

# The Christian Visitor.

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 104, St. John, N. P.

The Christian Visitor

Is emphatically a Newspaper for the Family.  
It furnishes its readers with the latest intelligence,  
RELIGIOUS AND SECULAR.

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

SAINT JOHN, N. B., THURSDAY, NOVEMBER 8, 1866.

Old Series,  
Vol. XIX., No. 45.

## 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.

## 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, and all parts of the World.  
Bills Discounted; Dividends, Interest and other Moneys  
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 "JUBILEE FIRE INSURANCE  
COMPANY" sells in the London market at \$750 per share, every  
\$1000 paid in capital.

## THE PHOENIX FIRE OFFICE, LONDON.

ESTABLISHED IN 1792.

CAPITAL,  
Insurances effected at the lowest rates.

W. W. WELDON,  
Agent for New Brunswick.

Office—70 1/2, Prince William Street,  
St. John, March 8, 1866.

## GRAND PRE SEMINARY.

Wolfeville, N. S.

This above institution will be re-opened on the 1st of  
August. Principal, Mr. M. S. Rogers; Assistant,  
Teacher of Music, Prof. Saffery; Drawing, Mr.  
French, A. J. Hill, Esq., A. B.; Matron, Mrs. Tibert; Com-  
mittee of Management—Rev. T. A. Higgins, Dr. Crawley,  
Rev. S. W. Bell, Dr. Treeman, S. E. Keppeler.

Term—\$50 per quarter for Board and Tuition; Music,  
with use of Piano, \$9. Extra charges for Drawing and  
French. Pupils furnish their own Bedding, Towels, and  
Laundry.

Delays incident to a change of management of the In-  
stitution prevent us from giving, at present, full particulars;  
but an arrangement will be made whereby satisfaction, and  
it is hoped, will be given to all who may favor the Institution  
with their patronage.

W. J. HIGGINS,  
Wolfeville, July, 19. Business Manager.

## LORILLARD INSURANCE COMPANY.

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

Surplus in hand, last Aug. 1865, \$213,194.

POLICIES issued at the lowest rates, on payment of New  
Brunswick Agency, with or without participation in  
profits, and every information afforded on application to  
W. J. STARR, Agent, Princess St.,  
Oct 19, 1866—Opposite Commercial Bank.

## CONTINENTAL FIRE INSURANCE COMPANY.

Capital \$500,000—all paid up and invested.

Surplus in hand, last July, 1865, \$230,000.

New Brunswick Agency—7 Princess Street, opposite Com-  
mercial Bank, St. John.

POLICIES issued at the lowest rates, on payment of New  
Brunswick Agency, with or without participation in  
profits.

The average dividends to Policy Holders entitled to Pro-  
fits for the past six years, amount to 44 per cent.  
References of the first responsibility, and any other in-  
formation given by W. J. STARR,  
Oct 12, 1866—Agent.

## CITY OF GLASGOW

LIFE ASSURANCE COMPANY OF GLASGOW.

Incorporated by Act of Parliament.

Governor—The Right Honorable the Earl of Glasgow.

Subscribed Capital, £500,000.

Annual Revenue, £100,000.

Existing Assurances, £700,000.

WALTER BUCHANAN, of Glasgow, Esq., Chairman.

W. B. BUCHANAN, of Glasgow, Esq., Manager and Actuary.

VARIOUS MODES OF ASSURING.

Half Premium System, without debt or interest.

Endowment Assurances.

Partnership Assurances.

Sliding Term Assurances.

The "City of Glasgow Life Assurance Company" was  
established in 1835, by special Act of Parliament. It  
has been conducted with much success for 30 years,  
and its situation is only to be compared with the most  
successful of the kind in any part of the world. It is  
like-wise to the Company's extensive and independent connections  
and to the liberality of its dealings.

The last declaration of Bonus was made 20th January,  
1865, which in the case of the Company's 20th year  
was 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 fu-  
ture be accumulated and allocated quarterly. Pol-  
icies participate from the date of their issue, but the Bon-  
uses do not vest until they have been five years in exist-  
ence. Interest on all other sums is paid at the rate of 5 per  
cent. per annum. W. J. STARR, Agent,  
July 12, 1866—wps 17  
Custom House Building.

## 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, £3,212,343 5s. 1d. stg.

Premiums received in Fire Risks, 1864, £743,674 stg.

Losses paid in Fire Risks, 1864, 593,459 "

Premiums in Life Risks, 1864, 1,255,562 "

Losses paid in Life Risks, 1864, 1,197 "

In addition to the above large paid up capital, the Share-  
holders of the Company are personally responsible for all  
Policies issued. Agent for New Brunswick,  
W. J. STARR,  
Commercial Bank Building.

## THE ROYAL INSURANCE COMPANY, 92

Lombard Street, London, and Royal Insurance build-  
ing, Liverpool.

Chairman in Liverpool—SAMUEL BARR, Esq.

Chairman in London—CHARLES TURNER, Esq.

The Royal Insurance Company is one of the largest

At the Annual Meeting held in August 1865, the following  
highly satisfactory results were shown:

THE FIRE DEPARTMENT.

The most gratifying proof of the expansion of the business  
is exhibited in the 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 1865 being ..... £1,200,000

While the Premiums for the year 1863 are ..... 1,148,148

Showing an actual increase of ..... 51,852

or an increase of 50 per cent. in three years.

The recent returns of duty made by Government for this  
letter year (1866) again show the "Royal" as 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  
total of 50 per cent.

LIFE DEPARTMENT.

The amount of new Life Premiums received this year is by  
far the largest received in any similar period since the com-  
mencement of the business, and must far exceed the amount  
of amount received by the most successful offices  
in the Kingdom. The number of policies issued in the year  
1865, is the sum received £207,745 10s. 6d., and the premium  
£12,854 2s. 6d. These figures show a very rapid extension  
of business during the last ten years. Thus—

Years. No. of Policies. Sums Assured. New Premiums.

1850 ..... 190 ..... 95,350 9 11 ..... 5,627 4 0

1851 ..... 422 ..... 181,503 10 6 ..... 9,285 5 7

1852 ..... 408 ..... 161,546 12 4 ..... 8,454 15 1

1853 ..... 525 ..... 227,775 10 0 ..... 10,527 10 0

1854 ..... 535 ..... 237,775 8 8 ..... 10,554 8 4

The remarkably increase in the business of the last four  
years is mainly consequent upon the large bonus declared  
in 1855, which amounted to no less than 25 per cent. per  
annum on the sums assured, and averaged 50 per cent. upon  
the premiums paid.

JAMES J. KAYE, Manager and Actuary.

JOHN M. JOHNSTON, Secretary to the London Board.

All descriptions of property taken at fair rates, and Fire  
insurances paid promptly on reasonable proof of loss—without  
reference to the fact of the insured's death.

JAMES J. KAYE, Agent for New Brunswick.

Princess Street,  
St. John, N. B.

Feb. 15, 1866—Opposite Judge Smith's Building.

## OUR HAPPY HOME.

Far, far away, by death's dark ocean bounded,  
Our home lies in an island of repose;  
There where the angel lyres have sweetly sounded,  
The golden gates upon its inmates close.

To-day is but a shadow of to-morrow,  
To-day an exile; then the Father's own  
Shall cast away the remnants of his sorrow,  
And swell the song in an ecstatic tone.

There the delight of love through ages lingers,  
And not a shadow dwells in dear ones eyes,  
The harp is strung by never-wearied fingers,  
While the praise anthems through the cities  
rise.

There none have wept in anguish o'er the dying,  
And never more is seen the fever flush;  
Broad years of joy divide from sorrow's sighing,  
Tears are forgotten in that peaceful hush.

Oh! happy home, and unforgotten faces,  
Our feet grow rapid as of these we think;  
Soon shall we help to fill the vacant places—  
Who are hurrying hither to the brink.

We sigh for thee, O land of joy unbounded!  
And peer amid the darkness for thy shore;  
Soon will the Father's call for us be sounded,  
And we shall be at home for evermore.

MARIANNE FARNINGHAM.

## HON. AND REV. BAPTIST NOEL'S MISSION- ARY SPEECH.

In our last issue we promised to give the speech  
delivered by this eminent member of our denomi-  
nation, at the Missionary meeting of the Eng-  
lish Baptist Union, recently held in Hugh Stowell  
Brown's church, Liverpool; but as the speech is  
very long as published, we must shorten it so as  
to make it correspond with the amount of space  
which we have at command. Mr. Noel began by  
saying—

It was well that they should remind themselves  
continually that when they talked of converting  
the Hindoos, they had a very great work in hand  
—a work which was extremely difficult—and that  
they should ask what the missionaries were doing.  
The extent of the British empire in India was no  
less than 1,370,000 miles. The external bounds  
of that empire was no less than 11,260 miles, the  
inland frontier was 3,690 miles, and the coast-line  
6,500 miles. What could so few men do in such  
an extent of country as that? Let them look at  
the population—ten great nations, not one con-  
taining a population said a short time ago to be  
170,000,000 in number, but by the last returns  
given in the blue book of 1857, numbered at  
189,367,000. What could a few men be expected  
to do among so many? The climate was not  
favorable to European exertions, and those gen-  
tlemen who were on the platform and had labored  
there could tell them so. If the climate was dif-  
ficult, so was the foreign language, for it was lit-  
tle use preaching if the people could not under-  
stand. A few men were sent into the field to  
master these difficulties. They did not go to a  
friendly population, invited to labour amongst  
them; but they went amongst decided enemies.  
Eleven millions of Mahomedans disliked us on  
various grounds. Their Koran gave it as a duty  
that they should murder the Jews. When a man  
in the gate of Krishna the other day murdered  
Major Adams, with whom he had no quarrel  
whatever, and was seized by the police, tried, con-  
demned, and executed, that man gloried in the  
act, and said he was going to heaven! Again  
and again they read in the pages of the Koran  
the injunction, "Kill a man whenever you find  
him, especially if he is a convert to Christianity."  
The eleven millions of Mahomedans disliked the  
British not only for that, but because we had dis-  
placed them from their tyranny; they were the  
lords of the nation, and did not like being dis-  
placed, although they were foreigners as we were.  
If the Mahomedans were our enemies from these  
causes, still more were the Hindoos by supersti-  
tion, and they were led to despise us. Those who  
were outcasts from their religion, those who were  
the working classes, who sprang from the feet of  
their god, were lower than Pariahs, and yet the  
British and Christians were fiends, and doubly  
despised by the Hindoo as foul and vile, notwith-  
standing any virtues we might display. The Bra-  
hmins hated us, because they were the pre-  
destinated lords of the land, whom nothing could  
dispossess from their pre-eminence. The working  
men and the rich men were at the feet of the  
Brahmin, because, as they believed, he was ap-  
pointed by God to be the teacher and the ruler of  
mankind. He hated us because we said all men  
were of one blood. The Zawiard hated us be-  
cause we had broken down his tyranny, and the  
Ryots dreaded more than any other class the in-  
novations that were to cast them out of their de-  
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those missionaries cared for and prosperous—they  
would not have had too much strength to keep  
them in their gigantic task. But what did they  
find? Civilian and officers alike had disregarded  
the plainest commands of God's Word, and by  
their vices had made the Christian religion con-  
temptible and hated. Unattentive to the Gospel  
themselves, they disliked and dreaded the man  
who came to expose their vices; in fact, the  
Europeans were the worst enemies of Christianity,  
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foundations of all society, and these missionaries  
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would not have anything to do with anything so  
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That being the state of public opinion here, they  
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It was that which moved a few feeble, unlearned  
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there had been annually 104 baptisms in Bengal.  
In the first six years the number annually was  
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placed, although they were foreigners as we were.  
If the Mahomedans were our enemies from these  
causes, still more were the Hindoos by supersti-  
tion, and they were led to despise us. Those who  
were outcasts from their religion, those who were  
the working classes, who sprang from the feet of  
their god, were lower than Pariahs, and yet the  
British and Christians were fiends, and doubly  
despised by the Hindoo as foul and vile, notwith-  
standing any virtues we might display. The Bra-  
hmins hated us, because they were the pre-  
destinated lords of the land, whom nothing could  
dispossess from their pre-eminence. The working  
men and the rich men were at the feet of the  
Brahmin, because, as they believed, he was ap-  
pointed by God to be the teacher and the ruler of  
mankind. He hated us because we said all men  
were of one blood. The Zawiard hated us be-  
cause we had broken down his tyranny, and the  
Ryots dreaded more than any other class the in-  
novations that were to cast them out of their de-  
pressing system. And so all classes hated or were  
disposed to hate us on account of these supersti-  
tions. If they sent a few missionaries there they  
would want all the friendly aid which the govern-  
ment could give. If every officer and every civil-  
ian had been a Christian—had every Govern-  
or or General of India done his utmost to make  
those missionaries cared for and prosperous—they  
would not have had too much strength to keep  
them in their gigantic task. But what did they  
find? Civilian and officers alike had disregarded  
the plainest commands of God's Word, and by  
their vices had made the Christian religion con-  
temptible and hated. Unattentive to the Gospel  
themselves, they disliked and dreaded the man  
who came to expose their vices; in fact, the  
Europeans were the worst enemies of Christianity,  
and Government from the beginning set its face  
most decidedly and violently against the mis-  
sionaries. So ignorant and ill-informed, too, was pub-  
lic opinion at home when those missionaries first  
went out, that a respected clergyman in Scotland  
said he suspected all those missions. The Jaco-  
bins in France, he said, were overthrowing the  
foundations of all society, and these missionaries  
were like the Jacobin Club of Paris, and he  
would not have anything to do with anything so  
revolutionary, and to be detested. (Laughter.)  
That being the state of public opinion here, they  
might suppose the Government would not assist  
a cause which they dreaded. They were against  
the missionaries; the country was of vast extent,  
the arduousness of the work, the nature of the  
people, and the prepossessions of the Government,  
all were against the few men who ventured into  
that sphere of action. What could sustain those  
men? What could urge them on there? Every-  
thing was against them. It was not likely they  
would succeed. They could only expect defeat  
and disaster. But one thing did urge them on.  
It was that which moved a few feeble, unlearned  
men, with excommunication and death before  
them, standing amongst the crowds of Jerusalem,  
to proclaim Jesus the