

grateful; the complaining contented; and the polluted holy; Lord, give me more grace—give me much grace—that so I may bear pain, improve pleasure, and serve my generation according to thy will. Blessed be God for freedom from excruciating pain! Blessed be God for freedom from constant pain! Blessed be God, for freedom from unsanctified pain! Blessed be God, above all, for the assurance that I shall never taste the bitter pains of eternal death! O Saviour! how much it cost thee of pain, anguish, and sorrow of heart, to procure my exemption from eternal torment, and the sanctification of all I suffer here below.

Reader, how do you feel affected upon these points? Do you ever pass sleepless nights? I seldom did once, though trouble and sorrow, as well as irritation and pain, have at times chased away sleep from my eyes. If you can sleep soundly and sweetly, thank God; thousands cannot. If sleep could be purchased, how much would some give for one night's sound sleep! Is your hearing quick and correct? Thank God, and pity the poor deaf that are around you. Your ears may yet become dull of hearing. Is your sight good? Prize it, and make a good-use of it while you have it. Is your general health strong and robust? You have one of the greatest of earthly blessings. Better be strong enough to walk, than be feeble, and have a carriage to ride in. Are you in general free from pain? Remember, it is more than you deserve, and many, perhaps, more exemplary characters than you are, seldom know what it is to have an hour's freedom from suffering. Be grateful for all you enjoy, and for freedom from the ten thousand evils to which you are exposed. Above all, make sure of an interest in Christ, of a title to a place in that happy land, where sorrow and sighing are perfect strangers. Store your mind with the promises of God's most holy Word. Seek the enjoyment of much of the communion of the Holy Spirit, and you will have something to soothe your pains, so lace you in sorrow, and to turn the shadow of death into the morning. Gracious God, help us to dwell on our mercies, to prize our privileges, and to improve our sufferings; and may we so pass through the sufferings, sorrows, and pleasures of time, as to secure a hearty welcome into thy presence, when time with us shall be no more!

For the Christian Messenger.

Acadia College.

MR. EDITOR,—

Since the Convention I have been rearranging the College Notes, and have just completed that necessary work: and when I find nearly 350 obligations of this kind still in hand I feel as if my past efforts at collection had not produced the results anticipated; in fact after years of toil and expense of treasurers and agents, we are far from completing the work of Endowment. The Governors feel that the time has arrived when every man whose note is over due must be called upon for payment. In this my opinion coincides with theirs. By their instructions I shall now vigorously proceed to collect in those obligations, and let no one think his case a hard one, if his debt is treated as any ordinary obligation should be. A reasonable time has been given, and no one need complain if further delay is not afforded. I shall at once proceed to carry out the views of the Governors in this matter, but as it will take me some time to reach by letter and statement 350 individuals, I would say to each debtor to the College, through your columns, that we expect them to remit their respective balance, both principal and interest, on or before the end of the present year. The method of remittance may be these.—

- 1st. Where a Post office exists that an order can be got on the Post Office, Wolfville, let it be remitted in this shape.
2nd. Where this cannot be done, let the money be enclosed to me in a letter, by mail, the odd shillings in postage stamps, and the letter registered.
3rd. Where the above is not convenient, let the money be paid to the nearest Baptist minister, who will act as our agent, and forward the money. If parties will remit the Treasurer in this way, it will save the expense of an agent going through the province, collecting the sums due.

All expense for remittance may be deducted from the sum to be forwarded. In all cases where money is remitted, I immediately acknowledge receipt of it by mail, and when in full for the note enclosed, that also.

I would again urge this notice on the attention of all who are interested therein.

J. W. BARRS, Treasurer, Acadia College. Wolfville, 10th Nov., 1862.

[N. B. Baptist & Visitor please copy.]

The French Mission Account.

DEAR BROTHER, Looking in the Minutes of the Western Association for the above account, I found it was not there. I see it was read and passed at the Association at Liverpool, but I suppose it got mislaid and did not come into your hands, consequently it was not inserted in the Minutes. If you will have the goodness to insert it in the Christian Messenger, (for the satisfaction of all concerned, who have a perfect right to examine it) you will much oblige

Yours respectfully, WILLIAM CHURCHILL.

[We have looked carefully over the manuscripts handed us at the Western Association with the Minutes, but can find no trace of the French Mission Account, and can hardly suppose it possible to have been received by us. Ed. C. M.]

Table with columns for date, description, and amount. Includes entries for 1861 and 1862, such as 'To bal. per acct. rendered Association' and 'To Missionary's salary from June 20, 1861, to May 20, 1862, at £10 per month.'

Table with columns for date, description, and amount. Includes entries for 1861, such as 'By cash from Western Association' and 'By cash from Central Association.'

Table with columns for date, description, and amount. Includes entries for 1861, such as 'Eastern Association', 'Canso Church', 'Musquodoboit Church', 'Indian Harbor', '1st St. Mary's', 'Antigonish', '2nd St. Mary's', 'Isaac's Harbor', 'Upper Stewiacke', 'Lower Stewiacke', 'Truro', 'Brookfield', 'J. W. Stephens', 'Rev. B. Scott', 'Onslow', 'Great Village', 'Portauquique', 'Economy', 'W. H. Rogers', 'Reuben Layton', 'Hantsport Church', 'Rev. Mr. Mort's child', 'Mrs. (Rev. H.) Saunders', '3rd Ya mouth Church', 'Friend at Guysborough.'

Table with columns for date, description, and amount. Includes entries for 1862, such as 'Beneficent Society at Portauquique', '1st Yarmouth Church', 'West Yarmouth', 'New Minas, Horton', 'Mrs. Jane DeWolf legacy, Liverpool', 'Beaver River Church', 'Loke George', 'Westport', 'Berwick', 'New Tusket', 'Weymouth', 'St. Mary's', 'Frien, per S. Selden', 'Guysborough Ch. do', 'Mrs. L. Dimock, do.'

Treasury overdrawn, £21 4 6

E. E. WILLIAM CHURCHILL, Treasurer. June 10, 1862.

For the Christian Messenger.

Usury.

MR. EDITOR,— Having opened your columns to a discussion of the Usury Laws, permit me to crave a small portion of your valuable space for a few brief remarks on the subject. To the question, What is Usury? I reply,—it is the taking, either directly or indirectly, for the loan of monies or goods, above the legal rate of six per cent per annum. Our law makes all such contracts void, and in addition declares that all persons taking or receiving upon any contract or security a greater rate, shall forfeit treble the value of the monies or goods in such contracts or security contracted for or secured.

No one can doubt what was the intention of the Legislature in passing such an Act, and as long as it remains upon the Statute Book unrepealed, it behoves every good and orderly (not to say christian) citizen to yield obedience to its provisions, as much as to any other law passed by the Legislature. If the Act is bad, cramps trade, or is repugnant to the principles of political economy, the remedy is, not to break or evade it, but to bring an enlightened public opinion to bear upon the subject, and have the obnoxious law repealed; but till that is done, no man—much less a professing christian—is at liberty to say, "I disapprove of the law, therefore I

will break or evade it, as often as I can do so with impunity." But had the Legislature no object in making a distinction between money and articles of commerce? And in doing so did they not exercise a sound discretion? I think the answer must be in the affirmative. Trade may very well be left to take care of itself, unhampered by any restrictive laws; the policy of buying in the cheapest and selling in the dearest market, we all carry out in our daily concerns; and competition, which is the life of business, ensures us against being overcharged or over-reached. And the merchant that should attempt to charge an exorbitant rate for his goods, would soon find his customers leaving him, and his store deserted. And if the scarcity of an article in any locality enhances the price, the rise is only temporary, as soon an increased supply will reduce it to its marketable value.

But the same rule will not apply to money, and for this reason: that the demand is always greater than the supply. In a young country like Nova Scotia, the monied wealth is locked up in the hands of a comparatively few; in other words, those who require to borrow are many, while the number of those who have money to loan is small, and a combination or private understanding between the money-lenders, would place not only the business community, but all those requiring to borrow money, at their mercy; and what that mercy would be, the cupidity and grasping avariciousness of men in general, will enable us to judge. Were the monied wealth more equally distributed, and were there large sums (as in older countries) lying idle, for which investments could with difficulty be obtained,—then there might be less cause for fear. But money is not, here at least, treated as a marketable commodity. The capitalist knows his power, and in many cases makes a favor of loaning his money on the best security, or will reject the application from mere whim or caprice, well knowing that his money will not long go a-begging. And how would it fare with the borrower, were the interest on loans not restricted? Would no advantage be attempted to be taken of his necessities? And in nine cases out of ten would not that attempt prove successful. And how might it be with a borrower once in the clutches of a money-lender, who would be able to make his forbearance depend on grinding, year by year, an increased rate of interest from his unfortunate victim? It was probably to guard against such advantages being taken, and such exactions made that induced the Legislature to fix the rate of interest; and in view of the circumstances of the country, who is prepared to say that they acted unwisely. The time may come in Nova Scotia, when the Usury Laws may be safely repealed; but assuredly that period has not yet arrived,—and it will not have arrived, until the increase of capital in the country shall have more nearly reached the demand, than is the case at present; for now the frequent infractions of the law show how completely the borrower would be in the power of grinding and oppressive men, could they do openly and legally what they are at present compelled to do illegally and by stealth. Suppose for example, that a shrewd man with money to lend, seeing a smart young man of active business habits, anxious to start in life, but without capital, and feeling that his money would be safe in his hands, and under pretence of assisting him, as a great favor offers to loan him a sum of money, but at the same time, by a carefully worded agreement, secures himself say twenty or thirty per cent per annum as interest for the use of his money. How much more, Mr. Editor, do you think such a man's conscience would allow him to take, could he do it, openly and legally. Nor in the case I have supposed, would the matter be much better were both parties members of the same christian church, and that circumstance made use of as a means more effectually to secure him good investment and an exorbitant interest for his money. No, Mr. Editor, when the golden rule laid down by Christ shall regulate men's actions and they shall forbear to sacrifice everything at the shrine of the golden calf of their own rearing,—then whether repealed or not, the Usury Laws will become a dead letter on our statute book.

I am yours, LEX.

Christian Messenger.

HALIFAX, NOVEMBER 12, 1862.

1863.

TO OUR AGENTS AND SOME OF OUR PATRONS.

We need not remind our friends that the present year is rapidly drawing to its close. We find it necessary to look forward, and

prepare for the year 1863, so as to protect the interests of our patrons.

The financial affairs of the paper must occasionally occupy the attention of our subscribers, or they will not fail to suffer the consequences. A goodly number of those who receive our weekly visits, give us no trouble in keeping our accounts with them, but, regularly as the year comes round, send on their subscription, either direct to our office or to one of our respected agents. But unfortunately there are others who are not blest with such good memories, or are not disposed to deal so honorably with us, and have allowed more than one or two years to pass by without making any payment. As we should only destroy our own credit, bring ourselves into hopeless embarrassment, and damage the cause we desire to serve, by sending the paper to such persons, we are preparing to remove a number of those unprofitable names from our list of subscribers, as a preliminary step towards enabling them to settle their accounts.

Any of our Agents who have received payments which they have not reported, will oblige us by sending on as soon as possible, so that we may be under no mistake with those who have paid up.

We would, however, make one further appeal to such as are indebted to us, before withdrawing our friendly visits and proceeding with the collection of the amounts due us. We desire to cherish feelings of respect for all who have been our readers, and would fain believe that those whose names are on our books are all honest men, and that they respect themselves for honorable dealing. We have no means, however, of judging of this, except by what our books reveal; we therefore hope that you, gentle reader, if amongst those who are making use of our money, will not allow 1862 to expire and leave your account unsettled. The sum you owe is greatly needed by us. As all masses are made up of individuals, and what is done by the whole is the aggregate of that for which each is responsible, we attribute all our anxiety on this score to you who fail to meet your engagements. You may have other claim, but remember, if you please, that such important interests are involved in this, that no other should take precedence of it. We promise you more profit from the paper, improved rest, and a greater degree of self-respect, in addition to our thanks for an early settlement of your account up to Dec. 31, 1862; or, if you prefer, up to Dec. 31, 1863.

Presentation of Colors to the Halifax Volunteer Battalion.

This long talked of event came off on Monday last. The occasion being considered a suitable accompaniment to the celebration of the Prince of Wales attaining his majority. Much doubt had existed during the past week as to whether it would be possible to carry out the programme on the Common, in consequence of the continued wet weather. However, on Monday morning, as it was somewhat less unfavorable, it was hoped that it would in the afternoon become more favorable. An occasional gleam of sunshine induced an immense concourse of citizens to proceed to the Common to witness the display. Business in the city was suspended. Carriages of various descriptions occupied a large portion of the space around those of the Countess of Mulgrave and the wife of His Worship the Mayor. Much of the interred display had to be dispensed with in consequence of occasional falls of sleet and hail. The Military force in garrison, and the Volunteers in full strength, together with about fifty from Truro and a similar number from Windsor, with their brass band, having taken the positions, about two o'clock His Excellency Earl Mulgrave and staff and the Military and Naval commanders reviewed the troops in line, with the bands playing.

The Volunteers were then brought forward and formed into a hollow square. The Scottish company being the guard of honor, the two senior subalterns were in front to receive the colors. These having been given into their hands, were unfolded, and Mrs. Hill read the following

ADDRESS

Capt. Charnley and the Volunteers of the Halifax Battalion,

I have been requested by the Mayor and Aldermen, in the name of your city, to present to you these banners, and in doing so, allow me to express to you my firm conviction, that in your hands and borne before the Halifax Volunteer Battalion, they will bear, no unworthy comparison to the flag which for a thousand years has braved the battle and the breeze.

Long, long may they be significant alone of security and peace; but if otherwise, (and your organization contemplates this alternative,) may they at all times beckon you on to victory in a righteous cause, and their motto—"Pro aris et focis"—speaking to you of your homes, moderate your triumphs, of having shared your utmost energies, reconcile you, if needs be, to reverses. I have now much pleasure in committing them into your hands.