

# The Christian Visitor.

THE CHRISTIAN VISITOR.

Published every THURSDAY, by

BARNES & CO.,

AT THEIR OFFICE,

Corner of Prince William and Church Streets,

SAINT JOHN, N. B.

TERMS—Cash in Advance.

One Copy, for one year, \$2 00

Fifty Copies to one Address, \$10 00

Advertisements inserted at the usual rates.

THE CHRISTIAN VISITOR,

affords an excellent medium for advertising.

CARRIAGE SPRINGS,

MADE TO ORDER!!

G. G. BERRYMAN

takes this method of informing his customers through-

out the Province that he is now prepared

to furnish them with

Eliptic & Side Springs,

OF ANY SIZE OR STYLE.

Wholesale and Retail, at Short Notice!!!

These Springs are made under his own superintendence

by superior workmen, stamped with his own name, and

made of the quality English Spring Steel, so that pur-

chasers may rely upon getting a good article.

In addition to the above, he has on hand about

100 SETS SUPERIOR ENGLISH SPRINGS,

which will be sold at a low figure for Cash.

He would also call the attention of Carriage Makers

to his Stock of

Carriage Builders' Hardware,

which is the best in the City, comprising—

Long and Short BED AXLES, 1 to 2 inch;

Carriage BANDS, in Japan, Brass, and Silver, with open,

closed, and screw Fronds.

American pattern SPOKE WHEELS, 14 to 16 inch;

Single and Double BOLT, all lengths;

Wagon Pipes and Cart Boxes; Round and Steep-head

RIVETS; Hickory and Oak SPOKES, 1 to 2 inch;

ELBOWS, in Brass, 1 1/2 to 2 inch diameter;

Seat Poppets; Brass and Silver Shaft Pins; Dash Centers;

Embossed Mullin, Duck, and Drill; Patent Molester;

Oil Top-Leather, Patent Dasher Leather, &c., &c.

A Complete Assortment of Small Trimmings,

Such as—Tutting Buttons and Nails; Lining Nails; Past-

ing and Seaming Laces, Silver and Japanese Knives, Whip

Scouts, Apron Hooks and Rings, Footman Holders, Coach

Door Handles and Locks, &c.

A Complete Assortment of Malleable Castings.

ALSO,

OIL CLOTH, GRASS MATS, TIRE RENDERS,

Coach-makers' VICES, assorted sizes;

TOOLS, OF BEST STAMPS.

These Goods have been laid in to advantage, and can be

sold at unusually low prices.

BARLOW'S CORNER, No. 5 KING STREET

C. G. BERRYMAN.

St. John, Oct. 20, 1864.

CITY OF GLASGOW

LIFE ASSURANCE COMPANY OF GLASGOW.

Incorporated by Act of Parliament.

Governors—The Right Hon. Lord Brougham, &c., &c.

Subscribed Capital, £500,000

Accumulated Fund, £400,000

Annual Revenue, £200,000

Reserve Fund, £200,000

WALTER BUCHANAN, of Shandon, Esq., M. P., Chairman.

W. F. DICKMEYER, Esq., Manager and Actuary.

Half Premium System, without debt or interest.

Endowment Assurances.

Partnership Assurances.

Short Term Assurances.

This "City of Glasgow Life Assurance Company" was

established in 1826, by special Act of Parliament. It

has since been conducted with much success for 38 years,

which is attributable not only to the perfect security which

it affords for the due fulfilment of every contract, but like-

wise to the company's extensive and judicious connections,

and to the liberality of its dealings.

The Premiums are equally graduated. The Profits are

distributed with a due regard to the claims of all classes of

Policy-holders.

The last declaration of Bonus was made 30th January,

1864, which is the close of the Company's financial year,

and the Bonus at the rate of one and a half per cent. on the

sum assured was declared for the past year. In place of

the surplus being annually divided, the profits will in fu-

ture be accumulated and allowed to accumulate until the

Policy-holders participate from the date of their issue, but

the Bonus do not vest until they have five years in exist-

ence. Rates of Assurance and all other information may

be had from the Agents, Messrs. W. & A. G. MACKAY,

7, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100.

THE ROYAL INSURANCE COMPANY, 92

Lombard-street, London, and Royal Insurance Build-

ings, 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. Some particulars of the following

highly satisfactory results were shown—

FIRE DEPARTMENT.

The most gratifying result of the continuation of the busi-

ness is exhibited in the one following fact—that the increase

alone of the last three years exceeds the entire business of

some of the existing and many of the recently defunct

Fire Insurance Companies of this Kingdom.

The Premiums for the year 1863 being £1,200,000

While the Premiums for the year 1864 are £1,200,000

Showing an actual increase of £1,200,000

or upwards of 50 per cent. in three years.

The recent returns of duty made by Government for this

later year (1864) again show the "Royal" to be more than

double the amount of duty paid in any similar period since the

commencement of the business, and must far exceed the

average of amount received by the most successful offices

in the Kingdom. The number of policies issued in the year

was 825, the sum assured £287,722 8s. 6d., and the premium

£12,324 8s. 4d. These figures show a very rapid extension

of business during the last ten years. Thus—

1848 .. 95 .. 36,560 17 0 .. £1,280 9 1

1849 .. 190 .. 35,850 9 11 .. 2,627 4 7

1850 .. 425 .. 131,504 10 6 .. 5,528 5 0

1851 .. 625 .. 161,848 13 4 .. 4,894 16 0

1852 .. 702 .. 207,560 18 8 .. 8,550 8 11

1853 .. 832 .. 287,722 8 6 .. 12,324 8 4

It is here remarkable that the increase of the last four

years is mainly consequent upon the large bonus declared

annually on the sums assured, and averaged 50 per cent. upon

the premiums.

PERCY M. DOVE, Manager and Actuary.

JOHN M. JOHNSON, Secretary to the London Board.

As the description of the property insured, and Fire

losses paid promptly on reasonable proof of loss—without

reference to the head Establishment.

JAMES S. KAYE, Agent for New Brunswick.

Princess-street.

Feb. 15 .. 1864 .. 200,000 .. 100,000 .. 100,000

THE PHOENIX FIRE OFFICE, LONDON.

ESTABLISHED IN 1720.

CAPITAL .. £5,000,000.

Insurance effected at the lowest rates.

J. W. WELDON,

Agent for New Brunswick.

Office—70 1/2, Prince William Street.

St. John, N. B., 13th Feb., 1865.

GEORGE THOMAS,

Commission Merchant and Ship Broker,

Water Street, St. John, N. B.

Central Fire Insurance Company, Agent at St. John.

GEORGE THOMAS.

COMMERCIAL SCHOOL.

Charlotte Street, a few doors South St. John Hotel

SAMUEL D. MILLER, Principal.

This Establishment has been removed to Charlotte

Street, a few doors South of the St. John Hotel.

The School at present consists of Male and Female Depart-

ments, and comprises Classes in almost every department

of a thorough Classical, Mathematical, and Commercial

Education.

The Furniture and Apparatus are all of the most im-

proved modern style; the School Rooms and premises are in-

ferior to those in the City; the system is Classical and

Explanatory. Call and see. Aug. 4.

MRS. HUNT'S

THE Course of Education in this Seminary comprises all

the branches necessary for a thorough and accom-

plished Education. In the several departments the most

competent Teachers are employed.

Board and Instruction in English and French, \$300 per

annum. Daily Pupils, under ten years, \$4 per term.

over ten years, \$5 per term.

Extras: Branches, Drawing, Painting, and Music, usual

Payment, in all cases, in advance. Dec. 4.

New Series, } Whole No. 148.

Vol. III., No. 44.

"Hold fast the form of sound words."—2d Timothy, 1. 13.

SAINT JOHN, N. B., THURSDAY, NOVEMBER 2, 1865.

Old Series } Vol. XVIII., No. 44.

THE OFFICE OF THE CHRISTIAN VISITOR.

Corner of Prince William and Church Streets,

SAINT JOHN, N. B.

REV. I. E. BILLI

Editor and Proprietor

Address all Communications and

Letters to the Editor, Box 194, St. John, N. B.

The Christian Visitor

is emphatically a Newspaper for the Family

It furnishes its readers with the latest intelligence.

RELIGIOUS AND SECTARIAN.

## REDEMPTION.

Dr. Bacon pronounces the following hymn "un-

surpassed in the English or any other language,"

and adds that "perhaps it is as near perfection as

any uninspired language can be." It was written

by A. L. Hillhouse, who died near Paris, in

March, 1859.

Trembling before thine awful throne,

O Lord, in dust, my sins I own;

Justice and mercy for my life

Contend; O! smile and heal the strife.

The Saviour smiles; upon my soul

New tides of hope tumultuous roll,

His voice proclaims my pardon found,

Seraphic transport wings the sound.

Earth has a joy unknown in heaven,

The new-born peace of sin forgiven;

Tears of such pure and deep delight,

Ye angels, never dimmed your sight.

Ye saw, of old, on chaos rise

The beautiful pillars of the skies;

Ye know where morn exulting springs,

And evening folds her drooping wings.

Bright heralds of the eternal will,

Abroad his errands ye fulfil;

Or thronged in floods of beamy day,

Symphonious in his presence play.

Loud is the song; the heavenly psalm

Is shaken with the choral strain,

And dying echoes floating far,

Draw music from each chiming star.

But I amid your choirs shall shine,

And all your knowledge shall be mine;

Ye on your harps must lean to hear

A secret cord that mine will bear.

GEORGE MULLERS ORPHAN HOMES.

(Continued.)

MINISTRY, FREE WILL, SUPPORT, AND PRAYER.

For nearly two years, Mr. Muller ministered to

Christians in various parts of Devonshire, depend-

ing entirely for support on free-will offerings,

which were always supplied—even when want

was at the door. This Mr. Muller ascribes to

special prayer, and which he explains thus reason-

ably and scripturally:—"According to the grace

of faith I am able to do a thing, or believe that a

thing will come to pass, respecting which I have

the Word of God to rest on, and therefore the

not doing it, or not believing it would be sin.

For instance, the grace of faith is needed to

believe that the Lord will give me the necessities

of life, if I first seek the kingdom of God and his

righteousness; for there is a promise to that

effect." These words form a key to Mr. Muller's

dependence on free-will offerings at Bristol—first

as a pastor, next as to the work of missionaries

sent out to foreign countries, the distribution of

the Scriptures, support for day, Sunday, and adult

schools, and lastly, as to

ORPHAN HOMES.

One great object of George Muller, when a

pastor of Bristol, was to strengthen the faith

of Christians in temporal straits and anxieties

that they might be able to take God at his word,

and rely on it. This, together with compassion

for poor orphan children in the streets, utterly

neglected and ready to perish, led to the concep-

tion of Orphan Homes. "I will know," he says,

"that the word of God ought to be enough; but

still I considered that I ought to lend a helping

hand to my brethren, not only by giving them

proofs from the word of God, of his willingness

and ability to help all those who rely on him,

but to show them by proofs that He is the same

in our day. I remembered what a great blessing

my own soul had received through the Lord's

dealings with his servant, A. H. Franke, who, in

dependence on the living God alone, established

an immense Orphan Home, which I had seen

many times with my own eyes. Now, if I, a poor

man, simply by prayer and faith, obtained, with-

out asking any individual, the means for estab-

lishing and carrying on an Orphan Home, there

must be something which might strengthen the

faith of God's children, besides testifying to the

consciousness of the unconverted, of the reality

of the things of God.

"This, then, was the primary reason for estab-