

The Religious Intelligencer.

AN EVANGELICAL FAMILY NEWSPAPER FOR NEW BRUNSWICK AND NOVA SCOTIA.

Rev. J. McLEOD,

"THAT GOD IN ALL THINGS MAY BE GLORIFIED THROUGH JESUS CHRIST." Peter.

[Editor and Proprietor]

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SAINT JOHN, NEW BRUNSWICK, FRIDAY, MARCH 18, 1870.

Whole No. 843.

ALBION HOUSE.

SEPTEMBER 24, 1869.

NEW GOODS,
For Autumn and Winter,

PER STEAMSHIPS "ACADIA,"

FROM GLASGOW,

AND "CALEDONIA,"

FROM LIVERPOOL.

One hundred cases and bales of DRY
GOODS, being received, which com-
pletes the Stock for this season, com-
prising,—

A LARGE AND WELL-SELECTED
STOCK OF

NEW AND FASHIONABLE
GOODS.

DIRECT FROM THE MANUFACTURERS.

FANCY

AND

STAPLE DRY GOODS,

TO WHICH

WE RESPECTFULLY INVITE

THE

ATTENTION OF PURCHASERS.

JOHN THOMAS.

Frederickton, Sept. 24, 1869

CLEARANCE SALE.

JANUARY 1, 1870,

CHEAP DRY GOODS.

THOMAS LOGAN

Begs leave to inform his friends and the public
generally that in order to effect a clearance
he will sell the balance of his Stock of
the following Goods at greatly

REDUCED PRICES:

DRESS GOODS,

REPPS, FRENCH MERINOES,

MINNIE TWILLS,

DROUGHTS, EPIGNETTES,

COBURGS, ALPACCAS, &c.,

BLACK, BROWN AND VIOLET

VELVETEENS,

WOOL AND PAISLEY SHAWLS,

MUFFS AND COATS,

WOOL HOODS, CLOUDS AND BREAK-
FAST SHAWLS,

TWEED SKIRTS AND SKIRTINGS,

SCOTCH TWEEDS

AND MANTLE CLOTHS,

CANADIAN BLANKETS.

The above Goods are all this Season's importa-
tions.
An inspection respectfully solicited.

THOMAS LOGAN,

Frederickton, January 14, 1870.

The Intelligencer.

A QUESTION OF THE SOUL.

HOW MUST I DO ABOUT MY RESOLUTIONS?

Lying before me is a letter from a boy some-
where between thirteen and fifteen years of age,
part of which I shall quote:

"DEAR SIR,—You said you would
be glad to help me if I was perplexed. Would
you tell me what I should do about my resolu-
tions? I know I am very wicked, and I often re-
solve to be good and love God and believe in
Christ, and I try with all my might; but I am not
growing any different, and I do not know what
to do. . . . The more I resolve, the easier I
go wrong. Though I pray to God, it does not
make me keep my resolutions any better."

I do not like to speak to you, . . . I am,
yours truly,

Here is a young boy brought face to face with
the question of his own sinfulness. I may explain
that his conduct outwardly has hitherto been very
much like that of other boys of the same age.
He is counted amiable and truthful, and is a
favorite among his young companions. The Holy
Spirit has been making discoveries to him
about his own heart. "I know I am very wicked,"
he says. "No doubt it is because God has
brought him in some measure into the light of
His infinite holiness. I do not know what the
pungency of His feelings may be; but obviously
he has attained what Scripture calls 'the know-
ledge of sin.' Just at this point, when personal
sinfulness becomes a burden and a terror, God's
gospel comes in,—the blessed news of pardon and
peace through the blood of Jesus, and of grace to
purify the inmost heart,—even the righteousness
of God which is by faith of Jesus Christ unto
all and upon all that believe." But this
young inquirer—so far as I can gather from his
letter—has missed out the gospel, or at least has
failed to apprehend its meaning for him; and in
place of gladly and thankfully receiving the gifts of
free grace, he seems to have brought in his own
resolutions. He has failed to see what the gos-
pel makes so clear, that he must be a receiver,
not a giver; a believer, not a doer. He often re-
solves, he says,—and I have little doubt he does
so sincerely; but his resolutions come to nothing;
they melt insensibly away, or they are broken
down in the shock of temptation, and he is grow-
ing no better;—his goodness is as the morning
cloud or early dew. Apparently he is anxious to
know how to form stronger resolutions, which
shall not be baffled as the past have been. This,
if I apprehend rightly, is the state of this case.

There is one preliminary remark I would make,
namely, that the experience so artlessly described
in the letter from which I have quoted, is by no
means uncommon. We cannot be deaf to the
many voices around us crying out, sometimes in
tones of great bitterness, "To will is present with
me; but how to perform that which is good I find
not." Reason points one way, and desire draws
another. Conscience says, *Thou shalt not*; and
passion answers, *I will*. Thousands who have
never entered into settled peace, and who are pro-
ceeding from strength to strength in the divine
life, have encountered the experience. Very prob-
ably it is the experience of some one whose
eye runs over these lines. If so, I would say, Do
not be amazed as if some strange thing had hap-
pened to you. Your case is very common; many
of the Lord's dear children around you, who walk
in the light of His countenance, once felt exactly
as you do now. In this fact there is good cheer
for you,—just as there was for Christian in the
Valley of the Shadow of Death, when he heard
the voice of a pilgrim going before him, and re-
flected that some who feared God were in this
valley as well as himself.

Speaking as to a living want, there are some
considerations which I desire to bring forward
with reference to such a case.

The first thing I would say is, that renewal of
heart is the true secret of transformed character
and life. Man's thought, embodied in his schemes
of culture and improvement—it is to begin at
the circumference and work inwardly, hoping in time
to produce a perfect character,—as a sculptor,
working from without, chisels a block of marble
into a statue: God on the contrary begins in the
centre of the being—in the heart—and works
outwardly, till every region of life is subdued into
his holy will,—as, in a living organism, outward
form and expression are fashioned by the inner
life. But the inner life is the prime matter; and
God's first care is to enkindle it.

You wish to know what to do about your resolu-
tions. You think that if they were stronger,
you would be able to pursue the right path; and
you wish to know some method of strengthening
them. I would bring it clearly before you that
something deeper still is needed. You need re-
newal of heart. Without this, resolutions, how-
ever sincerely and earnestly formed, will be fruit-
less. The outward conformity to the divine law
which does not spring from this renewal is of lit-
tle value. It has no root of its own; it lasts it
security and endurance; and even while it lasts it
is bondage and not joy,—wearisome taskwork for
the most part, undertaken from the hope of re-
ward, or the fear of punishment, or the lower mo-
tive of regard for public opinion. In speaking
thus I may seem to be increasing your difficulty
instead of removing it. But the first step toward
the removal of a difficulty is to know the truth,
however painful it may be. Therefore I would lead
you to *despair of resolutions*—that you may enter
upon a totally different plan. The true ques-
tion for you is not *How to get your resolu-
tions strengthened*; but the far deeper one, *How
to obtain renewal of the heart*!

For the heart is the root of a man,—out of
which everything else will grow. A friend once
showed me two different kinds of seeds, mixed
together and lying in the palm of his hand. To
my untrained eye there was the most perfect
similarity between them. They lay beside each
other,—little dark-brown globules,—with no ap-
pearance of difference. Yet the one kind was
the seed of a plant that heals, and the other of a
plant that poisons. The whole nature of each
plant was in the seed,—as truly as if full grown;
and it needed only time and favourable circum-
stances for each to exhibit itself after its kind.
No training, no care, no favourable circumstances,
would have made the poisonous seed grow into
the medicinal plant. In like manner, no willing,
no resolving, no culture, can make "the flesh"

produce the fruits of the Spirit. "Ye must be
born again."

The second thing I would say is, that renewal
of heart is the great distinguishing blessing of the
gospel. If you turn to the eighth of Hebrews,
you find these words: "Behold, the days come,
saith the Lord, when I will make a new coven-
ant with the house of Israel; and with the house of
Judah: . . . I will put my laws into their
mind, and write them in their hearts; and I will
be to them a God, and they shall be to me a peo-
ple: and they shall not teach every man his
neighbour and every man his brother, saying,
Know the Lord; for all shall know me from the
least unto the greatest: for I will be merciful to
their unrighteousness, and their sins and their in-
iquities will I remember no more." According
to these words, the distinguishing characteristic
of the new covenant is the renewal of the heart to
love God's will. His laws are no longer outside
of the man merely,—engraved on tables of stone;
they are written in the heart. Formerly the
heart disliked them, even when there was an en-
deavour to yield obedience to them; but now they
are loved. The change is in the heart, not in the
commandments. And it is characteristic of
grace to produce this change. There is also,
as the 12th verse mentions,—equally characteris-
tic of the gospel—the forgiveness of sins, without
which there can be no true peace of conscience,
no true love of God, no childlike obedience to
His will; but even forgiveness is not the end of
God's dealing, but only a step toward the higher
purpose of making the whole nature subject to
God.

The third thing I would say is, that this re-
newal of heart is accomplished by the Holy
Spirit. Man cannot do it for himself. Man can
not do it for his fellowmen—the brother for his
brother, or the father for his child. It is the
work of the Holy Spirit,—work in which he de-
lights,—and work which he is accomplishing in
the nineteenth century as truly as in the first.
The doctrine of the Spirit, in its human presen-
tation, has perhaps too often appeared in a nega-
tive instead of positive form,—sounding in men's
ears as a *Woe* unto you, rather than as the glori-
ous encouragement and hope which it really is.
I desire to present it as a ground of hope. No
matter how weak, foolish, sinful, defiled, you may
be, there is a divine agent at work among us who
is able to make you wholly new in your inmost
being. This is not a thing merely to fit into a
 creed; but to be wrought as a living and abiding
conviction in your heart. May God grant it!

The last thing I would say is, that renewal of
heart is accomplished by means of the truth as it
is in Jesus. "Having willed it, he begat us with
the word of truth." You remember the inter-
view by night between Jesus and Nicodemus, re-
corded in the third chapter of the Gospel of John.
Nicodemus came as to a great teacher, from whom
he might receive fuller light, to help him on in
the course he was already pursuing. Jesus meets
him by once announcing the necessity of a new
birth. Read the account of the interview, and
you see how Nicodemus is shut up to this neces-
sity. There is no getting round it. The religion
of Jesus is based on this great and deep necessity.
In the very outset of inquiry, we are met by the
announcement—so startling, so offensive to pride,
rising so boldly above all mere doctrines, of cul-
ture—*Man needs new life*. But how to attain it?
How to get the heart renewed? How to be born
again? How to obtain eternal life? This also
is shown to Nicodemus ere the interview closes.
"As Moses lifted up the serpent in the wilderness,
even so must the Son of Man be lifted up; that
whoever believeth in him should not perish, but
have eternal life." Man the sinner is
so weak, that he cannot do anything; he is to be
saved by looking to a "saving sign." Younder it
on Calvary, where the Son of Man is lifted up,
"in the likeness of sin and for sin;" "wounded
for our transgressions and bruised for our iniqui-
ties;" "His blood shed for the remission of sin;"
—younder where the Crucified One sits upon the
throne, at God's right hand, "a Prince and a
Saviour to give repentance and remission of sins."
Whoever "believeth,"—whoever looks trust-
fully, gratefully, hopefully to this saving sign;
—whoever says, as he looks to Jesus, *My Saviour*,
obtains the life eternal;—the virtue lying, not in
the eye that looks, but in the thing and grace of
the Redeemer. A cordal, therefore, of reaching
after some means whereby your resolutions may
be strengthened,—look unto Jesus;—hear
Him when He says, "Look unto me and be ye
saved, all the ends of the earth." Obtaining for-
giveness and new life, a foundation is laid for all
the rest to follow.

"To see the law by Christ fulfilled,
And hear His pardoning voice,
Change a slave into a child,
And duty into choice."

—British Missionary.

SHEEP AND SHEPHERDS.

To him the porter opened; and the sheep heard his voice;
and he calleth his own sheep by name, and leadeth them
out. And when he putteth forth his own sheep, he goeth
before them, and the sheep follow him: for they know
his voice. And a stranger will not follow him, but will
flee from him: for they know not the voice of strangers.—St.
John 10: 3-5.

Many of the flocks of sheep are at night brought
from the plains by the shepherds, and folded
within the walls of Jerusalem. They are given into
the charge of a porter for the night. The shep-
herd then winds his way to his home, for his night-
rest. In the morning he comes to the fold
door, and on giving the accustomed knock, the
porter opens it. The shepherd calls his sheep,
and the pretty and kindly treated animals instinc-
tively recognize his friendly voice and cheerfully
follow him. He then gently leads them outside the
city walls to their usual pasturage. Instead of the
good and heavy sticks which English drovers so
often use, the Palestine shepherd seems to draw
as with silken cords of love, his flock wherever he
desires.

A friend of mine, a lady who was for some
years a missionary in Armenia, lately told me the
following anecdote, which I repeat as nearly as
possible in her own words:

"We had been encamped in a beautiful situa-
tion near Mount Ararat. The tent was pitched
on the banks of a rocky ravine, in which flowed a
bright stream, while near at hand was a little vil-
lage, and the picturesque ruins of an Armenian
convent. We were wandering about awaiting the
loading of the packs, and the other morning pre-
parations for continuing the journey, when we saw
a boy come out of the village, followed by a large
flock of sheep and goats, more than a hundred in
number. The young shepherd led them to a

short distance, and then, sitting down on a rock,
he produced his knitting from the horse hair bag
which held his provisions for the day, while the
flock fed quietly around him. We went up to
him, and found him very ready to enter into con-
versation. He assured us that he knew all the
members of his flock by name, and that they also
knew their names, and would answer to them.
Pointing out a pretty young kid on the edge of
the flock, we requested him to call it. At the first
call the little creature lifted its head, with a
quick, intelligent look. At the second, it came
trooping up to the shepherd, and received his ca-
resses with every appearance of delight. He re-
peated the experiment many times and the animal
called never failed to respond to the shepherd's
voice. We then tried to call them in the same
way; but imitate the shepherd's voice closely as
we would, neither sheep nor goats would pay the
least attention to us. For 'a stranger will not
follow, but will flee from him: for they know
not the voice of strangers.'"

In the East the sheep are not driven, as with us,
but led. The shepherd goes first, and the flock
follow. An old author speaks of seeing thousands
of sheep, from many different flocks, assembled for
washing near the upper waters of the Jordan. Of
course all were mixed together, and it seemed a
scene of inextricable confusion. But as each shep-
herd gave his own peculiar call, the sheep belong-
ing to him, and knowing his voice, came out from
the crowd and followed their own leader.—*London Family Friend*.

THE SPENDTHRIFT.

John Ploughman's Talk is a little book by Rev.
C. H. Spurgeon, published by Sheldon & Co.,
New York, in which all claims to elegance and
eloquence of language are discarded, and the
veriest truths are clothed in the simple home talk
of the "ploughman" or laborer. In this manner
the lessons to be inculcated have a more direct
force, and more nearly answer the end designed
by the author than if otherwise stated:

"To earn money is easy compared with spend-
ing it well; anybody may dig up potatoes, but it
is not one woman in ten that can cook them.
Man do not become rich by what they get, but
by what they save. Many men who have money
are short of wit as a hog is of wool; they are
under years of discretion, though they have tur-
ned forty, and make ducks and drakes of hundreds
as boys do of stones. What their fathers got with
rakes, they throw away with shovels. After the
miser comes the prodigal. Often men say of the
spendthrift, his own father was no man's enemy
but his own; and now the son is no man's friend
but his own; the fact is, the old gentleman went
to hell by the lean road, and his son has made up
his mind to go there by the fat. As soon as the
spendthrift gets his estate, it goes like a lump of
butter in a greynodder's mouth. All his days are
the first of April; he would buy an elephant at a
bargain, or trample his house with panicles, noth-
ing is too foolish to tickle his fancy; his money
burns holes in his pocket, and he must squander
it, always boasting that his motto is, 'Spend, and
God will send.' He will not stay still he has his
sheep before he shears them; he foretells his
income, and draws upon his capital, and so kills
the goose which lays the golden eggs, and cries
out: 'Who would have thought it!' He never
saves the grain, but he sows; he says to a serf
at the bottom. He borrows at high interest of
Robben, Chestern, and Sellen up, and when he
gets clean out, he lays all either upon the lawyers
or else the bad times. Times never were good to
lazy prodigals; if they were good to them, they
would be bad for all the world besides. Why
men should be in such a hurry to make them-
selves beggars is a mystery; but nowadays, what
with betting at horse-races, laziness, and speculat-
ing, there seems to be a regular four-horse coach
running to Needham every day. Ready money
must be quite a curiosity to some men, and yet
they spend like lords. They are gentlemen with-
out means, which is much the same as plum-
padding without plums."

Spending your money with many a guest
Captives the ladder, the cellar, and chest.
Who the dice so often lingers?

If a little gambling is thrown in with the fast
living, money melts like a snowball in an oven. A
young gambler is sure to be an old beggar if he
lives long enough.

The devil leads him by the nose.
Who the dice so often lingers?

There are more men than those with four legs. I
am sorry to say they are found among working
men as well as fine gentlemen. Fellows who have
no estate but their labor, and no family arms
except those they work with, all yet spend their
little earnings at the beer-shop or in waste. No
sooner are their wages paid than away they go to
the "Spotted Dog," or the "Marquis of Granby,"
to contribute their share of fools' pence toward
keeping up the landlord's red lace and round
coronation. Drinking water neither makes a
man sick nor in debt, nor his wife a widow, and
yet some men hardly know the flavor of it; but
beer, guzzled down as it is by many a working-
man, is nothing better than brown rain. Daily
drinking blackheads sit on the ale bench and wash
out what little sense they ever had. However, I
believe that farming people are a deal better
managers with their money than Londoners are,
for though their money is very little, their families
look nice and tidy on Sundays. True, the rent
isn't so bad in a village as in the town, and there
is a bit of garden; still, those Londoners earn
a deal of money, and they have many chances of
buying in a cheap market, which the poor coun-
tryman has not; and, on the whole, a family
going on ten shillings a week in the country, and
bad management that can't pay its way on five
and twenty in London. Why, some families are
merry as mice in malt over very small wages,
and others are as wretched as rats in a trap on double
the amount. Those who wear the shoe know
best where it pinches, but economy is a fine thing,
and makes nineness go further than a shilling.
Some make soup of a flint, and others can't get
nourishment out of gravy beef. Some go to shop
as with much wit as Sampson had in both his
shoulders, but no more; they do not buy well;
they leave not sense to lay out their money to
advantage.

Buyers ought to have a hundred eyes, but these
have not even half a one, and they do not open
that. Well was it said that if fools did not go to
market, bad wares would never be sold. They
never got a pennyworth for their penny, and this

often because they are on the hunt for cheap
things, and forget that generally the cheapest is
the dearest, and one cannot buy a good shilling's
worth of a bad article. When there's five eggs a
penny, four of them are rotten. Poor men often
buy in very small quantities, as to pay through
the nose; for a man who buys by the pennyworth
keeps his own house and another man's. Why
not get two or three weeks' supply at once, and
often saving at the wrong place, and spoil the ship
for a ha'porth of tar; others look after small sav-
ings and forget greater things; they are penny
wise and pound foolish; they spare at the spigot,
and let all run away at the bung-hole. Some buy
things they don't want, because they are great
bargains; let me tell them that what they do not
want is dear at a farthing. Fine dressing makes
a great hole in poor people's means."

The quaint use of proverbs in this little book
reminds one of *Poor Richard's Almanac*, while
the blunt, direct Anglo-Saxon is quite suggestive
of Cobbett.

FASHIONABLE BARBARISM.

The following is from one of the London mag-
azines:

A lady, dating from Edinburgh, and who in-
closed me her card, writes as follows, begging us
to invite correspondence on the important sub-
ject: "I have been abroad for the last four years,
during which I left my daughter at a large and
fashionable boarding-school near London. I sent
for her as soon as I arrived, and having had no
bad accounts of her health during my absence, I
expected to see a fresh, rosy girl of seventeen
come bounding to welcome me. What then was
my surprise to see a tall, pale young lady glide
slowly in with measured gait and languidly
sombre mien! When she had removed her
mantle I understood at once what had been main-
ly instrumental in metamorphosing my merry,
rumping girl to a pale, fashionable belle. Her
waist had, during the four years she had been at
school, been reduced to such absurdly small
dimensions that I could easily have clasped it
with my two hands."

"How could you be so foolish," I exclaimed,
"as to sacrifice your health for the sake of a fash-
ionable figure?"

"Please don't blame me, mamma," she replied:
"I assure you I would not have voluntarily sub-
mitted to the torture I have suffered for all the
admiration in the world."

She then told me how the most merciless sys-
tem of tight-lacing was the rule of the establish-
ment, and how she and her forty or fifty fellow-
pupils had been daily imprisoned in vices of
wholesale drawn tight by the muscular arms of
sturdy waiting-maids, till the fashionable standard
of tenacity was attained. The torture at first was
dear, as no relaxation of the cruel laces was
allowed during the day under any pretext except
decided illness.

"But why did you not complain to me at first?"

"As soon as I found to what system of torture I
was condemned," she replied, "I wrote a long let-
ter to you describing my sufferings, and praying
you to take me away; but the lady principal
made it a rule to revise all letters sent by or re-
ceived by the pupils, and when she saw mine she
not only refused to let it pass, but punished me
severely for rebelling against the discipline of the
school."

"At least you will now obtain relief from your
sufferings," I exclaimed, "for you shall not go back
to that school any more."

On attempting to discontinue the tight lacing,
however, my daughter found that she had been
weakened by the severe pressure of the last
four years, that her muscles were powerless to
support her, and she has therefore been compelled
to lace as tight as ever, or nearly so. She says,
however, that she does not suffer much inconve-
nience now, or indeed after the first two years,
so wonderful is the power of nature to accommodate
herself to circumstances. The mischief is done;
her muscles have been so, to speak, murdered,
and she must submit for life to be encased in a
stiff panoply of whalebone and steel; and all this
torture and misery for what? merely to attract
admiration for her small waist. I called on the
lady principal of the academy the next day, and
was told that very few ladies objected to their
small waists were just now as fashionable as ever,
and that no young lady could go into good society
with a coarse, clumsy waist, like a rustic—that
she had always given great satisfaction by her
system, which she assured me required no meriting
perseverance and strictness, owing to the obedi-
ence of young girls, and the difficulty of making
them understand the importance of a good figure.
Finding that I could not touch the heart of this
female inquisitor, who was so blinded by fashion,
I determined to write to you and inform your
readers of the system adopted in fashion-
able boarding-schools, so that if they do not wish their
daughters tortured into wasp-waisted invalids,
they may avoid sending them to school where
the cruellest and most unchristian system of the estab-
lishment.

A TRUE FRIEND.

Two gentlemen were great friends and great
sportsmen. One had two dogs and the other one,
and as dogs are apt to fall into their masters'
ways, they too became good friends and fond of
the chase.

One day the dogs concluded to go hunting on
their own hook; so they went into the woods and
started a rabbit, which, very much perplexed at
the sight of her strange visitors, ran into her hole,
as the most prudent move she could make; the
dogs, of course, ran after her, and one dog, more
plucky than the rest, ran in so far he could not
get out. There he stuck. Forward? No. Back-
ward? No. There he stuck. I do not think
the rabbit had him by the nose. His friends saw
his plight, and they set themselves to scratching,
but scratched in vain; and half dead with worry
and fatigue, went home, looking much the worse
for their day's sport. Their master saw their con-
dition, but had no way of accounting for it.

The next day the two dogs disappeared again,
and at night came back looking pretty much so.
The day after, and they returned home with
bleeding feet, their coats covered with dirt, and
not a speck of appetite. What was the matter?

Mr. Blank began to grow uneasy about the

absence of his first dog, and surprise! at the odd
proceedings of the others, spoke of it to his
friend. "My dog behaves just so," he said. Early
next morning there was a stir in the yard, scratch-
ing, barking and moaning. The gentlemen went
out. There was the missing dog, wet, feeble,
thin, escorted by the other two. Where had he
been? They went to find out, and found in the
woods the rabbit-hole, a great hole scratched
out in the ground to it, evidently made by the
two dogs in order to get their companion free.
Nor would they give up until they had dug him
out and brought him home! Bravo! good dog!
This is indeed striking by a friend in trouble. A
good many of us may take pattern from it.

TEMPERANCE LIFE INSURANCE.

The following circular in relation to the forma-
tion of a National Temperance Life Insurance
Company has been published, and we insert it
here for the benefit of our readers. Temperance
organizations and individuals desiring stock in this
society should send at once to the commissioners,
notifying them of the amount they desire. This
stock will make a most desirable investment, and
there can be no doubt that such an institution,
wisely managed, will contribute largely to the
promotion of temperance.

New York, July 9, 1869.

To the Friends of Temperance:

The undersigned, the Commissioners named in
the Charter of the National Temperance Life In-
surance Society of the United States, for the
purpose of receiving subscriptions to the Capital
Stock of said Company, respectfully present the
following considerations in reference to this mea-
sure:

Life insurance upon temperance principles has
long been deemed desirable, and only because
such insurance can be taken at much lower rates
than promiscuous risks, but as a means of pro-
moting the great cause of temperance. Experi-
ence in England and America shows that a very
large percentage of the losses of insurance com-
panies are traceable to the use of intoxicating
liquors as a beverage. The British Temperance
Provident Life Insurance Office has now had an
experience of a quarter of a century, and has at-
tained a great commercial success. It was com-
menced originally for the use of *temperate* lives, and
at moderate rate, copying the best established in-
stitutions, and was founded on the *mutual* princi-
ple, the profits being added to the policy at the
end of every five years. In the course of time,
however, another idea was suggested, that of as-
suring the lives of *moderate* drinkers (after careful
examination), but keeping the books of each class
quite separate, so as to illustrate, by the pecuniary
result, the real facts as to health and longevity.
After four quinquennial periods, it has been found
that, while on a policy of \$1000 the moderate
drinker receive a bonus of £40, (\$270), the tem-
perate will receive a bonus of £60, (\$400), which
expresses an increase value of life equal to one
third. In other words, within a given time, and
at a certain age, three careful drinkers will die,
out of every one hundred persons, for one abstainer.

NEWSPAPER GRUMBLERS.

Grumbling about newspapers is as ancient as
newspapers themselves. And, notwithstanding
the multiplication of these modern conveniences,
and the sleepless efforts of publishers to adapt
their papers to every variety of taste, and every
shade of sentiment affording, one might think,
ample opportunity to readers to suit themselves
perfectly—yet there is still perhaps as much
grumbling about newspapers as there ever was.

We suppose it does not often occur to the
grumblers that possibly they themselves may be
at fault, may be unreasonable may expect impos-
sibilities, may be out of humor, may have a fit
indigestion or spleen, or may be stupid and un-
appreciative. It may never occur to them that
the men who toil night and day to furnish them
with the freshest news, and the greatest variety of
information and entertainment, are mortal, and
sometimes themselves get sleepy, and cross,
and stupid, and forgetful, and careless; and need
and deserve, too, some consideration and even sym-
pathy from those for whom they unceasingly
work.

Fault finding readers do not consider that every-
thing that is made by human brains and hands
must of necessity be imperfect, however strong the
desires and however earnest the effort may be to