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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, £748,074 5s. 1d.
Premiums in Life Risks, 1864, £30,450
Losses paid in Fire Risks, 1864, £25,348
Losses paid in Life Risks, 1864, £14,197
In addition to the above large paid up capital, the Shareholders of the Company are empowered to receive from the Policies issued.

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Liverpool.
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At the Annual Meeting held in August 1863, the following highly satisfactory results were shown:—

The most gratifying proof of the expansion of the business is exhibited in the following fact:—that the increase of the last three years exceeds the entire business of any one of the preceding years. The amount of the business of the London Insurance Company in the Kingdom, during the last three years, was as follows:—
1861, £1,254,343 5s. 1d.
1862, £1,348,125 10s. 6d.
1863, £1,442,000 0s. 0d.
The increase of the last three years, compared with the business of the year 1860, is as follows:—
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The Christian Visitor.

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

SAINT JOHN, N. B., THURSDAY, JANUARY 24, 1867.

STABAT MATER.

Next to the *Dies Irae* the *Stabat Mater* was the most renowned of the mediæval hymns. It is intended to represent the mother of Jesus at his cross. A writer in the *Christian Intelligencer* furnishes the following English version which preserves the peculiar measure of the original:

Weeping stood his mother, sighing
By the cross where Jesus, dying,
Hung aloft on Calvary;
Through her soul, in sorrow moaning,
Bowed in grief, in spirit groaning,
Pierced the sword in misery.

Filled with grief beyond all others,
Mother—blessed among mothers—
Of the God-begotten one!
O! how sorrowing and grieving,
Trembling with her sad beseeching
Of her dying, dearest one!

Who could there refrain from weeping,
Seeing Christ's dear mother keeping,
In her grief, so bitterly!
Who could fail to see her anguish,
Seeing thus the mother languish,
Lost in woe so utterly!

She beheld her dearest taken,
Crucified, and God-forsaken,
Dying by their torturing;
For His nation's deep transgression,
Offering up his intercession,
In His cruel suffering!

Mother, fountain of affection,
Let me share thy deep dejection,
Let me feel thy tenderness;
Let my heart, thy sorrow feeling,
Love of Christ, the Lord, revealing,
Be like thine in holiness!

All His wounds, O! let me feel them,
On my heart forever seal them,
Printed there enduringly.
All His woes, beyond comparing,
For my sake in anguish bearing,
Let me share them willingly.

By thy side let me be weeping,
True condolence ever keeping,
Weeping all my life with thee;
Near the cross, with thee abiding,
Freely all thy woes dividing,
In thy sorrow joined with thee.

Virgin, of all virgins fairest,
Let me feel the love thou barest,
Sharing all thy suffering;
Let me feel the death they gave him,
Crucified in shame to save them,
Dying without murmuring.

Let me feel his blows so crushing,
Let me drink the current gushing
From His wounds when crucified.
By thy heavenly zeal excited,
When the judgment fires are lighted,
Then may I be justified.

On the cross of Christ relying,
Through his death redeemed from dying,
By his favour fortified;
When my mortal frame is washed,
Let my spirit then be cherished,
And in heaven be glorified.

HOW TO BEGIN YOUR ACCOUNT WITH THE YEAR.

“And the Lord spake unto Moses, saying, On the first day of the first month shall thou set up the tabernacle.”

Why was the first day of the first month chosen for the erection of the tabernacle? God has always reasons for what He does, and for the time in which He does it; but He does not always give an account of His ways to man. Perhaps it was to render the work more solemn, impressive and memorable to the people, and doubtless as a standing memorial to all generations, and to teach us that we ought to begin a new year with some good work, and begin to serve God after a new manner; that God, who is the Great First, should have our first services, and that the great things of His kingdom should be first attended to and sought after. “Seek first the kingdom of God.” Have we done so, or have we no tabernacle to set up on the first Sabbath of this first month?

Let me entreat you to begin this year with serious reflection. Before its close you may “go the way whence you shall not return.” Think of this till your heart feels its momentous consequences. In a little time you shall be no more sequences. The places which now know you shall know you no more for ever. Where shall you be then? Will your death be a curse, or a blessing? Should you die in your sins, you can no more return at the call of mercy, nor approach the throne of mercy, nor go to the house of prayer. But if you “die in the Lord,” you shall no more return—O blessed assurance!—to your temptations and troubles and sorrows and sins.

“Forget not that this year may make its last record of your accountability to God; therefore it becomes you to begin it with a thorough and impartial self-examination of your past life and present condition in the sight of Heaven. Say, then, with David, “I thought on my ways, and turned my feet into Thy testimonies.” Think how provoking many of your ways have been to God; how injurious they have been to the prosperity of His cause, and to the everlasting welfare of your own soul and the soul of others. Call back the thoughts of your heart, the words of your tongue, and the actions of your life. What have been your motives and designs, and if pursued, what will be the end of them? If you will deal thus faithfully with yourself, you will have good reason to say with Pharaoh's butler, “I do remember my faults this day.”

We are prone to think of the faults of our fellow-men, and to flatter ourselves that because we are free from their faults we are faultless. But we may have other, and worse faults than they; and while a mole is in our brother's eye, a beam may be in our own. Be honest with yourself, and pray as David did: “Search me, O God, and know my heart; try me, and know my thoughts, and see if there be any wicked way in me, and lead me in the way everlasting.” Do not compare yourself with those who profess to fear and serve the Lord, nor with the more vile of your fellow-creatures; but with God's most holy law, and your own advantages, knowledge and professions.

Begin this year with a determination that, by the help of God, you will put away whatever appears sinful, saying with Elihu: “If I have done iniquity, I will do no more.” Should the world, the flesh, or the devil tempt you to sin, call to mind the command of the Saviour, the Judge: “If thy right eye offend thee, pluck it out. If thy right hand offend thee, cut it off, and cast it from thee.”

Begin this year with pious and unreserved dedication of yourself to God, and say with the Psalmist, “Lord, I am thine; save me.” Through

Him who is “the way,” yield yourself unto God. It is your reasonable service. God has infinite claims upon you, and you will never be truly your own, until you are wholly His.

Begin this year not only with personal, but with family religion. If the worship of God has not yet been observed in your family, begin it now. Set up your tabernacle this “first month,” and consecrate your house a dwelling-place for “the mighty God of Jacob,” resolving with Joshua, “As for me and my house, we will serve the Lord.” A prayerless family is worse than a heathen family. Shall we send Americans—Christian Americans!—to the votaries of Mahomet and the devotees of Juggernaut to learn their duty to worship God in their families! Tell it not in Gath, publish it not in the streets of Askelon! A family without prayer is like an unwatched and defenceless city—a ship without a rudder or compass—a stranger without a guide—an unstarred brood, who have neither heads to understand, nor hearts to feel the loving-kindness of the Lord, nor their obligations to Him—like houses without roofs, uncovered and exposed to the outpourings of His indignation, who says that He will “pour out His fury upon the heathen, and upon the families which call not upon His name.” Jer. x. 25.

Begin this year with a concern to be useful, and ask, with Saul of Tarsus, “Lord, what wilt Thou have me to do?” Consider your sphere, your example, your influence, resources and opportunities, and inquire, How can I most glorify my God and Saviour, and benefit my fellow-men? If you cannot do all that you would, see that you refuse or neglect not to do all that you can. If you cannot do great things, be ready and willing to do little things, remembering who has taught us not to despise “the day of small things,” and who can make a little cause produce a mighty effect. If you cannot speak to nor warn your friends and fellow-sinners personally, your thoughts, feelings and desires can be conveyed to them by handbills, tracts and Bibles. If you cannot bring them into “the kingdom,” you can at least invite them to come in with you to the house of God, or you can lure their offspring to the Sabbath school, and feed their lambs with the sincere milk of God's word. You can at least relieve the poor, and visit the widow and the fatherless.

Remember the brevity and uncertainty of time, and leave nothing for to-morrow that can or ought to be done to-day. Resolve to redeem it, and “gather up its fragments, that nothing be lost.” Keep to mind that time is a talent for which we must account. If we know these things, happy are we if we do them, and if we are resolved, through grace, to erect the tabernacle of God in our hearts, our families, and in the world, this “first month” will date our happiness, and God himself will say, “From this day will I bless you.” Oh, that he may bless you indeed; that His hand may be with you, and that He may “keep you from evil, that it may not grieve you.”—*American Exchange.*

NOT FOR ONE CLASS, BUT FOR ALL.

It was remarked by us not long since by a distinguished teacher of Theology, that the future prosperity of the Baptist denomination turned upon the manner of its present ministry. He did not mean that it is sufficient to the character of a ministry that they be educated, nor that any means are effectual to Christian ends, irrespective of the divine blessing. He meant that education, as a means, is power, that the age is an age of ideas, of thinking, and independent thinking, and that men cannot be, in the best sense, intellectual and moral leaders, who are not men of real discipline and culture. He meant that in such an age as ours, such men will be sought as leaders, and that the multitude will go where they are to be found.

There is, undoubtedly, a great truth here, but we are inclined to think it is not the whole truth. The whole truth is far broader. The clergy are in no such sense leaders of thought and opinion now as they were in former ages. Time was when they were the only educated men. Now, education is general, and the scholarship of other professions is as high as that of the clerical. In other words, society abounds with educated men, and public opinion is formed and guided by the culture of no single class.

Bearing this in mind, let the mission of Christianity to society be also remembered. The Gospel finds the readiest access to the poor—to those to whom this world is least seductive—but it is not a Gospel for the poor alone, or specially for the rich and for the poor, for learned and for rustic. It has been the error of some of our brethren that the mission of Baptists is to a section of society—neither to the highest nor to the lowest, but to an intermediate class—that in that class we shall win our triumphs, never holding permanently the highest, and never quite reaching the lowest. A moment's reflection should show them that this view renounces the catholicity of the Baptist system, and of course its New Testament character. Baptist churches profess to be Christianity organized; and if so, their mission, like that of Christianity, is to the whole of society—to the very highest, to the very lowest, and to all the intermediate classes. Any system professing to be a complete embodiment of Christianity, must be as universal in the adaptation of its means.

Assuming this to be the character and mission of Baptist churches, we shall find the sphere and influence of education to be precisely the same in them, which it is in society generally—that the proper power of an educated ministry, but the power of an educated laity as well. Nor is this merely a speculative view. No clergy of any denomination, of any age, or of any country, have been, as a whole, better educated than the clergy of the Congregational churches of New England, and nowhere has the power of education been there; but there more signally illustrated than there; that the power of education has been a power ill-used, and that the laity has not less than the clergy. The truth is, the two things go together, and cannot long be sundered. There are illustrious instances of highly cultivated men, who have been content to labor for life among the poor and the ignorant, with no associations whatever corresponding to their own tastes and habits. There may have been instances in which the unlettered and rustic have sought, of their own motion, the spiritual instructions of the cultivated and refined. Such instances, however, are exceptional. Intelligence of the clergy and intelligence of the laity go along naturally together, and are held together by common affinities. This has been precisely the fact with New England Congregationalism, and the fact could not have been otherwise.

We incline, therefore, to the belief that the education of the ministry, important as it is, and indispensable as it is, may be erroneously estimated by being estimated out of its relations. An educated ministry will neither be welcomed by

the churches nor sustained by them, unless the churches themselves are intelligent—unless they embrace not merely the average intelligence of the general popular mind, but the leading intelligence of educated minds. In other words, we need an educated laity as truly as an educated ministry. We need each that we may have the other, and we need both for the sake of their power as a means of the triumphs of the Gospel among all classes. We need that educated minds should unite their forces as leaders of thought and opinion and action in our churches, just exactly as they are doing in the outer world of society—that they shall sustain the same conjoint relation to the progress of the Gospel which they are sustaining to the progress of civilization. In this respect it is in the power of our ministers to exert an effective influence, and a material purpose which we had in mind in calling attention to this topic, was to unite their effort with ours in urging these considerations on the minds of our brethren.—*Examiner and Chronicle.*

One evening the children at Falke's reformatory at Weimar sat down to supper. When one of the boys had said the pious grace, “Come, Lord Jesus, be our guest, and bless what thou hast provided,” a little fellow looked up and said: “Do tell me why the Lord Jesus never comes? We ask ‘him every meal to sit with us, and he never comes.”

“Dear child, only believe, and you may be sure he will come, for he does not despise our invitation.”

“I shall set him a seat,” said the little fellow, and just then there was a knock at the door.

A poor frozen apprentice entered, begging a night's lodging. He was made welcome; the chair stood ready for him; every child wanted him to have his plate, and one was lamenting that his bed was too small for the stranger, who was quite touched by such uncommon attentions. The little one had been thinking hard all this time:

“Jesus could not come, and so he sent this boy in his place—is that it?”

“Yes, dear child, that's just it. Every piece of bread and every drink of water that we give to the poor, or the sick, or the prisoners, for Jesus' sake, we give to Him. Inasmuch as we have done it unto one of the least of these, my brethren, ye have done it unto me.”

The children sang a hymn of the love of God to their guest before they parted for the night, and neither he nor they were likely to forget the simple Bible comment.

WHAT IS YOUR HOPE?

Some Hindus were on a journey in India. The road was rough and long, and the sun burned hotly in the skies. Slowly they passed on their way, and as one day after another came to an end, many of the party grew faint and weary. There was one poor man who seemed a stranger to the rest. He was old and feeble, and was ready to sink from the heat and labour of the way. At last he fell, and could not rise again. The Hindus looked upon him, and finding that he was likely to die, they left him to perish without pity of help; for these heathen are unkind to travellers on a missionary, on his way to a distant place to preach the gospel; he saw the old man fall, and ran to aid him, while the rest passed along. But all his help could not now save his life. He knelt by the poor man's side, and softly said in his ear, “Brother, what is your hope?” The dying traveller raised himself to reply, and with a great effort said, “The blood of Jesus Christ, cleanseth from all sin,” and then laid down his head again and died. The missionary was greatly astonished at the answer; and from the calm and thoughtful manner in which the words were spoken, he could not but feel that the man died safely in Christ.

“How or where,” thought he, “could this Hindu have got this hope?” And as he looked at the dead body, he saw a piece of paper grasped tightly in one of the hands. He carefully took it out; and what was his surprise and delight, when he saw it was a single leaf of the Bible, on which was the first chapter of the first Epistle of John, where these words are found. On that page a heathen man had met with the gospel. This short account of a Hindu, and the one leaf, may teach a useful lesson.

TESTIMONY OF REV. ANDREW FULLER.

“There was a period in my ministry marked by the most pointed and systematic effort to comfort my serious people; but the more I tried to comfort them, the more they complained of doubts and darkness. Wherever I went among them, one lamentation met my ear, ‘Ab, sir, I can get no comfort; I am unable to appropriate any of the great and precious promises to myself; I looked for light, and behold darkness.’ I knew not what to do, nor what to think; for I had done my best to comfort the mourners in Zion. I was therefore at my wit's end. At this time it pleased God to direct my attention to the claims of the perishing heathen in India. I felt that we had been living for ourselves, and not caring for their souls. I spoke as I felt. My serious people wondered and wept over their past inattention to this subject. They began to talk about a Baptist mission. The females especially began to collect money for the spread of the Gospel. We met, and prayed for the heathen—met, and considered what could be done among ourselves for them—met, and did what we could. While all this was going on, the lamentations ceased; the sad became cheerful, and the desponding calm. No one complained of a want of comfort; and I, instead of having to study how to comfort my flock, was myself comforted by them. They were drawn out of themselves; that was the real secret of the whole matter. God blessed them when they tried to be a blessing.”

JOHN QUINCY ADAMS' MOTHER.

“Twelve or fifteen years ago,” says ex-Governor Briggs, “I left Washington three or four weeks in the spring. While at home, I possessed myself of the letters of Mr. Adams' mother, and read them with exceeding interest. I remember an expression in one of the letters addressed to her son, while yet a boy of twelve years of age, in Europe. Says she, ‘I would rather see you in your grave, than you should grow up a profane and graceless boy.’

After returning to Washington, I went over and said to Mr. Adams, ‘I have found who made you!’

“What do you mean?” said he.

“I replied, ‘I have been reading the letters of your mother.’”

“If I had spoken that same day to some little boy who had been for weeks away from his dear mother, his eyes could not have flashed more brightly, or his face glowed more quickly, than did the eye and face of that venerable old man when I pronounced the name of his mother. He stood up in his peculiar manner, and emphatically said, ‘Yes, Mr. Briggs, all that is good in me I owe to my mother.’

and found guilty of giving aid and comfort to the enemy, was cried up from a lower court to the tribunal at Washington. Five of the nine judges have united in declaring the trial in this case unconstitutional, because conducted by a military commission, for which the Constitution not only makes no provision, but which, in the spirit at least, it is claimed that it forbids. The decision in this case carries with it consequences of the most sweeping character. It virtually condemns all the trials of civilians held before military commissions; sets at liberty, if carried out, those men in the Dry Tortugas, who took part in the assassination of Mr. Lincoln, and those also who plotted for the release of rebel prisoners and the burning of Chicago; pronounces illegal and null every conviction of a civilian before a military court during the whole of the war, and makes those who took part in such trials liable to punishment for violations of law. Andrew Johnson himself will not escape, since it was under his commission that the court was organized for the trial of Mr. Lincoln's murderers.

GETTING UP A REVIVAL.
H. W. Beecher thus answers those who sneer at the labors of Christians to promote revivals:—
I believe in instrumentalities. I do not feel shocked in the least when a man says, “You are trying to get up a revival.” Well, a man is trying to get up a school. Nobody is shocked at that. And when a man says, “You are trying to get up a revival,” though there is a sense in which I might be shocked, yet there is a sense in which I own it. And when men say, “I see how it is that you get up an interest in religion,” I ask, Who could not? You would see it plainer yet, if you would let me carry you through it. I do bring the influence of the church and my influence to bear upon you; and I ask others to do the same. I say to parents, Help your children; and to children, Help your parents. I employ singing, and prayer, and every means that I know will aid in bringing about the desired end. I do all in my power to subdue the passions, and to bring the mind into its higher condition, that it may become receptive, and that the shining of God's personal influence may become operative upon it. All these things are causes. I acknowledge, to be set in motion; but it does not touch the great truth that they are causes to bring us under the influence of this great personal Mind, in whom is our life, and in whom is the causative power of every other cause. And when men ridicule religion as consisting of forms, I say that if you mean that we use instrumentalities, we agree; but when men say there is no religion, then we differ. Religion is simply the state of the mind on which the personal influence of God has been received, which it recognizes and courts. It is the state of the mind that is attempting, under this premature influence, to walk better, to think better, to act better, and to be better.

CHURCH VENTILATION.
As the season approaches in which many churches select their plans and perfect their arrangements for building, we call attention to the importance of proper ventilation of houses of worship. At the ordinary rate of breathing, a single person will use up the air in a room ten feet square and ten feet high in seven hours, and will die if no more air be admitted. We commend to our readers the following article from the N. Y. Examiner:

In visiting our city churches, one is struck with the beauty of finish and design, and various arrangements for comfort, characterizing most of them, but there is soon apparent one serious defect. While in respect to general comfort and convenience, we have made much progress in church architecture, but little in a more important particular. In nine-tenths of our church edifices there is no adequate provision for ventilation. The importance of this oversight will be seen by reference to a few facts. At a low estimate an adult consumes each minute four hundred cubic inches of pure air; in other words, renders so much unfit for use, either by himself or by any other animal. Now let the audience room be supposed to contain twenty thousand cubic feet of air, and with fifteen hundred persons in it, in less than an hour the oxygen will be wholly consumed; but long before the consumption of oxygen, the entire mass will be so contaminated as to be a source of disease to those who inhale it. And this from respiration alone. But there are other corrupting agencies at work. A diseased cuticle; personal uncleanness; decayed teeth; gastric derangement; unwashed garments and insensible perspiration, all combine to load the atmosphere with the most virulent poisons, which, if concentrated in the system, will produce instant death. But while perhaps the worst effects of breathing this loathsome compound are not at once experienced, there are immediate results of a most grave character. The physical discomfort is seen in the general restlessness of the congregation; while the excess of carbonic acid in the air produces drowsiness and a stupefaction of the mental powers, rendering the hearer incapable of profiting by the exercises of the hour. Thus an incalculable amount of ministerial labour is lost while the conscientious but uninformed Christian laments his want of interest in the service, and reproaches himself for what is wholly due to natural causes.

Such an atmosphere may quicken the growth of a cabbage, but it effectually stops all the machinery of mind. Let it be remembered, too, that, inhaling, by the hour, this disgusting mixture of fetid matter, we are introducing all its impurities to the blood; and probably from no part of the system is it so difficult to expel foreign and unhealthy substances, as from this life current flowing through all parts of the body. The only remedy for this defective ventilation, is to provide ample means of escape for the vitiated air near the ceiling; and suitable opening, near the floor for the admission of pure air, and the flowing out of the carbonic acid, which should be treated like water. The latter is, of itself, not sufficient; there must be means of escape for the contaminated air near the highest part of the room, and the arrangement is quite as necessary in winter as in summer. That pastor who gives attention to this, will be rewarded by increased attention to his ministrations, and by the judgment of more truth in the hearts of his hearers.

CONGRESS AND THE COURT.

If anything more were needed to show how radical in their tendencies have been the events of the last five or six years, it would be supplied in the attitude now held toward each other by the National Legislature and the National Judiciary. It was a startling thought to the people, when they found months ago, into what relations of irreconcilable difference Congress and the Executive were being carried. It will startle them some less to find that their representatives