

THE CHRISTIAN VISITOR,
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THE CHRISTIAN VISITOR
affords an excellent medium for advertising.

The Christian Visitor

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

SAINT JOHN, N. B., THURSDAY, SEPTEMBER 10, 1868.

THE OFFICE OF THE
CHRISTIAN VISITOR,
68 PRINCE WILLIAM STREET,
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.

SAMUEL J. SCOVIL,
BANKER.
Agent for St. Stephen's Bank.

Corner Prince Wm. Street and Market Square.
INVESTMENTS made and Sales effected of Bank Stock,
Mortgages and Securities of every description.
Drafts, in Gold and Currency, on the United States, Ha-
vina, Montreal, Prince Edward Island, and all the Pro-
vinces.

Discounts, Funds, Specie and Sterling Exchange.
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.
St. John, January 15th, 1868.

THE ROYAL INSURANCE COMPANY, 22
Lombard-street, London, and Royal Insurance build-
ing, Liverpool.
Chairman of the London Board.—SAMUEL BARNES, Esq.
Chairman of the Liverpool Board.—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
nightly satisfactory results were shown:—
FIRE DEPARTMENT.
The most gratifying proof of the expansion of the business
is exhibited in the one following:—The increase of
sums insured in 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 1858 were..... £120,000
While the Premiums for the year 1859 are..... 194,148
Showing an actual increase of..... 74,148
or upwards of 50 per cent. in three years.
The recent returns of duty made by Government for this
latter year (1859) 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 in the extent of one-half the increase of the Com-
pany, while all the others respectively fall far short of the
majority 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 amount received by the same office in any other
of the Kingdom. The number of policies issued in the year
was 232, the sum assured £387,765 6s. 6d., and the premium
£13,844 6s. 6d. These figures show a very rapid extension
of business during the last ten years.
Years. No. of Policies. Sums Assured. New Premiums.
1848 .. 98 .. £48,714 0 .. £1,280 9 1
1849 .. 100 .. 55,650 0 .. 1,527 4 1
1850 .. 428 .. 181,438 0 .. 4,828 0 10
1851 .. 438 .. 161,548 13 4 .. 4,094 13 0
1852 .. 708 .. 297,280 16 8 .. 5,580 8 11
1853 .. 829 .. 397,728 2 2 .. 12,254 2 4
1854 .. 829 .. 397,728 2 2 .. 12,254 2 4
The remarkable 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 remaining part.

PERCY M. DOVE, Manager and Actuary.
JOHN M. JOHNSTON, Secretary & the London Board.
All descriptions of property taken on fire, marine, and Fire
loans paid promptly, on reasonable proof of loss—without
reference to the head establishment.
JAMES J. KAYE, Agent for New Brunswick,
Water Street, St. John, N. B.
Feb. 15. Opposite Judge Ritchie's Building.

GEORGE THOMAS,
Commissioner Merchant and Ship Broker,
Water Street, St. John, N. B.
Central Fire Insurance Company Agent at St. John,
Dec. 4. GEORGE THOMAS.

NORTH BRITISH AND MERCANTILE
INSURANCE COMPANY,
OF EDINBURGH AND LONDON.
ESTABLISHED IN 1823.
CAPITAL, £2,000,000 Sterling.
Levied Funds (1864)..... £2,304,512 7 10 5/8
Annual Revenue..... 264,488 18 9 5/8.

FIRE DEPARTMENT.
This Company insures against loss or damage by
Fire—Dwellings, Household Furniture, Farm Prop-
erty, Stores, Merchandise, Vessels on Stocks or in Harbour,
and other Insurable Property, on the most favorable terms.
Claims settled promptly, without reference to the Head
Office.
LIFE DEPARTMENT.
Twenty per cent. of the Profits are allocated to those
Assured on the following conditions:—
INDISPUTABILITY.
After a Policy has been five years in existence it shall be
held to be indisputable and free from extra premiums, even
if the assured should remove to an unhealthy climate after
that time.
For Rates and other information apply at the Office of the
Company, on the corner of Princess and Canterbury
streets. HENRY JACK, General Agent.
March 25.

ADAM YOUNG,
MANUFACTURER OF
Cooking, Office, Hall, and Parlor Stoves,
AGRICULTURAL IMPLEMENTS, &c.
Importer and Wholesale and Retail Dealer in
Block Tin and Japan Ware, Register Grates, &c.,
PERRYNT MARBLE MANTLE PIECES.
Agent for Messrs P & C's celebrated Cooking-Range,
Stoves, &c.
Ship and Mill Castings made to order.
28, 30, and 32 Water Street,
St. John, N. B.
March 5.—5m.

LADIES' SEMINARY,
Wolville, N. B.
Will Re-Open August 2nd, 1868.
THE Managers of this School claim for it a rank second
to none of the institutions in the Province.
Care has been taken to select the most qualified
Teachers, and to make the School, in all respects,
worthy of patronage.
Miss Emerson, whose past labors in the School have
been eminently successful, and whose regard for their well-
fare has endeared her to all her pupils, continues as
Principal.
Mr. Frederick Crawley has charge of the Drawing de-
partment, together with French. Mr. Crawley's long resi-
dence in Europe, and the attention given there, as also at
institutions in America, to those branches, are ample
guarantees of success.
Miss Crawley has still charge of Instrumental Music;
and Miss Morris, the assistant, gives instruction in Vocal
Music.
Every instrument containing full information as to Terms, &c.,
will be sent on application.
Wolville, July 16. I. A. BLAIR.

LIVERPOOL AND LONDON AND GLOBE
FIRE AND LIFE
INSURANCE COMPANY!
Fund paid up and invested, £2,312,348 5s. 1d. etc.
Premiums received in Fire Risk, 1864, £745,674 etc.
Losses paid in Fire Risk, 1864, £25,400 etc.
Premiums in Life Risk, 1864, £25,000 etc.
Losses paid in Life Risk, 1864, £14,197 etc.
In addition to the above large paid up capital, the Share-
holders of the Company are personally responsible for all
Policies issued.
EDWARD ALLISON,
Agent for New Brunswick,
(Commercial Bank Building.)

FIRST PRIZE CABINET ORGANS!
PROVINCIAL EXPOSITION, Oct. 13, 1867.
The first and only prizes for CABINET ORGANS were
awarded to A. LAURELLIARD.
READ THE JUDGES' REPORT!
M. LAURELLIARD exhibits a fine toned large Cabinet
Organ, with the best of Keys, Right Stops,
FIRST PRIZE.
Mr. L. also shows a Cabinet Organ in Rosewood Case,
Double Reed, with Knee Stop and Automatic Swell, of great
power and purity of tone, which is entitled to Honorable
Mention.
Also, an Organ in Native Wood, and one in Black Walnut,
without Stops.
These instruments are equal in every respect to the best
American makers, and will be sold at 20 per cent. less than
can be imported.
Every instrument fully warranted. An inspection respec-
tively solicited.
PIANO WAREHOUSE—Sheffield House, No. 5, Market
Square, (Oct. 17.) A. LAURELLIARD.

AGENCY.
HAVING recently, and at considerable expense, fitted
up the necessary machinery and appliances for the
successful execution of the manufacture of VENETIAN
BLINDS, parties in want of Blinds of this
description, would do well to give us a call before pur-
chasing elsewhere.
Orders for any style of VENETIAN BLINDS received at
the Clock and Picture Frame Establishment of T. H.
KROHAR, 51 Germain-street, or at the Manufactory, where
parties can be seen.
The Subscribers have always on hand—Doors, Sashes,
&c., and which, from their facilities, they can make to order
with the utmost despatch and upon the most reasonable
terms.
Our personal attention is given to every variety of Car-
peting, House Building and General Joinery, and all
kinds of Sashes made.
Dove's Building, Waterloo St.

God Means us to be Happy.
By MRS. H. C. GARDNER.

God means us to be happy;
He fills the short-lived years
With loving, tender mercies,
With smiles as well as tears.
Flowers blossom by the pathway,
Or withering, they shed
Their sweetest fragrance over
The bosoms of our dead.
God filled the earth with beauty;
He touched the hills with light;
He crowned the waving forest
With living verdure bright;
He taught the bird its carol,
He gave the wind its voice,
And to the smallest insect
Its moment to rejoice.

What life hath not his blessing!
Who hath not songs to sing,
Or grateful words to utter,
Or wealth of love to bring!
Tried in affliction's furnace,
The gold becomes more pure—
So strong doth sorrow make us,
So patient to endure.
No way is dark and dreary
If God be with us there;
No danger can befall us
When sheltered by his care.
Why should our eyes be blinded
To all earth's glorious bloom!
Why sit we in the shadow
That falls upon the tomb!

Look up and catch the sunbeams!
See, how the day doth dawn!
Gather the scented roses
That grow beside the thorn!
God's pitying love doth seek us;
He leads us to his rest,
And from a thousand pathways,
He chooses what is best.

For the Christian Visitor.
Prince Edward Island Association, &c.—On
Late Convention.

DEAR BROTHERS,—I have not observed in your
columns any notice of the Association recently
formed in Prince Edward Island. It was consti-
tuted at North River, where its first meeting was
held July 13th, 20th and 21st. It comprises all
the regular Baptist churches on the Island; their
number being thirteen, and their membership
upwards of 800. Many came together at its for-
mation, and much interest was awakened by its
proceedings. Indeed the gathering was supposed
to be the largest Baptist gathering ever known
on the Island. The interest was increased by the
presence of brethren from abroad.—G. F. Miles,
T. H. and W. C. Porter, and Creed from Sydney
Cape Breton. The occasion was a memorable
and pleasant one. God has smiled upon the
efforts made among us on behalf of what we, as
Baptists, regard as a New Testament Christianity.
We are persuaded He will do so in the future;
and humbly trust that the beautiful prayer of the
Psalmist will be answered in our experience, as
well as in that of kindred bodies—"God be merciful
unto us, and bless us; and cause his face to
shine upon us: that thy way may be known upon
earth, thy saving health among all nations."
On Lord's day, July 19, the new meeting-house
recently completed by our North River brethren,
was opened for public worship. Your correspon-
dent, with the brethren Miles and T. H. Por-
ter, preached on this occasion. The structure is
neat and appropriate, and large enough for
present purposes. May a gracious God there
make the place of his feet glorious!

It has been my great privilege to attend our
recent Convention as held in your city. I would
devoutly thank "the God of peace," that our as-
sembly was so delightfully characterized by the
spirit of peace. Let me hope and pray that cer-
tain painful controversies which have been too
long maintained among us, will now be suffered
to sink into silence, and recalled only in such
lessons, adapted to our future guidance, as they
may have left behind them.
I am glad that brother D. H. Freeman, in com-
pliance with the vote of his brethren, is about to
favour us, through our papers, with a condensed
copy of his valuable Convention sermon. At one
point in the progress of his discourse the brother
spoke as though he thought that an acquaintance
with the original Scriptures constituted an essen-
tial qualification, something more than a desir-
able one, for the Christian Ministry. Some of
us, when we heard this, thought of John Bunyan,
and of many others, and it seemed to us that
their cases were somewhat contradictory to our
brother's theory. I was happy to learn, however,
in conversation with our brother, that he felt that
his intention here was an inadvertence. I pre-
sume it will not appear in the sermon as about to
be issued through the press.

It was pleasant to learn at the Convention,
that Acadia College yet lives and is doing a good
work, and promises still to live and prosper. Yet
if it is to do so, it must be at the cost of much
thought and prayer, conjoined with much lib-
erality. Some of our brethren evinced, in the
course of the Convention, that they were pos-
sessed of a sound faith in this respect, especially
in regard to the liberality. One brother, who
has already given his hundreds to the College,
spoke of his readiness to bestow upon it another
thousand pounds. Another brother promised a
hundred pounds, in addition to former gifts.
Moreover a company of brethren pledged them-
selves to supply the means for maintaining in the
College, for three years, a Professorship of Natural
Science, in the hope that, at the end of that
time, means may be supplied for the permanent
maintenance of such a professorship. These
things, and things like these, are indications of
good for our College. It was unpardonable, in
the face of such indications, to despair for the
future of our "child of Providence" at Acadia.
Rather, may we not hope that it will continue to
flourish in favour with God and man, until it grows into
a power in the land, more efficient than ever in
scattering far and wide the blessings of religious
culture and evangelizing influence!

Our Foreign Missionary Report was a vastly
interesting document. It was so in its state-
ments respecting sister De Wolfe and the native
preachers, both Burmese and Karen, sustained
by the Convention. It will be well for us Lower
Province Baptists still to keep our eyes open
Eastward. Reflection, gifts and prayer are not
lost upon the moral soil on yonder upon which
they are sown. We are not now waiting for
our harvest. It waves in the breeze. It is ga-
thered into the garner. Moreover, the hope of
future harvest still invites us onward. Nor surely
will the invitation be unheeded. We have a
sister in the far-off field, one of ourselves, May
the Lord make her, as Deborah of old, more and
more "a mother in Israel." By and by—I am
not at liberty to say more at present—we may
have a brother to place at her side. Let not the
brethren cease to put up their prayers to "the

Lord of the harvest," until it shall please him to
grant unto us, in this matter also, the desire of
our hearts.

There were, as usual, brethren who visited the
Convention from abroad. Dr. Murdoch, for in-
stance, Corresponding Secretary of the American
Baptist Missionary Union. Four years ago, Dr.
Warner, Foreign Secretary of the same noble in-
stitution, paid us a visit. We had imagined that
there was scarcely another in the world like him
—in mind, in heart, in faith, in zeal, in utterance.
Yet brother Murdoch not only reminded us of
him, but seemed to take his place in our bosom;
at least to sit worthily at his side. We gladly
reciprocated the greetings which he bore to us.
We even felt that, in some sort, it was good to
be rejoined, yes, annexed to our neighbors of the
Great Republic; that is, in our common aim to
bring the world to the feet of Jesus. The more
as they too are adjoined and annexed to us, while
on both sides of the Bay of Bengal, they labour
under the folds of the British flag, to bring Bur-
meso, Karens, Shans, Telogoo, Assamese, and
Garoos, into the fellowship both of their Lord and
ours. Oh! what a blessed oneness does the
Gospel work! May that oneness be more and
more realized, as between ourselves and our
American neighbors—say, as between the Chris-
tian people both of Britain and America, until
we become so welded and welded together, by
the power of a holy love, that war, as between
their country and ours, shall become an impos-
sibility, and peace a delightful and perpetual
reality!

There was Dr. Fyfe, too, Principal of the Liter-
ary Institute, Woodstock, Ontario. He came at
the repeated instance of brethren among our-
selves, in order to cultivate fraternal relations
between the Upper Province Baptists, of the Do-
minion and the Lower Province Baptists. He
was just the man for this work. In the vigor of
his age, portly and hale in general aspect, intelli-
gent and good-humored in countenance, with
ready, common sense utterance, a well stored
and well balanced mind, and a warm Christian
heart, it was but natural that we should take to
him and cheerfully respond to his kindly aims.
It is to be hoped that, as the result of arrange-
ments made at the Convention, some of our own
brethren will return his visit at Baptist gather-
ings about to be held in Canada. We are form-
ing with the Canada important commercial and
political relations. Travelling facilities already
existing, or contemplated, will speedily bring us,
so to speak, into nearer local relations. It were
both fitting and feasible that, under these cir-
cumstances, we should become closely confederated
in "works of faith and labours of love." There
can scarcely be fewer than 40,000 Baptists, if not
more, representing a population of some 200,000
persons, scattered over the domain of the New
Dominion. Something we have done for God
and souls in our divided capacity. Who can tell
what we might effect, could we but be combined
in some well devised organization, embracing in
some way our home field, or the foreign field, or
perhaps both!—some duennial or triennial Con-
vention, if not an annual one, which would bring
us face to face, and enable us to give birth to
plans from which we, and the world at large,
might derive deep and far-reaching benefit.
Surely our Confederation is not for the world
alone. It is for the Church as well. Be it ours,
as Baptists, to mark the signs of the times, and
see what we can make of them; not for low,
crafty, selfish ends, but for ends worthy of our
Christian name, and contributing to the glory of
Him "whom we are, and whom we serve."
Yours in the Gospel,
J. DAVIS.

Yarmouth, September 3, 1868.
For the Christian Visitor.

Chinese Scriptures.
LETTER FROM BRO. LORD.
The following letter, from the missionary trans-
lator of the American Bible Union in China, will
richly repay a careful perusal. It will be found
fraught with interest to all those who look for the
blessing of God upon that populous region of the
earth.

Among the friends of missions and of the pure
word of God, who will read this letter, is there
not one who will devote to the interest of the Re-
deemer's kingdom upon earth a sufficient sum to
provide a press in China, on which to print the
Sacred Scriptures faithfully translated? Whoever
will do this, single-handed, or in company with
others, will be entitled to our warmest thanks.
The donor, or donors, may conduct correspond-
ence through the Bible Union with our transla-
tor and receive frequent reports of the progress of
his work. A nobler spirit, or one better qualified
for the business of translation, can not readily be
found. Bro. Lord's heart and mind are absorbed
in his work.

WM. H. WYCKOFF, Cor. Sec.
Niagara, April 16, 1868.
WM. H. WYCKOFF, LL.D., Cor. Sec. A. B. U., New York.
My Dear Brother—Since writing to you in
February my health has been very good, and I
have been very busy in my work of revision. My
interest in it increases as I advance, and the fur-
ther I proceed the more deeply I am convinced
of its importance. I only regret that I have ta-
ken up the work in earnest at so late an hour,
not because I was ever better qualified for it, but
because I have the less prospect of bringing it to
a close. However, I am not yet very old. I am,
at least, young enough to hope, and strong enough
to work. And with God's blessing I shall not
hope or work in vain.

My progress thus far has been more rapid and
satisfactory than I had reason to expect. I have
nearly finished, in the character, the revision of
Matthew and Mark; and have commenced on
Luke. In the colloquial I have not yet done
much. I find it desirable to settle first the diffi-
culty in the character, this being the more im-
portant work, and to which the colloquial ver-
sions should conform in names, readings, and
renderings. When these are settled in the char-
acter, they are, in names, and readings, and to a
considerable extent, in renderings also, settled for
the colloquial; and this being done, the work
becomes comparatively easy. Moreover, just now
I am so fortunate as to have secured the assis-
tance of a native scholar, in addition to my ordi-
nary help, whose services to the characters are
very valuable. He is one of the scholars (the
other is now dead) who assisted Bro. Goddard in
his work, and to whose scholarship his work is
much indebted. This person is now, and has been
for a long time, in the employ of my friend
Dr. McCortee, of the Presbyterian Mission, who,
though unwilling to part with him permanently,
has kindly consented to loan him to me for six
months. While I can avail myself of his serv-
ices, therefore, I feel inclined to press the work
in the character as fast as possible. I have also
reasons for this of another kind, to which I may
refer when I have more leisure. Just now I have
only time to add, that I fear I am likely to ex-
perience difficulty and delay getting my printing
done. I have applied to the Presbyterian Mis-

sion press at Shanghai; but that can not do any
work for me at present. It has more work for its
own missionaries than it can do. Printing in the
character I can get done with Chinese blocks
with tolerable satisfaction; but the Romanized
colloquial can be printed only by a foreign press.
Brethren Jenkins and Kreyer, with whom I have
had much conversation on this subject, think
that we ought to have a press here, and they urge
me to try and get one. It is needed much by the
Baptist interest in China. Of this I feel satisfied.
But how is it to be got—that is the question. If
our rich and generous friends at home would take
up the subject it would be a small matter. One
or two thousand dollars would probably be suffi-
cient to purchase and get into operation here a
press that would do all our work. Could you not
get some wealthy brethren to take up this matter,
and supply our wants in this respect? The prop-
erty might belong to the Bible Union; and it is
better, perhaps, that it should, as it would be
chiefly employed in Bible work. Perhaps, when
I have a little more leisure, I will write you fur-
ther on this subject, and present the matter in a
more business like form.

I have heard nothing from you since leaving
New York. The American mail via San Fran-
cisco, due here two weeks ago, has not yet ar-
rived.
Our missionary work here is progressing hope-
fully. I have baptized nineteen persons since my
return from America. With kind regards to all
the members of your Board, and hoping to hear
from you soon and often, I am,
Yours sincerely,
E. C. LORD.

Will God Hear a Sinner's Prayer?
BY HENRY WARD BEECHER.

There is but one other point that I will make
—namely: that this view affords an answer to
the question that is continually arising in the
lives of men: "Will God hear a sinner's prayer?"
It depends very much on what he prays for.
Some pray for God, I hope, will not hear. I
know that he will not. But there are many
prayers that fall from sinful lips, from the lips
of men technically called sinners, that I believe God
will hear. A prayer, for instance, of familiarity
and worship and fellowship, from men who are
wittingly living in sin—will God hear such a
prayer? I suppose a man rolls in luxury; suppose
his eyes stand out with fatness; suppose he has
more than he can hold; suppose he withholds
himself from his own flesh, and, sitting in
drinks and in gluttonous meals, rolls rubicund to
his place in church, and sings hymns and utters
prayers—will God hear him, wine-bibbing and
gluttonous as he is? God will not hear the pray-
er of such a sinner, nor admit that he is a wag-
shipper, or a child, or a familiar—blessed be God,
no! Such prayers of such sinners God will not
hear. Or, suppose one should, in the midst of
worldliness, feeling that all his goods lay in this
world, and imitating the language of Scripture,
say to his soul, "Soul, thou hast much goods laid
up for many years; take these, ease, eat, drink
and be merry;" suppose a man should undertake
to feed his soul with bricks, and stone, and ships,
and houses; suppose a man should bring to his
poor, sick, hungry, starving soul, gold, and say,
"Eat," his soul pines and moans; suppose he
should bring to his soul ambition, and say, "Be
happy," his soul pines and moans; suppose the
man begins at last to pray, "O God! bless my
worldly store, and increase it, and make me hap-
py," do you suppose God will hear the prayer of
such a fool of a sinner? No. The prayers of
such sinners will not be heard. Or, suppose one
should pray to God for relief from sufferings
caused by sins which he does not mean to break
off; suppose, having done shameful things, shame
takes possession of him; suppose, having com-
mitted infamous deeds, he is stung with a sense
of his guilt; suppose, having been cruel, remorse
begins to torment him, and yet he remains hard
of heart and cruel of nature, and remorseless in
selfishness; and suppose he prays that God will
separate between him and suffering—not all the
angels of heaven in obsequious ranks could wring
from the loving God an answer to such a petition
as that. There is no disjoining the everlasting
connection which there is between wrong doing
and suffering. But suppose a man that has been
doing wrong is willing to forsake it; suppose a
man that stands in society at war with it—some
poor wretch from the purlieus of the Five Points,
some counterfeiter or burglar, some professional
thief, some swindler in Wall-street—suppose he
should come to that point in his life in which he
feels a new principle beginning to wake up in
him, a moral protest, and he feels would break off
from his companions; suppose (it being a part of
the infernal nature of sin to drag back sinners
that are striving to escape to their old level) they
fein would break away from temptation; and sup-
pose they cannot get away from it: suppose it
plays with them—for, as a cat plays with a
mouse, so iniquity plays with sinners, they run-
ning away only to be caught again and carried
back, ere long to be utterly destroyed; suppose
a man, a poor drunkard, in the midst of these
vain-strifes and struggles, under the power of
which he is like a drowning man that creeps half
up the shore only to see the ocean coming after
him to carry him back, and he prays for help,
may he say, "God help me!" and will not God
hear him!

Oh! where is Calvary! Oh! where is there
rescuing mercy, if a man fleeing from his sin
may not pray and God hear him! If a man is
surrounded by wicked men, all of whom, if they
could be seen in their moral monstrosity, would
look worse than gibbering fiends; and if thus
surrounded, and struggling to free himself, cries
out, "God have mercy on me!" will not God
hear him? Who may cry? May the child that
is wicked cry, and the parent hear him? May a
man supplicate a man whom he has injured, and
find mercy? And shall a man seal up the ears
of a loving God, and the heart, which is the very
fountain of healing for all sin, and teach the
world that a sinner may not pray? It is blas-
phemy against the Holy Ghost. It is counting
the blood of atonement an unholiness. I say,
if you pray to God, O sinner! because you want
to unite the pleasures of sin and the remunera-
tions of holiness, God will not hear you. If it
is you are beginning to be tired of your sin; if
you are beginning to feel that your way is a dan-
gerous one, and that darkness is upon you; if
there begins to spring up in your soul a desire to
lead a better life, there is no sinner like God. Pray!
In praying to him, you are praying right toward
summer—you are praying right toward all heal-
ing influences. Your minister, and even your
father and mother, may not believe that you are
going to be any better; but when your father
and your mother forsake you, then the Lord will
take you up. There is no such patience as God's
patience to sinful men. If your heart is broken,
look to God. Lift up your hands if they be
soiled. Yes, if blood is on them, and you desire
to flee from the avenger of blood, go to God. Be
sure there is one place where there is refuge;
there is one place where there is a hiding of sin-

ful men. It is in the bosom of Him who from
love gave his Son to die for you while yet you
were sinners. I preach this disinterested love.
I preach the bounty and the nature of this di-
vine love, that it may be an encouragement to
every man not to go on from transgression to
transgression. I appeal to everything that loves
goodness; I appeal to everything that abhors
wickedness; I appeal to everything that believes
in generosity and gratitude and love, and I say
that you have a God against whom you cannot
afford to cast a life of perpetual sin. Turn, there-
fore. Love as you are loved. Be healed; and
rise in the last day with glory upon your head
and immortality in your heart.

Picking up a Pin; Or, The Beginning of
Great Things.

"Many people have inherited a great name
from their parents and friends; why cannot I
make a great reputation by my own industry and
perseverance?"
These words were spoken by a young man of
respectable appearance, yet really in want, as he
walked one autumn morning, in the year 1787,
up Antin-street, in Paris, and approached the
stately house of a great banker. On ringing the
door bell, his heart beat with fear and anxiety,
when he was met by a servant in livery, who
asked him rather bluntly what he wanted.
"I wish to speak to Mr. Perregaux," replied
the young man. "Is he at home?"
The answer was affirmative, and the porter led
him up the broad, marble staircase to the upper
story, where the young man was admitted into a
splendid ante-room, ornamented with paintings
and statues. He quietly took a seat in a corner,
and had hardly the courage to face the great man
who went in and out of the great banker's room.
He thought of his home in the country, of his de-
parture from his beloved parents, of their prayers
and their blessings. He recalled his mother's last
words: "What will you do in Paris, my son!
Stay here. You have your home, though it is a
poor one." And then he thought of his own
answer: "Let me try my fortune, dear mother,
in order that I may share it with you and my
dear friends." "But," answered she, "fortune
does not always visit those who seek it." To
this he replied: "But it never seeks those who
never seek it." "Well, go," said the tender-
hearted mother, "go, and if you don't succeed,
do not be ashamed to return to us. Your father's
house and the arms of your mother will always
be open to you."
Mr. Perregaux was reading a letter when the
young man was admitted to his presence, and he
hardly noticed the unassuming stranger.
"Do you wish to speak to me, young man?"
said the banker in a friendly way. "If so, tell
me in what respect I can serve you."
"Mr. Perregaux," said the young man, looking
palely and calmly in his face, "I have neither
name, nor rank, nor fortune, but industry, strength
and a strong will to persevere. Can you give me
a place in your great business house? I even the
most insignificant one would suit me."
"What is your name?" asked Mr. Perregaux,
who could not keep his eyes from the attractive
features of his young applicant, and read in his
clear eye discretion and fidelity.
"Jacques Laffitte," was the answer.
"Your age?"
"Eighteen years, replied the young man. "I
was born on the 29th of October, 1769."
"Are you a Parisian?" inquired the banker
further.
"No, sir, I am from Bayonne. My father is a
carpenter, and has ten children to care for. My
object is to find a place where I shall be able to
support my father's family."
"A noble undertaking, young man," replied
the banker; "but I regret to say that I have no
place vacant for you. I am sorry for this. Per-
haps a later application would find me able to
receive you."

Everything seemed to swim before Laffitte's
eyes. He scarcely knew how to reach the door.
His knees trembled as he descended the marble
staircase, and with a slow step he went down into
the street. The refusal was almost more than he
could bear. Yet he summoned courage, and
started off.
Just as he reached the street, he saw some-
thing shining in the sand that had collected near
the steps. It was only a pin, yet he took it up
and stuck it in his coat. This little act, appar-
ently unimportant by any body else in the world,
decided his whole future. Mr. Perregaux stood at
the window, and, without designing it, happened
to see the refused applicant pick something up,
and wondered what it was. When the young
man stuck it in the left breast of his coat, the
banker thought it was a pin. Men who have
great knowledge of human nature, like Mr. Per-
regaux, understand the meaning of seeming in-
significant things, and how far small actions go
toward the interpretation of character. So he said
to himself: "The man who will not refuse to
pick up a pin, must certainly have some habits
that will be of great use if he ever has an oppor-
tunity to employ them."
He quickly opened the window, and called
young Jacques.
The young man quickly returned, hastened up-
stairs, and was soon again in the presence of the
banker.
"Do you have the goodness," said Jacques,
"to comply with my request?"
"What makes you so decided?" replied the
banker.
"From the fact that you have recalled me,"
was the answer, "I believe you would not have
done it, if you had not wished to accept of my
application."
"Quick powers of observation, love of order
and economy," replied Mr. Perregaux, in a friend-
ly way, "will make a good business man. Go
into my counting-house; I will be there soon,
and give you a little business to attend to."
From this hour young Laffitte was in Per-
regaux's counting-house. His industry and fidelity
helped him in every respect. His punctuality
won him the confidence of his employer. His
zeal and progress increased from day to day, so
that he soon excited the attention and admira-
tion of his companions. In a few years he be-
came book-keeper, and afterwards cashier.
The French revolution broke out, and the new
order of things which called Perregaux to the
Senate, compelled him to commit his business
largely to the hands of some reliable co-laborer.
He took Laffitte in as his partner, and as the
sphere of the latter was now larger, he had more
opportunity to exhibit his business tact and en-
ergy. In the last years of the empire, a new
sphere of life opened to him. In 1809 he was
appointed Director of the Bank of France. After
that he was made President of the Chamber of
Commerce, and thus he came into intimate rela-
tions with the most influential people of the
country.

The decline of Napoleon's power brought him
into honorable political positions. He acquired
the confidence of the entire city, and indeed of
the entire country, in consequence of his wise
and judicious counsel for the government of the
city. His dear parents in Bayonne were still
living, and he supported them all the time in the
most handsome way possible; and after his
mother became a widow, he took her to his house
in Paris. Many young men of talent owed their
prosperity to him, as he had started them in busi-
ness. He supported a great many in their
studies at his own expense.
When Louis XVIII. was compelled to flee be-
fore the advance of Napoleon at the beginning of
the "Hundred Days," he committed his entire
private fortune to Laffitte; and Napoleon, too,
placed his fortune in Laffitte's hands. Thus the
great banker had for some time in his own keep-
ing the property of both rivals to the French
throne.
After Paris was captured, in the year 1815, he
advanced two millions of francs to the State,
which was compelled to give that much to