

Lament, on the 122nd Psalm, ver. 6. 'Oh pray for the peace of Jerusalem, they shall prosper that love thee.' There was a vigil service the night preceding, at eleven o'clock, when the Rector preached.

COMMUNICATIONS.

[FOR THE CARLETON SENTINEL.]

To His Excellency Sir Edmund Walker Head, Baronet, &c.
Your Excellency will I trust pardon my addressing you upon the important subject of Railways, a subject which will in all probability engross the attention of our next Legislature.

Observing your Excellency's Inaugural address to the Commons of New Brunswick recommending the adoption of Railroads as a means of developing the resources of the Province, emboldens me to offer to your Excellency a few remarks.

I was present at Portland, in the United States, at the late convention, avowedly got up for the purpose of a great national undertaking, but in truth to obtain means to complete their own line from Montreal to Portland. — That such were the selfish views of our American neighbours, I propose to prove, by an examination of the facts, and how far it will be serviceable to the British North American Colonies.

If Portland can ever get her Railroad with Montreal completed, it will secure to the Americans, not only the entire trade of Canada both for a supply of West India and British Goods, but of every article of American growth and manufacture; and in return Canada will furnish all such products as will be required in the United States, and chiefly among them lumber and timber, which will be directed from the St. Lawrence, and exported to the British West Indies in American ships. Thus will the mighty St. Lawrence trade be completely tapped at Montreal, and articles of British manufacture will in a few years be a rarity in the Canadas.

This your Excellency is no supposed case, but one which is self-evident; and what surprises me the more is, that among all that body of Provincial talent there present, not one seemed to divine the true object of the Portland convention. I do not wish a better evidence of this fact, than the memorial of the Maine people to obtain a Charter from the Legislature; there much is said about its prospect of being a paying line, but the whole burden of the song is—"Portland and Maine."

I would now submit a memorandum of distance between St. John, St. Andrews and Canada, and Portland and Canada, assuming both lines in operation, shows by comparison the great advantages the former has over any other:—

The distance from Montreal to Portland is	300 miles
Boston to Bangor and Calais,	245 do
Calais to St. John, via North Branch of the Digdeguash,	85 do
Total,	630 miles
From St. Andrews to Woodstock,	80 miles
Woodstock to Grand Falls,	70 do
Grand Falls to River De Loup,	100 do
thence to Quebec,	90 do
thence to Montreal by railway,	150 do
Total,	490 miles
Saving of distance by St. And. & Quebec line,	140 do

I will now assume that a line of Railway is opened from St. John to Portland and Montreal, and also a line from St. John to Quebec. — I would also ask what trade will ever exist between Montreal (via Portland) and St. John on this railway? none that I can understand! In fact could it be reasonably expected that four or any other ten American goods will be brought 630 miles from Montreal via Portland in competition with water carriage direct from a southern port of the United States to Saint John? or can it be expected that wood goods or fish would ever pass on this line some 330 miles; and if there is no trade may we not safely infer there will be but few passengers. But on the other hand let us look at the prospects of the St. Andrews and Quebec and St. John and Quebec Rail Road; this line would not only shorten the distance to Montreal as we have before named some 140 miles, but would open out the great Canadas to the sea-board, and this entirely through British territory. All the products of this mighty country would flow to Saint Andrews and St. John, and by the same channels returns of West India products, fish and British goods, would be made.

Thousands, nay I not say tens of thousands of wealthy emigrants would settle along the line, and in a few years a complete revolution would take place in the commercial affairs of our country.

It must be evident to your Excellency that New Brunswick is a better landed country than either Massachusetts or Maine; her timber, fisheries and mineral wealth are superior, and yet thousands of her people are emigrating to those States.

It is evident that lands and all property, twenty years ago, were of more value than to day, and it is equally evident that twenty years hence it will be in equal ratio depreciated, unless railroads and public works are established in the Province.

Under this state of things I would ask your Excellency, whether it would not be best to pledge the faith and credit of the Province for a sum of £500,000 to build Railways, payable in thirty years, or let the Province go back into its original state? I leave the question to be answered by your Excellency at the next meeting of the House of Assembly.

If anything is to be done, let the people of this City discard all sectional jealousies, and assist the struggling people of St. Andrews to build their line to Woodstock, by doing so they will benefit themselves, and by making a few of rail way from St. John to the St. Andrews and

Quebec line, the city of St. John is then in connection by rail way with St. Andrews, Calais, Woodstock, and ultimately Quebec and Montreal.

The line from St. John to intersect the Saint Andrews and Quebec rail way at the north west branch of the Digdeguash will be about 40 miles longer to Woodstock than the St. Andrews and Quebec line, but this is a mere trifle in distance on a rail way. The rail way line is invariably shorter than the common roads; as it is well understood that earlier made roads follow the windings of the river, as may be seen in the present road from Woodstock to the Grand Falls.

The line of railway then to intersect the St. Andrews and Woodstock line, and connect Quebec and Montreal with St. John, would be from St. John to the north west branch of the Digdeguash, about 65 miles
From thence to Woodstock, 55 do

From St. Andrews to Woodstock, 120 do
80 do
40 miles

making only 40 miles further from St. John to Woodstock than from St. Andrews to Woodstock.

From St. John then to Woodstock it is 120 miles
From Woodstock to the Grand Falls, 70 do
From the Grand Falls to River De Loup, 100 do
From the River De Loup to Quebec, 90 do
And from Quebec to Montreal, 150 do

From St. John to Montreal, via Portland, 530 miles
630

leaving 100 miles in favour of the line from St. John to Montreal via Woodstock and the Grand Falls, and this too as I have before stated, entirely through British territory.

I have the honour to be,
Your Excellency's obt. servt.,
A FARMER.

St. John, October 28th, 1850.

THE CARLETON SENTINEL.
WOODSTOCK, NOV. 5, 1850.

LIFE ASSURANCE SOCIETIES.

Among the many means suggested for alleviating the evils and calamities incident to human life, those afforded by Life Assurance Societies deserve much attention—more we think than they have received in this Province.

The uncertain tenure of our lives, and the painful and in some cases heart rending consequences of sudden and (humanly speaking) premature death are known, and felt among us as well as by the citizens of other portions of our globe; but the means by which many of the most deplorable consequences of these evils can be contracted, do not appear to receive that attention which they now demand in England, in the United States and Canada. In these countries it is now generally known, and thousands are daily availing themselves of the knowledge, that by the agency of Life Assurance Societies many of the most painful results of the uncertainty of life may be prevented.

Whatever question there may be as to the moral effect produced by the advancement of science, among many others Life Assurance Societies can now be adduced as one of the many proofs of the undoubted influence of scientific knowledge in alleviating and lessening the miseries of our race. The time has been when none but the large landed proprietor or the comparatively few who could make fortunes, could contemplate death without painful and too reasonable apprehensions for the future provision of friends and relatives dependent upon them for support. Such is no longer the case. Members of almost all classes of society can now make a certain prospective provision for their families or those in whom they are interested, without loss of time or incurring any trouble, and considering the magnitude of the benefit received, but very slight expense. Even to the capitalist a safer mode of investment is unknown, and to persons of small incomes and limited means, no other way is open of securing a provision after their death to those otherwise dependent on their continuance in life and health for perhaps it may be the very necessities of life. When we find men spending in trifling amusements, and unnecessary articles of food and clothing, a sum yearly oftentimes greater than that required to insure hundreds of pounds to their families on their decease, we certainly cannot acknowledge the force of the argument generally used against insuring, viz—want of means. We must express our doubts whether to those who have neglected to avail themselves of the benefits afforded by Life Assurance Societies, such an excuse would be satisfactory if they were (as all are liable to be) suddenly called upon to leave a helpless family, or if they become subject to disease which precluded the acceptance of proposals for insurance. It must be borne in mind that health is as essential to those who would insure as life: both are equally precarious. Prudence should surely induce every man with a family who now enjoys health, and more especially youth, to provide against the consequences incurred by sudden death, by physical injury or the effects of sickness. If it be well to insure it should be done without delay; for

not only may the capacity for effecting an insurance at any moment cease, but the expense of insurance necessarily increases the longer it is delayed. Delay in nothing is more certainly dangerous.

Not only to those who wish to make provision for families or relatives, do Life Assurance Societies propose benefits. One of these societies at least to which we shall presently refer, offers advantages to individuals in almost every position of life. The policies given by this society are negotiable monied securities. The society itself is bound to purchase them at one half of the amount paid by the insured, or they may be assigned to any one to whom it may be desirable to afford security for debt, &c.

We are led to make these remarks in consequence of an Agency of the National Loan Society of London having been established in this place. We believe it to be one of the best and safest of the kind. It is empowered by act of Parliament, and has been established for twelve years, having a capital of £500,000 stg. In England—the United States and Canada it deservedly receives public confidence and support, and in this Province is now beginning to attract attention. We know of the families of those who have been among us, now supported by the funds of the society; among others that of the late Mr. Ricks, the much respected Band-master of the 33rd regiment. Having insured his life previously to leaving this Province, immediately on his decease, which occurred very shortly after his arrival in Great Britain, his family received £500 sterling, the amount of his policy. We thus see a young family otherwise helpless to a great degree, provided for. We have not time to mention other instances of the beneficial effect of this excellent society, or extended remarks on the principles on which its operations are based. We can only add that the Directors both in England and this Province are men of high character and undoubted integrity.

For the purpose of giving a general idea of the relation between the amount annually paid and that secured on the death of the insured, we may take the case of a person insuring at the age of 36 years: £100 stg. may be insured by such a person on payment of £3 3s 0d annually during his life; and he may at any time receive from the society an advance of one half of his annual payment. For example, taking the fifth year of his assurance, having paid five annual premiums amounting to £15 15s. he is entitled to withdraw from the society to the extent of one half of that sum, viz—£7 17 6, which will be immediately advanced him on application. Should he desire to give up his policy he would receive £7 17 6. He may commence this assurance with only one half the annual premium, £1 11s. 6d., and so continue as long as he pleases.

Messrs. Jacob & Winslow, as will be seen on reference to our advertising columns, are agents in this place for the National Loan Fund Society. At their office, tables showing the amount of premiums at all ages from 15 to 60 can be seen; and every other information afforded to those desirous of making proposals for assurance.

TO OUR SUBSCRIBERS.—Don't be alarmed gentlemen we are not going to dun you! We detest the practice of constantly dunning Subscribers through the columns of a Newspaper; it is a disgrace to the community in which the paper is published, very trying to the feelings of the publisher, and insulting to those who do pay up. We have many subscribers who pay regularly in advance, many more who pay in a short period after the commencement of the year, and some four or five hundred who are perfectly honest, and who have only been waiting until they could raise the needed. Now as that time has arrived we wish to state what it is our intention to do with the money. We must of course buy a little flour &c. to chew during the winter and we must have a supply of paper. We are also anxious to dress the Sentinel up in a new coat, and shall send off the first money we get for a supply of new type, the old requires too much care and attention to make a readable impression. We also require a large assortment of job and advertising type, all of which we hope to have in a very short time, as it is our determination to make the Sentinel at least equal in appearance to any sheet published in the Province. Like all the rest of our craft, we have some subscribers who did not intend to pay when they ordered the paper, but who have received it some one, some two years, and some from its commencement, two years and a half, without paying one cent; these we intend to rid ourselves of in a very short time, we shall first stop their papers and publish their names in a black list, with the amounts due us, and then leave their accounts with a Magistrate for collection. By this means we will save ourselves a world of trouble, and our real friends will not be insulted by seeing those detestable duns in the columns of the SENTINEL.

ATTENTION IS DIRECTED to the letter of "A FARMER," in another column of this days' impression. We are well pleased to find that even one individual in St. John has at length taken a proper view of this all-important subject.