

in a bank of interest, to lay them out annually, in paying the premiums of a policy of assurance on his life at whatever time he died a large fixed sum would be secured to his wife, child, or other near relatives.

Let us take an example in illustration:—Suppose a person in his thirtieth year, having a wife child or parent relying on him for support, and resolve to commence such a course of accumulation as has been referred to, and that he can lay past yearly only the small sum of £11 5s 10d it would take a great many years before these savings, along with interest amounted to £500. He might be spared to lay up regularly for ten, fifteen or twenty years, and yet be far short of this sum should he then die. But he has no certainty that he will live so long, and he may die at the end of a year, and all that he leaves to his relatives is only £11 5s 10d and a small sum of interest upon it. If on the other hand he were to pay this sum yearly into the funds of a respectable life assurance company, his relatives would get at his death, no matter how soon it happened, £500.

And let a man feel that, so far as circumstances would admit, and whatever be the shortness of his own life, he has made a respectable provision for his family after his death and his peace of mind on that score is secured. The anxious thoughts that would otherwise have harassed him about the circumstances of his children, have been averted.—The fear, which at every step of life would have haunted him, of leaving them in destitution, has been removed; and he feels satisfied that so far as worldly means go, he has done his best for their future comfort and happiness.—Nor is this all. This very peace of mind is conducive to health and longevity, in the same manner as mental distress is the source of disease, and tends to shorten life. Life Assurance may therefore be regarded as making human life both happier and more extended.

It is surely unnecessary to say more in advocacy of this important subject. Any man having others dependent on him; who neglects to seek the protection of Life Assurance, neglects one of the first duties which he is bound to perform."

The Politician.

The Colonial Press.

From the Saint John New Brunswick.
THE HALIFAX AND QUEBEC
RAILROAD.

Major Robinson and Captain Henderson, of the Royal engineers, the commissioners for the exploration of a route for this Railway, arrived in this city last Friday, and leave this evening, with their party of sappers and miners, in the steamer Herald for Windsor, on their way to Halifax, where they remain during the winter. The labours of the commissioners during the past season, have been chiefly among the highlands north of the Restigouche, and between that river and the St. Lawrence, where in addition to seeking passes for the Railway route, they had observations to make with reference to the boundary dispute between this province and Canada, for the settlement of which they are also commissioners, in conjunction with the Hon. Mr. Johnston, Attorney General of Nova Scotia.

We have great satisfaction in stating that the commissioners have already reported to H. M. Government the existence of a good practicable route for a line of railway through this province, for the whole distance from Halifax to Quebec; and further, that in the entire line not more than twenty, or at the utmost thirty, miles of the proposed route offer any engineering difficulties, and those only of an ordinary character, such as may be readily overcome with a moderate increase of expense.

During the last year Earl Grey in his speech in Parliament and despatches to Lord Elgin, has repeatedly expressed his anxiety for a report of this survey, and intimated that very important measures with reference to these colonies were, to some extent, dependant on the practicability of constructing a great trunk line of railway from the Atlantic to the Saint Lawrence.—The question of practicability is set at rest by the report of the commissioners, who have used the greatest possible exertions to furnish their report at the earliest moment; and we now await with anxiety the movements H. M. Government with reference to this great Railway, which we consider of the most vital importance, not only to the welfare and future prosperity of British North America, but of the greatest moment as a national undertaking.

Earl Grey has strongly recommended, that if any assistance be afforded towards colonization, it may be in the shape of encouragement to Railways and public works. 'Assuming says his lordship, in a despatch to the Governor general, 'that parliament were prepared to grant a very large sum of money for this purpose, I cannot believe that more would really be accomplished towards encouraging emigration by applying to it the construction of great public works; such for instance, as Railways, by which employment would be provided for a large number of emigrants in the first instance, and a great extent of land would be rendered far more accessible, and therefore available for settlement than it is now. The demand for labour thus created, would I am inclined to think, create a spontaneous emigration to a large extent, and of a more healthy character.

In the discussion which took place last June in the house of peers, on emigration from Ireland, Earl Grey said.—

"It was found practically, that the number of emigrants who possessed any means beyond what was necessary to take them to their port of debarkation, were very few indeed. The opinion of the agents was unanimous, that the large proportion of mere labourers sent out without capital could not maintain themselves. In the report from New Brunswick that opinion was expressed in the strongest manner. That Colony possessed very great natural advantages, and he looked forward to the time when much good might be accomplished in that part of our American possessions. He confessed he had the greatest anxiety to see the railroad system carried to the greatest extent in America. There was one projected undertaking of that kind, which he thought of the greatest national importance. It was a railway projected to run from Halifax to Quebec. He could conceive nothing more important than the establishment of a communication by which they might have access from Canada to one of the Colonial ports nearest the United Kingdom, at all seasons of the year and at the same time have, of course, equally easy access from Halifax to Canada. His noble friend the Governor General of Canada, was equally impressed with the same opinion, that it was a work most desirable to be accomplished. Before his departure he (Earl Grey) had frequent conversations with his noble friend upon the subject, and he was thoroughly acquainted with the view of H. M. Government on that point, and that they were no less anxious than he (Earl Grey) and his noble friend (Lord Elgin) were to promote the success of the undertaking."

We can conceive no language stronger or more explicit than these declarations as the Secretary for the Colonies, as to the national importance of the Halifax and Quebec Railway and the earnest desire of the Government that it should be undertaken. As Parliament has already assembled, the matter will no doubt be brought forward at an early day, and viewing all that has already been said or done, we may not be considered over sanguine in stating our belief, that the Halifax and Quebec Railway will at no very distant day be commenced, and that too under favourable auspices.

Editor's Department.

MIRAMICHI:

CHATHAM, TUESDAY, Dec. 14. 1847.

The Subscriber having been compelled to consume a large amount of time, and incur considerable expense, in his too often fruitless endeavours to collect his far spread Outstanding Debts, hereby notifies all persons to whom he is not indebted, and with whom he has not a running account, that orders for advertising in the Gleaner, and for Printing, in future, must be accompanied with the CASH otherwise they will not meet with attention.

JAMES A. PIERCE.

EUROPEAN NEWS.—The Royal Mail Steamer Britannia, after a protracted and boisterous passage of 17½ days, arrived at Halifax yesterday week, about noon. Among the passengers was Sir Donald Campbell, Governor of Prince Edward's Island. Parliament met for the despatch of business on the 18th, when C. S. Lefevre, was appointed Speaker. The speech from the throne was to be delivered by commission on the 23rd ult.

The papers contain a good deal of important matter, and it affords us much satisfaction to perceive that the affairs of Britain, as regards the commercial and monetary pressure, were improving, but a number of failures had occurred since the departure of the last steamer; the crisis, it was confidently stated, had passed.

Mr Merivale has been appointed Under Secretary for the Colonies. An exchange paper adds—he is favourably known to the public as a promoter of Reform—an able lawyer, and the author of a long series of Letters on Colonization.

We have devoted a large space to extracts, which are copied from Willmer & Smith's European Times, and Charles Willmer's European Mail.

THE MAIL STEAMERS.—Willmer & Smith's European Times contain the following paragraph respecting the new arrangement of the arrival and departure of the British Mail Steamers, which are to leave England during the winter months every fortnight, alternately for Boston and New York. The Halifax papers state that they are to touch at that port on the homeward and outward passages.

Departures from Britain.—December 4, for Boston: 18th Boston: January 1, New York: 15th, Boston: 29th, New York: February 12, Boston: 26th, New York: March 11, Boston: 25th, New York.

Departures from America.—January 1, New York: 15th, Boston: 29th, New York: February 12, Boston: 26th, New York: March 11, Boston: 25th, New York.

After which the departure becomes weekly from England to America, and from America to England. For the execution of this gigantic contract, this enterprising company have nearly completed four new ships of greater tonnage and steam power than their present celebrated steamers, which will make a fleet of nine vessels, viz: the Britannia, Acadia, Caledonia, Hibernia, Cambria, America, Canada, Niagara, and the Europe, and, without exception, the fastest and finest Steam Ships in the world. We believe that this new and increased means of rapid intercourse between the two greatest maritime countries in the world, will be hailed with delight by the enterprising and active minds of commercial England and commercial America.

THE CHOLERA.—We perceive by our papers that this frightful disease is spreading in Europe. Cases were reported in Paris and Moscow, and a vessel on board of which a case had occurred had arrived at Falmouth, England. We give below some intelligence on the progress of this dreadful disease, copied from papers by the last mail.

The importance of sanitary measures, at all times great, is now of surpassing urgency, for that fell scourge of the human race, which visited Europe in 1832, has already travelled through a great part of Russia, and made its appearance in Holstein, 72 hours sail from our own shores. So long as the ravages of the disease was confined to Asia and Africa, we took no heed of the calamity; but now that it is within three days' sail of our own shores, it may be hoped that our far niente rulers—our opaque municipal bodies—and dull parochial authorities—will become more alive to the fearful responsibility that weighs on them, in taking timely measures, remedial and preventive.—London Herald.

On Tuesday a meeting of the Worcester town council was held in that city, at which Mr Councillor Arrowsmith read the following communication from Falmouth:—A case of Cholera on board a ship from the Black Sea has occurred here. Ship placed under quarantine. Another ship arrived with foul bill of health was also placed under quarantine. This disease being now at our very doors, the speaker brought the matter before the Council, with a view of taking some steps to be prepared for the event should the scourge visit Worcester. The following resolution on the subject was unanimously adopted:—That a committee be appointed with a view to consult the medical gentlemen of this city as to the propriety of forming a board of health, to adopt such precautionary measures as may be deemed necessary, in consequence of the threatened approach of the Asiatic Cholera. A committee with a similar object, has been appointed by the Gloucester Council.

Paris.—Three cases of decided Asiatic Cholera are said to have shown themselves on Sunday in the Faubourg St. Germain. There is no doubt that the ordinary spasmodic cholera is very prevalent in Paris, and that there have been some fatal cases, but this is the first time the Asiatic Cholera has shown itself.

Russia.—The dreaded disease has reached Russia. According to the latest intelligence from Moscow, the number of Cholera patients in that city on the morning of the 16th of October amounted to 105. On that same day 37 others were attacked, of whom 23 have died. On the evening of the 17th October the number of patients was 135, which is considered an insignificant proportion of 300,000 inhabitants.

THE TIMBER TRADE.—The following is an extract from Duncan & Ewing's Circular, published at Liverpool. It represents affairs as somewhat improved.

There is some mitigation of the pressure which the trading interests has been so long undergoing, and there is more activity in business generally; it is however, not yet practicable to make progress in sales of Wood, unless at prices under the quotations given, which must be considered in some measure nominal. Notwithstanding they are 2d per foot for Timber under what they were at this time last year, and so in proportion for other wood. During the month sales have been effected to a small extent only.

FEARFUL SHIPWRECK.—The New York Packet Ship Stephen Whitney, Capt Popham, was totally wrecked off Cape Clear, Ireland, on the night of the 10th November, when 91 persons including the Captain were drowned.

NOVASCOTIA.—The Legislature of this Province is summoned to meet for the Despatch of Business on the 22nd January.

John Cain, a coloured man, was tried

for the murder of Edward Knowlan, a soldier in the XXth Regt. The Jury returned a verdict of Manslaughter.

Sergeant Abraham Tagg, of the XXth regiment, against whom the Grand Jury had found a true bill of indictment for an intent to maim and disfigure the person of Elizabeth Bourne, was tried for that crime on Thursday. The Jury found a verdict of guilty. We copy from the Times of Tuesday the following particulars of the tragic scene which ensued after the verdict was announced.

When the verdict of guilty was brought in, he called to him the Sergeant Mayor, gave him a letter to mail for his father, and two pence to pay the postage, and opening a pen-knife which he must have had secreted about his person, made two incisions in his throat. The sensation in the court may be imagined but not described. Exclamations of horror arose at the sickening sight. The Judge who had previously been unwell, swooned. The prisoner was however at once prevented from doing further mischief. The Court house was immediately cleared—and the wounds the unhappy man had inflicted upon himself were examined on the spot by Dr. Hume and other Medical gentlemen who were present. They were deep, but are not, we believe, considered mortal, neither the wind-pipe nor the principal blood vessels have been injured. The prisoner was then conveyed to the hospital on a litter guarded by a file of soldiers. The Court adjourned until Friday.

The paper adds 'we have heard that the above unfortunate individual died in hospital on Sunday.'

CANADA.—The Quebec Gazette states—it is reported that Government intends to assume the management of all the Electric Telegraphs in Canada.

NEW COUNSELLOR.—The Fredericton Reporter states that it is currently reported that William End, Esquire, one of the Representatives for Gloucester, is to be called to the Executive Council. We do not believe it.

OUR LEGISLATURE.—It is rumoured that our Legislature will be summoned for despatch of business on the 19th January.

STEAMBOAT DISASTER.—The American papers furnish the following account of a most sad accident, accompanied with a great loss of human life.

Terrible Steamboat Disaster!—One hundred and sixty lives lost.—Pittsburgh, Nov. 27.—News has just reached here, by way of the lakes of a sad catastrophe which happened on Lake Michigan, by which nearly two hundred human beings have been hurried into an untimely grave. On Sunday morning last the Propeller Phoenix, bound up the lakes, was discovered to be on fire, when within 10 miles of Sheboygan. The fire broke out under the deck, and a fresh wind prevailing spread with fearful rapidity. The utmost consternation prevailed among the passengers, and it was impossible amid the excitement which followed, to make the proper effort to stay the flames and save the boat.—There were over two hundred passengers on board, and the scene was heart rendering in the extreme.—Mothers crying in frantic madness for their children, wives clinging to their husbands and crying aloud for mercy above. Some in desperation, plunged into the lake; others in their wild delirium, rushed headlong into the flames. It was a harrowing spectacle and humanity shudders at the recital of it. Some of the passengers succeeded in escaping in the boats, and the rest either perished in the flames or were drowned. Those who so miraculously escaped in the boats were shortly after picked up by the Delaware, which hove in sight just in time to see the dreadful fate of those on board the ill-starred Phoenix, but too late to render them any earthly assistance.—Every attention was paid to the survivors by the officers and crew of the Delaware. One hundred and fifty of the passengers were German emigrants.

NEW BRUNSWICK.—It will be seen by the following extract taken from the New Brunswicker of Tuesday, that Portland has been the scene of another most disgraceful riot, which terminated in the murder of one of the police, and another lies in a very dangerous condition.

Another Villainous Outrage in Portland.—Three of the Police Stabbed!—On Saturday evening, we were much concerned to hear, that three of the Portland police had been stabbed, and that two of them, named Gough and Earl were not expected to live. The other whose name is Kenney, is severely but not dangerously wounded. It appears that about 8 o'clock that evening they attempted to take a man to the station house, who