

## Poetry.

## PASSING AWAY.

"Passing away" is written on the world, and all the world contains.

It is written on the rose,  
In its glory's full array;  
Read what those buds disclose—  
"Passing away."

It is written on the skies  
Of the soft blue summer day;  
It is traced in sunset's dyes—  
"Passing away."

It is written on the trees,  
As their young leaves glistening play,  
And on brighter things than these—  
"Passing away."

It is written on the brow,  
Where the spirit's ardent ray  
Lives, burns, and triumphs now—  
"Passing away."

It is written on the heart—  
Alas! that there decay  
Should claim from love a part—  
"Passing away."

Friends, friends! Oh, shall we meet,  
Where the spoiler finds no prey,  
Where lovely things and sweet  
Pass not away?

Oh, this may be so,  
Speed, speed their closing day!  
How blessed from earth's vain show  
To pass away.

Ms. HENRY.

## Miscellaneous.

## THE CHILDREN OVER THE WAY.

"Mother, it is so very cold, can't we have just a little fire?" The speaker was a little girl about eight or nine years of age, a small, well-proportioned, and low-eyed, and shivering with the intensity of the cold which crept in at every crevice of their barren, fireless attic. Mrs. Ward, the pale, sorrow-burdened woman, looked up for an instant from the heavy work which her numb fingers could scarcely fashion, and replied, "Rebbecca, dear, I have used the last chip that I could find. You must wait until I take home this work. It is finished now, and I will not be long gone from my little girl."

The poor widow's lip quivered, and she bent low over the garment she was folding. But, as she bent, her voice she continued, "You can stand here by the window, dear, and the sun will make you feel warmer." Then, kissing the wan little face, she started out with the work which was to furnish them food and fuel.

Mrs. Ward had not always lived as she was now doing; for, glancing backwards two years into the past, she could see the neat little vine-covered cottage, just without the city limits, which she then called home. Her husband had been a carpenter, and met his death by falling from a building. The wife was left to struggle on with five small children. The gentleman who owned the cottage was a benevolent man, and, wishing to assist the needy all he could, he lowered the rent to half its value, and she began her new life quite hopefully. But three months had passed, the good man died, the property was sold into hard hands, and the widow turned from the premises. Misfortunes seemed to follow her one after the other. The small house which she then rented in the city was burned to the ground, and but very few of her household goods were saved. During that winter, which was unusually severe, scarlet fever became almost an epidemic in the city, and four of her children were stricken down at once. The persons for whom she sewed were afraid to receive work from the infected house, and the poor woman was left without a resource. Every article of furniture saved from the fire she sold, except a few nearly broken-up pieces, and yet the demand was always greater than the scanty supply; four of her children she saw laid in their graves, and although her mother's heart was torn and bleeding to the quick, her prayer was, "My God, Thou hast done wisely. Thou hast taken the tender lambs into a fold where there is no more suffering, where the Good Shepherd will lead them over paths of flowers instead of thorns, and I would say in all meekness and sincerity, 'Thy will not mine be done,' as I pray for strength to 'suffer and be strong.'"

Rebecca had been the last one to take the fever, and it left her far too weak and frail to live the life assigned her. Upon this little girl, all the mother's despair, tender love settled. She was the widow's all of earth, the one tiny bright star in the dense clouds of her wretched life.

Little Rebecca crept to the window, as her mother bade her do, but the February sun looked very pale, and the warmth from its rays were but feeble indeed. The prospect without was not very cheering. It was but a narrow, dirty street, where ragged children played and quarrelled, and used language which made the little girl shiver more than the cold. But Rebecca's life was not all gloom, and there was at that window a source of great amusement for her. The tenement house was directly opposite the back entrance of a brown stone dwelling which fronted upon a wide, handsome street, and here Rebecca found her source of pleasure. The nursery was in the rear of the building, a large handsome room, fitted up especially for that purpose, with windows down to the floor and draped with crimson curtains. Rebecca could look directly into this room where four children had each their separate playthings, where they spent most of their days and evenings, and where a pleasant sweet-faced mother presided over their early dinner and supper. The two elder children attended school, but the two younger, a girl of about five and a boy of three, were always there, and Rebecca never failed to be interested in the children over the way, as she called them. But something more than usual seemed to be going on to day. The elder boy and girl had remained from school, a great excitement prevailed in the nursery, and extra tidbits seemed to be laid out for a week-day costume. The girl of about ten years of age was robed in a rich blue cashmere, and the little one in scarlet, over which her rich golden curls fell with such a grand effect, as Rebecca thought. Her admiring eyes drank in the feast of beauty, and she forgot her cold, cheerless condition, as she followed every movement of the young nursery-maid as she went through the somewhat trying operation of dressing the baby boy. But it did not appear troublesome to the watching child who made up her mind that just as soon as she was old enough she would be a nursery-maid.

She would leave Rebecca at her cheerful post, while we pay a visit to the "children over the way," and see what is the cause of the unusual excitement. Mr. Carrol, the wealthy lumber merchant was master of the establishment, and father of the little ones whose lines of life had fallen in such pleasant places. Mr. and Mrs. Carrol were kind but judicious parents, and their household was a well-regulated abode of love and peace. Mrs. Carrol had a twin-brother who had for several years been in California. He had now returned, and was to dine with his sister on this particular day. The elder members of the family had seen him before, but the children were to meet him

for the first time. This was true in a literal sense as regarded Bessie and Willie the two younger, the little girl having been an infant when he went away, and consequently Willie was a total stranger. The idea of dining with Uncle William was enough to throw the nursery into a state of excitement, and Jane, the girl whom Rebecca had envied, thought she would never get them dressed. Even the quiet Ida, the womanly ten-year-old, felt a desire to caper about the room, while Frank and Willie were perfect little colts. Ida finally settled herself at the window, where after a few moments silence, she said:—

"Jane, that poor little girl across the street is crying by the window. I wonder what is the matter?"

"Ah, Miss Ida, she has that cry for which you know nothing about," was the girl's reply.

"I suppose she has, Jane, but why can't I know? What kind of things do you mean?"

"I mean hunger and cold for two things, Miss Ida. I haven't seen a bit of smoke come out of that chimney this blessed day. The poor lady has carried out a big bundle, and I guess she did not leave much but the little child over in that room."

Frank came to his sister's side, and they had just begun a conversation when they were summoned to the parlor, and there Uncle William met them with the wildest joy. Bessie stood off from the strangers a little abashed, and Willie eyed him closely for several moments, before he would trust himself upon the knee of the name-sake uncle he had never seen.

(To be concluded next week.)

## LICENSED.

The granters of licenses, together with the administrators and advocates of the system, as well as those applying for and receiving license, would do well to consider the following, which, in a few words, tells what "Licensed to sell Intoxicating Beverages" means:—

"Licensed to make the strong man weak;  
Licensed to lay a wise man low;  
Licensed a wife's fond heart to break;  
And make his children's tears to flow;  
Licensed to do his neighbor harm;  
Licensed to kindle hate and strife;  
Licensed to nerve the robber's arm;  
Licensed to whet the murderer's knife.  
Licensed where peace and quiet dwell  
To bring disease and death, and woe.  
Licensed to make this world a hell,  
And fit men for a hell below."

## A CLEAN APRON.

A lady wanted a trusty little girl to come and help her to take care of baby. Nobody could recommend her one, and she hardly knew where to look for the right kind of child. One day she went through a by-lane, and met a little girl with a clean apron. She went a second and third time and saw the same little girl with her clean apron, holding a baby in the door of a small house.

"That is the child for me," said the lady. She stopped and asked for her mother. "Mother has gone out to work," she answered modestly; "father is dead, and now mother has to do everything."

"Should you not like to come and live with me?" asked the lady.

"I should like to help mother in some way," said the child.

The lady, more pleased than ever with the tidy looks of the little girl, went to see her mother when she was at home, and the end of it was, the lady took the child to live with her; and she found what indeed she expected to find, that the neat appearance of her person showed the neat and orderly bent of her mind. She had no careless habits; she was no friend to dirt; but every thing she had to do with was folded up and put away and kept carefully. The lady takes great comfort in her, and helps the poor mother, whose lot is not now so hard as it was. She smiles when she says, "Sally's recommendation was her clean apron; and who will not say it was a good one?"

## THE RIGHT WAY TO BEGIN.

A little girl once said, "Oh, mother, how very hard it is to do right! I don't believe I shall ever be able."

"Oh, yes; I try every day. When I awake, before I get up, I say to myself, 'I will be good all the day; I will be gentle and kind; I will obey my parents and teachers; I will not quarrel; I will always tell the truth.' But then, mother, I don't know how it is, I do so often forget. Then, when evening comes, I have to say, 'There now! what is the use of trying? I have been in a passion; I have been disobedient; and once or twice mother, you know, I have said what was not true.' The dear child seemed very much ashamed while saying this, so her mother looked kindly at her, and only said, "My dear, I do not think you have begun right. The little girl looked up wonderingly; and her parent went on:—

"The first thing is to have a new heart; have you asked for this?" "No, mother, I am afraid not." "Then, my child, do so at once. Good fruit you know can only come from a good tree. If your heart is wrong your conduct will be wrong. You cannot make it right yourself, with all your good resolutions; but ask God, for Christ's sake, to help you. He will give you His Holy Spirit, and you will not find it any longer impossible to do right." I am glad to say that the child took her mother's advice. That very day she asked God, earnestly, to change her heart, and help her to do right. She prayed, she watched, she strove hard against her sins, and was able, by God's grace, to lead the life of a lovely young Christian.

ABLE TO DO SOMETHING.—A very tall gentleman paid a visit to a lady one cold wintry day. As the fire burnt bright and warm, he took off his great coat during his stay. On wishing to leave, a little girl, hardly higher than the tall gentleman's knees, who wanted to do something to show her love to her mamma's friend, said, forgetting how very little she was, "Do let me help you on with your great-coat, sir." Mamma, astonished, said, "My dear, you forget how small you are." But the loving little girl was not to be beaten; she wanted to do something to show her love; so she quickly answered, "Never mind, mamma; but if I can't help on the great-coat, I can run and fetch the walking-stick." We are none of us too short or too anything, to be quite unable to do something useful; and if we desire to do it, we shall not want the opportunity.

## DEATH.

Death has been here, and borne away  
A brother from our sight;  
Just in the morning of his days,  
As young as we, he died.

Not long ago he filled his place,  
And sat with us to learn;  
But he has run his mortal race,  
And never can return.  
Perhaps our time may be as short—  
Our days may fly as fast;  
O Lord impress the solemn thought  
That this may be our last.

We do not know who next may fall  
Beneath the chattering rod;  
One must be first—then let us all  
Prepare to meet our God.

[Pub. by REQUEST.]

## THE ROYAL INSURANCE COMPANY, 92, Abchurch Lane, London, and Royal Insurance Building, Liverpool.

Chairman of the London Board.—SARAH BAKER, Esq. Chairman of the Liverpool Board.—J. W. HARRISON, Esq.

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

At the Annual Meeting held in August 1899, 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 defunct fire insurance companies of the Kingdom.  
The Premiums for the year 1898 being.....£130,000  
While the Premiums for the year 1899 are.....196,148  
Showing an actual increase of.....£66,148  
or upwards of 50 per cent. in three years.

The recent returns of duty made by Government for this year (1899) again show the "Royal" as the most successful maintaining the ratio of its increase as stated in former years. Only one among the London insurance offices exhibits an advance to the extent of one-half the increase of the Company, while all the others respectively fall far short of the moiety of the advance.

**LIFE DEPARTMENT.**  
The amount of new Life Premiums received this year is by far the largest received in any similar period since the commencement of the business, and must far exceed the average amount received by the most successful offices in the Kingdom. The number of policies issued in the year was 522, the sum assured £267,752 6s. 8d., and the premium £12,654 12s. 4d. These figures show a very rapid extension of business during the last ten years. Thus:—  
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1893.....708.....297,500 16 8.....8,550 8 11  
1894.....892.....367,752 6 8.....12,554 0 4  
The remarkable increase in the business of the last four years, is mainly consequent upon the large bonus declared in 1895, which amounted to no less than 22 per cent. per annum on the sums assured and averaged 20 per cent. upon the premiums paid.

**PERCY M. DOWE, Manager and Actuary.**  
**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 recourse to the benefit of the Company's funds.

**JAMES J. KAYE, Agent for New Brunswick, "Princess-street,"**  
Feb. 15. Opposite Judge Ritchie's Building.

**NEW GOODS.**—This Spring's Importation, bought at Auction, very low, and will be sold cheap, viz.:  
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**NEW GOODS.**—This Spring's Importation, bought at Auction, very low, and will be sold cheap, viz.:  
Gents Rubber Coats, Gents Tweed Coats, Gents Coaters, Gents Felt Hats, Imitation Mousquetaire Hosiery, Ladies' Coats, Tweeds, Ladies' Waterproof Battle Tweeds, Cotton Flannels, &c. &c. These figures show a very rapid extension of business during the last ten years. Thus:—  
Years. No. of Policies. Sums Assured. New Premiums.  
1890.....190.....95,550 9 11.....2,927 4 7  
1891.....423.....181,504 10 6.....6,225 2 10  
1892.....423.....181,504 10 6.....6,225 2 10  
1893.....708.....297,500 16 8.....8,550 8 11  
1894.....892.....367,752 6 8.....12,554 0 4  
The remarkable increase in the business of the last four years, is mainly consequent upon the large bonus declared in 1895, which amounted to no less than 22 per cent. per annum on the sums assured and averaged 20 per cent. upon the premiums paid.

**JOHN M. JOHNSON, Secretary to the London Board.**  
All descriptions of property taken at fair rates, and Fire losses paid