

January was £14,830,000; it had receded to £13,253,000 on the 1st of May, and it is now £17,413,000, being £133,000 in excess of the highest sum ever reached. At the Bank of France the total at the beginning of the year was £18,840,000; in September it was £25,000,000, and it has since declined to £22,750,000. Wheat has shown fluctuations but closes steadily, although the quantities entered during the year, according to the latest returns, have been 3,519,134 quarters against 3,110,451 quarters in the same period of 1850; while of flour the total has been 4,702,217 cwts. against 2,796,162. The average price on the 1st of January was 38s 3d; it reached 43s 6d in July, declined to 35s 6d. in October, and is now 38s 7d. Cotton began at 8d. touched 5 1-2d in July, and is now a little over 6d. The Board of Trade tables thus far show an increase in the declared value of our aggregate exportations of £3,087,850.

A year of greater anomalies has never been witnessed. To the mass of the people it has been the most prosperous upon record, while to the mercantile classes, owing to their having speculated for rising prices in the face of increased production and cheaper transit, it has been chequered by anxiety and prolonged losses. The confident activity of 1850 has been mingled in a modified degree with the constantly recurring failures of 1847. With the triumphs of the Exhibition we have been distanced at sea—the region of our greatest pride. We have seen our treasure wasted in a Caffre war at the Cape, and have had a second California opened to us in New South Wales. With party warfare almost extinct, the Ministry have been once forced to resign, and have since been unable to avoid a crisis; and, finally, after having welcomed all the nations to a commercial gathering, we find ourselves practically alone, and our travellers and newspapers almost threatened with exclusion from the whole of Europe.

TERMS OF THIS PAPER.

10s. per annum, in advance; 12s. 6d. if payment is deferred 6 months. Eight copies sent to one address for fourteen dollars.

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CHRISTIAN VISITOR.

SAINT JOHN, FRIDAY, JANUARY 30, 1852.

MUTUAL HEALTH ASSOCIATION.

Having been so essentially bitten by the New-Brunswick Building Society project, or rather by its mismanagement; we have been disposed to look more narrowly into the pretensions of such associations as make their appeal to labouring classes with the professed view to their advantage. The advertisement of the Howard Mutual Health Association when it appeared a few weeks since attracted our attention. We accordingly waited upon the Agent in this City, and procured copies of its Constitution and of the certificates of some of its references, some of its monthly papers, &c., that we might know what to think of its pretensions, and what to say to our readers in regard to it.

So far as we can acquaint ourselves with it we now say we approve of it. We find the names of gentlemen connected with it whom we have long held in high esteem, among them that of Dr. Holmes, of the *Maine Farmer*, who after investigating the affairs of the Society established last year in Portland, (Me.) became a member of it, and commended it to his readers in an article of which the following are the closing sentences:—

"A calculation of chances, as well as years of experience, among those who have charge of these institutions, demonstrate that when conducted on correct principles, they are safe and eminently beneficial."

"In full consideration of these principles we have deemed it our duty to become a member of one of them, and accordingly on application was admitted to the Howard Mutual Health Association, recently established at Portland, which, from the representation of friends, the respectability of its references, and an examination of its schedule of scheme of benefits, which you will find in our advertising columns, we believe to be planned and conducted on safe and correct principles, and in the hands of experienced men."

"We would urge the consideration of this subject on our readers. The expenses per annum are not great, and if health continues will not be felt, and if health should fail would afford valuable aid in the hour of need."

It will be seen by the advertisement in another part of this paper, that the system is that of Mutual Insurance, which of all others is the most just, and least open to objection.

Individuals, male or female, paying a certain sum annually, become entitled thereby to its benefits in a ratio graduated by the amount

they have paid in at the time of becoming members or of renewing their policy. The cost of membership it will be seen is for males \$1 50. The certificate can be taken additional to this sum for 2, 3, 4, dollars or more, and whatever sum is thus paid, is the sum to which they will be entitled weekly, in case of sickness during the year, so long as the sickness shall continue, the guarantee to the Agent on application for benefits being the certificate of a physician or of three members of the Society, knowing to the facts.

The Monthly Paper, to which the members are entitled, contains a monthly record of the sums paid out, to whom paid, and also a record of all applications for the benefits, besides the current news and general intelligence of the month.

The advantages of such an association when properly managed, must be very evident. To persons of limited means, and especially to those who are dependant for their support upon their daily earnings, the object must strongly commend itself. The risk is certainly a small one, and the benefits so long as the association continues, must be of a most beneficent kind. No one can begrudge his two or three dollars if he is exempt from sickness during the year, especially when considering the relief which he has contributed to give to those less fortunate than himself, and who might otherwise have been doubly afflicted by want in their families. From the editorial of Dr. Holmes, in the *Maine Farmer*, penned last September, we extract the following, and with it commend the matter to the consideration of our readers—

"By the report of an association of this kind, in Massachusetts, the amount of monies paid out to the sick last month, (August,) which is generally a sickly month, was \$6794—this would seem to be a large sum—but there was paid in by members, in regular course, \$10,545, which was enough, you will perceive, to pay the current benefits or dues to the sick, pay many other expenses of the association, and leave a handsome balance on hand to meet further contingencies."

We regretted at the time of receiving the Report alluded to in bro. Trimble's letter the allusion to the Superannuated Minister's fund; in the first place, because no church or quarterly meeting have anything to do with appropriating its monies; and in the second place, because we felt it was not doing justice to the Churches to which bro. Trimble was ministering. We at first erased it, and then fearing it might offend the brethren of the meeting not to give the report as we received it, we allowed it to be published.

We have made frequent enquiries about bro. Trimble's condition. We know that no minister among us can be thrown aside from his labors so long without being dependent upon the liberality of his christian friends; and we consider this fact by no means a reproach, but one of their strongest commendations. They are not laboring for "filthy lucre" sake. They are about the only class who cannot lay up something from their limited income against sickness. We have invariably heard of the attention and kindness of the community to our brother, but we hope bro. Trimble's letter will not have the effect to quiet the thoughts of brethren in other places to his circumstances. Brother Trimble is greatly afflicted, not only in his own person, but by the continued and severe indisposition of his companion, and needs much more at this time than though he was well. Other churches, therefore, should show their good will to one of our most laborious and faithful ministers, and also their regard for the churches in Wickham, and add to the benefactions of the latter. Let not the church forget the teaching of Christ: "Inasmuch as ye have done it unto one of the least of these, ye have done it unto me."

GONE TO TEXAS!—A short time since we received from the Post Office at St. Stephen, Miltown, a notice that Nelson Armstrong, who had been a subscriber to this paper nearly two years, had ceased to call for his papers and though no payment had ever been made our only recourse was to stop the paper. During the past week we have received from the same office a similar notice in regard to another non-paying subscriber, F. L. Pratt. We of course stop the paper. If any other subscriber wishes the benefit of an advertisement gratis, let him serve us in the same way.

A lady in Charlotte county who had taken the paper three years without paying for it, though drawing annually a grant from the Province as one of the moral teachers of youth, with a gentleman in Hopewell one year in

arrears, so far as we can recollect, are the only other cases of this kind which have occurred in connection with the paper.

We have no disposition whatever to send our paper to any one who does not wish it, and should not hesitate a moment to stop a paper when notified, if arrears are paid. The law allows the continuance of a paper till its arrears are paid.

We have received a singular note signed by three subscribers stating, that the agent of the paper would not allow them to take their papers from the Way Office near them, but insisted on taking them from the office to his own house at some distance where they must call. We do not know all the circumstances, but hope that every agent will be careful not to create ill will against us. Every accommodation should be given by agents to subscribers.

Mr. Lewis lectured last evening at the Temperance Hall, in Portland, in behalf of the Rachab Division of the Sons of Temperance. His experiments after his lecture were eminently successful. He lectures in the same Hall for the futher prosecution of his experiments, on Saturday evening. The genuine liberality of Mr. Lewis, as well as his skill and ability as a public speaker, entitle him to our highest respect. He leaves for England on Monday next.

STEAM-BOAT ACCOMMODATION.—We are glad to learn that the new steamer projected by the citizens of Calais is now about being launched in New York. She will be as long as the Admiral, which is now being lengthened, though somewhat less in tonnage. She will be on her route early in the spring. We are informed that she will come once a week to this port, as the Admiral also will probably do. Subscriptions for stock in the Calais boat have been taken to some extent in this City; we wish it might be enough to secure a general interest in its success.

If any have been misled by the false reports circulated with reference to the operation of the Maine Liquor Law, we would direct their special attention to the Report, in another column, of the Mayor of Portland.

The communications kindly offered by a subscriber in Fredericton will be very acceptable.

Bro. Thompson's obituary notice of Mrs. Russell will be given in our next.

LETTERS RECEIVED.—Mr. Mark Young, (2.) with remittance; Deacon B. Churchill, do.; Rev. T. W. Saunders, do.; Mr. Joseph Blakney, do.; R. E. Steves, Esquire, do.; Mr. T. Laughlin, do.; Mr. I. Wallace, do.; Mr. H. Starret, do.; Mr. I. C. Hanson, do.; Mr. John Ford, do.

Rev. W. Jackson; Mr. J. S. Colpitts.

Correspondence.

[FOR THE CHRISTIAN VISITOR.]

NATIONAL GLORY.

The long and ever growing list of current and established phrases contains none more frequently used with pompous effect and absence of definite meaning than the term "National Glory." Few orators of the declamatory school but know the value of the expression for rounding off a period or imparting mellifluous finish to a climax. Hence its frequent occurrence in the popular eloquence, written and oral, of the day. National glory is the pith and marrow of the stump orator, the only tangible idea of the after-dinner speech, and the essence of that part of the "powerful address" at the "densely crowded meeting" which every body cheers because it is susceptible of any and every meaning they please to attach to it. The common use of the term would almost induce us to doubt that it has specific meaning or appropriate reference, for on different occasions it is applied to things of very opposite natures. At one time it is found in the eulogy of a measure or policy the loftiest aim of which is servile expediency. On another it is in the appeal for the removal of evils that all condemn, or for the creation of good that all may realize. For the sake of National Glory we are called upon to support iniquity around which a demon conclave might rejoice and give our atom of aid to enterprises over which angels might pause with approving smiles. To-day the multitude and their demagogues may deem the nation's glory science directing its industry and philanthropy guiding its ambition; to-

morrow, they may call by the same name villainy admitting of no extenuation other than it is on the largest possible scale. In fact the popular usage of the expression, if it indicate any approach to a precise meaning denotes all that signalizes the nation, that adds to its splendor or power, that makes it the envy or the dread of other countries or gives to its share of History another page "bespattered with blood and dust" or illumined with the records of such deeds as "exalt the nation."

There is a large class however whose opinions on the subject of national glory if not more just are far more explicit. To them the words are suggestive of nothing but military display and conquest. A succession of Blenheims or Waterloos, no matter how costly or bloody, or unmistakeably injurious to conquering as well as to conquered would be the acme of their conceptions of the nation's glory. There is no lack of precision, no mysticness here. In addition to a little more care in collecting details nothing but a scale of prices for legs, arms, ears, noses, &c., and the marketable value of the heroes who for so much per diem stand to be shot at, is needed to enable us to arrive at an estimate of our share of national glory mathematically correct. An idea to which we beg to call the attention of Patriots who love to dwell upon the "glories" of Cressy, Poicteres and Agincourt or similar occasions on which true Britons have demonstrated their indomitable pug-nacity.

There is a third class smaller than either of the preceding and widely differing from both in their sentiments regarding national glory. To them nothing is worthy of the name, however grand in its conception, however successful in its execution if its aim and tendency are not to enhance the well-being and happiness of man in harmony with the lives of immutable truth and justice.

If we were to ask for illustrations of national glory from the first class whose views we have attempted to define, the answer would depend upon the swaying influence or the unburst bubble of the hour. If we applied to a member of the second class the answer would be of course in a great measure determined by the amount of Historical information possessed. Most probably however, we should be reminded of the "glorious victories of the last war," of Vuniera, Barassa, Ciudad Rodrigo, Badajos, Vittoria, the Nile, Trafalgar and Waterloo, of the gallant deeds of our Moreys, Grahams, Abercrombies and "immortal Dukes," and as we listened perhaps we would forget the slaughtered, and the fatherless and widowed whose bitter wail of woe could scarce be drowned by the shouts of triumph which proclaimed that the nation had wreaked its vengeance on its foes. But there are moments of cool reflection for all, and the tax-gatherer's knock at the door has made many a British patriot count his share of the cost if not the benefit, of this kind of national glory. Statistics are a comparatively new science but already they have worked wonders. The figures of arithmetic have done much to remove the errors imbibed from the figures of speech. Many a man has been convinced by the one of the delusion fettered to his mind by the other. A national debt of eight hundred millions, commerce interrupted and trade stagnated, as the immediate result; heavy taxes, embarrassed enterprise and insecurity of investment as abiding consequences—constitute a class of facts, which have reached the heads of many whose hearts failed to respond to the appeals of the advocates of peace. Some will see the fallacy of war while apparently blind to its iniquity.

But those whose views of national glory are our own pass by the records of the blood stained page which chronicles the sanguinary conflicts of our armies and fleets—or if they pause to peruse, it is but to sigh that energy so indefatigable, courage so dauntless and scientific skill so admirable found no better arena for their display, no rivalry but that of wholesale bloodshed, no channel that led to human advancement. Undazzled by the brilliancy of conquest or supremacy, rightly claimed or unjustly assumed, our sympathies lead us to investigate the social, intellectual, and moral standing of the people, to ask what advancement have they made or are making in the cultivation and diffusion of the refinements of literature and art, what measures have they adopted to prevent crime, to remove the causes and mitigate the effects of the outlying evils of the day. And when we see the nation nobly laying aside its egotism and believing in virtue and wrath foreign to its sea-girt isle, throwing off the shackles of its self-