

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, \$3 00

Fifty Copies to one Address, \$1 50

Advertisements inserted at the usual rates.

THE CHRISTIAN VISITOR,

affords an excellent medium for advertising.

GEORGE THOMAS,

Commission Merchant and Ship Broker,

Water Street, St. John, N. B.

Central Fire Insurance Company, Agent at St. John.

GEORGE THOMAS,

LIVERPOOL AND LONDON AND GLOBE

FIRE AND LIFE

INSURANCE COMPANY

Fund paid up and invested. £3,212,345 5s. 1d. stg.

Premiums received in Fire Risks, 1864, £743,974 stg.

Losses paid in Fire Risks, 1864, 350,458

Premiums in Life Risks, 1864, 1,248,548

Losses paid in Life Risks, 1864, 143,197

In addition to the above large paid up capital, the Share-

holders of the Company are entitled to a dividend for all

Policies issued.

EDWARD ALLISON,

AGENT FOR NEW BRUNSWICK,

(Commercial Bank Building.)

THE ROYAL INSURANCE COMPANY, 92

Lombard-street, London, and Royal Insurance build-

ings in 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 1865, the following

highly satisfactory results were shown:—

FIRE DEPARTMENT.

The most gratifying proof of the expansion of the business

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

of the last three years exceeds the entire business of

some of the existing and of many of the recently defunct

fire insurance companies of this Kingdom.

The Premiums for the year 1865 being..... £130,000

While the Premiums for the year 1863 were..... £82,145

Show an actual increase of..... £47,855

or upwards of 60 per cent. in three years.

The recent returns of duty made by Government for this

year (1865), again show the "Royal" so more than

maintaining the rate 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 Com-

pany, while all the others respectively fall far short of the

majority of the same.

LIFE DEPARTMENT.

The amount of new Life Premiums received this year is

by far the largest amount in any similar period since the

commencement of the business, and must far exceed the

average amount received by the most successful offices

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

1865, the amount being £287,745 1s. 6d., and the premium

£13,354 5s. 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 .. 99 .. £45,744 17 0 .. £1,330 9 1

1851 .. 190 .. 95,690 9 11 .. 2,627 4 0

1852 .. 422 .. 181,504 10 6 .. 5,293 5 10

1853 .. 548 .. 248,138 4 6 .. 6,694 16 0

1854 .. 708 .. 277,540 15 8 .. 8,550 8 11

1855 .. 832 .. 287,732 6 8 .. 12,354 8 11

The remarkable increase in the business of the last four

years, is mainly consequent upon the large bonus declared

in 1865, which amounted to no less than 25 per cent. per

annum on the sums assured and averaged 80 per cent. upon

the premiums paid.

PERCY M. M. MOORE, Manager and Actuary.

JOHN M. JOHNSTON, Secretary to the London Board.

All descriptions of property taken at fair rates, and Fire

losses promptly, on reasonable proof of loss—without

recourse to the head establishment.

JAMES J. KAYE, Agent for New Brunswick,

Princes-street,

Feb. 15. Opposite Judge Hitchen's Building.

SAMUEL J. SCOVIL,

BANKER,

AGENT FOR THE

ST. STEPHEN'S BANK.

OFFICE—Corner Prince Wm. Street and Market

Square.

Uncurrent Funds, Sterling Exchange, Specie.

Drafts (both Gold and Currency) on the United States,

Canada, Nova Scotia, &c.

Bills Discounted; Dividends, Interest and other Monies

Collected.

Investments made and Sales effected of Bank Stock, Mort-

gages and Securities of every description.

Sums of £10 and upwards received on deposit, for

which receipts will be given, bearing interest at the rate of

six per cent. per annum, and payable either at call or fixed

periods, as may be agreed upon.

ALSO

LIFE, FIRE & MARINE INSURANCE.

First Class English and American Companies.

TOTAL CAPITAL,

TWENTY-SIX MILLION DOLLARS.

Risks taken at the lowest rates.

Claims promptly and liberally adjusted.

These Companies are distinguished by extreme caution

and prudence in their management, have large surplus

and reserve funds, and afford the most ample security to Policy

holders. The stock of the Liverpool & London & Globe

Company is selling in the London market at \$750 for every

\$100 paid up capital. aug. 2.

THE PHENIX FIRE OFFICE, LONDON.

ESTABLISHED IN 1783.

CAPITAL, £5,000,000.

Insurances effected at the lowest rates.

C. W. WELDON,

Agent for New Brunswick,

Office—70 1/2 Prince William Street,

St. John, March 8, 1864.

GRAND PRE SEMINARY,

Wolfeville, N. S.

The above Institution will be opened on the 1st of

August. Principal—M. S. Oliver, Jr., Emerson's Assist-

ant; Teacher of Music, Prof. Saffery; Drawing, J.

French, J. Hill, Esq., A. B. Matron, Mrs. Tibbitts, Com-

mittee of Management—Rev. A. Higgins, Mr. Graybill,

Rev. S. W. DeLoria, D. Truman, S. K. Kempton.

Tuition—\$20 per quarter for Board and Tuition; Music

with use of Piano, \$5. Extra charges for Drawing, \$5.

Light. Pupils furnish their own Bedding, Towels, and

Wash.

Delays incident to a change of management of the insti-

tution prevent us from giving, at present, full particu-

lar arrangement will be made whereby satisfaction, it

is hoped, will be given to all who may favor the insti-

tution with their patronage. W. J. HIGGINS, Busi-

ness Manager.

Wolfeville, July 13.

LORILLARD INSURANCE COMPANY.

Capital \$1,000,000—paid up and invested.

Surplus in hand, 1st Aug., 1865, \$11,194.

POLICIES issued at the lowest rates, payable in New

Brunswick Currency, with or without participation

in profits, and every insurance afforded on application

to the Liberty of the City of London, or to the

Office—70 1/2 Prince William Street, St. John, N. B.

CITY OF GLASGOW

LIFE ASSURANCE COMPANY OF GLASGOW.

Incorporated by Act of Parliament.

Governors: The Right Honorable the Earl of Glasgow,

Accumulated Fund..... £200,000

Annual Revenue..... £80,000

Existing Business..... £100,000

W. F. BURNETT, Esq., Chairman.

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

VARIOUS MODES OF ASSURANCE.

Half Premium System, without debt or interest.

Endowment Assurances.

Partnership Assurances.

Short Term Assurances.

THE City of Glasgow Life Assurance Company was

established in 1825, by special Act of Parliament. It

has now been continued with much success for 40 years,

which is attributable not only to the perfect security which

it affords for the fulfilment of every contract, but likewise

to the liberality of its rates, and to the judicious invest-

ment of its funds. The Profits are

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

Policyholders.

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

sum insured was declared for the year. The Bonus for

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

ture be accumulated and allocated equally.

Policyholders participate from the date of their issue. No

policy is ever void until they have been duly renewed in

existence. Rates of Assurance and all other information may

be learned from the Agent, WILLIAM MAORAY,

Custom House Building.

July 15.—1865

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

SAINT JOHN, N. B., THURSDAY, NOVEMBER 29, 1866.

Old Series,
Vol. XIX., No. 48.

THE OFFICE OF THE
CHRISTIAN VISITOR,
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. P.

The Christian Visitor
is emphatically a Newspaper for the Family.
It furnishes its readers with the latest intelligence,
RELIGIOUS AND SECTULAR.

WHAT IS LOVE?

BY THE LATE DAVID PALMER.

Some gentle spirit from the land of light,
Who long beneath the rainbow of the throne,
The pure ethereal atmosphere of bliss
Heath-breathed—say, *What is love?* For we who
dwell

Upon this lower orb can scarcely know.
Once did the crystal rill flow deep and pure
To this terrestrial sphere, ere sin was born;
Now, following in the sooty trail of
The old serpent, 'tis contaminated.
But in the fulness of the time decreed,
The gushing fountain poured a crystal flood,
That swept sin's filthy footsteps clean. Then lo!
In rich abundance flowed on earth again.
Yes, in the person of Immanuel
This glorious attribute of Deity
Is seen—and only there. Then let us look
To Jesus; and the more His image is
Imprinted upon the soul, the more it
Knows of love.
Angels, who tend the nurslings of the church,
May bring some drops upon their downy wings,
But in our Jesus all the fulness dwells!
List! I hear the sound of Raphael's harp:
"Love is the essence of eternal life—
The pure elixir of celestial bliss;
And every being that is free from sin,
In God, the fountain, dwells, and God in him."

MOUNT HOLYOKE AND ITS FEMALE SEMINARY.

The following account of a visit paid to the Mount Holyoke Female Seminary, by Mrs. Ranyard, during her late visit to America, is taken from the "Missing Link Magazine" for October:—
"Whatever else we do not see in wide America, we must see Mount Holyoke." This was a resolution formed in consequence of hearing for years past that many an American Missionary's admirable wife (with whose practical intelligence we had been charmed, as she passed through England on her way to some far-off station), had been educated there, in the institution founded by the remarkable Mary Lyon, whose honored grave is now made beneath the shelter of its waving trees. She "rests from her labors, and her works do follow her."
The College of Mount Holyoke is situated in the pleasant valley of South Hadley, Mass., and the traveller through New England—if on the way from Albany to Boston—must turn aside to reach it, from the town of Springfield. We did so, on the thirtieth anniversary of its foundation; and when its former graduates, with friends old and new, were assembling from all quarters to keep its simple festival.

It has, in the course of its history, up to the present day, admitted nearly 4,000 pupils, of whom 1,900 appear by the reports to have been employed in the work of teaching, after leaving the Seminary, and about 200 have, during the same period, passed into another world.
At the close of the summer term, all who can delight to assemble once more within the walls of study, and to see the faces of those who have gone forth from the fair New England valleys, but from all their own United States—from New York and New Jersey, Ohio and Illinois, Virginia and Kentucky. They unite to remember many class-mates, who are scattered over the wide world, not only to their own "far West," but to Africa, and China, and India, to Persia and Turkey, and the West Indies, to Canada and England, and Holland, and even to the lonely Labrador. They keep up a "Memorandum Society," established by Miss Lyon, whose object is to perpetuate facts relative to members of the institution, and their future history. This must be an interesting document, because these young people have all been trained with an especial design that they shall live, in some way or other, to God's service and glory.

Three graduates went out from the Holyoke home to Painesville, Ohio, where they shared in the labors and joys of opening a similar home for the daughters of the West.
Miss Lyon began life under a humble roof, where God was honored by a pious household, and in her fifth year her mother was left a widow, and seven children to be supported and educated from the avails of a little rock-bound farm, on a quiet hill-side. The first great lesson of her life was to love, comfort and obey that widowed mother; and from that first duty well fulfilled, her soul matured into the fulness of a love that could embrace two hundred pupils as if each were her own child; for school government with her was always maternal, and her school was her family.
To obtain knowledge for herself, she by-and-by gave up home and all its comforts; paid for her board with her own labor, and often took but four hours' sleep in the twenty-four. An intense energy pervaded both her intellect and her heart. In remarking upon her strength of character, her biographer says:—"The Great Teacher seldom imparts great meekness and forbearance to strong natures as a direct gift. If they attain them, it must be through severe discipline. He therefore early places his most efficient laborers in the martyr class." In the school of frequent opposition and ridicule, Mary Lyon eventually acquired that imperturbable kindness, gentleness, tact, and prudence with which she afterwards met and vanquished her difficulties.

Full of enthusiasm and sympathy, she could inspire her pupils with the same elements of character. She never said to one of them, "You must do this extra work;" but, "Who wants the privilege of doing this extra work?"
She herself could do all things for her Saviour's sake. She never resented ridicule, or spent her time in self-ventilation. To all attacks her reply was that of the great builder of old time, "I am doing a great work, and cannot come down." She had learned the grace of silence under rebuke. Meanwhile a high and holy ambition possessed her heart. She had strong desires to see important changes in the mode of educating her own sex in America, and she wished to substitute a thoroughly Christian education for the superficial, frivolous, and illusive method of teaching too often adopted in the training of young women.
Concerning this aim, she received in faith the promise, "Whosoever ye shall ask in my name, I will do it;" and that promise was fulfilled to her. She wished to make the Word of God supreme in the school-room; and in the family—to have it treated as the sun of truth and wisdom, to which all other books are but satellites; and she desired to make piety the end of all teaching. She attempted practically to work out these views; and instead of writing about them or discussing them, she set herself to furnish a model and working plan of a Christian College for young women of the middle class.

When she began her task, there were in America at least two hundred and twenty colleges for boys, but not one distinctly founded for girls. Miss Lyon thought that her country owed as rich a her daughters as her sons; that it ought

thoroughly to educate women fit for wives, mothers, teachers, and missionaries. She wished to make their intellectual course all that it could be made by the best teachers, and the class of pupils she aimed to secure a select one—only those whose home influences and habits would most favor thorough study and religious character. She wished to receive her boarders at an age when they would be mature enough to appreciate a first-rate advantage. She did not contemplate a house of correction for spoiled children, nor a mere teachers' institute, but a place, permanently endowed, providing a thorough course of study, at a moderate expense, to the pupils, where a missionary spirit would be sedulously cultivated, and usefulness in the service of the Lord looked upon as the chief end of life by the teachers and taught.

The housekeeping arrangements were peculiar. Three methods of reception would have been possible: that of boarding the pupils in the village; that of having a steward and servants in the family; and that of the young ladies waiting upon themselves in all but the suder occupations. The latter was adopted, and Miss Lyon used to say, "Young ladies, your fathers could easily give each ten dollars more, and employ servants to wait on you; but I and they have important objects in view, in requiring you to wait upon yourselves."
Her motive in this was not, she said, to teach housekeeping. That she referred to mothers; but her intention was to honour labor, to cultivate independence, unity, kindness, health and energy. She used to remark, "Our domestic work is a sieve, excluding refuse material; of the indolent, feeble, the self-indulgent and the fastidious, we could never make much, and we have the finest of the west left us—the energetic and the benevolent—those whose early training has been favorable to usefulness, and of these much may be expected."
She desired above all things to send forth young women free from selfishness, and controlled entirely by love to Christ—neither masculine, pedantic, self-conceited or worldly-women.

The first object aimed at in the school was to know the young lady's character, and the next to teach her to know herself. Then, to lead her to labour with the teacher to exterminate all her faults; each faculty was to be cultivated to the highest degree, and then dedicated to Christ. Miss Lyon insisted much on doing self-denying acts for the good of the school, and urged faithfulness in conforming to its minutest regulations as a preparation for the faithful performance of the duties of mature life.
Such was Mary Lyon's ideal, and she lived to see it realized; and not only that, but she left the Institution as a nursery for the Church,—existing in vigor to this day. We must now add some details of our personal visit to it.

It was on the hottest day known in America for five-and-thirty years, on the 11th July, 1866, that we sighted under the tall trees that shade the College, and sat down on the steps of the cool piazza that surrounds and beautifies almost all American houses. Here we were soon affectionately welcomed by Mrs. Stoddard, the "too, too, had gone forth from among the band of teachers trained at Mount Holyoke, and, after her heavy bereavement at Ooroomiah, had returned to fill Miss Lyon's place as president.

Our welcome was very sweet from Mrs. Stoddard, who knew from Dr. Perkins—all about the Bible-women in England, and of course in Persia—the band of twelve now going forth from among her late pupils at Ooroomiah; and much of the day was happily passed in exploring, under her guidance, the details of the Institution: first of the class-room, where examinations were going on; then of the studies and dormitories, each one shared by two fellow-students, and all kept in order by the pupils themselves. They had a genial home look, and were bright and airy, often adorned with flowers. The prayer closets, supplied of so frequently in the Ooroomiah Seminary, had their counterparts, as might be expected, here. The long desired gymnasium was complete. The laundry, also, fitted up with the most approved contrivances for saving labour; and, as we dined with the 200 boarders, we had an opportunity of seeing how the fair young inmates prepare the meal and dispose of its remains, serve it and clear it away; all is methodically accomplished by the setting apart of but one hour in the day, by alternate circles, and accomplished without any visible derangement of simple and becoming dress. There was a christian simplicity in the whole arrangements, an absence of ornament, which was refreshing in contrast to the prevailing modern style of adornment; and conversation with more than one of the sweet and modest young ladies convinced me that the rules of their order are obeyed lovingly and from choice. They looked a healthy and happy community, "pleasant plants in the garden of the Lord;" and we joined a meeting of their refined and superior teachers afterwards, which proved that the tone of the Institution was still sustained by the influences of the same Holy Spirit which had baptized the soul of Mary Lyon.

A GREAT EXAMPLE.

We have a great example in the Saviour. Would any one know how to live, let him turn to Christ's history, and let him learn there. See how he lived, devoted to the glory of God and the good of men; how he made it his meat and drink to do his Father's will, and also revered and obeyed his parents; how he honored the Sabbath day, and kept the whole law of God; how, neither envious of the rich, nor ambitious to rise above his circumstances, he submitted to an humble lot, and patiently endured his trials; how he bore a life-long humiliation with contentment, and his few brief honors with humility; how he cherished his friends, and forgave his bitterest enemies; how, gently rebuking the bad, and kindly raising the fallen, instructing the ignorant, helping the weak, shielding the oppressed, pitying all that sorrowed, relieving all that suffered, loving all that lived, he lived for others, not for himself. As a weaver, he loomed working the beautiful flowers of a pattern into his web, let us, by God's gracious help, try to weave a copy of Christ's life into the body of our own. Men of God, for you no better shield against temptation, or stouter buckler in a battle-day, no better curb to pull us up on the edge of sin, nor sharper spur to urge us onward in the path of duty, than a constant imitation of Christ—the habit of bringing all our conduct to this holy text. Had Christ been in our circumstances, how would he have acted? Would he have felt, would he have spoken, would he have acted as we are doing? The spirit helping us, we shall thus become living epistles of Jesus Christ, seen and read of all men—true followers of Him whose history is summed up in this brief but weighty sentence: "He went about doing good." With sins no less lofty, let His holy, beautiful, beneficent life be the model of ours; and its motto—nobler than ever emblazoned on banners of silk, in letters

of gold, and borne before the greatest of kings—this: "For me to live is Christ, and to die is gain."

WHAT KINDNESS WILL DO.

About four years ago, a British merchantman might have been seen at anchor in one of the bays of Bermuda. The cargo was nearly all stowed away, and preparations were being made to sail for England. But one portion of his cargo had not been spoken of even to the captain. You might have seen a tall gentleman walking down the beach; seating himself in a small boat, he was soon making his way toward the ship. His commanding appearance, combined with his military uniform, soon drew the attention of the ship's crew. Information was given to the captain of