The Christian Visitor.

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

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THE CHRISTIAN VISITOR,
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BARNES & Co.,
AT THEIR OFFICE,
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SAINT JOHN, N. B.
TERMS:—Cash in Advance.
One Copy, for one year,.....$2 00
Fifty Copies to one Address,.....$1 50
Advertisements inserted at the usual rates.

THE CHRISTIAN VISITOR,
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4th Term in 1865, commences 9th Oct.
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LIFE ASSURANCE COMPANY OF GLASGOW.
Incorporated by Act of Parliament.
GOVERNOR—The Right Honorable the Earl of Glasgow.
Subscribed Capital..... £600,000
Accumulated Fund..... 480,000
Annual Revenue..... 103,000
Existing Assurances..... 2,700,000
WALTER BUCHANAN, of Shandon, Esq., M. P., Chairman.
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Half Premium System, without debt or interest.
Endowment Assurances.
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THE "City of Glasgow Life Assurance Company," was established in 1838, by special Act of Parliament. It has now been conducted with much success for 25 years, which is attributable not only to the perfect security which it affords for the due fulfilment of every contract, but likewise to the Company's extensive and influential connexions and to the liberality of its dealings.
The Premiums are equitably 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 20th January, 1864, which is the close of the Company's financial year, when a Bonus at the rate of one and a half per cent. on the sums assured was declared for the past year. In place of the surplus being annually divided, the profits will in future be ascertained and allocated quinquennially. Policies participate from the date o their issue, but the Bonuses do not vest until they have been five years in existence. Rates of Assurance and all other information may be learned from the Agent, WILLIAM MACKAY,
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GEORGE THOMAS,
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Dec. 4. GEORGE THOMAS.

LIVERPOOL AND LONDON AND GLOBE
FIRE AND LIFE
INSURANCE COMPANY!
Fund paid up and invested.....£3,212,343 5s. 1d. stg.
Premiums received in Fire Risks, 1864, £743,674 stg.
Losses paid in Fire Risks, 1864, . 520,459 "
Premiums in Life Risks, in 1864, . 235,248 "
Losses paid in Life Risks, in 1864, . 143,197 "
In addition to the above large paid up capital, the Shareholders of the Company are personally responsible for all Policies issued.
EDWARD ALLISON,
AGENT FOR NEW BRUNSWICK,
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THE ROYAL INSURANCE COMPANY, 92 Lombard-street, London, and Royal Insurance buildings, 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 alone 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 this kingdom.
The Premiums for the year 1855 being.....£180,060
While the Premiums for the year 1558 are.... 196,148
Showing an actual increase of..... 66,088
or upwards of 50 per cent. in three years.
The recent returns of duty made by Government for this latter year (1858) again show the "Royal" as more than 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 its 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 of amount received by the most successful offices in the kingdom. The number of policies issued in the year was 832, the sum assured £387,752 6s. 8d., and the premium £12,354 3s. 4d. These figures show a very rapid extension of business during the last ten years. Thus:—

Years.	No. of Policies.	Sums Assured.	New Premiums.
1848 ..	98	£48,764 17 0	£1,380 9 1
1850 ..	190	95,650 9 11	2,627 4 7
1852 ..	422	181,504 10 6	5,828 5 10
1854 ..	408	161,848 13 4	4,894 16 0
1856 ..	703	297,560 16 8	8,850 3 11
1858 ..	832	387,752 6 8	12,354 3 4

The remarkable ncrease in the business of the last four years is mainly consequent upon the large bonus declared in 1855, which amounted to no less than £2 per cent. per annum on the sums assured, and averaged 80 per cent. upon the premiums paid.
PERCY M. DOVE, Manager and Actuary.
JOHN M. JOHNSTON, 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
Princess-street.
Feb. 15. Opposite Judge Ritchie's Building.

Insurance against Accidents,
OF EVERY DESCRIPTION, IS MADE BY THE
TRAVELLERS' INSURANCE COMPANY,
Of Hartford, Conn.
(The Pioneer and only reliable Company of the kind on this side of the Atlantic.)
CAPITAL (paid up and securely invested),....$500,000.
THE full amount Insured may be secured in case of Fatal Accident, or a weekly compensation for any accident resulting in disability, by payment of annual ordinary Premiums as follows:—

$500	at Death, or	$3 00	₩ week, for	$3 00	₩ annum.
1,000	" "	5 00	" "	5 00	"
1,500	" "	7 50	" "	7 50	"
2,000	" "	10 00	" "	10 00	"
5,000	" "	25 00	" "	25 00	"
10,000	" "	50 00	" "	50 00	"

Extra prem. required for Special Risks.
Every person ought to be Insured!—None are free from liability to Accident!!
Over one hundred Claims for Compensation had been already paid by this Company to 1st April last, and over ten thousand Policies issued.
No Medical Examination required.
The best and most respectable references given. All classes of persons are Insured in this Company. Policies issued for any sum from $500 to $10,000, and Claims settled in New Brunswick currency, and every information afforded by
JAMES ROBERTSON,
General Insurance Broker,
102 Prince Wm. Street,
Agent for New Brunswick.
St. John, Sept. 14th, 1865.—v6m

THE PHŒNIX FIRE OFFICE, LONDON.
ESTABLISHED IN 1782.
CAPITAL, - - - £5,000,000.
Insurances effected at the lowest rates.
C. W. WELDON,
Agent for New Brunswick.
☞ Office—70½ Prince William Street.
St. John, March 8, 1866.

LORILLARD INSURANCE COMPANY,
Capital $1,000,000—all paid up and invested
Surplus in hand, 1st Aug., 1865, $312,194.
POLICIES issued at the lowest rates, payable in New Brunswick Currency, with an without participation in profits, and every information afforded on application to
W. J. STARR, Agent, Princess St.,
Oct 1 1y Opposite Commercial Bank.

THE OFFICE OF THE
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Corner of Prince William and Church Streets
SAINT JOHN, N. B.
REV. I. E. BILL.
Editor and Proprietor.
Address all Communications and Business 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 SECULAR.

FIGHT THE GOOD FIGHT OF FAITH.

Clear through the din of war and strife,
Flows on the under song of life,
To where the Captain's warriors stand,
An earnest and unflinching band—
"Rise in the strength of God's own might!
Uprear the banner! fight the fight!"

Floats the soft music through the gloom
Of many a consecrated room,
Steals into hearts that listened long
The sweetness of that martial song—
"Rise in the strength of God's own might!
Uprear the banner! fight the fight!"

And young men hear it in the hush
Of noontide's heat or evening's flush;
It sanctifies the maiden's tears
Upon the threshold of the years—
"Rise in the strength of God's own might!
Uprear the banner! fight the fight!"

And forward in the mists of night,
And forward in the day's broad light,
And forward up the tedious hill,
The soldiers sing the war-song still—
"Rise in the strength of God's own might!
Uprear the banner! fight the fight!"

Through stormy winds and summer airs,
Ascend the fervid warrior's prayers;
Through summer airs and stormy wind
The gentle whisper fills the mind—
"Rise in the strength of God's own might!
Uprear the banner! fight the fight!"

O idlers on life's sunny way!
O dreamers in the pleasant day!
O stragglers on the Heavenward road!
Stay, for the love of man and God—
"Rise in the strength of God's own might!
Uprear the banner! fight the fight!"

From the Chronicle and Examiner.

THE MEMORIAL SERMON.

The Memorial Sermon before the Hudson River Association South, by Rev. William R. Williams, D. D., is to be published with the minutes. From sheets furnished us by the courtesy of the clerks, we give our readers paragraphs of the discourse, rich in all that distinguishes the impressive eloquence of the preacher.

A RETROSPECT OF ENCOURAGEMENT.

When this association of churches was formed, we had indeed educational institutions for our ministry, but they were in their initial and feeble state. We had before us the inspiriting memory and work, in the Old World, of the Careys, the Marshams and the Wards, the Fullers and Samuel Pearces, the Robert Halls and John Fosters, and Christopher Andersons. In the New World, our Staughton and Stanford and Kendrick and Sharpe, and John Peck and Alfred Bennett, were prominent and honored. But how would our fathers have been gladdened could they have seen the extension now given to our colleges and theological seminaries—the number and power of our religious journals, a new and potent influence comparatively undeveloped then—the costliness of many of our city sanctuaries—the number of our missionary laborers in the home as well as in the foreign field. Since their day how have Judson and Boardman graven on the memory of the Christian churches the history of the Burman and the Karen missions. How have the latter people, especially, in their rapid turning to Christ, market their field, in the judgment of European as of American scholars, as one of the most successful and blessed harvestings among all the modern missions of the cross of Christ!

How little could our fathers suspect that, in their times, was training in the schools of England and in the law office of the eminent pleader Chitty, among the associates of Thirwall the future Bishop, and of Talfourd, yet to be known as the poet and judge—in scenes where we should have last looked to find him—a young warrior, who, when the Indian trophies of a Clive and a Wellington seemed threatened, and the Asiatic empire of their native Britain imperilled by an outbreak of Mohammedan and pagan ferocity, should lead against vister odds the heroic rescue, and make Henry Havelock a name of resplended renown in the annals of the British empire. The son, by marriage and adoption, was he of that Serampore missionary family, whom English Churchmen had denounced as likely by fanaticism to convulse and overthrow India, and he it was, under God, who saved India for the Crown of England. Himself a soldier and hero, as one of the leading statesmen of Catholic France justly hailed him, of the true old Puritan mould, he was withal a staunch Baptist, and a most consistent and fearless follower of Christ. How little could the venerable men founding this Association apprehend the honour and the influence which one of their own youths, trained in one of your four constituent churches, who first cradled this organization—the Oliver street Baptist Church, a church now under another name, and in a later generation worshipping within these walls—was ultimately to win and wield—Francis Wayland—become as a preacher, writer, and University President, so distinguished and blessed a name! As an educator he ranked with Arnold of Rugby in the Old World; and certainly he displayed higher powers of thought and of utterance than could be claimed for Arnold. No flatterer of the body to which he was most conscientiously and firmly attached, yet for American Baptists how much as the biographer of their great missionary, Adoniram Judson, did he accomplish! For literature, freedom, and his country, he wrought a good work as the trainer of youthful minds, ardent and vigorous and principled, who gathered at his feet, on whom he left no dubious imprint, and who have, multitudes of them, been eager to acknowledge their deep indebtedness to his teachings, and the contagious influence of his high character.

Little knew the men who went before us of what God had in reserve for them. Scarce could they foresee a Noel turning from noble alliances, and the prospect of ecclesiastical dignity, and the ante-chambers of royalty, to add his conscientious and disinterested attestation to the force of our denominational views of Christian doctrine and discipline—or a Spurgeon, wielding so vast a pulpit influence in London, the commercial heart as yet of our globe; or a Morton Peto, amidst augmented and bewildering activities that belt two continents, and reach India and Canada and Sweden, still approving himself the liberal, the staunch and dauntless confessor of our principles. Shall we confide in men, or vaunt of men? Neither; but we will trust in the Lord God of our fathers; His hand, closed as yet upon the bestowments of the future, may have equal or greater gifts for us in reserve for the labor of love and the patience of hope.

Strange must it seem, looking back and past the days of our immediate precursors but three centuries, or even two centuries ago, to remember how men in trust with the same Christian truths which we calmly and uninterruptedly proclaim, were for that very faith, drowned in Switzerland and in Holland, and burned in England; or how, in days somewhat later and less truculent, they were like Bunyan, prisoned twelve years; or like Keach, pilloried; or like Holmes, among the Puritan fathers of New England, stripped and publicly scourged; or like Roger William, were driven out into wintry exile among the Indians, finding in savage hospitality a defence from Protestant intolerance. We remember our forefathers thus suffering, and yet unconsumed and undaunted. And now, as we see the fruit and Divine recompense of these earlier sacrifices—honor replacing reproach, and liberty taking the room of bondage, and wealth coming instead of sore need and famine—we may be glad that God has wondrously wrought and thus bounteously enlarged. And we may, too, be sad that with our comparative advantages and ancestral traditions, we have not hoped, adventured and achieved far more. Surely, since the fathers fell asleep, all things are NOT AS THEY WERE.

THE WORTH OF CREEDS AND CONFESSIONS.

We need cultivate no sectarian bitterness, and should indulge no denominational pride, in the shape of a Pharisaism, that should broaden its phylacteries, and look scornfully on other true followers of our Lord. But the truth is dear to that Master who wears, as one of his own imperial names, this appellation of "the Truth." He is, also, the Way to the Father; and no man comes into the household of God but by that access and pathway of the Mediator's own hewing. He is the Life of the world, beaming out a new home and a divine vitality over the vast wreck and charnel-house of the Fall. But He so guides the wanderer back to the forsaken God, and he so quickens and sheds forth spiritual life into the race, plague-smitten and moribund, by means of and in virtue of this—the Truth. Thus braiding into His regal prerogatives, Verity, as the very condition essential to His Messiaship from Heaven, and as a pre-requisite for His redemption proclaimed by Him on earth, is our Lord necessarily True—because He is the Way, True, and because He is the Life, True. Were He Error, He could be no man's Way to the Father of Lights. Were he doubtful, mistaken or false, He could not bring Life to a world whom falsehoods had plunged in spiritual death. The properties of the God-head, the needs of our human nature, and the necessary relations of man the saved, to the Lord the Saviour, all presuppose, in the character of the Incarnate Mediator, this coalition of the Truth with the Life and with the Way. Christ is the Way, the Truth, and the Life. And with these as His claims and characteristics, we may not in loyalty to Him, the Christ, barter away the truth of His scriptures, the truth of His ordinances, or the truth of His Church organization, in order to secure a false, and a fallacious because an unscriptural fellowship. No league can there be with those holding not the Head. Some have questioned the worth of creeds and confessions, on which the fathers, as it is well known, our honored predecessors in this very Association, laid so great a stress. We do not for such human compends of doctrine claim any perfect exactness of language. But we do not see how unison of feeling can be without unison of faith; and as little do we see how unison of faith can express itself without some recognition, in oral or in written statements, of the common reception of the great verities of the Christian revelation—the great facts as to the Redeemer's nature, mission, plans and ends—the great hopes in common held by all the church of Christ Jesus. That spiritual, invisible church is enlisted to one faith, sworn to one world-wide mission, baptized into one infallible, immutable, and eternal Spirit, the Paraclete of God; and journeys by one way to one home in the skies, at the feet of the one Lord, whose name is one. Her intrinsic and everlasting unity in the Spirit necessitates some substantial and extrinsic unison, even amid earthly dissensions and distractions, in the profession and acknowledgments of the same great underlying truth.

THE INDEPENDENCE OF OUR CHURCHES.

We recognize, in the independence of our churches, a great safeguard against spiritual despotism, and against the encroachments and corruptions of national establishments of religion. As the foreigner who best understood and best analyzed our political institutions, De Tocqueville found the secret of American Republicanism and its success in its town meetings, where the community, by small local and neighborhood gatherings, was trained for self-government over the wider space of the entire nation, so as, we believe, the great Legislator of the Christian church intended eighteen centuries ago to conserve the true freedom and equality of His churches by making each Christian congregation self-governed. But as so governed by Christ's word and Spirit and love, that Spirit operating in them and in each of these churches, recognizes the same spirit as mighty in the graces and fruits of other churches—that love hails its own reflection and image in each other lover and follower of the Lord—and that one word binding the individual soul to the Father, binds also together the local congregational Assembly into Christian cohesiveness. And thus this one Spirit, one word, and one love—all provide for the fraternal recognition of all others—be they individuals or be they congregations—which are animated by the same motive power, and which imbibe the same celestial likeness and temper. The path to true Christian union, then, lies not along the way of man's arbitrary arrangements, lopping off or adding to the prevalent liturgies and frameworks of the various ecclesiastical organizations; but rather in reforming all back to the simplicity of the one Scriptural standard, and, in the imbathing all more fully in the fountain of the One Renewing and Sanctifying Spirit.

THE SOLEMN AND AUGUST CHARGE.

As you stand, where the providence of God plants his churches, in a position between the living and the dead, with the censer in your hands, swinging and smoking, which shall stay the plague and shall drive the death-line back and yet further back, Ethiopia is seen rushing up. And over your outstretched arm, and your pendent censer, and as across the thick cloud of your ascending incense, she lifts up her hands unto God. Lately fettered and yet sore are those hands. The broken manacle has left the bleeding scar on her wrists, and the surrendered lash has left its deep wheals on her shoulder, her cheek, and her brow. A nation, born in a day, four millions strong in her sudden exodus, looks to your help under the Saviour, for the schooling that shall make her newly-given freedom a reality and a perpetuity. For the Bible, and the primer that shall make the Bible legible; for the pastorate of her own kin and hue, and for the schooling that shall make that pastorate a might and a benediction, she is looking to you. The Saviour, who made all of one blood, and bought all with his own one blood, is commending to you that suppliant petitioner and her appeal; as blending together a vast trust and a rare opportunity, and a task, crushing in the range of its demands,—but a task too, which, if shunned, will be yet more crushing in the recoil of its neglect, as desolating the nation, and as distracting the churches.

No people, perchance, in all the continents o the world's geography, and in all the centuries o the world's history, have had put upon them a more solemn and august charge than that which is now put upon the churches of this nation. It is a charge, sublimely magnificent if obeyed—appalling if evaded and disobeyed—the charge, by Providence imposed upon us to meet, with a full and free gospel, the people, four millions in number, lifted so wondrously and so suddenly into freedom. The Old World predicted the bankruptcy of your finances and the irremediable rending of your national unity. You trusted in God and falsified the omen. You made, by God's good help, the prophets who came up like Balaam with the errand to curse, to exclaim with bitter amazement, How can I curse whom God hath not cursed? A difficulty not less glorious, but with God's sufficient aid equally superable, remains in the enlightenment and Christian evangelization of the freed race. You live in no ordinary times. You stand on the high places of the field in no vulgar crisis of history, of duty, of national necessities, of Christian patriotism, of true-hearted loyalty to the Redeemer who has been wont of old, to move forward as the Breaker, heading and guarding the hard marches of his own chosen host.

(From the Watchman and Reflector.)

ROGER MASON'S FAITH.

A LESSON FOR SKEPTICS.

It was a summer afternoon, and the Sabbath bells were ringing; their solemn clangor, musical, airy, clear, soothing the spirit with a sense of rest, and reminding it of the peaceful Sabbaths of eternity.

The cattle in the pasture seemed to pause and listen as the golden waves of sound swelled from the great belfry, and swept melodiously over the fields; and the heifers pricked up their ears, and the oxen turned their large, mild eyes in wonder, to stare at Farmer Jackson's man Thomas, taking long and very worldly strides across the fields. I suppose that even the dumb beasts have an instinct of the sacredness of the day, and feel a dim surprise to see it desecrated by human strife.

Farmer Jackson's man Thomas ran to a little, old house under the hill, and was about to rap hastily, when the door was opened and out stepped a bronze-faced, sturdy, laboring man, followed by a rather pale woman and three children, all in their neat Sunday clothes; while a young girl of fourteen held up a baby in the doorway, to bid them good-by.

"Halloo!" said Thomas; "off to meeting, hey?"

"All but Mimy and the baby," answered the man. "Here, Freddy you musn't be in such a hurry to put your new shoes into the dirt! Come and take papa's hand."

"I'm sorry to interrupt you," said Thomas; "for I know you think a good deal of Sunday and going to meeting."

"The rest for the body and the refreshment for the spirit, I acknowledge, are very precious to me. But you don't interrupt anything; come, walk along with me, Thomas. Go with mamma, Lucy."

"I haven't got on any decent clothes; besides," said Thomas, "the old man says that hay must be got in this afternoon."

"The hay, this afternoon?" And the eye of the bronze-faced laborer scrutinized the weather. "It isn't going to rain."

"The old man thinks it is. He has been fretting and groaning, and looking first at the hay and then at the clouds for the last two hours. Finally, he told me to yoke up the oxen and get you to help me."

"O, Roger, this is too bad!" exclaimed the wife.

"I told Mr. Jackson, yesterday," said Roger, with a troubled look, "that we ought to manage so as to get in all the hay that was down, and not leave a lot out to bother us over Sunday, as it has twice this season already. But he thought differently, and requested me to keep my advice till it was called for."

"Haven't you learnt his tricks yet?" laughed Thomas. "That's because you haven't worked for him as long as I have. Nothing suits him so well as to have a storm come up Sunday, when there's a load or two of hay to get in. That's an excuse to set his men to work; and all he can make them do, such times, he thinks clear gain."

Roger frowned, and somewhat undecidedly followed his wife, who was opening the gate for the children.

"Halloo!" added Thomas, "here comes the old man himself.

Indeed, Farmer Jackson was, at that moment, getting over the wall, with his old hat and stout hickory cane, stared at more earnestly than Thomas had been, by the gentle, mild-eyed kine.

"Roger Mason! Thomas! Ho, there!" he shouted, in a voice asthmatic with running. "Why don't you hurry! Look at the clouds there! Don't you see it's going to rain?"

Roger stopped, glanced again at the sky, then held his head down for a moment, heedless of Freddy and Davy tugging at his hands. When he looked up again he was no longer undecided.

"Mr. Jackson," he said, in firm, respectful tones, "I have told you, repeatedly, that I object to getting in hay on the Sabbath."

"Matter of necessity—matter of necessity and mercy," cried the old man. "There's neither creed nor conscience to forbid your doing such work; helping the sheep out of the ditch, you know."

"If your sheep falls into the ditch on Sunday, Mr. Jackson, I'll help it out. But if you lead it into the ditch Saturday night, or carelessly leave it so that it will fall in, relying upon my exertions on the Sabbath to save it for you, I am sorry to say you—will—be—disappointed." Spoken firmly and slowly.

"What!" ejaculated the astonished farmer, striking the ground with his cane. "You refuse! You defy me! Roger Mason, take care!"

The children were frightened by the violence of a man they at all times dreaded; and Mrs. Mason's pale face became a shade whiter with apprehension. Thomas stood by and grinned at what he considered good sport for Sunday.

"Excuse me, Mr. Jackson," said Roger Mason, calmly. "I do not defy you. I have worked for you a long time, faithfully. I have even sacrificed my feelings and got in hay for you Sundays, when I saw that it would otherwise be ruined."

"You got your pay for it—you got your pay, didn't you?" demanded the proprietor, again startling the children with the jar of his heavy cane.

"Well, no." Roger smiled. "I don't remember that any allowance was made for those few hours' extra work."

"Wasn't there! Then 'twas your fault," stammered the old man."

"I did not wish any pay," replied Roger."

"Well! well! wish it or not, you shall be paid. Come, the rain will be here in an hour. Thomas, yoke the steers. Roger, there's no time for words."

"That's true," responded Roger, drawing his children towards him with a decisive movement. "It is meeting time."

"What!" (cane down again.) You won't get in the hay!"

"Mr. Jackson, no; not to-day."

"You won't! Not for pay?"

"Pay, under such circumstances, is no consideration."

"Pay, no consideration? Take care, you are a poor man, Roger Mason. You can't afford to be too independent."

"I can't afford to sacrifice my principles," said Roger, walking slowly away.

"Can you afford to offend me?" gasped out the old man, half choked with passion.

"Better than I can afford to offend my God and my conscience," answered Roger Mason, joining his wife and leading the children up the road."

"Serve your God and your conscience, then, you obstinate fool!" shouted the old man after him. "You're no longer in my service. Do you hear."

"I hear," said Roger, turning meekly about, with a strange smile on his honest, bronze-face. "I am sincerely sorry to have offended you. If you cast me off, I can only say, So be it! I put my trust in God, your Judge and mine, Mr. Jackson, whose merciful providence is over poor and rich."

"Providence!" scoffed the angry old man. "A pretty word! You'll find honest day's wages better for you and your hungry family than this silly trusting in Providence, before this business is forgotten. Come, Thomas, I'll help you get in the hay."

Roger did not stop for further words, but kept on to the church—where his master and fellow-laborer might better have been, even for their worldly interests, that afternoon. For, as Roger predicted, the clouds dispersed without rain, but the hay got wet, nevertheless—curiously enough.

"Ye see," said Thomas, relating the circumstance, "I pitched and the old man loaded; and he kept fretting about the rain and hurrying my life out of me, so I thought I'd just put in smart for once, and the way the big forkfuls went up was a sin for Sunday. I half-covered the old man up, but still he kept hollering out, 'The rain is coming! hurry, boy!' And hurry I did. And such a looking load! I knew it would be off before we got to the barn, but he said it wouldn't. I whipped up the oxen to please him, and all seemed to ride well enough till we got to the middle of the bridge, when the whole load began to slip and slide, and over it went, old man and all, right into the middle of the creek! You should have seen him when I fished him out!

"'So much for drawing hay Sunday!' says I. 'This is what Roger Mason would call *providential.*'

"I expected he'd be mad; but he only give one look at his clothes and another long look at the hay floating away or soaking where it sunk; then he told me to save what I could of it, and hurried off, coughing and dripping, afraid he'd ketch his death a cold, sweating so afore he could change his clothes. Well," added Thomas, "I guess not much of that hay ever saw the inside of the barn. I had to set down and laugh heartily after he was gone, and there was nobody to fret and hurry me."

(To be continued.)

PREACHING TO CHILDREN.

Many a good clerical brother who takes a little daughter on his knee at home and delights her with some simple story, cannot be persuaded to carry the same style and the same power into his church, or even the lecture room. We believe there is no pastor who cannot, if he will give himself to the work in earnest, and in the love of souls come down to the level, and win the delighted interest of every child of common intelligence in his congregation. And they who raise the cry of incapacity are the very men who most need, for themselves and the people at large, the benefit of the work. It would infuse new life and freshness into the stiff propriety of their discourses. It would give flexibility and vivacity to their whole address. It would increase the practice of illustration in sermonizing. It would, indirectly, greatly aid the Sabbath School. It would more deeply interest parents in the spiritual welfare of their children, and suggest to them interesting modes of conveying truth. Any pastor who will, by collecting facts and anecdotes from the newspapers and from his general reading, gather materials for this labor, will be surpised to find how little labor will enable him to interest an audience of children The writer has as large an attendance at the Sabbath evening services of children as at any other during the day; while, with the aid of a well-stocked scrap-book, his preparation for that service is often made in an hour. It is, moreover, the testimony of every pastor engaged in this work, that the most intelligent adults in his congregation are not less interested in these simple and fully illustrated addresses than the children. It is noteworthy that our Lord, in discoursing to the scribes and learned doctors of the law, made hardly less use of parables than when instructing the common people. "A good illustration is argument; and it is a power to force the truth irresistibly home."

If any pastor would multiply the strong ties between himself and his people; if he would extend his influence over them; if he would win the gratitude of every parent in his charge, and above all, obey the Master's solemn injunction, "Feed my lambs," we would urge him to enter at once, and in earnest, on this most delightful and rewarding work.—*Congregationalist.*

From the American Messenger.

THE WIFE AND INFIDEL HUSBAND.

"What knowest thou, O wife, whether thou shalt save thy husband?" In the winter of 1864 the Spirit of God visited a small church in the town of D——. An interesting and peculiar feature of this revival was the ingathering of souls from those of middle life, besides a number of the aged. Many "devout women," who had long wept and prayed between the "porch and the altar," were privileged to see the partners of their earthly pilgrimage "renounce the world, the flesh, and the devil," and "put on the Lord Jesus Christ."

A lady of rare Christian attainments, whose husband was an infidel, will long be remembered for her earnest, tireless faith, which never wavered, though serious and discouraging obstacles crossed her path. The case of Mr. B—— did indeed seem a dark one, as he never attended the sanctuary, and was unapproachable by his pastor or friends on personal religion. But the faithful, believing wife had hold of God's arm, and refused to let go her hold. In the prayer and conference meetings, her face shone while encouraging others to more importunate pleading and stronger fath.

One day the waiting congregation were startled and rejoiced by seeing Mr. B—— enter in company with his wife, his face and manner plainly portraying that he was "clothed and in his right mind;" and in a few Sabbaths after, he that had been a proud unbeliever presented himself for baptism and admission to the church. The effect of this scene was indescribable. Many were led to ask, "Is anything too hard for the Lord," and to increase the fervency of their petitions for others.

We ask and receive not, because we ask amiss, says the apostle. Oh for the spirit of a little child, earnest, pleading, trustful. The ear that is ever open would then regard our cries, and grant us a blessing until there should be no room to receive it. Christian husband, wife, parent, while agonizing for thy loved ones, remember *God cannot lie.* "He is faithful that promised."

T. S. H.

(From the Morning Telegraph.)

CITY IMPROVEMENTS.

It is doubtful if any building in St. John ever was more thoroughly repaired and improved than the one on the corner of Market Square and Prince William Street, which has been lately refitted by Samuel J. Scovil, Esq. The building was originally a very ordinary brick edifice, of unpretending appearance, but Mr. Scovil's improvements have transformed it into an elegant structure—an ornament to the corner on which it stands and to Prince William Street generally. The building has been raised nine inches, the inside of it entirely renewed and remodelled, and the front and northern end coated with mastic. As now designed, it consists of a basement with a door leading from Market Square, and occupied by Mr. Thomas Frazer as a clothing store. The Prince William Street front has a central entrance leading up through all the stories of the building; it has also two side entrances. The building, with the exception of the fourth story, which is occupied by Mr. W. M. Wright as a Printing Office, is divided into two equal parts, one side being intended for the Electric Telegraph Company. Mr. Scovil's offices are on the side of the building looking out on Market Square. The lower room, which opens on Prince Wm. Street, is used as a Banking and Exchange Office; it is fitted up with desks and counters for tellers, and an iron screen arranged in a circular form, after the usual style of modern banking rooms. The room also contains the huge Safe—one of Tilton and McFarlane's best, and probably the finest in the Province. The safe is fitted with three distinct doors of chilled steel, and a powerful combination lock, and cost $2,000. It is placed on a granite pedestal, supported by iron pillars, so that even in case of the building being consumed and falling in, the safe would not be removed from its present position. The room immediately above this is finely fitted up, and is used by Mr. Scovil as an Insurance Office for the "Imperial" Fire Insurance Company of London, the "Mutual Life" Insurance of New York, the "Provincial" and "Marine" of Canada, and the "Hanover," "Germania," and "North American" of New York, for all of which he is General Agent. These Companies represent a capital of twenty-six millions of dollars. The Insurance office is fitted up with neat desks, bureaus, tables, seats, book-cases, etc.; on one of the tables customers and visitors will always find the city newspapers. The walls of the office are hung with valuable maps and charts of the world, the Atlantic Ocean, West Indies and Gulf of Mexico, the United States, the Provinces and Colonies, etc., the charts showing the latest soundings, constructed and drawn from latest American and English observations and surveys, and published in the present year. Here also is a copy of Philip's great Atlas of the World, which contains, among other things, a statement of the exact latitude and longitude of every port and locality known to exist. Mr. Robert Marshall is assigned to the charge of the Insurance Department—a gentleman who is admirably qualified for the duty. In the Banking and Exchange Office, the Newberry brothers manage the details, under Mr. Scovil's personal supervision—Mr. Fenton T. Newberry acting as Ledger keeper, and Mr. Walter Newberry as Teller. The office on the third flat, and over the Insurance office, will be used as a private office by Mr. Scovil and staff.

The three lower stories of the southern half of the building are being fitted up for the Electric Telegraph Company. The lower room will be used as a Receiving Room, and have a small glass office off it as as a private office for the Superintendent. The room immediately above this will be the Operating Room. Here the operators will enjoy a monopoly of space, free from annoyances to which they are subjected when the Receiving and Operating Rooms are connected. Above this room in the third of the series, the batteries will be placed. Messages will be sent back and forth between the Receiving and Operating rooms by means of dumb waiters. The Telegraph folks expect to take possession in a few weeks.

The whole arrangement of all the offices is very perfect, each suite of Rooms being complete in itself, provided with water-closets, &c., and maintaining separate communication, independently of the general Central Entrance. The floors are all of pitch pine; the entire wood-work, as far as completed, is painted oak color, and the walls are covered with paper, blocked and painted in imitation of Ferrara Marble. The windows are also all of plate glass, each window of the lower flat being a single plate, five feet by eight feet. The mastic work, which is of stone color, was done by Mr. D. Heffernan; the carpenter work, painting, &c., by Messrs. A. Christie & Co.; the gilt lettering of the several signs on the exterior of the building, as well as the window lettering, by Mr. Charles Potter—to all of whom abundant credit is due for the neat and skillful manner in which they have performed the work assigned them.

We cannot too warmly commend Mr. Scovil's enterprize. He, at least is calculating on a prosperous future for St. John.

TRUE MODESTY consists, not in an ignorance of our own merits, but in a due appreciation of them. Modesty, then, is but another name for self-knowledge; that is, for absence of ignorance on the one subject which we ought best to understand, as well from its near concernment to us as from our continual opportunities of studying it. And yet it is a virtue.—*Guesses at Truth.*

LITTLE THINGS.—We do not consider little things of sufficient importance. We want to be doing what we fancy mighty things; but the great point is to do small things, when called to them, in a right spirit. If it be our ambition to be like Christ and to bear His image, we should recollect that it is sometimes with the most delicate pencil and the slightest touch, that the painter expresses the likeness.—*Anon.*

NEVER relate your misfortune, and never grieve ver what you cannot prevent.