

## MISCELLANEOUS.

## FORMATION OF HABITS.

The following is an extract from a lecture delivered on this subject in the Protestant Hall, Cork, by his Grace the Archbishop of Dublin, (Bishop Whately):—

The frequent repetition of any act is the custom, and the state of mind or of the body thereby resulting is habit, and custom is in the habit and it forms the habit; and this habit in turn helps to keep up the custom; for continued action is like a continuous stream of water which makes for itself a channel that it will not be easily driven from. Any one who has long been accustomed to rise at a certain hour every morning will have acquired the habit of awaking and being ready to rise at that hour; and one who has been accustomed to drink to excess will find a great difficulty in trying to wean himself of the habit; and so in other matters. Lord Bacon held that for practice the most essential thing was custom, and that this will overthrow both original dispositions and the practices which have been learned, so that whatever a man may inherently think or say, you cannot depend upon him until you know how he has been accustomed to act. Lord Bacon remarked that men think very much according to their natural inclinations, they speak according as they are taught, they act as they have been accustomed to do. Those persons are in error who disparage all practice that does not spring from formed habit. For instance, those who are in the habit of employing children in the cause of charity by paying money in their hands; but there is no charity unless you part with something that you might have kept, and which it is self-denial to part with. The answer is, that if the child does this rightly and cordially he has already learned the virtue of charity. Now on the contrary, if you accustom the child to administer to distress and to do so with gratification, this will lead him afterwards to part with something of his own rather than forego it. In carrying on this work of improving and forming your characters, you must begin by acting in such a way as conscience tells you is right. You must not wait until you are in a proper state of mind, until you have all the inclinations and dispositions of a virtuous mind; on the contrary, it is only by so acting that you can obtain these dispositions. Virtuous actions are indeed the source of virtuous habits, and they are also the means of acquiring these habits. If you wait till you become a virtuous man before you begin to act virtuously you will be like a person who deferred going into the water until he was able to swim. It is only by practising virtue that you begin to delight in virtue. Suppose, for instance, a man who has been given up to sensual gratification and indifferent to the welfare of others, who on perceiving the sinfulness of such a life and the duty of beneficence, at once sets about the work of doing good to his fellow-creatures. At first he will be, perhaps, acting a painful self-denial in giving up something he was accustomed to for the relief and benefit of persons he does not care about, and in taking trouble to serve them he will only enjoy the satisfaction of doing his duty; but by degrees the sentiments of compassion will be cherished in him by beneficent acts, and his feelings will in time overtake his practice; he will come to feel an interest more and more in the welfare of others and in the exertions he makes for their benefit, till at length it will be to him a greater self-denial to withhold his good intentions than to display them. The like takes place in the formation of other virtuous habits; but then it is necessary that good actions should be done from a good principle, for it is only by virtuous conduct that virtuous habits can be acquired; your conduct is not virtuous if you don't act from a good motive. For instance, if a man pays his debts punctually merely from fear of legal penalties and for the sake of keeping up a good character that he may prosper the better in his business, there is no virtue in this, nor is that man in the way of acquiring any virtue, for though honesty is the best policy, he who acts only upon that motive is not, strictly speaking, an honest man; his conduct is self-interest, and it is to him only a matter of policy. He will need to reform his habits, for he possesses only the habit of prudence, not of justice; and frequently, perhaps, that man will be ready and willing to defend his neighbor if he has an opportunity of doing so with impunity. If a person is accustomed to talk about virtue without acting on what he sees and hears and reads, he will acquire the habit of talking, hearing and reading without acting. If you are accustomed to read the Bible either without careful attention or without striving to bring into your daily life what you learn from it, you will become insensible to what it teaches; but if you make a practice of applying to your own conduct what you hear and read you will acquire a practical habit. By practice you will learn to read, and by acting you will learn to do. Again, the custom of being present at public worship without an earnest and devout attention to the service does not cherish a habit of attention, but on the contrary, the oftener a person is present at a service that he does not attend to, the more he will acquire the habit of inattention to that service. Such habits are often acquired in childhood by those who have been habitually brought to church at an early age, before they could understand what they read or heard, and who used the Bible as a reading book, as if there was some virtue in the mere going through it; but in after life those children will have a troublesome task indeed in unlearning such a habit. In forming a good habit right conduct must not only be practised, but it must be on a right motive. The formation of character in man resembles the grafting of trees. When the tree is old it requires grafting in many parts to provide against the failure of some, while the young sapling, in consequence of its readily adapting itself to the circumstances surrounding it, requires only one grafting. As it is a Young Men's Association I am addressing, I may say that youth is the most important time for the formation of habits. Do not be misled into the notion that you will become good by the mere circumstance of growing older—that if you sow your wild oats you will thereafter reap wheat. Youth is the time, for the older the crab-tree is the more crabs it will bear. You will perceive, then, that it is a work of some labour and difficulty to form good moral habits and to unlearn evil habits. The first great difficulty is to begin with a right course. Many things which at first cost much, will afterwards, when the habit has been formed, be comparatively easy of accomplishment. Each particular act will thus become less an act of virtue, but at the same time the character of virtue will be the more formed.

## THE MISERY OF DEBT.

It is a painful thing to be in debt. "The borrower is servant to the lender," says Solomon, and the debtor is servant to the creditor. If you owe your storekeeper a debt that ought to be paid, and you have not the means to pay, you feel humiliated whenever you meet him. He may be a very stupid man, a very mean man, or a very good and wise man; but it does not matter—he is your master. One does not like to meet a person that he owes, and cannot pay, for his eyes seem to glare at you, and shoot at you a dun which goes through you like a ball from a gun. We have a profound sympathy for poor, good-hearted Dick Swiveller, who had at one time closed up every street leading from his residence to Strand, save one, and who expected to be obliged to close that one before he could die. Dick was good-hearted, we said, and so he was; but he did not know how to make or save money. Hence the disproportion between his income and his expenditures. But his good-heartedness and his liberality availed him nothing with a creditor.

A distinguished jurist, after paying his last debt, said, "This is the happiest day of my life! I am free. I have been labouring with all my might for twenty years to work myself out of the miserable slavery."

Dr. Hall in his *Journal of Health*, relates the following cases of death from debt.

"On the first day of April, 1862, Mrs. F., of S—, was awakened by a tap at the door early in the morning, her husband being in the army. She spoke a word to one of her children, and was a corpse! She thought it was the land owner coming for his rent, and knowing she had not a dollar in the house, expected to be turned into the street."

We can readily believe that a frail woman might die under such circumstances. The next case alluded to is that of Dr. Webster, the murderer of Dr. Parkman.

"The spacious halls of that fine mansion in a fashionable street in Boston, were lighted up for a gay party. The wife and two daughters had sent out their cards of invitation, and a joyous reunion of friends was anticipated. Already had they begun to assemble. At that very moment, the landowner and father, having murdered his inexorable creditor, was burning to ashes the dead body of the unfortunate Parkman."

Commenting on this case the author just quoted says:

"Debt blunts and blights the finest sensibilities of our nature; it eats out the sweetest domestic affections; it blasts the moral character; it robs us of our manliness, and where there was once all that was noble, truthful, high-minded, there is nothing left but the charred waste of debased manhood, of contemptible prevarications, and mean concealments. The Demon of Debt! how it withers and with the beautiful flowers of conjugal love, of parental affection, and the holier emotions that belong to the Infinite One! How it poisons every gladness, robs every smile of its beauty, cuts up by the root every glorious quality of our nature, and makes of him who might have been a man, a poor, fawning, flatterer, cringing wretch, waiting the creditor's utterances with the fear of a slave, with the trembling of a culprit; the fire has no warmth, the food no taste, the flower no beauty, the air no life, the sky no sun; the brain perceives nothing, the eye sees nothing, the heart feels nothing but the chill damps of the spectre Debt, in the person of the creditor, that so looms up in the daytime as to shut out all the blue sky of life, and in the hours of sleep, like a horrid nightmare, with the weight of Pelion on Olympus piled."

This is strong language, and yet it is true. But what is a poor minister of Jesus Christ to do who is obliged either to give up his work or to run in debt. The Lord pity and guide him.—*Rel. Telescope*.

## ONE BY ONE.

One by one the sands are flowing,

One by one the moments fall;  
Some are coming, some are going;  
Do not strive to keep them all.

One by one thy duties wait thee;

Let thy whole strength go to each;  
Let no future dream elude thee;  
Learn thou first what these can teach.

One by one—bright gifts from heaven—

Joy is sent thee here below;  
Take them readily when given,  
Ready too to let them go.

One by one thy gifts shall meet thee;

Do not fear an armed band;  
One will fade as others greet thee—  
Shadows passing through the land.

Do not look at life's long sorrow;

See how small each moment's pain;  
God will help thee for to-morrow;  
Every day begin again.

Every hour that flits so slowly

Has its task to do or bear;  
Luminous the crown and holy,  
If thou set each grain with care.

Do not linger with regretting,

Or for passing hours despond;  
Nor the daily toil forgetting,  
Look too eagerly beyond.

Hours are golden links, God's token,

Reaching heaven, but one by one  
Take them, lest the chain be broken  
Ere thy pilgrimage be done.

PERCY M. DOWE, Manager and Author.

JOHN M. JOHNSON, Secretary to the London Board.

All descriptions of property taken at fair rates, and Fire losses paid promptly on reasonable proof of loss—without reference to the head Establishment.

JAMES J. KAYE, Agent for New Brunswick.

Feb. 15 opposite Judge Ritchie's Building.

NEW BOOKS.—Appleton's Mechanical Dictionary;

Clark's Commentary on the Bible; Worcester's Dictionary;

Pittman's Phonography; Pittman's Phonography;

Readers; McKenzie's 5,000 Receipts; Fowler's Phonology;

Chambers' Information for the People; Chambers' Miscellany; Bowditch Navigator; Nautical Magazine for 1862;

Child's History of England; Life Columbus, by Irving; Young Ben Franklin; Mahew's Wonders of Science; Self Made Men; Self Help, by Smith; History of a Candle; and a large variety of Juvenile Books, in every kind of Binding. [Dec. 11.] BARNES & CO.

Hall's Boot and Shoe Manufactory.—This Establishment has now been in operation ten months, having at that time manufactured over twenty thousand pairs of Boots and Shoes, and is now turning out 500 pairs per week. Having a large number of workmen, with machinery of the best description, I am prepared to fill orders to any extent with Boots and Shoes of any style or description. At short notice, and at better terms than the same quality will cost when imported. A large assortment of domestic made Goods at the Warehouses, No. 1 Market-street, would invite the attention of the trade and the wholesale purchasers. H. HALL, No. 1 Market-street, Feb. 6.—wpi

MEALS.—Exhibition Medals for 1862, with portrait of Queen Victoria. For sale at 45 Prince Street, Feb. 21.—wpi

F. A. COSGROVE.

## THE RUN BOTTLE AND THE CROWS.—Some crows

were one day flying over a cornfield, and they saw a runbottle dangling by a string from a stake in the middle of a field. What is the meaning of that bottle? said one to another. None could tell, but they were afraid to alight. At last one old crow said, "Kaw, kaw, I guess that is the gun that killed the old man. I used to see him put it in his mouth, and by and by they carried him out in a box and put him in the cornfield. It is the same old gun that killed him. I guess we won't go high if it is." Scissible crows! Why won't the farmer, too, be afraid of the run gun?

## COLD! COUGHS!!

Brown's Bronchial Troches Cure Cough, Cold, Hoarseness, Influenza, any irritation or soreness of the throat, relieves the Hoacking Cough in Consumption, Bronchitis, Asthma, and Catarrh, clear and give strength to the voice of

Public Speakers and Singers.

Few are aware of the importance of checking a Cough or "slight Cold" in its first stages; that which in the beginning would yield to a mild remedy, if neglected, soon attacks the lungs, and becomes a chronic disease, a valuable article, especially so at this season of the year, when Coughs, Colds, Bronchitis, Influenza, Hoarseness, and other pulmonary affections, are so prevalent, and the Troches give sure and almost immediate relief.

"A simple and elegant combination for Coughs, &c."

"Have proved extremely serviceable for Hoarseness."

Rev. HENRY WARD BEECHER.

"I have been much afflicted with Coughs, &c., and the Troches have been of great service, giving power and clearness to the voice."

Rev. Geo. SLACK, Minister of the Church of the Redeemer, Milton Parsonage, Canada.

"Two or three times I have been attacked by Bronchitis, and each time I should be compelled to desist from ministerial labor, through disorder of the throat. But from a moderate use of the Troches, I now find myself able to preach clearly, for weeks together, without the slightest inconvenience."

Rev. E. B. RYCKMAN, A. B., Wesleyan Minister, Montreal.

Sold by all Druggists at 25 cents per box.

PISCATAQUA FIRE AND MARINE INSURANCE COMPANY.

[AGENT OFFICE, SOUTH BERRICK, ME.]

Authorized Capital, \$500,000. Actual cash capital, \$300,000. Charter perpetual. Incorporated 1855. Fire Insurance on Stores, Buildings, Mills, Factories, &c., &c., &c.

Marine Insurance on Vessels, Freight, Cargoes, &c.

GENERAL AGENT OFFICE, ST. JOHN, N. B.

The Act of Assembly, The General Agent is supplied with Policies, Blankets, Statements, and every facility for taking business, and for the prompt payment of claims.

Policies, Premiums, Deposits and Losses have been made promptly.

The following Agents in the principal towns in New Brunswick issue Policies against Loss and Damage by Fire:

John Richards, Fredericton.

J. C. Winslow, Woodstock.

N. B. Wilkins, Richibucto.

W. J. Smith, Dalhousie.

J. S. Triggs, Salsbury.

George Calhoun, Bay Verte.

J. C. Harper, St. Stephen and Calais.

W. T. Rose, Newville.

E. B. Dixon, Moncton.

Joseph Randall, Shediac.

R. W. Abernethy, Hillsborough.

J. R. Bradford, St. Andrews.

D. I. Hainington, Dorchester.

J. S. Earle, King's County.

R. S. Babbitt, Gagetown.

A. J. Wetmore, St. George.

E. W. Williston, Newcastle.

NOVA SCOTIA.

D. E. Goldert, Halifax.

Robert Stubb, Amherst.

W. W. Blanchard, Windsor.

Widow's, Digby.

Edwin Best, Charlottetown, P. E. I.

Marine Policies are issued by

O. D. WETMORE, General Agent.

So that for all practical purposes this Agency is essentially a local office.

THE ROYAL INSURANCE COMPANY, 22, Lombard-street, London, and Royal Insurance Co. d. ing, Liverpool.

Chairman of the London Board.—SAMUEL BAKER, Esq.

Chairman in Liverpool.—CHARLES TURNER, Esq.

The Royal Insurance Company is one of the largest Offices in the Kingdom.

At the Annual Meeting held in August 1859, the following highly satisfactory results were shown:—

FIRE DEPARTMENT.

The most gratifying proof of the expansion of the business is exhibited in the one following fact—that the increase of the last three years exceeds the entire business of some of the existing and of many of the recently defined fire insurance companies of this Kingdom.

The Premiums for the year 1858 being, £210,660

While the Premiums for the year 1859, were, £268,148

Showing an actual increase of, £57,488

or upwards of 26 per cent. in three years.

The recent returns of duty made by Government for this latter year (1859) again show the "Royal" as more than maintaining the ratio of its increase as stated in former years.

A prime assortment of Miscellaneous Goods, constantly on hand. The largest and best assortment of Ready Made Clothing in the Province, Domestic and Imported.

For the whole comprising every article in the line suitable for Country Trade, on sale at reasonable terms.

may 28.—wpi

THOS. R. JONES.

SING OF SPEEDY RELIEF.—All of Fallow's Medicines, consisting of Speedy Relief, Dyspepsia, Bitters, Worm Lozenges, Leavening's Essence, Balsam of Liverwort, Golden Key Ointment, Juniper Powder, Isth Ointment, Noble's Invigorating Balm, &c. Are kept for sale wholesale and retail by

No. 30 Prince William Street.

July 2.—wpi

SILVER GOODS.

At Tea, Dessert and Table Spoons, Forks, Napkin Rings, Sugar Spoons, Butter Knives, Children's Knife, Fork and Spoon, in cases, Thimbles, Children's Mugs and Fruit Knives. Best Silver Plated Goods—Tea and Coffee Services, Kettles with or without Stands, Pitchers, Dinner and Breakfast Fruit Frames, Cake Baskets, Card do, Large Waiters, Salvers, Sugar Basins, Cake Knives, Fish Carvers, Toast Racks, Salt and Mustard Dishes, Butter Coolers, Children's Mugs, Egg Stands, Claret Jugs, Skewers, Butter Knives, Cane Scoops, Knives and Forks, in cases; Pickle Forks. Britannia Metal Goods of all kinds. Ebony, Rosewood and Maple Machie, Work Boxes, Writing Desks, Drawing Cases, Jewel Cases, Netting Boxes, Albums, Folios, Baggammon Boards, Stereoscopes, Card Trays, Pearl Inlaid Stereoscopes, &c. Ladies' Card Cases, in Pearl, Pickle Machie, and Tortoise Shell. Spectacles and Eye Glasses, in Gold, Silver, and Steel Mounting. Gentlemen's Dressing Cases, in Leather and Rosewood. A splendid assortment of Ladies' Work and Travelling Bags, with German Silver, Gilt and Steel Mounting. Cutlery, from the best manufacturers. Saws, Ladies' Gents', and Boys'. The above contain an assortment suitable for Christmas and New Year's Presents, and will be sold at low prices.

Dec. 19.—wpi

62 Prince William Street.

BARNES & CO., PAINTERS, BOOKSELLERS, STATIONERS, Paper Rulers, and Bookbinders, Prince Wm. Street, St. John, N. B. Having one of the most extensive Printing Offices in this City (including every variety of type, and the fastest press), are prepared to do all kinds of Book and Job Work, in the neatest style, and at the shortest notice.—Blank Books Ruled, Printed, and Bound in any pattern to order.

Dec. 11.

KID GLOVES.—Just received from Paris, 1 case Kid Gloves, best qualities. Wholesale and retail.

Feb. 20.—wpi

F. A. COSGROVE.

RECEIVED per steamer from Boston—1 case Castor Oil; 1 case Castile Soap; 1 do Glass Ware; 3 do Sulphur; 1 box pure Cream Tartar; Sponges, Balsam Capivi; 1 case of the Hills and Outcrops; Fluid Extracts, Cabela and Senau; white Glue; white Wax; Oil Cloves, Russia Salve, Ayer's Pills; Pressed Hides, Chlorate Potassa; Citric Acid, &c. &c. For sale at 45 Prince Street, August 21.—wpi

M. McLEOD, 27 Charlotte Street.

## 1862. NEW GOODS.—CLOTHING—CLOTHING

STOOL, North side King Street.—R. HUNTER having completed his Spring and Summer Importations, per Royal Mail Steamers, via Boston and Portland, and Packet ship Lamport, from Liverpool, now offers for sale at unusually low prices, wholesale and retail, for Cash or Approved Payments, his large and well assorted stock of CLOTHING, CLOTHS, of all descriptions, and in all fabrics, cut and made up on the premises in the best manner and in the most fashionable styles.

Gents' Furnishing Goods, consisting of White Dress and Fancy Shirts, Shirt Collars and Fronts, Under Shirts and Drawers, Fancy Saxony Flannel Shirts, Scarfs, Handkerchiefs, Ties, Braces, Half-Hose, Gloves, Umbrellas, &c.

India Rubber Goods, in silk and Alpaca Eng. Reversible India Rubber Coats; also, a good assortment of Em. I. R. Coats, Leggings, and Caps.

Trunks, Valises, and Travelling Bags, in great variety. In the Custom Department will be found a good assortment of Broad Cloths, Cassimeres, Fancy Tweeds, Do. skins, Vestings, &c.

Having engaged the services of Mr. ROBERT ANN, well known in this community as an experienced and fashionable Cutter, Gents, who may favor us with their orders, can depend upon getting perfect fitting garments, at the lowest possible prices. (May 7.—wpi) R. H.

HARTELL'S PATENT ALL GLASS PRESERVE JARS.

PRICE REDUCED!

THE Jars and Covers being composed wholly of Glass, present to the consideration of purchasers great advantages over all other Jars. They require no cement, and are lighter in a moment by a slight turn of the cover. They present a surface of glass on all sides. No matter how much acid the contents may contain, they acquire none of that poisonous metallic taste which physicians and others have made so serious an objection to the use of all Jars which need covers. Dealers and families desiring to preserve Fruit, Vegetables, &c., will find the Harrell Jar admirably suited to the purpose. For sale by the subscriber at prices much lower than last year's prices.

August 7.—wpi

M. McLEOD, 27 Charlotte Street.

GRANITE HALL,

10 MARKET SQUARE.

READY MADE CLOTHING,

Particularly adapted for the

RETAIL TRADE,

SUITABLE FOR ALL CLASSES

AND FOR ALL PURPOSES,

CONSTANTLY ON HAND.

Broad Cloths, Cassimeres, Doeskins,

and Vestings.

CUSTOM WORK MADE UP IN A

Superior Manner,

At one quarter less than is usually

charged.

Furnishing Goods,

In great variety.

The largest and most complete

STOCK OF

Gentlemen's Furnishing

GOODS.

In the City—consisting of the finest

makes of SHIRTS, Collars, SCARFS,

Ties, and Neck and Pocket Hdkfs.

REAL SCOTCH HOSIERY

In all sizes—especially large.

Macintosh and all Improved makes in

Waterproof Clothing.

Every article warranted to be what

it is represented when sold, or the

money returned.

THOMAS R. JONES.

TO WHOLESALE PURCHASERS.—The subscriber has

received by Bohemian, Canada, Java, Lamport, and

Metropolis—500 cases and boxes of London, Manchester, and Birmingham Goods. From the United States: 15 cases Men's Hats; 20 cases Boots and Shoes.

A prime assortment of Miscellaneous Goods, constantly on hand. The largest and best assortment of Ready Made Clothing in the Province, Domestic and Imported.

For the whole comprising every article in the line suitable for Country Trade, on sale at reasonable terms.

may 28.—wpi

THOS. R. JONES.

SING OF SPEEDY RELIEF.—All of Fallow's Medicines, consisting of Speedy Relief, Dyspepsia, Bitters, Worm Lozenges, Leavening's Essence, Balsam of Liverwort, Golden Key Ointment, Juniper Powder, Isth Ointment, Noble's Invigorating Balm, &c. Are kept for sale wholesale and retail by

No. 30 Prince William Street.

July 2.—wpi

SILVER GOODS.

At Tea, Dessert and Table Spoons, Forks, Napkin Rings, Sugar Spoons, Butter Knives, Children's Knife, Fork and Spoon, in cases, Thimb