaintiff and his wife? Why were they not placed in the witness box? It may be said that the plaintiff had already made an affidavit as to the articles burnt; true, but from the evidence it appears that he had also at one time made an affidavit to the effect that his Policy was lost or destroyed, and if he was mistaken in the one case he might be in the other. Moreover, as the greater portion of the Furniture, &c., must have been purchased in this portion of the Province, it is safe to surmise that evidence as to the actual cost of most of the expensive articles might readily have been obtained; and when the claim was resisted by the company on the ground of fraud, it was due both to the public and the profession to which the claimant belongs, that every possible light should be thrown by the plaintiff himself upon the transaction.

The list of articles claimed for is a long and rather curious one. The plaintiff it must be remembered, resided in a little, out-of-the-way village, called Springfield,—and, after enumerating a string of goodly and useful clothing such as a lady might be supposed to wear in such a neighbourhood, the "list" presents us with the following:—1 Black Satin Dress, \$35; 1 Primrose Satin Dress \$29; 1 White Satin Dress, \$27; 1 Pink Satin Dress, \$25; 1 Blue and Brown Satin Dress, \$24; 1 Flowered Brocade, \$30; 1 Lawn Silk Dress, \$25; 1 Purple Silk Dress, \$20; 2 Black and 1 White Lace Veils, \$28; and, to "cap the climax," a *White Velvet Bonnet with Plumes*, \$22.

With regard to the "list,"—Who is responsible for making it out? This is a matter that should have been cleared up by the plaintiff himself at the trial. For instance:—chairs were charged at \$12 each, which one of the Jury,—placed in the witness box to give evidence on the part of the plaintiff, or to contradict the evidence for the defendant, which amounts to the same thing—stated to be worth \$9 each, adding "I would not think of selling such chairs for less than eight dollars."—Again, I ask, who claims the responsibility of making out the list, and were all the articles in it charged in the same way?

No evidence appears to have been given respecting the origin of the fire. Here, again, the presence of the plaintiff was necessary. He appears to have been the last person on the premises before the fire. Who else was in the house that day? What fire was in the house that day? The fire occurred on the night of the 16th of August. The sun did not set on that day till *two minutes past Seven*; the plaintiff was stated to have left his house for the Station between half-past Seven and eight o'clock, consequently it must have been still light, and the fire could not have occurred from the plaintiff finding it necessary to light a candle, and then, through forgetfulness, leaving it behind him, burning. We have no evidence on these points. To return to the "list." Amongst the articles claimed for, there appears to be, of silver: A soup ladle, Fish knife, Gravy Spoon, pair of Salt cellars, Pepper castor, Tea set, Liquor stand, Cream Ewer, 24 Table

spoons, 18 Dessert Spoons, 36 Tea Spoons, 12 Dinner forks, 12 Dessert forks, pair of candlesticks, 1 Salver, a drinking cup, a small Urn, a Toast rack, 2 mustard pots, and several other articles. Besides these, were various articles of Jewellery. Now here is a quantity of "silver," stated by one of the witnesses to weigh between 80 and 100 lbs. What became of it? Was it in the house at the time of the fire? If so, it must have been amongst the ruins after the fire. It could not be evaporated or destroyed, like the woodwork of the premises; and even if melted, it must still be there. The plaintiff appears to have received intelligence of the fire about 4 o'clock in the morning (the fire being discovered about two) and immediately started for home, consequently he must have arrived there quite as soon as it was possible for any one to examine the ruins, therefore we may conclude, in the absence of any evidence to the contrary, that no article of value could have been stolen from the premises after the fire, and previous to the plaintiff's arrival. After his arrival, it is only fair to conclude that, knowing there was a large quantity of the "precious metals" buried in the ruins, he took such precautions as were necessary to ensure the safety of the large mass of Silver that was to be dug out of the ruins. We have no special evidence on this point, although the matter is important. As little Silver and no Gold appears to have been found, I would like to know what became of it.

A curious portion of the evidence related to some of the "silver" articles; of which a salver, (charged £20 to the Insurance Company,) a cake basket, and mustard pot were proved to be plated; and one of the witnesses for the plaintiff, in her re-examination, stated that "The salvers, the cake basket, and those things, were presents to Mrs. Hodge at the time of her marriage." Of course, if the plaintiff received these articles as presents, as silver, and insured them, *bona fide* as such, he was a victim. But that would not justify him in attempting to obtain their value as silver from an Insurance Company, after he found out the true value of the articles, which he must have done after the fire, and before making the claim. If I receive a bad Bank Bill, I am not justified either in law or equity, in passing it upon a neighbour.

Now for the defendants.—Why did they not put the plaintiff in the witness box, that they might cross-examine him? Why did they depend upon the evidence of servants, when they could have compelled the master himself to answer their questions? When they wanted to prove the value of certain articles of furniture, why did they not put Jacques and Hay, or some other upholsterers of equal standing, and as well known, into the witness box?

A witness twice pronounced a salver to be silver, which he afterwards found to be only plated. Why, before he answered the question, did he not test the metal with nitric acid? This would quickly have dissolved the silver coating, and have exposed the "base metal" beneath. The same witness said: "This melted mass of metal appears to me to be lead, though there may be silver in it." In this I think he was mistaken. Melted lead or any other soft metal might surround a piece or pieces of silver, and cover or coat them, but the silver and the lead would still remain distinct, not mixed. Although we know that in a state of nature most lead contains a certain small portion of silver, still I doubt if it be possible in a common fire to melt silver and lead together; the lead would be evaporated or converted into dross, long before the silver was melted.

Considerable fencing seems to have taken place between the Counsel and the witnesses in relation to what kind of sheets were used in the West In-

dies. Now, there at least three or four gentlemen in Toronto who have resided in the West Indies, who could have given information on that point; and, unless I am mistaken, they would have stated that cotton sheets are generally, if not always, used there. In the "list" I see the following: "one dozen pair Danish linen (crass) sheets." This must surely be a mistake, as the only article I ever heard called "crass" in England, is the stuff we make our kitchen towels of. An article seldom to be obtained in Canada, capital stuff to wear, but rather coarse and rough to make sheets of.

On reviewing the published evidence, I am still of opinion that the evidence on both sides was very deficient, and I am inclined to believe that had the Judge's charge been delivered, the verdict would have been different. It may be said—the jury were satisfied. But juries and particularly Canadian Juries, sometimes return very wonderful verdicts. Although, as a settler in Canada, I have no particular love and affection for "foreign" Insurance Companies, I think the conduct of the plaintiff's Counsel (himself the Director of an Insurance Company) in taking advantage of his position in court to denounce a "Foreign English Company," was in particularly bad taste. He forgot to tell the Jury that he was himself a Director of a Foreign Insurance Company trying to do business here.

It was stated at the trial that the local Directors here were not shareholders and had no interest in the Company. So much the worse for the Company. If they were shareholders they would be apt to look a little more sharply after the interests of their clients.

The occurrence of this case, brings before us certain questions, on which (although my own mind is most decidedly made up on them) I would like to hear the opinions of some of your readers—learned in Insurance matters, viz:—Is the Agent of an Insurance Company justified in insuring so large a sum as £1000, on the contents of a house, 40 by 24 feet, without first satisfying himself by inspection that the property to be insured is really of the value it is represented to be? Secondly, is any man, insuring his property for £1000, or any other sum, justified in leaving his property—so insured—unprotected, and at the mercy of any one who might take a fancy to destroy it? Is he not legally as well as morally bound to take the same care of insured as he would take—for his own security—of uninsured property?

I am Sir,
Your obedient servant,
Z. A. Z.

BIRTHS.

"Happy is the man that hath his quiver full of them."
At Wellington Farm, Yonge St., on the 2nd instant, the wife of Jesse Thompson, Esq., of a daughter.

In Toronto, on the 1st instant, Mrs. Andrew Henderson, of a daughter.

In Toronto, on the 1st instant, the wife of Mr. William Ince, of a son.

On the 1st instant, the wife of D. B. Read, Esq., Barrister, of Toronto, of a daughter.

MARRIAGES.

*Hark! the merry chimes are pealing
Soft and glad the music swells;
Gaily on the night-wind stealing,
Sweetly sound the Wedding Bells.*
Eliza Cook.

On Thursday, the 2nd inst., at Trinity Church, King Street, Toronto, by the Rev. Alex. Sanson, Mr. Walter S. Lee; to Emma Mary, only daughter of the late Joseph Leuty, Esq., both of Toronto.

DEATHS.

*"Sleep the sleep that knows no waking,
Till the Angel's trumpet sounds."*

On Saturday, 4th February, at Kingston, John Mowat, Esq., aged 69 years.

On the 1st instant, Robert Pearson, Esq., Clerk of the Process, aged 65 years

On Wednesday, the 18th inst., at the residence of his son, W. A. Thompson, Esq., Toronto Township, Col. William Thompson, in the 75th year of his age.

At No. 5, Great Coram Street, London, (England,) on the 7th January, 1860, of consumption, Alfred Edwin Rykert, Lieutenant 100th Regiment, in his 27th year.

When you see a man on a moonlight night trying to convince his shadow that it is improper to follow a gentleman, you may be sure that it is high time for him to join a temperance society.

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

WANTED,

In all good neighbourhoods where Agents are not already appointed,

AGENTS FOR THE BEAVER FIRE INSURANCE ASSOCIATION.

The usual commission allowed.

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

WANTED,

In all places where the Company is not already represented,

AGENTS FOR THE PROVIDENT LIFE ASSURANCE AND INVESTMENT COMPANY.

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

Applications, with references, to be addressed to the Managing Director,

20, TORONTO STREET, TORONTO.

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GUARANTEE FUND.**

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