

MISCELLANEOUS.

SAVINGS BANKS.

The following Summary is extracted from a very useful Table, showing the progress of Savings Banks up to the 31st of November, 1831, compiled by J. T. Pratt, Esq., the Barrister at Law appointed to certify the Rules of Savings Banks and Friendly Societies in England and Wales. It may be remarked, that the total number of accounts in England, nearly one eighth, and of the gross amount of deposits rather more than one fifth, are included in the returns from the county of Middlesex, a proportion as nearly as possible coincident with its population as compared with that of the whole kingdom. Ireland presents a remarkable contrast. The returns from the county of Dublin include nearly one fourth of the total number of accounts, one fifth of the total amount, and almost one half of the increase shown in the number of depositors.

Average Amount of each Deposit.	ENGLAND.				WALES.				IRELAND.				Total for England, Wales, and Ireland.			
	No. of Depositors under £20 each.	Depositors under 50.	Depositors under 100.	Depositors under 200.	No. of Depositors under £20 each.	Depositors under 50.	Depositors under 100.	Depositors under 200.	No. of Depositors under £20 each.	Depositors under 50.	Depositors under 100.	Depositors under 200.	No. of Depositors under £20 each.	Depositors under 50.	Depositors under 100.	Depositors under 200.
100,000	103,033	8,098	5,180	60	13,991	1,935	119,166	10,692	13,991	1,935	119,166	10,692	13,991	1,935	119,166	10,692
50,000	47,903	1,881	1,380	23	4,092	200	58,931	463	4,092	200	58,931	463	4,092	200	58,931	463
20,000	17,031	180	120	17	982	68	18,997	80	982	68	18,997	80	982	68	18,997	80
10,000	7,908	252	171	21	293	69	8,373	57	293	69	8,373	57	293	69	8,373	57
5,000	3,786	354	37	14	65	24	3,918	43	65	24	3,918	43	65	24	3,918	43
2,000	574,169	9,212	10,574	89	57,898	4,065	429,441	18,751	57,898	4,065	429,441	18,751	57,898	4,065	429,441	18,751
1,000	4,162	111	107	6	284	66	4,658	133	284	66	4,658	133	284	66	4,658	133
500	1,306	219	58	15	87	23	1,398	310	87	23	1,398	310	87	23	1,398	310
250	880,337	9,499	10,594	60	88,479	4,030	429,400	14,307	88,479	4,030	429,400	14,307	88,479	4,030	429,400	14,307
100	2,916,026	3,597	84,794	404	2,916,026	3,597	84,794	404	2,916,026	3,597	84,794	404	2,916,026	3,597	84,794	404
50	4,231	251	404	25	4,231	251	404	25	4,231	251	404	25	4,231	251	404	25
25	230	230	230	230	230	230	230	230	230	230	230	230	230	230	230	230

EAST INDIA TRADE.

(Concluded from our last.)

A modification of the ryotwary system is very commonly adopted in the Bombay Presidency. This plan is known under the name of the "village system." It is generally the case in India, that in every village or district there are a head man and an accountant, who manage affairs for the rest of the community. The head man goes by various names in different places. In Bengal he is called the Mocuddum, or Malik; in Madras and Bombay he is called the Potail; and the village accountant bears the name of the Cornum, or Putwary. The head man stands forward to make the engagement, and becomes answerable to government for the revenue, which, on the part of the village, he undertakes to pay. In many districts there are persons who claim to be hereditary managers for villages. As the custom here described has long prevailed, and as the natives of India always prefer what is customary, simply because it is so, it is probable that the government would have some difficulty in wholly abolishing the village system; although there is great reason to suppose that it has always been a regular custom for the Mocuddum and Putwary to oppress those who thus confide the general interests to their guidance. The government collectors have now received orders, when making their bargain with a Mocuddum, to require that he shall give in a schedule of the mode in which the assessment is to be distributed among the cultivators, and this document the collector is directed to have fixed up in the village, so as to be seen by all the inhabitants, who are invited to point out the collector any inequality or injustice that may appear to attach to the distribution; and the collector's office is constantly to be open to receive such complaints as the ryots may be disposed to make. By this means it is hoped that the cultivators will be, in a great degree, protected from the oppressions and injustice of the Mocuddums. The only danger of the same kind under the ryotwary system, arises, as before mentioned, from the corruption and rapacity of the native servants, whom it is the business of the collector to superintend. If he performs his duty, he will be able to do much in checking them; but over the head man of the village he has no such check, unless it be under the plan just described, which is scarcely yet carried into effect. As regards the individuals of the village, therefore the ryotwary system appears to be the most favourable. The plan of granting leases for terms of years, which is found to be so serviceable in this country, as an inducement for tenants to set about improving their farms, is not applicable to the state of society in India. The cultivators there are too miserably poor to attempt any improvements; and the fluctuation of seasons is so great, that hardly any rent, however low it may be fixed, can be collected regularly from year to year. If the government were to calculate the assessment upon an average of seasons, so that the surplus of a profitable year would more than compensate

for one that might be deficient, the effect would almost invariably be, that the surplus of the good year would be wastefully consumed, and the government would have equally to make a remission in an unfavourable season. If by any means the ryots could be led to understand their lasting interests, and to practice so much prudence and self-denial as to reserve the surplus of one year to make good the deficiency of another, leases at moderate rents might be introduced, with considerable advantage, both to the cultivators and the Government; but until then, the necessity for making annual bargains appears to be inevitable.

The foregoing explanations will but inadequately convey the knowledge of all the ramifications into which this branch of the Anglo-Indian government is divided; but our space will not allow of our enlarging upon it. The land revenue collected by the Company throughout its possessions exceeds 14,000,000, sterling per annum, and forms about two-thirds of the whole amount of its income, exclusive of mercantile profits. The revenue and expenditure of the Company in India are so nicely balanced, (as appears from statements given in by its accountant to the committee,) that it is doubtful, from one year to another, which side of the account will be found to preponderate. It must, therefore, be a matter of the deepest interest for the Directors to ascertain, and to establish the best system of assessment throughout their empire. Great difficulties must inevitably be encountered in the alteration of any system, however vicious, which has obtained the sanction of time in a country where the people are so governed by precedent as those of India undoubtedly are; but it argues well for final success of this particular, that the Company has engaged in its service men of the most enlarged and enlightened views—a fact which must be acknowledged by every one who attentively peruses the evidence which they have given before the Committee of the House of Commons, as detailed in this report.

We must now proceed to point out shortly the other principal sources of revenue possessed by the Company, and to describe the means pursued for their collection.

One of the most productive of these sources of revenue is the Custom duties, which are divided under the different heads of Import Duties, Export Duties, Transit Duties, and Town Duties. No particular statement can be given of the comparative productiveness of these different heads of custom duties, the whole being generally classed together in the accounts of the Company which are submitted to the report of the Committee. The net amount of the whole during the year between the 30th of April, 1829 and 1830, as stated in the accounts of the different presidencies, amounted to rather more than 1,600,000. Since the partial opening of the trade to India in 1814, the amount of import duties has considerably increased; and as the rates are established upon a moderate scale, it does not appear that any objection is made to them on the part of the merchants. All goods of British manufacture are admitted into consumption at the presidencies upon the payment of 2½ per cent. on the value. For the collection of the transit duties, a large establishment is necessary. In one district alone—Madras—there are twenty-one inland customs stations, or chokies. At Madras these stations are frequently farmed, and always to natives, as the law does not allow Europeans to enter into such contracts. As a consequence of this system, it is said that the native merchants in passing with their goods, are subjected to frequent acts of oppression. They are liable to considerable decay, under the pretext of examining their merchandise; and where even no duty is chargeable, goods are not allowed to pass these chokies without the payment of a fee, although such an exaction is expressly prohibited by law. The town or market duties are likewise collected by persons over whom the government has no adequate controul; and, as a necessary consequence, extortion is very frequently exercised. Such a system of collecting revenue is, at best, of very doubtful propriety; but when accompanied by abuses on the part of the collectors, there can be no question of its impolicy, and of the obstacles which it must present to the extension of commerce.

One source of revenue to the East India Company, which always sounds exceedingly objectionable to English ears, is derived from a strict monopoly in the articles of salt and opium, and this produces a net amount of about 3,000,000, sterling annually to the Indian exchequer. It is much to be wished that some substitute for this source of income could be found, as these monopolies not only create a vast deal of jealousy and dissatisfaction on the part of private traders, but one of them at least, that of salt, is productive of hardship to the bulk of the population, the price of one of the prime necessities of life being thus, it is said, raised from 800 to 100 per cent. Great caution, however, will be necessary in setting any alteration in the revenue system of India, where, as elsewhere, a heavy public debt, and an establishment necessarily expensive, require that no disappointment shall be experienced in the collection of a large revenue.

If the trade in salt were thrown open, and its importation allowed on the payment of a duty, the article would, in all probability, be sent in considerable quantity from England, and a handsome revenue might be raised in an objectionable manner, while the commerce of this country would be proportionally benefited. Excise duties might still be levied upon

salt of Indian production. A very considerable trade was formerly carried on between Madras and Bengal, in the import of salt into Bengal, and the export of rice to Madras, the Madras salt being superior in quality to that produced at the mouth of the Ganges. This trade is now, however, nearly annihilated, by means of the heavy duty which is levied in Bengal, and the obligation under which the proprietors are placed in delivering the salt to the Company, which, as the only buyer, fixes its own price, at so low a rate, that the trade is not worth prosecuting. By a recent relaxation, Europeans are allowed to purchase salt at the Company's sale in Calcutta; this they carry up the country for the purpose of trading, but no one is allowed to interfere with the Company in the manufacture.

Salt is formed naturally in large quantities, and very rapidly, upon the rocks and shores of the Coromandel coast. To counteract the facility thus afforded, for invading the Company's monopoly, a very numerous body of police officers is maintained, one of whose principal duties consists in obliging the natives to destroy this spontaneous offering of nature. It is a considerable hardship, which can hardly fail to carry with it a feeling of injustice among the natives, that any one who shall go to the sea side and gather a handful of salt for his own use, is rendered subject to a heavy penalty. The expense to which the Company is subjected in protecting this monopoly must necessarily be great. Among their charges of government for the year 1829-30 appears the sum of 607,691, incurred to this end.

The propriety of the opium monopoly rests upon ground somewhat different from those stated with regard to salt. If opium be considered an article of necessity by the natives of India, it is only as it gratifies a depraved taste, and morally speaking, there may be some excuse for a system of restrictions which even indirectly interferes with, and checks a vicious propensity. In their letter of the 21st of October, 1817, to the Governor in Council in Bengal, the court of Directors said upon this point—"After all, we must observe, that it is our wish not to encourage the consumption of opium, but rather to lessen the use, or more properly speaking the abuse of the drug; and for this end, as well as for the purpose of revenue, to make the price to the public, both in our own and in foreign dominions, as high as possible, having due regard to the effects of illicit trade in our own dominions, and of competition in foreign places from opium produced in other countries. Were it possible to prevent the use of the drug altogether, except strictly for the purpose of medicine, we would gladly do it in compensation to mankind; but this being absolutely impracticable, we can only endeavour to regulate and palliate an evil which cannot be eradicated." This virtue of compassion is its own reward; and it is fortunate that these official sympathies may be indulged, at the same time that a revenue of 2,000,000, is secured by the monopoly.

In the forbearance of this monopoly, the Company strictly regulates the quantity of land upon which the cultivation of poppies may be conducted, and it interferes between the ryots and zamindars, by regulating the rent which shall be paid for the occupancy of land so employed. In 1823, when it suited the purpose of the Company to increase the quantity of the poppy grown in the Benares, this object was effected by increasing the rate of payment to the ryots; and, fearful lest its wishes might be frustrated by the zamindars in demanding an increased rent equivalent to the greater allowance made to the cultivator, the government interposed its authority, and forbade the exaction of higher rents than had been paid in former years.

Considerable facilities are afforded to the contraband trade in the opium, by the great value of the drug in comparison with its bulk; while the exorbitant profits obtained by the Company act, in some instances, as an irresistible stimulant to the smuggler, so that, with all their vigilance, the government officers are unable to prevent illicit trading in the article to a great extent.

Besides this, it has been found impossible to regulate the cultivation of poppy lands in the independent states, although great efforts have been made to that end; and the monopoly is of necessity so far relaxed, that opium, the produce of those states which would meet that of the Company in foreign markets, is now regularly admitted into its territories upon the payment of duty.

The great market for opium is China, although, according to the regulations of the Chinese government, the introduction of the drug is strictly forbidden in that country.

The Company has further established, in certain parts of its dominions a partial monopoly in the article of tobacco, which is represented as being pernicious in its consequences. As a proof of this, it is stated, that while, through the gradual improvement of the country, the prices of other kinds of agricultural produce have gradually fallen from 30 to 40 per cent. the price of tobacco, in common with the prices of other articles which are the objects of monopoly, has increased greatly. Other sources of revenue have been found in stamp duties, post office charges, and some smaller objects, as to which it is not necessary to offer any further explanation. The account appended to this statement exhibits in sufficient detail the items which comprise the annual income and expenditure of the company as connected with its political character.

We had prepared an abstract on the judicial system of India. The inquiry, how-

ever, before the Committee in the last session of Parliament, has elicited so many important facts on this branch of the subject of our Indian Government, that we may with more propriety postpone its consideration to another year.

A GENTLE REPROOF.

There is no sound which greets more harshly on the ear of a man of feeling, generally of a man of feeling, than to hear a brutal husband speak harshly to an amiable wife. The wretch who can treat a woman ill, deserves the contempt of his fellow creatures—but when that woman looks to him for support, for kindness and protection—one whose path through life, he is bound by every noble principle to strew with flowers; the brute who plants the thorns instead, like Cain should have a mark set upon his forehead, that he may be known and shunned by every honest man. But there is many a worthy woman, who could tell an affecting tale of patient suffering and unmerited abuse.

Zachariah Hodgson, was not naturally an ill-natured man. It was a want of reflection, more than a corrupt and ungenerous heart, that led him to consider his wife in the light of an inferior being, and to treat her more like a slave than an equal. If he met with any thing abroad to ruffle his temper, his wife was sure to suffer when he came home. His meals were always ill cooked, and whatever the poor woman did to please him was sure to have a contrary effect. She bore his ill humour in silence for a long time, but finding it to increase, she adopted a method of reproving him for his unreasonable conduct, which had the happiest effect.

One day as Zachariah was going to his daily avocation after breakfast, he purchased a fine large cod-fish, and sent it home with directions to his wife to have it cooked for dinner. As no particular mode of cooking it was prescribed, the good woman well knew that whether she boiled it or fried it or made it into chowder, her husband would scold her when he came home. But she resolved to please him once if possible, and therefore cooked portions of it in several different ways. She also, with some little difficulty, procured an amphibious animal from a brook back of the house, and plunged him into the pot. In due time her husband came home—some covered dishes were placed on the table, and with a frowning, fault finding look, the moody man commenced the conversation.

"Well, wife, did you get the fish I bought?"

"Yes, my dear."

"I should like to know how you have cooked it—I will bet any thing you have spoiled it for my eating. (Taking off the cover.) I thought so. What in the d—'s name possessed you to fry it? I would as lief eat a boiled frog."

"Why, my dear, I thought you loved it best fried."

"You did not think any such thing.—You knew better—I never loved fried fish—Why, did you boil it?"

"My dear, the last time we had fresh fish, you know I boiled it, and you said you liked it fried. I did it merely to please you. But I have boiled some all the same. So saying she lifted a cover, and lo! the shoulders of the Cod nicely boiled, were neatly deposited on a dish; a sight which would have made an epicure rejoice, but which only added to the ill-nature of her husband.

"A pretty dish this!" exclaimed he.—"Boiled fish!—Chips and porridge. If you had not been one of the most stupid of women kind you would have made it into chowder."

His patient wife, with a smile, immediately placed a tureen before him containing an excellent chowder.

"My dear," said she, "I was resolved to please you. There is your favourite dish."

"Favourite dish indeed," grumbled the discontented husband. "I daresay it is an unpalatable wishy-washy mess. I would rather have a boiled frog than the whole of it."

This was a common expression of his, and had been anticipated by his wife, who, as soon as the preference was expressed, uncovered a large dish at her husband's right hand, and there was a bull-frog of portentous dimensions, and pugnacious aspect, stretched out at full length! Zachariah sprung from his chair not a little frightened at the unexpected apparition.

"Why dear," said his wife, in a kind, entreating tone, "I hope you will at length be able to make a dinner."

Zachariah could not stand this. His surly mood was finally overcome, and he burst out into a heavy laugh. He acknowledged that his wife was right, and that he was wrong—and declared that she should never again have occasion to read him such another lesson. And he was as good as his word.

Lowell Journal.

Lottery for a Young Man.

An exquisite, who daily exhibits his fair proportions in front of a hotel in Broadway, called at our office, and to our great surprise exhibited to us a Paris paper, "Le Temps," which he had brought with him from Europe a few months since. It contained the following singular advertisement—"A young man, twenty-five years of age, of good family, agreeable manners and appearance, with an excellent heart, and blessed with all the gifts that nature can bestow, but unfortunately without fortune, has hit upon the following expedient, which, if it succeeds, will render him supremely happy, particularly as his good luck will be shared by another."

"His plan is to dispose of himself in marriage, by lottery, tickets in which may be obtained by all ladies and widows of good family and genteel manners. The price of tickets to young ladies between

the age of 15 and 20 to be one dollar.—To widows of the same age, without children, two dollars, with children three dollars; young ladies between the age of 20 and 30, three dollars; widows of the same age, without children, four dollars, with children five dollars. (We need not, however, continue to enter into further particulars of the price of tickets, suffice it to say that they increase in price with the age of the lady purchasing them.) When her years exceed fifty, the price increases in arithmetical progression.) When the sum of eighty thousand dollars is thus raised by the sale of tickets, the amount shall be invested in the hands of trustees, and the lottery drawn. The fair and fortunate holder of the highest number shall then be immediately introduced to the gentleman in question, and ninety days after shall decide whether she thinks him calculated to make her happy in the married state. If she does, the nuptials shall immediately be celebrated, he receiving as her dower the sum raised by the sale of tickets. If she does not, this sum shall be divided between them, and each be allowed to seek a partner more congenial to their taste."

Power of Eloquence.—The accomplished scribbler, Chesterfield, was present when Whitfield presented the votary of a sin under the figure of a blind beggar, led by a little dog. The dog had broke his string. The blind cripple, with his staff between both hands, groped his way unconsciously to the side of a precipice.—As he felt along with his staff, it dropt down the descent, too deep to send back an echo. He thought it on the ground, and bending forward, took one careful step to recover it. But he trod on vacancy, poised for a moment, and as he fell headlong—Chesterfield sprung from his seat, exclaiming, "By heaven, he is gone."

Remarkable Preservation.—Capt. Chester, of the whaling ship Ann Maria, of this place, on her late voyage round the East Cape, met with the following adventure. One of his boats having fastened to a whale, a second boat in which was Captain Chester, approached and drove a second dart into the monster. In his rage and agony, the whale rushed with great rapidity through the water, when the rope attached to the harpoon caught Captain Chester round his leg, above the ankle, and drew him overboard. At this critical moment, he seized a knife, sticking in the gun-waive of the boat, and thus armed, was drawn under. The rope soon made a turn round his body. In this situation moving rapidly down, he first cut that part of the rope around his body, then cut the rope fastened to his leg. Being thus relieved, he rose to the top of the water and raised his hand, grasping the knife. Some distance from the boat he was discovered by the crew, who hastened to his rescue, and took him on board almost exhausted. He was drawn down about thirty fathoms.—New London Gazette.

Always Drunk.—Lord Newton, an eminent judge in the Court of Session, about the beginning of the present century, was an extraordinary bacchanal, even at a time when all were baccchanal. He was proposing to buy an estate; and he mentioned to his friend and crony, —J—C—, that he should like it to be one with a well sounding name, as he might perhaps take his title from it. "Well, ma lord," answered J—C—, "there's the estate of Drunkie in the mercat; buy it; and then ye'll no tak it amiss when folk say ye're drunk aye."

THE Subscriber offers for sale at his STORE on the Bank, at the Steam Boat landing, the undermentioned articles at the lowest rates for cash—

20 BLS. Sup. Genesee FLOUR, 50 BLS. Canada, do. 40 Bags round yellow CORN, 20 do flat do. Tierces RICE, do. Brown SUGAR, Leaf Sugar and an assortment of TEAS, BLS. Mackerel and Herrings, Scale and Cod Fish, Pickled best Cumberland BUTTER, A few Annapolis CHEESE, Round, square, and flat IRON, Wrought and Cut Nails from 4d to 20d. BLS. Oatmeal, Boxes Sup. Boxes Pipes do. Mould and Dip Candles, Bags Onions, Kegs Tobacco, Boxes Raisins, Boxes Window Glass 7x9 8x10 10x12, Kegs White Lead and Yellow Paint, Cotton Wool, Log and Red Wood, Cotton Bating, Hbds Molasses, do. Lime, With a variety of other Articles.

R. CHESNUT, Frederickton, 13th August 1833.

DEWS IN ST. PAUL'S CHURCH.—For Sale or to let, several Pews in St. Paul's Church. Apply to WM. TAYLOR, Frederickton, 11th June, 1833.

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