Poetry.

A SABBATH AMONG THE APPENINES.

It is His own. His Sabbath day,
His voice is busy in my heart—
I must from earthly thoughts away,
And go to muse with Him apart!
Tho' in my soul the weight of woe,
And on my brow the lines of care,
He would not now His grace bestow,
Did He design to spurn my prayer.

The hills that hem this little dell,
And rear their wooded forms on high,
Alike the summer beams repel,
And bid afar the wintry sky—
Where solitude hath framed a bower,
And shade hath spread her noon-tide night,
He comes to fill the lonely hour.
He shines, and where He shines, 'tis light.

My roving soul He bids me bound
Within the scene of sky and grove,
Here own the marks of holy ground,
Here meet the objects of His love:
Tho' hushed the chimes of Sabbath praise,
And not a track of man appear—
The Lord himself a shrine shall raise,
Nor lack a Sabbath service here.

These clustering trunks of stately trees,
Like columns of some Gothic aisle,
Rise, undisturbed by summer breeze,
A God-framed, God-accepted pile!
Here may I bend th' uncover'd head,
Fresh homage to my Master swear,
Since here a chequer'd couch is spread,
For foot of praise, or knee of prayer.

Nor lonely is my duty paid,
Though to the eye of man alone;
For many a hand is stretched to aid,
And bear my offerings to the throne.
Around the lowly altar stand,
With ear attent, and heav'nward eye,
A thronging, bright angelic band,
To waft my incence to the sky.

For Faith is here though weak and frail,
And tottering with infantine feet,
Her voice is strong her Lord to hail,
And firm she grasps the mercy seat,—
And Love, that like a sister clings,
With eye as clear as beam of day,
And ardent hope, with fluttering wings,
All restless in her cage of clay.

And who is she, that shrinks behind
With so serene and sweet a smile,
And finger raised, lest some rude wind
Should murmur through the leafy aisle,
Leading yon sylph in silken band,
Who hides her face beneath her wings?
'Tis peace, with her own olive wand,
And Joy, who shades the bliss she brings.

And nearer to my station crowd,
In vesture stained with many a tear,
Pale Sorrow, 'neath her burden bow'd;
Patience that soothes her sister Fear,
And many more to memory known,
Heart linked to heart, and hand to hand,
How can I deem myself alone,
So blest, 'mid such a goodly band!

They know each want, they know each grief,
They throng with me his mercy's throne,
With me they kneel to urge relief,
My nearest woes they claim their own.
They cheer my soul with many a sigh,
Each doubt repress, and hush each fear;
Sweet smile in every smile of mine,
And weep in every gushing tear.

One is our object—one our aim,
Whene'er a sacred rite I pay,
They own with me the Saviour's name,
They own with me the Saviour's day!
While they my feeble service share,
Here it is good for me to be,
Each spot becomes a house of pray'r,
Each day a Sabbath-day to me.

Miscellaneous.

ON MARINE INSURANCE.

It is a singular feature in civil polity that those measures which, in the infancy of human institutions, are necessary to the success of various undertakings, are found, after a certain stage, not only to be unnecessary, but in some cases to be absolutely pernicious. It becomes a question whether, in curing one evil, they have not created a greater. In this class we have no hesitation in ranking marine insurance.

In order to a right understanding of the subject, it will be necessary to explain what marine insurance is. We cannot do this better than in the words of the preamble to the statute, 43 Eliz. c. 12, which recites that, "By means of policies of insurance it cometh to pass, upon the loss or perishing of any ship, there followeth not the undoing of any man; but the loss lighteth rather easily upon many, than heavily upon few; and rather upon them that adventure not, than those that do adventure: whereby all merchants, especially of the younger sort, are allured to venture more willingly and more freely."

It is pretty clear, from the above description, that whoever may suffer by the loss or perishing of a vessel, with the merchandise on board, the shipowner and merchant are not of that number. The shipowner may, and, indeed generally does, keep his ship insured to the full value, and the merchant generally insures to the full value of his goods.

Now, although in the infancy of naval architecture, when the art was but very imperfectly understood, and when it might be alleged that the risk of foreign voyages was too great for any individual to take upon himself, it might then have been proper for the community to protect such individuals from loss, it is evident that the case is now completely altered. In the progress of time, the art of ship-building has become better understood: and there is no doubt that sea risk would be greatly diminished in consequence, were it not for marine insurance, which, it is pretty clear, has been the main instrument in prohibiting all improvements in marine architecture.

To carry marine insurance into effect, a class of persons is necessary, who, for certain sumsp aidto them as presents, called premiums of insurance, agree to bear the risk, and to pay for all losses of vessels and merchandise. These persons are technically called underwriters, from the circumstance of their subscribing or underwriting a paper, bearing faith in law, called a policy of insurance, which sets forth the amount of premium or present paid to them, and the risk which they consent to bear. These parties quickly perceived that it was absolutely necessary for the success of their trade, that there should be frequent shipwrecks and damages to vessels and goods. They reasoned thus, if there be no losses or damages of and to vessels and merchandise at sea, there, will be no sea insurances; hence it is necessary to the very existence of our trade that losses and damages to vessels and goods should take place. Again, if we countenance the building of strong and safe vessels, shipowners will provide them accordingly; and as premiums of insurance will, as a matter of course, rise or fall with the risk, if it be greatly diminished, merchants and shipowners will then take the risk of their own merchandise and vessels on themselves, and will thereby withdraw the business of insurance from us altogether. On the other hand, the more the sea-risk is increased, the higher the premiums of insurance will, of necessity, rise; and as it is a clear principle, that we must receive in premiums or presents more than we pay in losses—otherwise we would become bankrupt--we will take steps to increase, instead of diminish sea-risk.

Accordingly, a system of classification of merchant vessels, having been adopted for the convenience of underwriters, it was soon seen that the most effectual way to increase sea-risk, and prevent strong and safe ships being built, would be to take away all inducement from a shipowner to get a strong and safe one, by classing it, however strong and safe it might be, after a certain age, with the most unsafe and worthless fabric which could be made to float. This system was accordingly adopted, and the effect proved to be what was anticipated and intended. Strong and safe ships now being in request, were not built. Every shipbuilder knows full well before he proceeds to build a merchant vessel, that if he build a strong and safe one it is unsaleable—simply because there must, of necessity, be more material and labour in it than in a weak one, and consequently the price must be higher; and because he himself could build a weak and unsafe vessel, which would be perfectly saleable, (safety being, in fact, proscribed by the system,) at a half or a third of the price. A shipowner, too, or a person about to become one, knows full well, that there is no inducement for him to purchase or contract for the building of a strong and safe ship, because she must, of necessity, cost him more than a weak and unsafe one; and as he will get no abatement of the premium of insurance, in consequence of the additional strength and safety of the vessel, he has no interest in getting a safe one, but the reverse. He finds that he can earn as much freight with the merest seive which can be made to float, as with the strongest and safest ship; and as he has less capital embarked in the one case than the other—even although, in consequence of the diminished risk to the strong ship, he did not insure it to the full value—his profits are, of course, greater. He, therefore, provides a cheap and unsafe ship accordingly, instead of a strong and safe one.

But it may be said, cannot he provide a strong and safe vessel, and as the sea-risk will be thereby greatly lessened, dispense with insurance altogether? Here, however, he finds that underwriters have taken most effectual measures against him. They reduce his ship, however strong and safe it may be, to the second class, or, in other words, put a mark of proscription on it, implying want of safety, in a limited number of years, generally about nine on an average of the whole shipping of the kingdom, equally with the most worthless. A book of classification is annually published by underwriters, said to be for their own use only, containing these marks of proscription; and upon applying for freight or charter for his vessel, he is immediately asked if his be a first or a second class vessel. If she has passed the fatal climacteric, although she should possess the strength of a rock, or a castle, it is quite in vain for him to allege her strength, safety, and superior equipments. A merchant cares nothing about these things, and has the ready objection, I can get my goods carried at the same rate of freight, and at a lower premium of insurance, in a first class vessel. Nor will an underwriter make any abatement in his demand of premium on either ship or cargo, on account of additional strength and safety—merely because he does not wish strong and safe ships to be built, or to exist; and the shipowner finds that he cannot obtain employment for his safe ship. The books of classification, or rather of proscription, too, are sent to all parts of the world; so that let him go where he may, wherever British commerce has been carried, and winds blow, and oceans roar, he will find that these books have preceded him. Although, therefore, he might be inclined, in consequence of the additional safety of his ship, to take the risk on himself, and dispense with insurance, he cannot convince a freighter against the evidence of his pocket, that it would be to his advantage to send his goods by his ship, and of her additional safety. He therefore, finds that a strong ship, instead of being an advantage, is a curse to him. He cannot sell her, because for the same reasons that she is unremunerative to him, she would be unremunerative to a purchaser; and he cannot keep her without great expense, loss, and deterioration. What then is he to do? His only alternative is to follow the example of others; that is, to withhold repairs and supplies from her, to keep her insured to the full value, and let her be lost.

But it may be said, since the underwriters have to pay for all losses, would it not be for their advantage that vessels should be built stronger and safer, and they would have fewer losses to pay for? It has already been said that the premiums must exceed the losses, otherwise the underwriters would become bankrupt; and as all these premiums come eventually out of the pockets of the consumers, or in other words of the public, whatever hands they may pass through, it is a received maxim in marine insurance that high risks and high premiums, are preferable to low risks and low premiums. The loss of human life attendant on the speculation never enters for a moment into consideration.

Such we conceive has been the practical effects of a system, which, originally intended, in the infancy of commerce, for the protection of those who embarked their capital for what was considered the public good, has come in the course of time to be an evil of immense magnitude. From it has proceeded the unsafe and dangerous condition of the whole mercantile marine of Britain. Hence every attempt to improve the structure or condition of the mercantile navy, has been directly opposed. It is stated in an article on the subject, in the Edinburgh Encyclopædia, that no attemps have been made to improve the mercantile marine of this country. This is not true. Various, strenuous, and persevering efforts have been made to improve it; but, owing to the above mentioned causes, hitherto without effect. It is to be hoped, however, that the day is not far distant, when a better order of things will arise. A British merchant vessel of the present day, is put together with less art, or attention to scientific principles, and regard to safety, than the rudest machine of ancient or modern times. Hence, when it is roughly handled by the winds and waves, or gets stranded, we find its component parts dislocated, separated, and spread along the beach. In a vessel of a thousand tons, the utmost defence that is placed between the crew, the passengers, the cargo, and destruction, even in its first voyage, and in its best and soundest state, is three inches of oak timber! so that a touch from a pointed bit of coral, a scratch of its own anchor, is sufficient at any time to drown, with all its contents, the proudest British Merchantman that ever floated! Destroy by any means that fragile defence, and the Royal George is as much at the mercy of the waves, as was the Coracle of Caractacus, when the cow hide that covered its wicker work was destroyed.

Can such a system be persevered in? From it proceeds interminable drownings, ships foundered at sea, wrecks, and abandonments; without number and without end. We are informed, but we do not vouch for it as a fact, that a vessel called the Lady Nelson, which was built by the late Admiral Shanks, as a model, and a model of which is in the Naval Museum at Somerset House, was brought up by a party, and sent out of this country, lest the advantages of additional safety shewn in its construction should become too apparent to be resisted, and should be generally adopted.

In fine, we confess we do not very clearly see how the evil is to be remedied. It is clear that if sea insurance could be effectually prohibited, all parties interested—merchants, shipowners, shipbuilders, and the public—would unite their interests most cordially and zealously to get strong and safe vessels; and they would be got accordingly. This is, in some degree, in practice, in the case of smacks belonging to Scotland, the owners of which do not insure them. There is proof, too, in the case of the Royal Navy, after an experience of twenty-four years, that there is no difficulty in making stronger and safer ships, and, in a great degree, preventing shipwrecks. The same means, if applied, would produce the same effect in the mercantile navy. But the prohibiting of marine insurance would be violently opposed by the parties interested, and would be very objectionable. It might be enacted that, no person should be allowed to insure either his vessel or goods to beyond a half or two thirds of their marketable value. The less amount that proprietors were allowed to insure for, the greater would be their anxiety to get strong and safe ships, and they would be got accordingly. Or surveyors might be appointed under the control of the Board of Trade, to superintend and report on vessels while building, and before proceeding to sea, whose certificates of seaworthiness should be exhibited at the Custom House, before vessels are permitted to set sail, which would afford a security to the public, both as regards the safety of those embarked, and the merchandize committed to their charge. The losses borne by the public in consequence of the system, we estimate at far above a million a year, while we have reason to think it also causes the death of about two thousand British subjects annually. The ships lately foundered and wrecked with emigrants to Quebec, are clear proof of the effect, and part and parcel of the nefarious system, This subject calls loudly for public interference, and it is ardently to be hoped that the agitation of the matter will have the effect of awakening the attention of the community.

Tradition Extaordinary.—There is now living in the vicinity of Aberdeen, a gentleman who can boast of personal acquaintance with an individual who had seen and conversed with another who had actually been present at the battle of Flodden Field. Marvellous as this may appear, it is not less true. The gentleman to whom we allude was personally acquainted with Peter Garden, of Auchterless, who died in 1775, at the reputed age of 131 although there is reason to believe that he was several years older. Peter in his younger days, was servant to Garden of Troup, whom he accompanied on a journey through the north of England, where he saw and conversed with the famous Henry Jenkins, who died in 1670, at the age of 169. Jenkins was born in 1501, and was of course twelve years old at the battle of Flodden Field; and on that memorable occasion he bore arrows to an English nobleman whom he served in the capacity of page. Our reason for thinking that Peter Garden was older that he is reported to have been in this: There are still living individuals who know Peter, and to whom he used to boast that he had served under Montrose, and been present at the fight of Fyvie. He used to say he was then a "gay loun," and page to Ogilvie of Forgglen. He had a vivid recollection of the encounter, and of the personal appearance of Montrose. The battle of Fyvie was fought in the year 1644; and supposing that Peter was then ten or twelve of age, he must have been at least 141 years old when he died.—*Aberdeen paper.*

Celebrated Oaks.—The oldest oak in England is supposed to be the Parliament oak (so called from the tradition of Edward I. holding a Parliament under its branches,) in Clipstone park, belonging to the Duke of Portland, this park being also the most ancient in the island; it was a park before the conquest, and was seized as such by the conqueror. The tree is supposed to be 1500 years old. The tallest oak in England was the property of the same nobleman; it was called the "Duke's Walking-stick," was higher than Westminster Abbey, and stood till of late years. The largest oak in England is called the Calthrope oak, Yorkshire; it measures 78 feet in circumference where the trunk meets the ground. The "Three-shire Oak," at Worksop, was so called from covering parts of the counties of York, Nottingham, and Derby. It had the greatest expanse of any recorded in this island, dropping over 777 square yards. The most productive oak was that of Gelonos, in Monmouthshire felled in 1810. Its bark brought £200, and its timber £670. In the mansi o of Tredegar park, Monmouthshire, there on saidto be a room 42 feet long and 27 feet broaie the floor and wainscot of which were the produd, of a single oaktree grown on the estate.

Diamond cut Diamond.—The crier of Sherstone Magna, gave notice to the tradesmen of the town on 21st ult., that W. Sherbourne, carpenter, would not be answerable for any debts contracted by his wife. On the same day Mr. Cox, grocer, on behalf of the tradesmen of Sherstone, cried the following, the proper functionary being from home at the time:—"Notice is hereby given, that we the tradesmen of this parish are willing to trust the wife of W. Sherbourne to any amount so long as she is separated fromher husband."

Photogenic Drawing.—Considering that any (however trifling) improvement will not be unacceptable to those of your readers who feel an interest in this art, I have been induced to communicate the following method of preparing the paper, which after many experiments, I find to succeed best. Wash the paper with a mixture of equal parts of the white of egg and *water*, afterwards with the solution of nitrate of silver, fixing the drawing as usual with the iodide of potassium.—*Correspondent of the Athenæum.*

Consequence of Bad Trade.—Last Monday, a shrewd citizen on being told that the Bank of England had again advanced the rate of interest, and that there were indications from other sources of a revulsion in trade, replied—"Well, I was sure there was something in the wind after sic an awfu' list o' marriages read o'er in the kirk yesterday—there's aye maist bucklin thegither in difficult times, an' I daur say it's natural enough after a' ".—*Glasgow Constitutional.*

A few days ago, a little ragged urchin had been sent by a mechanic to collect a small bill which had just become due. He began in the usual way, by becoming more and more importunate; at length the gentleman's patience being exhausted, he said to him, "You need'nt dun me so sharply, I'm not going to run away at present."—"I dont suppose you are," said the lad, scratching his head, "but my master is, and he wants the money."

Novel Locality for a Plant.—A wretched fanatic, now in Bombay, took a slip of the Tulsi-tree, planted it in a pot, placed it in the palm of his left hand, and held it above his head, in which position it has remained for five years. The Tulsi has grown a fine shrub; the muscles of the arm which support it have become rigid and shrunken: the nails of the fingers have grown out, and they curl spirally downwards to a great length; yet the miserable devotee sleeps, eats, drinks, and seems quite indifferent to his strange position, having lost his remembrance of pain in public applause.—*Mrs. Postan's Cutch.*

NOTICE.

ALL persons having legal demands against the Estate of Alexander M'Dermott, deceased, are requested to present the same, duly attested, within six months from the date hereof, and those indebted are desired to make immediate payment to,

SAMUEL BURNS, } Executors.
J. H. DeVEBER, }

Gagetown, 18th May, 1839.

THE ROYAL GAZETTE.

☞ Terms.—Sixteen Shillings per annum, exclusive of postage.

☞ Advertisements not exceeding twelve lines will be inserted for four shillings and sixpence the first, and one shilling and sixpence for each succeeding insertion.

☞ Blanks, Handbills, &c. &c. &c. can be struck off at the shortest notice.

AGENTS.

Saint John, ...Mr. Peter Duff.
Saint Andrews, ...Mr. Wm. M'Lean.
Dorchester, ...E. B. Chandler, Esq.
Saisbury, ...R. Scott, Esq.
Kingston, ...Asa Davidson, Esq.
Hampton, ...Mr. Samuel Hallet.
Gagetown, ...Mr. Wm. Bonnell.
Sussex Vale, ...J. C. Vail, Esq.
Kent, ...J. W. Weldon, Esq
Newcastle (Miramichi), ...George Kerr, Esq.
Chatham (Miramichi), ...Mr. W. Simpson.
Kent (County of York), ...Geo. Morehouse, Esq
Bathurst, ...H. Baldwin, Esq.