#### COMMERCIAL AND FAMILY NEWSPAPER. WEEKLY POLITICAL, LITERARY, A

RECORD OF JOINT STOCK COMPANIES, BANKS, RAILWAYS, MINES, SHIPPING, &c.

SATURDAY, OCTOBER 29, 1859. No. 501.] VOL. X.

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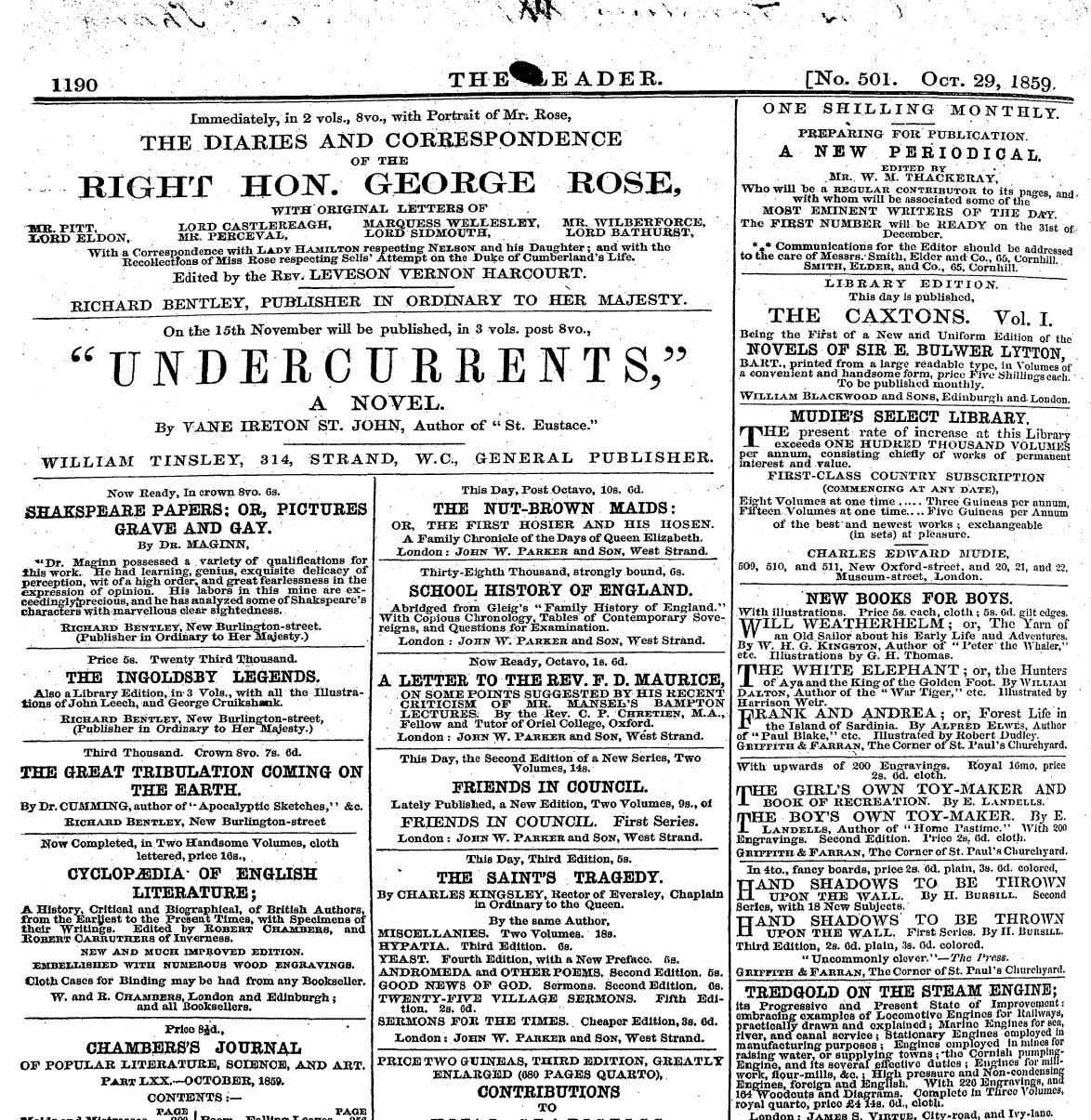
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# THE LEADER.

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### Review of the Week.

THE last manifesto of the Emperor Napoleon, published through the published through the medium of M. Grandguillot in the columns of the Constitutionnel, as far as it is comprehensible, seems to confirm the previous promises of its imperial author with regard to non-intervention in the settlement of the affairs of the Italian provinces. The Emperor declares that the results which are patent to the world, arise from his far-seeing policy; that the treaty of Zurich is only the "consummation of his views from the first," and that having become convinced long ago that " to govern is to foresee," he did perceive all that must necessarily take place, and "therefore it is that he was able to direct events, instead of allowing them to get the start of him." To the Italians and their former rulers this language must be equally ambiguous, since it does not express any opinion on one side or the other, and the future proceedings of the liberator of Italy are little more manifest to our gaze than before the appearance of this remarkable specimen of special pleading.

The accounts which we receive from Italy of the description given by the deputations of their reception by Louis Napoleon are more satisfactory than we were led to anticipate would be the case. To those from Parma and Modena the Emperor exintimated that the return of their former Austrian rulers was not to take place; and to the Tuscans he only suggested the restoration of the exiled prince. All were assured that no armed intervention is contemplated on his part, or will be permitted from Austria. To the Tuscans he declared himself as not yet sufficiently freed from the conditions of Villa Franca-possibly he expects to be so at a future period, when, if wisdom and honour prevail in his councils, he will give such a decided support to the inational cause in Italy as the Italians have a right to expect from his former magnificent promises. The feeling in the Penin-sula appears to be, that he is to be trusted as a friend; and already unfavourable remarks begin to be made upon the sluggishness which Victor Emmanuel's ministers evince in bringing matters to a climax. Upon the question of a congress, in which these knotty points are to be arranged, we have contradictory reports—the Con-stitutionnel hinting that England objects to taking any part in it; while from other sources we are led to believe that our Government is disposed to enter into a congress, being convinced that the influence of Russia and Prussia will be thrown into the scale in favour of Italian unity and inde-

pendence. The *Constitutionnel* adds another important utterance, to the effect that "France" has no wish to establish a protectorate over Italy. The dispute between Spain and Morocco has at length reached a height which seems to foreshadow immediate hostilities, and the news of the departure of Marshal O'Donnell for the Moorish

for this invasion is a most flimsy one, and evidently intended merely as a means to the end of acquiring a large share of territory on the southern shore of the Mediterranean. The Government of Morocco has done its best to avert hostilities by making one concession after another to the Spanish demands, until the unreasonable requirements of the latter Power left no other resource than an appeal to arms. The Spanish Government, indeed, does not think it necessary any longer to carry on the farce of parading fancied injuries on the part of the African State; and there appears good ground for suspecting a covert understanding between Louis Napoleon and O'Donnell, which may render the latter somewhat careless as to the general opinion of Europe. A French general at the head of a powerful force is about to invade Morocco from the French African territory, and five steam frigates full of troops have sailed from Toulon to aid in obtaining satisfaction for the ravages committed by some barbarous tribes who, when it suits them, call themselves subjects of the Emperor of Morocco. It is said that the result of this joint expedition, if successful, will be the occupation of a large portion of the Moorish coast by Spain, opposite Gibraltar, which will give her the virtual command of the Straits; and it is added that it well becomes Great Britain to look to this matter, since such an advantage, though nominally in the hands of Spain, would actually be at the service of France, and would go far to realise the cherished dream of each succeeding French monarch to make a "French lake" of the Mediterranean sea. The evidence, too, which this combined expedition affords, of the rapid growth of French influence is not a little remarkable, and the enormous power which may one day be wielded by the Sovereign who rules France and controls Spain and Italy, may well claim to be deeply pondered by neighbouring statesmen.

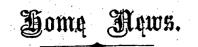
The foreign intelligence of this week contains other matter of interest and of importance. From Germany we have the news of the interview between the Emperor of Russia and the Regent of Prussia, ostensibly a mere visit of one relation to another; also it is not a little significant that upon this ground the presence of the Aus-trian monarch was declined. In the latter Sovereign's dominions we hear of changes in the ministry, occasioned by difference of opinion in the Cabinet-the claims of the populous and prosperous Hungary to constitutional government being recognised by some of the dissentient ministers, and ignored by others as unreasonable and outrageous. The Sultan having reluctantly con-demned to death four of the chiefs of the late conspiracy, is threatened himself by the discontented populace, whose sympathies appear to have been with the Reformers instead of the Conservatives. Apparently convinced of the necessity of doing something to prevent the utter foundering of the vessel of the state, Abdul Mejdid has made mighty resolutions of financial reform which have been promulgated in the form of an imperial decree. The dispute with America, in regard of the trumpery affair of San Juan, will be speedily effaced by the surpassing interest of yesterday's Lady Peel, the wide intelligence from the United States. The com-sincerely lamented.

rous force, may be looked for daily. The pretext for this invasion is a most flimsy one, and evidently intended merely as a means to the end of acquiring a large share of territory on the southern shore of the Mediterranean. The Government of Morocco has done its best to avert hostilities by making one concession after another to the Spanish demands, until the unreasonable requirements of the latter Power left no other resource than an appeal to arms. The Spanish Government, indeed, does not think it necessary any longer to carry on the farce of parading fancied injuries on the part of the African State; and there appears good ground for suspecting a covert understanding between Louis Napoleon and O'Donnell, which may render the latter somewhat careless as to the general opinion of Europe.

Among the topics of home news, the threatened contest for the Chancellorship of the University of Edinburgh is prominent; the two candidates being the Duke of Buccleuch and the venerable Henry Brougham. Whatever may be the local influence of the former there can be no doubt that the opinion of men of letters in the sister kingdom, as well as in England, is strongly in favour of Lord Brougham, who is the most distinguished living alumnus of the institution-to say nothing of the lustre which his wonderful abilities and great exploits must confer upon any body of which he becomes the head. The citizens of Edinburgh have shown their opinion of the matter by the banquet which a crowded assemblage attended to do honour to the aged philosopher. The speech which Lord Brougham delivered upon that occasion showed that increasing years have not, with him at least, their usual tendency to foster pre-judice or to restrain enthusiasm. He spoke of modern politics at home, and congratulated his brother Scotchmen upon their freedom from electoral corruption ; he touched upon Italian matters, and in eloquent language expressed his sympathy with the King and the people of that rising nation ; the foibles of the French for glory and of the English for gain were depicted with a masterly touch; and a patriotic warning was given to the British people and their rulers to be prepared against all contingencies that may arise from foreign ambition.

The storms of winter have this year been inaugurated by one of the most terrible tragedies that the perilous coasts of our island have ever witnessed—the loss of the Royal Charter, with the drowning of upwards of four hundred human beings, within sight of their native land. The captain and officers have shared the general fate, and none remain to whom to attach praise or blame; but as far as can be ascertained we have the melancholy satisfaction of recording that all was done that human skill and courage could effect, and that this fearful calamity is not to be attributed to any derelicton of duty or want of prudence.

Death has been busy also among the great ones of our people this week : the Earl of Waldegrave, a good and gallant man, has gone to his rest. The Earl of Jersey, who has worn his coronet but three short weeks, has lain him down in dust; and his boy successor has this day to add to the loss of his father and grandsire, that of his grandmother, Lady Peel, the widow of the greatest statesman of our time, whose sudden death will be widely and sincerely lamented.



## POLITICAL FORESHADOWINGS. The entertainment by the citizens of Edinburgh, to

Lord BROUGHAM took place on Wednesday. In reply to the toast of his health the veteran statesman said that he considered this invitation and this reception as one of the two greatest honours that had crowned a not very short life. His being chosen to represent the great county of York was the other. He referred to the instances of gross bribery and corruption lately disclosed in England, and expressed his great gratification that in Scotland electoral corruption did not exist at all. Until it was extirpated with a steady unflinching, and strong hand the constitution of this country would be upon its trial. That it would survive he entertained no doubt, because he entertained no doubt that that corruption would yet be entirely extirpated. He adverted, in affecting terms, to the many changes that had taken place since his last appearance in Edinburgh twentyfive years ago, and expressed his pain to think that he was the survivor now of nearly all his private friends. One change, however, he found of a more happy description-he had survived those rancours and delusions of party which then to some extent prevailed, those delusions which allowed no merit in an adversary, and admitted no fault in a friend. Referring to the affairs of Italy, he said that whatever motive had originated the late war, a certain amount of good had come out of it-a very great step had been made towards the independence of the Italian people ; and his hope was to see them under the King of Sardinia, as the only practicable mode of insuring their independence. Alluding to France, he pictured the great tempter holding out before that nation the laurel, the emblem of warlike glory, and expressed his hope that the French would not be deceived by it; and he described him as addressing that people as follows :—"Seek glory by all means. No price is too great to pay for it; no sacrifice too large to make for it ; let your names be blazoned—let your names be written in brilliant letters of fire, and if the conflagration spreads you can extinguish it with blood, while the air rings with the cries of misery ! Glory at all hazards ; glory at all cost ; glory will be well and cheaply purchased by the blood of thousands and the wretchedness of millions. Will our neighbours listen to the tempter? I am sure the rational and the respectable part-the great bulk of that great people—will turn with indignation from his words, and will not give ear. Even those whom he singles out-the weaker part of them, whom he has chosen as most likely to be his victims and his dupes-the mob, armed and unarmed both—that part of the community I really do not think will be tempted by him." Of the tempter among ourselves, his lordship says :---When he "spreads his murky vans, and wings his inaus-picious flight" across the Channel, when he tries his arts upon us, there he will fail to obtain audi-ence for his words. He will not come over in a warlike garb; he will leave his laurel behind him; but he will come to us as a respectable, prudent, well-conducted councillor of gain and of trade; and he will say, The first of all objects is gain; gain is worth all the glories that ever were fancied in all the world; let that be your aim; study that. And so he tempts them with the golden apple, not with the laurel. Study gain! Now, as gain is the first object, national independence may be very good —it is a very good thing in its way; but it may cost too dear; you cannot be much worse off than you are; you cannot be much more burdened than you are; happen what will! But then I believe the meanest spirited individual in the whole British empire to whom he addresses those infernal words, would answer, Avaunt, Satan ! would refuse to listen to him, in other words. But the great body of the people of this country feel that there is but one and of which they had shown the danger. Again, At the festival of the Colchester Conservative Club, At the festival of the Colchester Conservative Club, it was only fair to say that the Whigs when in Mr. T. J. MILLER and Mr. P. O. PAPILLON, the office frequently assumed an extremely Conservative members, in returning thanks, entered into reviews in which an attack is possible, however unlikely. We don't distrust our neighbours-very far from it -we trust them, but we trust ourselves a great deal "heard from Whig treasury benches, and in the late more-foud applause) - and we do the best thing-the kindest thing both for those neighbours and for he heard many members on his own side deprecate ourselves, in being completely, absolutely prepared for whatever may happen. MR. ADAM BLACK, M.P., has delivered a very impressive and able lecture at Edinburgh upon the subject of strikes of workmen against masters, in the course of which he entered at length into the laws of supply and demand as affecting labour and the relative interests of labour and capital. He showed with much clearness that labour and capital were both articles of commerce, that they were essential to each other, and that capital must neces-sarily, and proportionately share with labour the profits of their united enterprise. He pointed out notorious exaggerations of Mr. John Bright. He do as desired, bu the means by which working men, when the moment said :--I trust that the measures which Lord Derby's ing the support of chosen was opportune, might obtain higher wages ; Government took to strengthen the defences of the and incomplete.

and added, if the workmen may legally have recourse to a strike to compel a rise of wages, or any other concession, the employers may also legally resort to a lock-out to compel a reduction of wages, or an ac-ceptance of any other terms. "When I say this, I by no means approve a lock-out. Both may be legal, but very inexpedient, and it is very dangerous for either the one party or the other to exercise this extreme power. When such intestine contests occur they are accompanied with most of the evils that attend national wars. The country, which is the theatre of the war, is devastated, property is destroyed, multitudes of innocent persons suffer, the belligerents on each side endeavour to do as much damage to the other side as possible, disease and crime and death follow in the track of war, and, after disaster has done its worst to both parties, very often, from sheer exhaustion, they patch up a pcace which leaves both parties in much the same condition as they were before the beginning of the conflict. Another way in which unions encroach on the rights of both masters and men is their dictation of the manner in which work is to be executed. From the nature of these rules, they appear to be devised by the most idle and unskilful men of the union, as they generally favour these at the expense of the industrious and skilful. For example, they insist that the wages shall be uniform; that the man whose work is superior in quality and quantity, shall receive no more than the man whose work is inferior and deficient. I have known operative masons, industrious, frugal, and skilful, who, by taking piecework and making extraordinary exertions, gained money enough to enable them to commence as masters, and, by good management, rise to great eminence. Had these men been doomed to the dead level of an average wage, cramped and manacled by trade union rules, they never could have reached their eventual prosperity. The noble workmen, George Stephenson, Telford, and Tredgold, laboured as journeymen at not more than 12s. a-week. They, by the exercise of their free and unfettered talents, increased the power of the country, and added immensely to its wealth and happiness; had they been fettered and confined by trades' union rules and control they would have died unknown and unhonoured, and Britain would have been deprived of the incalculable benefits resulting from their exertions. Could the operatives have had their way, the nation would have been deprived of the incalculable benefits which late inventions have conferred upon the community. There would have been no power-looms, no spinning-jennies, no steam printing-press-in short, almost every invention which has abridged labour, and increased the comfort and wealth of the people has met with determined opposition from the operatives. One wonders how sensible men-men calling them-selves free-born Britons-have so long submitted to the dictation of this secret tribunal. We are accustomed to laud free national constitutions, but freedom to act in all social relations in such a way as will be most conducive to a man's own happiness, uncontrolled either by prince or priest, or by any committee of his own trade, is the most invaluable of social privileges. Britain has experienced the blessings of free trade, and I hope and believe that our countrymen are determined to resist every attempt to deprive them of this source of national prosperity, and will guard it with the greatest jealousy.

At the meeting of the Hinckford Agricultural Club, the Right Hon, WILLIAM BERESFORD, M.P., said that, on a retrospect of the last few years he regretted to be obliged to say that he could not see a very great and distinct difference between a Conservative and a Liberal Government when they were in actual possession and installed. Conservatives in power were all for progress, and in that enlightened mood they not only talked but acted ex-tremely liberally. They actually proposed and passed the very measure which they had vituperated front and position. Long disguisitions on Liberal Conservatives and Conservative-Liberals had been any proceeding adverse to the present Government, as the Conservative element in the Cabinet was very predominant. For his own part, instead of hailing with pleasure this approximation to the same creed between antagonistic parties who, for a century and a half, had held diametrically opposite opinions upon political matters and political conduct, he viewed it with some suspicion and alarm. It arose, he feared, from a dereliction of principle through an over-weening desire to obtain power. weening desire to obtain power. At an agricultural meeting General PEML spoke upon the national defences, and also rebuked the notorious exaggerations of Mr. John Bright. He said :-I trust that the measures which Lord Derby's Government took to strengthen the defences of the

country by sea and land, have met with general approbation, and, as they are being vigorously carried out by our successors, I hope that they will prove successful and permanent. I will not conceal from you that the introduction of steam and railroads has materially affected the security which this country formerly derived from its insular position. Large bodies of troops may now be suddenly collected and suddenly landed upon any part of the coast, and we should always be prepared to meet such an emergency. That preparation must consist in maintaining the fleet in such a state as to be perfectly able to cope with any fleet that may be opposed to us. We must also be prepared to meet an enemy landing with force sufficient, in the first instance, to check them until we can call out our reserves. Those reserves naturally consist of the militia of the country. We must also depend upon those volunteers whose zeal and exertions in the matter of drill are beyond all praise. Without previous drill their bravery and zeal would be thrown away. There is not the slightest doubt that if England were invaded the whole country would rise like one man to defend it. Where is the coward who would not dare to fight for such a land? But without previous drill all volunteering efforts would be useless. I would, therefore, urge upon every county to keep up its militia, if possible, to the full quota, and where volunteer corps exist to do everything in its power to maintain them. I would remark upon a speech which was made by Mr. Bright at Wakefield. Mr. Bright stated at that meeting that over the money voted by Parliament for the army Parliament had little or no control. He stated that the Horse Guards, who spent the £12,000,000 voted in the estimates, was a depart-ment altogether separate from and independent of Parliament. I wish to show that money is not spent without the control of Parliament. The control of Parliament over the money voted for the army is our great safeguard against a standing army, and it is, I believe, a great constitutional privilege which I for one should be sorry to see dispensed with. Mr. Bright is mistaken if he supposes that the Horse Guards has the power of spending a single shilling of that money. The army estimates are divided into twenty-five or twenty-six votes, every one of which is open to question and discussion, and all I can say is, that if Parliament does not exercise scrutiny and control, it is the fault of Parliament itself, and not of the Horse Guards.

On Wednesday, at Dorking, the facetious Mr. DRUMMOND, M.P., delivered himself of a discourse upon the great question of the day. The hon. member remarked that the best way to provide for the national defences was to improve the condi-tion of the soldier and the sailor. The people of England are enormously rich, and not very long ago a very awkward return was made, showing that the increased income-tax paid by the landed and manufacturing interests amounted to a great deal more than the sum required for keeping up an efficient force, and that without trenching at all upon their personal comforts. He added, with respect to the rifleman, and, having had the honour of commanding a rifle corps, I will tell him that he must not be ashamed of getting behind a tree or a furze bush, but he must remember that his duty is to kill as many of the enemy as he can with the least possible loss. With respect to our present condition as compared with the power of other nations, I can only say, if we have only 137,000 troops in our pay, in the name of common sense, why are 97,000 of those men in India? Depend upon it, if you lose London you will not hold India. One great inducement you have to keep up a warlike attitude is self-preservation. Let 20,000 foreigners land upon the south coast of England, as all authorities agree they could, and your dividends would be worth nothing at all. It is a matter of life and death, and you must not sit still. You must be defended by somebody, or you will never be defended at all.

of public affairs since the last meeting of the club, Mr. MILLER saying that there was in the present Cabinet such a diversity of politicians that nothing could come out of it imbued with high-minded principle. Mr. PAPILLON hoped that we should see a strong Government established which, if a dire calamity arose, would watch over us with success ; and which, in its foreign policy, would maintain a neutrality that would command the respect of other nations. Lord John Russell has been solicited by one Mr. John Davidson of Aberdeen to frame a Reform Bill that would simply provide for the extension of the franchise to £10 in counties, and £6 in boroughs,

#### THE BUILDERS' STRIKE.

THIS contest still continues, accompanied with indications that it is beginning to tell seriously against such of the men as persist in their refusal to resume work. At a meeting held on Monday in St. Martin's Hall, Mr. Potter admitted that the dividend paid that day at the Paviors' Arms was smaller than usual. This shows that the supplies from the provinces are falling off, and, with the winter setting in, the prospect for the men is gloomy. The recent returns of the Registrargloomy. General prove that the mortality among the wives and families of the operatives in the building trades is excessive. In fact, theré is too much reason for the painful reflection that scores of innocent persons and young children are perishing from sheer want. At the meeting on Monday night a resolution was passed appealing to the public for support ; and the tone of the speakers was such as to induce the impression that they themselves had not confidence in the continuance of pecuniary aid to the extent of which it has heretofore been given them.

William Perham, a leading member of the Masons' Society, was summoned on Monday to the Clerken-well Police-office on a charge of inducing a number of men to leave their employment; but some neces-sary witnesses being absent, the hearing of the case was adjourned.

The Building News says-"There is nothing new to notice. The usual meetings have been held, and the ordinary course of procedure adhered to, without any material change. Both the masters and the workmen reiterate their determination to stand by, and defend their respective colours. The fund at the disposal of the Conference of the united building trades, for distribution among the men on strike and the lock-out, was less last week than usual, which led to a proportionate diminution of the dividend paid to the men locked-out. The leaders of the Conference, however, are of opinion that the smallness of the contributions to their exchequer is but a temporary feature in the existing struggle.

#### WRECK OF THE ROYAL CHARTER.

ONE of the most lamentable catastrophes resulting from the recent fearful gale is the loss of the auxiliary screw clipper, Royal Charter, belonging to the Eagle line of Australian packets sailing from Liverpool to Melbourne, and managed in Liverpool by Messrs. Gibbs, Bright and Co. The vessel, which was announced as off Queenstown at 2 p.m. on Monday, fifty-eight days out from Melbourne, was caught in the gale on the night of Tuesday, when she went ashore in a place called Moelfra Bay, near Puffin Island, on the coast of Anglesea. At Queenstown the Royal Charter landed about ten of her 340 passengers, and so far as is yet known upwards of 400 lives have been lost, only twenty-nine persons—viz., nineteen sailors and ten passengers, being saved. The Royal Charter has also a general cargo of wool, and 79,000 ounces of gold.

On the news reaching Liverpool, the steam-tugs Reliance and Resolute, with Messrs. Gibbs, Bright, and Co.'s overlookers, were dispatched to the scene of the wreck, while other persons left for Bangor by the first train.

Passengers arrived at Liverpool, on Thursday evening, from Bangor, state that the Royal Charter had broken up, and that the country people had commenced plundering. The local authorities had sent for the assistance of the military, and it is stated that an application for assistance has also been sent to Captain Meux, of her Majesty's ship Hastings, now lying in the Mersey. The latest accounts say that the unfortunate commander, Captain Taylor, deeming it hazardous to make the Mersey in such a fearful storm, hove the vessel to, and that she drifted into Dulas Bay, where the anchors were let go, but the screw kept moving, in order to ease the strain upon the cable. At 2 a.m. she went upon the rocks. A negro seaman swam ashore, with a line to which a hawser was attached, and some persons were in this way saved. Doubtless many more might have been rescued by the same means had not the vessel parted amidships, letting the engines through and engulphing the whole of the people on board. It is understood that when the rigging was cut away to ease the vessel it became entangled with the screw, and the latter thus became useless. The bodies which have so far been discovered are for the most part dreadfully mutilated. The rocks were strewn with money and valuables belonging to passengers. A bag containing 100 sovereigns was picked up, and large quantities of loose sovereigns also found. The boatswain's mate, saved, brought away 4001. with him. Mr. Smith, the collector of customs, was indefatigable in preserving order and preventing plunder after the wreck. It is confidently expected that the bullion will be recovered. A detachment of men from the Hastings frigate lying in the Mersey have been sent to assist the local authorities. As the Royal Charter bad the local authorities as the Royal Charter had the latest dates, her passenger list was not fully a more satisfactory appearance in the matter, and worth Barlow surrendered to take his trial for

known, nor can it be until the arrival of the next overland mail. Reporters who visited the wreck on Thursday state that 470 souls perished, and that the number of saved is 39. On arriving at Point Lynas the captain sent up signals for a pilot, When the vessel first struck, but without success. Captain Taylor went down into the saloon and told the passengers to keep up their spirits, and that there would be little danger if they kept calm, and obeyed the instructions of the officers. A clergyman, the Rev. Mr. Hodge, was most assiduous in his attentions in giving religious comfort, and offering up prayer. The repeated strokes of the vessel, however, upon the rocks told too plainly the story of destruction, and soon the passengers became fearfully alarmed and excited. When she became fearfully alarmed and excited. parted, large numbers of the passengers were crushed to death beneath the falling funnel, and other portions of the machinery. Mr. Stevens, the chief officer, was killed by the falling of the rigging. When last seen alive-and he was the last man seen on board—Captain Taylor was clinging to a spar; he cried, "There is hope yet," when, according to one report, a boat fell from the davits upon his head, and he perished. Several of the crew saved themselves by the hawser before described, and others of the survivors were saved by swimming, and taking hold of floating spars.

#### NAVAL AND MILITARY.

LETTERS received from the squadron in China state that the crews of the various ships are suffering severely from ophthalmia. The Chesapeake is said to have 200 cn her sick list from this cause alone, and one of the vessels is named as having the whole of her crew without one exception suffering from the same cause. Admiral Hope is stated to be recovering his health, but unable to move across his cabin, and has to be carried whenever necessary to do so.

Of the preparations making by Spain for immediate hostilities with Morocco, private letters from Santander of the 16th mention that 700 men of the Regiment of Savoya left that port for Cadiz in the Spanish war steamer Marquesde la Victoria, bought from the Cunard Company, and one of the large number of vessels built and purchased for the Spanish Government in England. A battalion of the Regiment of Almanza and another of the Regiment of Tolosa, quartered at Burgos, were expected at Santander in a few days, also bound for Morocco. On the 19th inst, abont 900 rank and file, composing the first battalion and part of the second of the Regiment of Almanza also arrived at Santander. This is a much finer corps than the one that left on the 14th. They carry excellent armes de précision, and are dressed in light white felt shakos, loose-fitting chocolate-coloured frock-coats with capes, blue trousers, and black gaiters to the knees. The men seem eager enough for the expedition or a crusade against the infidels, but do not by any means relish the idea of having to traverse the sea to get at them.

Two more splendid men-of-war have been launched this week-the Irresistible, 80, at Chatham, on Thursday, and the Narcissus frigate at Plymouth.

The Duke of Cambridge has issued a circular to general officers and others commanding regiments, directing their attention to the necessity of having officers examined for promotion without waiting for expected vacancies, and pointing out the incon-venience to the service, and the injury to interests of individuals, arising from disregard of the regu-lations on this head. The neglect of this duty calls for the severest reprehension of the general com-manding-in-chief. His royal highness assures com-manding officers that he will not recommend officers for promotion unless their certificates of qualification have been received; and he holds commanding officers responsible for the neglect.

There are in the French army 140 Jewish officers, ranging in rank from colonel downwards, and of course the private soldiers are in due proportion. Of the former, the larger number are in the engineers and artillery. The French Government has ordained the systematic gathering of the sea-weed which is washed on to the rocks of the coasts of Normandy and Brittany to serve as wadding for artillery-it being found to answer the purpose admirably-keeping the iron cool, and not liable to ignition, like the cot-ton wad hitherto in use. The material has already been distributed to the ordnance department at Vincennes.

The stir that has been made about the London Rifle Brigade has had the effect of partly arousing the "Council" from their torpid state, and there now appears a prospect of something being done besides money collecting. The public attention must, however, be directed from time to time to this regiment, to prevent its relapsing into the dolce far niente system.

In our limited space it is impossible to notice in detail the various rifle and artillery companies that are springing up all over the kingdom. It is most cheering, however, to find that the public spirit and patriotism of our countrymen have, in almost every district, given a ready reply in men and money to the appeals that have been made to them.

#### IRELAND.

THE synod of Roman Catholic bishops in Ireland is declared, by the Roman Catholic press, to have been of great importance, involving grave deliberation. There were four archbishops present, and more than twenty bishops. The subject of the Catholic Uni-versity appears very much to have occupied their attention. It is authoritatively stated that Mr. Cardwell, Chief Secretary, has informed the bishops of his inability to reply to their "resolutions" of August last. The subject, it appears, is to be made a Cabinet question. Meanwhile, however, the prelates have taken their measures, and are determined, by energetic action, to prove that they are resolved to carry into effect their educational scheme entire. A board of directors has been appointed, and an address adopted for the management and future government

of the Catholic University. The inexorable John Mitchell, who is now in Paris, has commenced a series of letters in a Dublin paper called the *Irishman* (similar in its politics and designs to the *Nation*), in which his object is to suggest to the Irish peasantry that France will soon be at war with England in the Mediterranean, and that the opportunity will then have arrived for inducing the Emperor Napoleon to invade Ireland. "But," exclaims Mr. Mitchell, "who will make the Emperer sure that the Irish people wait for him and pray for him ? How is he to know that 252,000 fighting men would be found to follow his eagles from Bantry Bay to Dublin, and from thence, if he chose it, across to Liverpool ? How, above all, are the people-the people of all classes and creeds-to be brought to look steadily towards this as an event not only possible. but probable, and which may to each of them bring joy or sorrow just as they may demean themselves in it ?" How, indeed!

The settlement of the Tipperary Bank miserable swindle is not yet complete. In one of the Chan-cery offices, an offer was laid before the Master by a shareholder, Mr. Bennett, to compromise the claim of the creditor on him by paying £4,500. It was stated that the representatives of the creditors and the official manager approved accepting the offer. Mr. D. C. Heron, who appeared for Mr. Patrick Mulqueeny, one of the creditors of the bank, did not make any objection to the amount of the offer, but he applied that his client should be paid the costs which he had incurred, amounting to £24, in proceeding against Mr. Bennett by scire fucias and in other proceedings. The Master was of opinion that the offer, which was a substantial one, should be accepted, and that Mr. Mulqueeny's costs should be paid, under the circumstances.

The notion of raising an army in Ireland for the service of the Pope, no matter how illegal it may be, seems to be very much entertained by some of our more enthusiastic fellow-subjects on the other side of the Channel. Even the numbers that could be raised are now stated. The *Dundalk Demscrat* says 20,000 would answer to a muster-roll under the banner of Pope Pius. The same journal also tells us where the necessary funds for such a movement could be found, taking the whole world in which to find subscribers.

THE VOLUNTEER CORPS. THE volunteer force of the kingdom is beginning to

LAW, POLICE, AND CASUALTIES. No notification whatever has been given by the Home Secretary as to the intention of the Government with regard to the final disposal of Dr. Thomas Smethurst, and everything relating to the case remains in exactly the same position as when the reprieve during her Majesty's pleasure was first, givon.

Sir John Dean Paul and Mr. Strahan, who are deemed fit objects of elemency notwithstanding the ruin they have caused, have been released from prison after four years' penal servitude.

At the Central Criminal Court, Leonard Duck-

wounding Haanah Edwards with intent to do her grievous bodily harm, and notwithstanding a very able defence by Mr. Sleigh, he was found guilty of wounding, and sentenced to twelve months' hard labour.

The investigation into the alleged poisoning case at Poplar was begun at the Central Criminal Court on Thursday ; two judges presided on the occasion, the Lord Chief Baron and Mr. Justice Williams. The case against the prisoner. George Frederick Royal, was stated by Sir Henry Keating, the Solicitor-General. The prisoner is defended by Mr. Sleigh. The Solicitor-General affirmed that poison had been administered, but he admitted that Dr. Letheby and Mr. Webb differed in judgment as to its peculiar nature or name. The evidence of Dr. Letheby was to the effect that the deceased had died by a powerful irritant, which could not have been generated in the system. Mr. Webb called it cantharides, or croton oil, or, he said, it might be a combination of both.

Three sisters, named Julia, Ann, and Kate Nash were indicted at the Middlesex Sessions for several robberies. They were young women who had been practising for some time the trade of shoplifting, and being dressed in a fashionable manner, and having a respectable appearance, they were very successful in their operations. It was stated that they were the daughters of a highly respectable person, now dead, who had given them the education of ladies, and they were very accomplished; they were not pressed by want, but it seemed that they had a *penchant* for thieving. They had been previously tried and had suffered twelve months' imprisonment. They were now found guilty, and sentenced to three years' penal servitude.

A woman named Susannah Brooks, in whom the passion for drink had overcome every natural affection, was sentenced to six months' imprisonment by the magistrate at Worship-street Police-court for neglecting, starving, and cruelly ill-treating her children. It was stated that the prisoner had not been sober for the last two years; but the prospect of six months' total abstinence appeared to act like a

charm, restoring her to perfect consciousness. A "respectable" man named Benjamin Crowder was examined at Marlborough-street Police-court relative to a charge of fraud and perjury in the disposal of a quantity of household furniture to a lady. The question of perjury arose from a declaration made to the effect that there was no encumbrance, whereas it was asserted that a bill of sale had been executed on the property. Mr. Bingham remanded the case, and admitted the accused to bail.

In the Court of Bankruptcy this week John Lock-hart Morton, merchant, of Finch-lane, Cornhill, passed his final examination. His case has already acquired so much notoriety that it is scarcely necessary to remind our readers of his conviction some time since, and sentence of four years' penal servitude in consequence of the extensive forgeries (exceeding £20,000) he had committed on several discount banks. The accounts show liabilities to the extent of £125,000, but of these it is not expected that more than £70,000 or £80,000 will eventually be proved against the estate. It is said that the assets will realise £40,000; but the official assignee has hitherto received only £9,553, and this amount will shortly be made applicable to a dividend of about 3s. or 4s. in the pound on the claims at present established.

At the petty sessions at Ashburton, one Mr. Cockayne was charged by Mr. John Stuart Littler, twenty years of age, and son of the late General Sir John Littler, with assault. The defendant is the complainant's stepfather. A short time ago com-plainant was in his room dressing, when Mr. Cockayne entered, accompanied by three men, and commenced caning him. He gave him twenty lashes, upon which the complainant asked him how many more he was to have, and defendant said, "I shall com-plete the number of thirty-nine." He then pushed up complainant's shirt, and struck him over the back ana arms, icaving plue stripes afterwards. The chairman said that the defendant was convicted of a cowardly, brutal, and indecent assault, The Bench resolved to inflict on him a penalty of £5, or, in default of payment, to be sent to gaol for two months, with hard labour. At the Surrey Sessions James Tregent was in-dicted for stealing a gold watch from John Scott. The prisoner had committed the robbery in the most daring manner while Mr. Scott was looking in at a shop window. The prisoner said he was drunk at the time, and was pushed against the prosecutor; but he was proved to have been sober, and he was found guilty, after which evidence was given that he had been punished before for similar robberies, and was the associate of thieves. Mr. Tilson said it was quite time that such a dangerous person was taken care of, and sentenced him to six years' penal servitude. A young man named Farrer has pleaded guilty to robbing his employers, the proprietors of the City Bank. Mr. Giffard, for the prisoner, said that his friends were highly respectable, and if the learned set, the Duke de Nemours, and the Right Hon. C. In sole of the river.

take that the prisoner should be removed from this country. After some inquiries, the judge said he must pass such a sentence as would deter others from the commission of a like offence ; he then sentenced him to three years' penal servitude.

Charles Annois, alias Francisco Antonio Piero Guimaraes, a Portuguese seaman, has been indicted at the Old Bailey for the wilful murder of Philip Barker, master of the barque Margaret, on the high seas. Several witnesses having been examined for the prosecution, the counsel for the defence said the only answer that could be given was, that the prisoner was not in a state of mind at the time that could render him accountable for his actions. The jury, however, found him guilty of wilful murder, and the learned judge (Williams) passed sentence of death upon him in the usual form.

Harriet Haslett, charged with the manslaughter of Richard Haslett, her infant child, by exposure and neglect, has been declared not guilty, and discharged.

At the Central Criminal Court, the Lord Chief Baron has granted an application for the postponemene of the trial of Sarah Jane Wiggins, charged with the murder of a child, to the next session.

At the Court of Bankruptcy a lengthened hearing has been given to the adjourned application for certificate by Cuthbert Anthony Clarke, a warehouseman, who carried on business in Newgatestreet. The two grounds upon which his application were opposed were reckless trading and obtaining goods by misrepresentation, with the view of disposing of them at a sacrifice. The Commissioner gave the bankrnpt the benefit of a doubt, and acquitted him of the latter charge, but considered the former fully proved, and consequently suspended the certificate (third class) for twelve months, but in the absence of opposition on this point, granted protection during the suspension.

Mr. Tallent, a bookseller of Paternoster-row, who was summoned before the magistrate at Guildhall, for refusing to pay a church-rate in the parish of St. Faith the Virgin, grounded his objection on the Popish practices in the church. The churchwarden, in answer, stated that the service was intoned, and that was the worst feature in it. Ultimately the summons was dismissed for want of jurisdiction, the prosecutors being left to seek their remedy in the ecclesiastical courts. Sir Peter Lauric, who presided upon this occasion, was as wise and witty as ever; and elicited the applauding merriment of the audience by his facetia. The churchwarden, however, and, perhaps, also some other members of the Church of England, do not consider the matter in so jocose a light.

The charges against Hughes, the bankrupt solicitor, have been again gone into at Guildhall, before Alderman Lawrence. This case, tedious but for its magnitude, has now passed through the preliminary stage of magisterial investigation. formal remand for a week was ordered, to complete the depositions, when the prisoner will be committed for trial.

An explosion of fire-damp took place on Saturday morning at Washington Colliery, near Newcastle, by which three men and a boy lost their lives. The bodies of the unfortunate miners have been recovered, and an inquest was opened to ascertain the cause of the catastrophe.

The storm of Tuesday, which continued and increased on Wednesday morning to almost a hurricane, as experienced also in the metropolis, has told with fearful effect on the shipping on all parts of the coast. In the Channel the devastation has been great; and it is to be feared that the reported wreck of nearly 100 vessels, with a proportionate loss of life, will prove to come far short of the full extent of life lost and property destroyed. The full force of the gales appears to have been felt in the north, the accounts from Hartlepool reporting no less than 45 ships ashore, 5 of which are de-scribed as "total wrecks." What loss of life has occurred in connexion with these numerous disasters is not mentioned in the telegram received, but it is féared that it is considerable. Later advices mention that one of the vessels is the screw steamer Admiral Cator, which struck the pier in entering West Hartlepool, and sunk.

judge could allow such a course they would under- P. Villiers. Preparations are being made at Windsor for the reception of Prince and Princess Frederick William of Prussia, who will arrive shortly before the 9th proximo, in honour of the birthday of the Prince of Wales. They will remain to take part in the celebration of the birthday of the Princess Royal on the 21st of that month.

THE PRINCE OF WALES .- The impression which has gained ground, to the effect that the Prince is of age at eighteen, is erroneous. He does not come of age until he is twenty-one, unless, unfortunately, the Queen die before that time, when his majority (as provided by Act of Parliament) would be taken to have commenced at eighteen years. His Royal Highness may be considered to have fairly entered upon his career as an Oxonian. His resolution seems to be to conform to all the rules of his college, and to conduct himself in nearly all respects like its ordinary members. He has been a regular attendant at such of the lectures as have yet taken place ; and, so far, unlike many of his less illustrious colleagues, he has "saved his fines," by being at chapel punctually at eight o'clock every morning. Any day the Prince may be seen walking along the streets in his cap and gown, almost unattended, or strolling in the quadrangle of Christ Church with his brother undergraduates, among whom he is very popular; and be seems equally disposed to submit to college discipline, and to bear his share in college sports.

DEATH IN THE PEERAGE.-The Earl of Jersey. who succeeded to the earldom on the death of his father on the 3rd inst., expired at Brighton on Tuesday. The deceased nobleman had for months past been in declining health, and early in the last spring repaired to the south of France, but only received temporary relief. In politics the late peer was a Conservative; and during the late Sir R. Peel's administration of public affairs he voted in favour of the repeal of the Corn Laws and the subsequent Free Trade measures of that eminent statesman. The deceased Earl married in 1841 Julia, eldest daughter of Sir Robert Peel, by whom he leaves issue three sons and two daughters; he is succeeded by his son, Victor Albert George, born in 1845.-Vice-Admiral the Earl of Waldegrave died on Monday at Hastings. The deceased was the eighth earl, was educated at Eaton, and, at the early age of twelve years, chose the navy as his profession, in which he distinguished himself as a daring, spirited, and skilful officer. During the cessation of active service he entered Parliament as the Hon. Capt. Waldegrave, and devoted himself to the improvement and elevation of his unfortunate fellow subjects. The colliers in the Somersetshire mines speak of him as the first person who made himself acquainted with their mode of life, by descending their pits and endeavouring to improve their moral and social condition. He obtained the captain's good service pension in Feb., 1842, and in 1846 he accepted the rank of rearadmiral on the retired-list, in accordance with his own long-expressed opinion, that the good discipline and thorough vigour of the British navy would be best maintained by the elder officers retiring, and making way for their younger brethren in the service. In the same year he succeeded to the family dignity as eighth Earl of Waldegrave, on the death of his nephew. The loss of his gallant eldest son, Viscount Chewton, Captain in the Scots Fusilcer Guards, from wounds received at the glorious battle of the Alma, was a blow to his happiness and health, from which he never recovered. The people of Hastings will not easily forget the active part he took in the autumn of 1849, by personally visiting the close alleys of some of the poorer inhabitants of that town, and how he worked and assisted the Poor Law guardians in all their labours, until the breaking down of his own health in 1856. His lordship has left most strict instructions that his funeral should be private and simple. The deceased Earl is succeeded in his title and honours by his grandson, William Frederick, now ninth Earl Walgrave, born on the 2nd of March, 1851. PUBLIC HEALTH .- The Registrar-General's return for last week again exhibits a satisfactory state of the public health. The deaths were 910, being about 200 less than the estimated average for the season. The number of births was 1,790. There was an extraordinary fall in the temperature during the week-the thermometer in the shade stood at 64 degrees on the Sunday, and on the Saturday fell to 28 degrees, or 4 below freezing point. On the 4th of October the mean temperature was 66 degrees. A NEW STREET MUCH NEEDED, .-- The Metropolitan Board of Works have succeeded in purchasing a large number of houses situated on the line of the new street from Southwark to Westminster. As soon as these houses are taken down and removed, a further sale will take place, it being the intention of the Board to proceed with the construction of the new line of street as rapidly as possible. When it is finished, it will greatly relieve the traffic on the north

#### GENERAL HOME NEWS.

THE COURT. - The Queen held a Privy Council on Saturday, at which Parliament was ordered to be prorogued till the 15th December. The royal family continue all in excellent health; but, not-withstanding, do not intend to part with their doctor, Sir James Clark, who was erroneously said, by our elegant contemporary, the Court Journal, to be about to retire from his post, after 27 years' watch-ing over the Queen's health. The visitors at Wind-sor, this week, have been the Premier, Lord Elgin,

the existing copper coinage; and in Manchester have been constructed the engines to drive the stamping presses to be used, and also the boilers needed for that purpose. The engines and boilers have been made by Messrs. R. Ormerod and Son, of Hulme. The latter have already been forwarded to their destination, the works of Messrs. R. Heaton and Sons, of Birmingham, who have executed all the copper coins struck for this country for many years, and who also successfully competed for the execution of the French currency issued by Napoleon III. The metal to be used for the new coinage will be very much harder than copper, and as in striking coins from the latter metal the resistance will sometimes check, and even stop, the machinery, there have been special appliances added to these engines, which, by means of levers, will enable wheels to be slipped and the engines in effect thrown out of gear, while other levers will enable the working arrangement to be gradually and easily restored.

NORTHERN REFORM UNION.-This body, acting on the suggestion of Lord Brougham at the late Social Science Conference at Bradford, have ap-pointed a Vigilance Committee to watch the proceedings of the coming municipal elections, and have pledged themselves to prosecute, under Mr. Cross's recent Act, all persons found indulging in corrupt practices.

THE GLOUGESTER AND WAKEFIELD COMMISSIONS.-The Gloucester inquiry has been resumed on Saturday, after a week's adjournment. A number of witnesses testified to the corrupt transactions in which they had been engaged, making merchandise of their votes. Mr. Julius Bernard, who acted as the "friend" of Sir R. Carden, was under examination a long time, giving a good number of hesitating and unsatisfactory replies. At the Wakefield inquiry on Saturday Mr. Charlesworth was recalled, and asked who the "Man in the Moon" was, about whom they had heard so much. The short reply was, "I do not know, nor do I know who sent him here." Other questions respecting the absence of important witnesses were answered in much the same way, although Mr. Charlesworth declared his wish that they should make their appearance. The Wakefield Election Commission has now taken all the evidence that it can get, and when it next comes together the meeting will be in London. It was impossible to obtain the attendance of witnesses connected with the bribery on the Conservative side. The Gloucester Election Commission may also be said to have concluded its evidence.

"GENERAL" MEAGHER.-New York papers say that Thomas Francis Meagher, the ex-Irish rebel, sailed in the last steamer for Costa Rica, for the pursance in the last steamer for Costa Rica, for the pur-pose, it is said, of commanding "a wing of Walker's army." As Walker is, however, daily expected back in custody, it is feared that the gentleman's military career, if he ever enters upon it, will be short and inglorious.

ALLEGED LETTER OF THE FRENCH EMPEROR.-A letter, signed "Louis Napoleon Bonaparte," has been reproduced, and attributed to the present ruler of France as having been written by him to ruler of France as having been written by him to Pope Gregory XVI., when a young man, and in the year 1831, at the time when the Prince was in Ro-magna, endeavouring to do something for the inde-pendence of liberty. This epistle makes the Pope acquainted with the circumstance, that if he would abandon temporal power he would become adorable. Such an epistle was likely, when published in our day, to produce the most lively remarks throughout the civilised world, but the *Moniteur* is now in-structed to say that this letter was not written by the Emperor, but by the brother of his Majesty, who died in 1831. That brother was Charles Louis Napoleon Bonaparte.

NEW THEORY OF CHOLERA.-A supposed discovery in physiological science is making a sensa-Mortin present. Doctor in Germany at

## Foreign Rews.

THE CONSTITUTIONNEL ON NAPOLEON'S POLICY.

ON Tuesday the Constitutionnel, in an article signed by its principal editor, M. Grandguillot, in reply to the assertions of the English press, that the policy of the Emperor of the French left a state of political incertitude in Europe, endeavoured to state the aim proposed by the Emperor at the beginning of the war, and compared it with the advantages gained by the war, and accuses the English journals of inconsistency. The absurdity of the Grandguillot article is so palpable, that notwithstanding the high authority under cover of which it may be supposed to appear, even the French papers venture to speak of it in terms of contempt. The Presse, without denying that the thesis is one very good to argue, thinks that the Constitutionnel supports it but feebly. In the same paper M. Peyrat protests against the attacks upon England now to be carried on in certain journals of Paris and the departments with a "significant simultaneity which has been much remarked in Europe," and he thinks the English papers quite justified in the remarks they have made on finding that the treaty of Zurich was but a confirmation of that "immense disappointment," the preliminaries of Villafranca. The Opinion Nationale ironically answers M. Grandguillot by echoing one of his own phrases-"To state the facts is to reply."

#### THE EMPEROR AND CENTRAL ITALY.

FROM Florence one of the ablest correspondents of our contemporaries writes :--- "I am not able to give you the actual words used by the Sovereign of France, but it is certain that the deputations left his presence with great satisfaction. To the Parmese he intimated that there were no serious obstacles against their annexation to Sardinia. His language to the Modenese was held by them to signify that the return of the Duke had become impossible. As for the Tuscans, with whom he conversed for a considerable time; he repeated to them several times that they would best consult their interests by taking the young Ferdinand the Fourth of Lor-raine for their prince, who would return to grant them a complete amnesty, and truly liberal institutions. But he (Napoleon) did not wish to extort their compliance, and they would remain the arbiters of their own destinies. He further led the Tuscans to understand that there would be no armed intervention on the part of any power, whe-ther foreign or peninsular; that he was greatly pleased at the order and tranquillity the Tuscans had maintained, and he begged them to persevere in that course, inasmuch as it was that by which they might best attain their object. From all this it is concluded that the Emperor has not exactly declared himself in an express and direct manner respecting the annexation, but that he has assured it by implication to Parma and Modena at least, though not to Tuscany. Even to the last he has not uttered any formal disapproval or prohibition.

#### SPAIN, FRANCE AND MOROCCO.

THE latest accounts seem to do away with all hope of an arrangement of the quarrel between Spain and Morocco ; while there is little doubt that there is concerning a peaceful settlement with Morocco are without any foundation. Generals Zabala and Serrano, and other chiefs of the army, take their departure this evening. General Olano will leave on Saturday. The Spanish Consul was still at Tangiers on the 24th inst." A decree appointing Marshal O'Donnell to the command in chief of the military forces is expected to appear in the official gazette immediately. The marshal will start at the nd of the week. General enthusiasm prevails among

THE HOLY FATHER .- "His Holiness the Pope returned to Rome on Thursday week. A great crowd was assembled on his passage through the city." The Paris correspondent of the Independance of Brussels states that the Pope entertains the idea. of reconstituting the order of Knights of Malta on a military footing. There would be a regiment called after each Catholic state, and composed of subjects of that state. The writer adds that though the project is certainly entertained, there is little chance of its being realised.

### THE CONSPIRACY AGAINST THE SULTAN.

ADVICES have been received from Constantinople to the 19th inst. Four chiefs of the late conspiracy have been condemned to death, viz.: Hussein Pacha, a Mufti, a colonel, and an individual who was to have killed the Sultan. These condemnations had provoked a fermentation among the populace, and direct threats of revenge had mysteriously reached the palace of the Sultan. The executions have been delayed. The Sultan has written a letter to the Ministers reproaching them that the reforms have been incomplete. The Montenegrins have begun again to commit great atrocities against the Turks. The members of the Commission for the settlement of the Boundary Question escaped them quite by chance. A conspiracy has been discovered at Aleppo, and arrests have taken place there.

NEW YORK NEWS.—A duel in California between Mr. Broderick, United States senator for California, and Chief Justice Terry, resulted in the death of the former. Another fatal duel had occurred in California between Dr. Peterson Goodwyn and Colonel William Jeff Gatewood, and resulted in the death of the doctor.

According to the New York Herald, "the Americans were preparing for a permanent occupation of the island of San Juan."

#### CHINA.

DESPATCHES from Hong-Kong to the 12th September announce that the American ambassador had returned from Pekin, without having obtained the ratification of the treaty at that city. The ratification had taken place by commissioners at Pehtang. The steamer Thebes, which had been hired by the French, was wrecked on the passage between Hong Kong and Turin.

#### FOREIGN INCIDENTS.

JACK ASHORE .-- The Malta correspondent of a contemporary has the following amusing description The seamen of the fleet now in Malta, consisting of six screw line-of-battle ships and a proportionate number of smaller vessels, have had a good long cruise on shore, and to all appearance have been enjoying themselves. They landed well stocked with money. The great effort of the sailors appear to be to create a sensation, and to have a crowd gazing at them. They are to be seen in all directions, in all sorts of grotesque costumes as if it was carnival time—many in "long togs." Many have been driving about in the very best carriages that could be hired, driving to the garden of the Café de la Reine, having ice creams and wafers sent to their carriage, making the waiter take one himself and pelting him with the change, and then driving off, fanning themselves in the most lackadaisical way. At the Opera it was their acting, not that of the performers, that the audience had to attend to. Most had some extraordinary pets-young pigs with spectacles on, little dogs dressed up, rabbits, monkeys, &c. ; these occasionally escaped, and Jack very unceremoniously gave chase, climbing in the most extraordinary manner in what appeared to be impossible places. Pigeons, fowls, and cats that escaped were comparatively harmless ; it was the escaped were comparatively harmless; it was the concert arising from the pigs and dogs—varied occasionally with the crowing of some of the cocks that had escaped into the upper boxes—that pre-vented the possibility of attending to the music. The sailors do not understand Italian, nor are they protocol by one false medianty in letting that fact he restrained by any false modesty in letting that fact be known. The demand for an English song was loud and vociferous. An old Italian gentleman in the and vociferous. An old Italian gentleman in the pit took some trouble to translate one of the songs as it was sung. To show the sailor's gratitude, half-a-dozen bottles of rum were passed to him to drink from. The old gentleman at last made his escape from his friends, who as he left pressed upon him a bottle of rum for his old woman at home. These scenes are pleasingly varied in the theatre with battles between the sailors and their natural foes, the police, who have a long and standing hatred to each other. The ceremony before the Maltese magistrate is very short; neither party understands

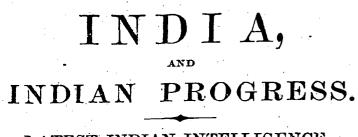
Konigsberger has occupied himself, during his fiveand-thirty years' residence in the East, in the almost exclusive study of that frightful disease, cholera, and has arrived at the conviction that it is occasioned by the absorption of atmospheric ani-malculæ invisible to the naked eye, and inhaled into the lungs, whence they distribute themselves throughout the whole system, corrupting the blood and poisoning the fountains of life. Dr. Martin Konigsberger accordingly combats the enemy with quastia, known to be fatal to insect life, and administors the remedy under the form of vaccination, which arrests on the instant the decomposition of the blood, and the patient is cured as if by a miracle. It appears that during the raging of the disease at Mecklenburgh, the doctor exerted his powers with the most brilliant success. The account of his labours at Hamburg has not yet reached Paris; but our great medical celebrities appear for once to admit that there may be other medical systems on the face of the earth as worthy of attention as their own,

the people.

The French expeditionary force to Morocco is to be augmented by two brigades, in the first of which are comprised the 1st and 3rd regiments of Zouaves, who have already arrived at Oran from Genoa. The "The expeditionary corps d'armee is ready to take the field. Letters received from colonists express the hope that complete justice will be done for the murders committed on labourers as well as on children. Indemnity for depredation done is to be claimed, and security for the French colonists is to be obtained by rectifying the line of frontier."

THE RUSSIAN AND PRUSSIAN RULERS.—The Emperor of Russia and the Regent of Prussia met at Breslau on Sunday, The Emperor of Austria,

a word the other says, and it saves much trouble-to at once condemn the sailors. Jack accordingly gets a number of days' imprisonment, or is taken to his ship by the police, who receive a pound from Jack's forthcoming pay for "straggling money." The poor sailor is robbed on all sides, spite of which he appears happy enough, dancing under a broil-ing sun in a sirocco-and very hard work it must be-and refreshing himself with ice cream "with lots of rum in it."



#### LATEST INDIAN INTELLIGENCE.

THE Bombay mail of this week has brought intelli-gence to the 26th ult. Her Majesty's 67th and 99th regiments are under orders for China, and the Lucknow Herald understands that Lord Clyde on his arrival at Cawnpore will await the result of a reference made to England in regard to the recent disasters in China. It is, we believe (says this journal), Lord Canning's intention to place the army intended for operations in China under the personal command of his Excellency the Commanderin-Chief. The reply from England may be expected about the middle of October." The statement is questioned by the Bombay papers.

The chief topic throughout India (says the Bombay Standard) since the departure of our last mail has been the new bill for licensing trades and professions. Otherwise there has been no matter commanding general interest for a longer term than the ortho-dox "nine days." Upon the whole, our attitude here is that of expectation, based upon the approaching arrival of Mr. Wilson, and the possible departure of Lord Canning. His lordships movements are now tolerably settled. He has "obtained leave" of the Legislative Council, and is expected to reach Cawn-pore by the 12th proximo. He will be joined there by Lord Clyde, the two magnates then making a right royal progress to Lucknow. Lord Clyde then, it is said, returns to England, Lord Canning spending the cold season in a tour through the North-west and the Punjaub, retiring to Simla in April. It has long been decided that Sir Hugh Rose is to be the new Commander-in-Chief. Lords Canning and Clyde will doubtless have much to settle as to the future of Oude, which it is now affirmed is to be amalgamated with the other north-west provinces. It is said, also, that there is to be a grand distribution of presents to the loyal Oudeans.

In addition to the naval force (gunboats Clyde and Constance) which was dispatched just as the last mail was leaving, a land force was under preparation for the expulsion of the refractory Wagners from Bati island. Colonel Donovan, Her Majesty's 33rd, has the command.

The latest telegram from Calcutta, dated Sep-tember 23rd, says that a meeting of the inhabitants has taken place to protest against the Licensing Bill and to petition Parliament to establish local representative councils in India.

THE NANA SAUR.-The Nana is reported (too good to be true) to be dying of Terai fever, and Azim-ulla-Khan is said to be dead. There is no doubt that the malaria has been very serviceable in saving the swordsman and hangman trouble, but we need confirmation of all that reaches us from Nepaul. But, if we have not got the Nana, we have got, ac-cording to the Lucknow Herald, the uncle of the Nana's wife, he having been arrested at Poona, but on what charge is not said. We have mentioned that there has been talk about taking the field against the Nana. It is even said that " the autho-rities have at length fully resolved upon hunting down the Nana and rebels in Nepaul, and flying columns will enter the Terai early this cold season. A similar course will be adopted with regard to the marauding bands now infesting the Bundlecund country." It is certainly high time something was done, Jung Bahadoor professing his inability to help us. REBEL LEADERS .- The leaders of the late rebellion are being trapped in detail. Last mail (says the Bombay Standard), it was Heera Sing, this time it is Rao Ram Buksh, talookdar of Doondeah Khera, the capture of whose Ranee we reported in our last. A boy who had been in the service of one of the Ram's wives, and was discharged piceless, gave the information, which was acted upon by Captain Orr, deputy commissioner. The actual captors were

wall, but open to the Ganges. He kept two men

constantly on the watch, but the place was sur-

rounded at night, and when he came forth in the

morning to bathe, he was pounced upon. His horse

was tied to his charpoy (bedstead), to be ready at a moment's notice. He will be tried for the murder

of the few survivors of the Cawnpore massacre who

tale—and for being a leader of rebellion. Rajah

Jyelall will also be tried as a leader, and as aiding

and abetting in the murder of Miss Jackson, Mrs. Green, and others. Chutter Sal has "come in."

Feroze Shah has had a narrow escape. On the 14th

ult. a field force, under Colonel Nott, left Saugur in

force marched under a heavy down-pour of rain, and

pursuit of him. At daybreak of the 26th, part of the

after a tedious tramp through swamps, thick jungle. and three deep rivers, came upon the rebels encamped

under a hill, and employed in cooking their food. The

leading company charged with the bayonet, the rear company skirmishing on each flank through the jungle. The surprise was so complete that

several of the rebels were bayoneted before they

could reach their horses. Many of them threw down their arms and attempted to escape, but were shot

down without mercy; the remainder dispersed

through the jungle, closely followed by the skir-

mishers. Some forty or fifty were killed, principally

cavalry sepoys, but the chief got off.

was residing in a village on the ontskirts of claim to the proud appellation of the Athens of

Italy." Benares, the house being surrounded by a high A report is current in Paris, that M. de Lamartine proposes to give a course of lectures in the Palais de l'Industrie, on literary subjects, something analogous to the cours which he has lately published. and which several of his friends thought at the time, and advised, should be given orally. The rate of admission is said to be fixed at five francs each took refuge in the temple, of whom only Captain Thompson and Lieut. Delafosse are alive to tell the person. When M. de Lamartine can invite the Parisians to hear him lecture on Liberty, he may possibly fill the Palais de l'Industrie, but not at five francs a head even then. The chateau which is now being built for the poet is situated near that of Rossini, and close to the site of the late Ranelagh Gardens.

The Paris correspondent of the Telegraph remarks that if ever England gave France real cause for jealousy it is on account of Shakspeare. His fame spreads in all directions with rapid strides. His genius is eminently opposed to French ideas of literary excellence; yet his name is daily in the mouths of the most eminent men here, and the translations of his works increase and multiply. It was but the other day that a son of Victor Hugo entered the field; now the son of M. Guizot is about to give his countrymen a version of the immortal dramas. M. Butat, of the Moniteur, is also engaged on the same subject, and his translation is to be illustrated by Gustave Doré ; then, a reprint of M. La Roche's translation is in the press, for the firm of Hachette and Co.; and, lastly, in the list of Shaksperian labours, M. Philoxène Boyer commences this evening his second annual course of studies of Shakspeare at the réunion of the learned societies.

LITERATURE, SCIENCE, ART, ETC.

#### LITERARY NOTES OF THE WEEK.

**TTH** regard to a recent dispute that has been regarded with interest by the literary world, we find the following in the Standard newspaper :-"The announcement of a work under the title of Adam Bede, jun.: a Sequel," will probably lead to the settlement of this much-controverted question. It will appear, we believe, that in relation to a recent correspondence there has been a mistake of identity in the alleged author, who was said to be

resident in one of the midland counties." A new paper—the English Mail—is being projected for circulation throughout Australia and New Zealand. To use its own words-" It is intended not only to supply colonists with a clear and condensed summary of all the general news of the month -foreign, commercial, and domestic—but also to be an 'echo' (as it were) of public opinion on all matters of interest relating to Australasia as daily expressed in the mother country. Such a paper, conducted on such principles, cannot fail to be a great boon to our great southern colonies.'

Mr. Vane St. John, a younger member of that family so well-known as comprising several of the ablest writers of the day, has in the press a novel called "Undercurrents;" the book will be published

by Mr. Tinsley, of the Strand. An illustrated bi-monthly miscellany, styled "All India," is shortly to be published at Madras. It will be the size of the Saturday Review. It will contain editorials on Indian topics, an original nou-vellette, a poet's corner, the latest fitshions, and literary, artistic, and scientific gossip. The fashions are to be decreed by a lady.

The first volume of the "Travels of Ladislaus Magyar in Southern Africa" has just left the press at Vienna. M. Magyar, a native of Maria Theresiopol, who was educated in the Imperial naval academy at Fiume, has resided at Bihe, in Southern Africa, since the year 1849, and has explored countries world. The adventurous traveller married the daughter of the ruler over Bihe, and her slaves accompanied him in his first journeys into the interior. The late Dr. Charles Ritter, the geographer, accepted the dedication of Magyar's work a few months before his death. A letter from Florence says :--- "The veteran litterateur, Nicolo Tommaseo, a Venetian, who has resided in Turin for the last ten years, has now taken up his abode in this more genial Tuscan capital. We have here also Francesco Ferrara, an exile from Sicily, who was, since 1849, a professor of political economy at Turin, and is now to fill the same chair at Pisa, and to become one of the greatest ornaments of that time-honoured university. His colleague, Professor Mancini, a Neapoli-tan, is also here, and will deliver public lectures in one of the halls of the Riccardi Palace. The late emancipation of Tuscany thus brings some first-rate literary notabilities of the peninsula into this town,

HISTORY OF THE WAR IN HUNGARY in 1848 and 1849. By Otto Wenkstern.-John W. Parker and Son.

A VALUABLE contribution to the history of an important epoch, this work will command attention from its apparent accuracy and impartiality, and the elegance of its style and arrangement. The progress of events, however, is so accelerated, that the difficulties and peculiarities of the contest have now become almost unintelligible; so little would they have interfered with a triumphant issue in the present day. The historian, while acknowledging the services of Louis Kossuth, is, it is evident, not an enthusiastic admirer of the patriot; but, on the other hand, he condemns the treason of Görgey in no measured terms. We give his account of the transactions after the fatal battle of Pered.

"After these losses, Kossuth despatched three commissioners to Komorn with orders for Görgey to retreat to the vast plains between the Maros and the Theiss, where the bulk of the national forces were to be concentrated. Görgey promised obedience; but after the departure of the commissioners he accepted battle from the Imperialists who pressed upon his outposts at Ats, in front of Komorn. His advanced positions were driven in, and he was compelled to seek shelter in the entrenched camp of the fortress. Of this fact he informed the Governoradding, that the enemy was too powerful, and that he could not obey the orders transmitted to him. All he could do was to hold out at Komorn. He invited Mr. Kossuth and the members of the Government to come to that fortress.

"If the Governor had followed Görgey's advice, he would have placed himself in the power of a man who hated him more cordially than even his Aus-trian enemies could hate him, who fought his battles to the ruin of his cause, and who waited but for a favourable opportunity to terminate the war. It appears that this message aroused Kossuth to a sense of his precarious position. He took what he considered extreme measures, by issuing a decree mmand which deprived Görgey of the chief General Meszaros was appointed to take his place, and ordered to join the army at Komorn. "The old general left Pesth, but he halted on the road and turned back, when at Almas the distant and continuous thunder of artillery apprised him of a general engagement between the two armies. But Meszaros was not the only bearer of the Governor's decree, for a courier, who travelled on another road, reached the fortress on the evening of the 2nd July, at the termination of a battle, in which 1,500 Hunat the termination of a battle, in which 1,500 full garians and 2,000 Imperialists were killed. The former were forced to seek the protection of their entrenched camp, and Görgey, who happened to get mixed up in a charge of cavalry, was bleeding from a sabre-cutin the back of his head. That wound played an important part in the history of the Hunplayed an important part in the history of the Hun-garian war. Formany weeks, whenever he appeared in public, his head was wrapped up in thick and inconveniently conspicuous bandages. He never dis-carded the hat which had been out through by the two chuprassies, who thus made a lucky haul, as literary notabilities of the peninsula into this town, carded the hat which had been cut may be the rebel. He which may well now, more than ever, set up its sabre, but wore it on all occasions, thereby

provoking a boundless enthusiasm amongst the troops.

"The first and last wound of which the com-mander-in-chief of the Hungarian armies could boast, preserved him his command. The chief of his staff fomented a conspiracy among the commanders of the corps, and the Governor's peremptory orders for Görgey to resign, for the army to march to the Lower Danube, and for Klapka to see to the execution of these orders, were as peremptorily disobeyed. Klapka convoked a council of war, where it was resolved that he should go to Pesth and insist on the Governor cancelling his decrees. At the moment of his departure he received another decree, by which he was ordered to 'hasten the march of the army,' while he himself was desired to remain at Komorn, with 18,000 men. The hopeless demoralisation of the military leaders is most glaringly shown by Klapka's ingenuous confession, that this order 'spurred him on to greater speed,' and that he immediately proceeded to Pesth.\* His mediation sufficed to shake the Governor's re-solution, and it was agreed that Görgey should resign his office as secretary at war, the functions of which he had never performed, and that he should remain with the army and retain its command, provided he acknowledged Meszaros as commander-inchief and promised obedience to his orders. On the return of the negotiator to Komorn, Görgey pledged his word that he would obey the orders of the new commander-in-chief, but he knew how to distinguish between his promise and its performance. He was again requested to march his troops to Pesth. Instead of doing this, he assembled a council of war and proposed to lead the army to Lake Balaton. This plan was so thoroughly opposed to the real interests of Hungary, that the generals, and especially Klapka and Nagy Sandor more than suspected his secret intentions."

It would serve no purpose to pursue this melan-choly tale to its conclusion. The various events are too fresh in the recollection of our readers. The triumph of the Austrians was most cruelly carried out. Executions for political crimes were frequent, and were also accompanied in some cases with manifest injustice. The Hungarian war had been provoked and fomented by the Austrian Government; it was carried to the last extreme, says M. Wenkstern, "by the obstinacy of that Government, and by Mr. Kossuth's ambition, sustained by the devotion of an unfortunate and long-suffering people, and hurried to its abrupt termination by the pusillanimity of its civil leaders, by the deliberate treachery of Görgey, and by the self-seeking, the greed, and the envy of others." Many, perhaps, will disagree with the author's estimate, but all will join in his indignation and regret of the infamous manner in which Austria was conducted to absolute dominion in Hungary. A change now is coming over the dream of nations; and it may be that the hour is at hand when these and other wrongs may meet with redress. The time is full of warning and preparation; scarcely a day passes, but some new phase of events is developed, and every such phase is an instalment of the debt which despotism owes, and must pay, to the cause of humanity.

THE BYE-LANES AND DOWNS OF ENGLAND, with Turf Scenes and Characters. By Sylvanus.-Ilichard Bentley.

This is the third edition of an amusing, and in some respects, a valuable work. There are reasons, however, why it should not be dismissed in the usual summary manner, that is the natural lot of new editions in reviewing columns. The mode of life that it describes may justly command attention, profitable, at all events, for reproof. shall content ourselves with one picture-of that world, the knowledge of which appears to many so valuable.

doorway of the house, mellow as a nectarine in October, and quite as delicious in the mouth. He was in cut-and-thrust humour, and hardly required interrogating before he pointed out the notables of the flash rendezvous, and gave us the cream of the news of the day.

"'Ah! my rustic friend," exclaimed he, as I crossed over the street; 'en route for Epsom, and standing on Gaper, I suppose, as usual? Plenty of gape-seed hereabouts ; but not safe to speak as well as stare, I assure you. A pretty game is a-foot ! They tried to burn Scott's stables at Leatherhead last night! Cotherstone is 'potted,'\* but will win! Gaper is 'potted;' Old Charitie and the Atrocious Division are upon an extreme old 'un. John Day has been obliged to hedge 20,000l. to 3,000l. with Lord George (a tidy bet to make with an old servant). They take six to four about Bowe's horse. Here's old Fatty inside. Two new hells open to-night. But come in and see the fun.

" Thus rattled on O'Fay, and in we went.

"The house was crammed with loungers and lookers-in, in addition to the few real inmates of the hotel, and coffee-room habitues; all more or less speculators on the forthcoming race at Epsom, and endued with that dominant, if not rude and overbearing air, which so distinguishes every sportingman about town, who, no matter what his extraction or propensities, has contrived, through the influence of all-levelling betting, to insinuate himself into the 'Limmer Clique.' "

The entire details of the scene are most graphically presented with personal hits, which are highly interesting; but our limited space prevents us from giving the whole series of portraits.

#### NEW NOVELS.

THE NUT-BROWN MAIDS; or THE FIRST HOSIER AND HIS HOSEN. A Family Chronicle of the

Days of Queen Elizabeth.-John W. Parker.

ROCKS AND SHOALS. By Captain Lovesey. 2 vols.-Charles Westerton.

BENTLEY PRIORY. By Mrs. Hastings Parker. 3 vols. Hurst and Blackett. SWORD AND GOWN. By the Author of "Guy

Livingston."-John W. Parker.

In "The Nut-Brown Maids" the reader will find genuine pictures of domestic life, at the time when Elizabeth was in the prime of her life and the height of her distinguished reign. Without subscribing to all the writer's opinions we cannot too highly praise the manner in which he has performed a very onerous task. The writer has portrayed, faithfully, the manners and customs of the people at the time of our history from which we date the life-blood, as it were, of our social progress, our drama, and religious principles. In Elizabeth's time the English nation first began to emerge from a brutal and licentious life to feel that might was not right, and that moral force was far preferable to physical. But it is only in a passing notice that the writer speaks of the great names of the time—"Good Queen Bess;" the Swan of Avon; the bold and adventurous Drake; the philosophic Raleigh and Bacon, the accomplished, Sir Philip Sydney; the wayward Essex; the courtly Dudley, and a host of other names, all of which awaken in us many reflections, are names familiar in history and fiction to all readers. The story opens with Queen Elizabeth paying a visit to Cambridge, wherein the performance of a drama her Majesty becomes interested in the good acting of Master William Lee, "a distant kin of our good friend and champion, Lee of Ditchley," whom she wishes to make one of her suite. Lee answers, "By your grace's leave, I say nay. I humbly thank you; but I have no other nurse than Alma Mater, no arena save what her search after truth supplies. I should but disap-point your goodness, I crave your pardon, madam, but if I am to vindicate your gracious notice, I must remain a scholar in the school of Cambridge." With a token of esteem, Elizabeth leaves Master Lee to pursue his studies, which he does with great success. But we are unable to follow him in these or in his manner of courting the beautiful and accomplished Cicely Yorke, the daughter of Master Richard Yorke, whom he wins against the Master Richard Yorke, whom he wins against the

very imperfect-not that by giving it more fully we should be afraid of spoiling the reader's interest in it, but because it is better that they should read it at first hand for themselves, which we heartily recommend them to do—not for the tale only, but for the light the work throws on domestic life during the reign of Elizabeth. To our readers<sup>\*</sup> notice we commit the "Nut-Brown Maids;" it is well-written, beautifully printed (there is something in reading a book nicely " got up"), and altogether it is one of the most pleasant stories that ever came under our notice.

"Rocks and Shoals" is written in a free and burlesque style, and the work is just long enough to beguile away a winter evening. If Captain Lovesey is never profound, he is never dull—if he is never very serious, he is never very sentimental; and if he is never witty, he is nearly always humorous. The story opens at the end of the last century, with the hero being packed off to school for witnessing some advances to his mother from a dashing officer of dragoons, with whom she elopes soon after, on finding that her husband has become reduced in circumstances. As his schooling cannot be paid for, Geoffrey runs away from the establishment of Dr. Oglethorpe, to fight his way on the rocks and shoals of London. On his journey thither he falls in with a strolling player, who gets all his money, leaving him to pursue his journey penniless. Luckily for him, he sees some robbers attacking the mail, gives the alarm and the thieves make off; for which service the guard gives him a "lift" to London, and assistance when there, till he finds him a situation as clerk in the office of Messrs. Hawker and Dodgeley. Here he remains long enough to find out that they are scoundrels, but not before he has had several mishaps, one of which is being on the point of marriage with a widow, the landlady of the Black Swan, when her husband the (picture of brutality) walks in from America, where he has been for seven years. Geoffrey has to make his exit, and soon after he finds his employers trying to get possession of the property of one Ursula Walmsley-who has died, leaving the property to the heir-at-law-by forging a will. As this good lady is Geoffrey's aunt, he is the heir. Another heir-at-law turns up, but whether Geoffrey is able to retain the property, we will leave our readers to find out. Those who are fond of a fiction written in a humorous strain and, that rattles along something like an express train, will get the volumes, and complete the story for themselves.

"Bentley Priory" is a novel treating solely of fashionable life. Generally speaking, we are not partial to fashionable novels, and have tried to write them down; but "Bentley Priory" comes to us not so much as a type of this school as a work depicting fashionable life as it is to-day. It has the advantage of being the only fashionable novel published this season, at least the only one that has come under our notice. Taking Mrs. Hastings Parker's work as truthfully reflecting life among the upper ten thousand, we consider it a very meritorious work; and those that wish to know how the nobility beguile away their time, should consult "Bentley Priory." Speaking of the lovers when they are "settled," the author says they were-

Gifted in an eminent degree with the glorious privilege of ministering to the wants of others, regarding the advantages of rank and fortune only as talents committed to their keeping by Him to whom one day they must render an account of all, they went on their way blessing and blest."

"One of the metropolitan corners to which the "One of the metropolitan corners to which the West-end denizens of the parent nook in Pimlico resort in great force is Limmer's hotel, in Conduit-street, where some heavy bye-play is done on the few days, or rather nights, immediately preceding the Derby; and where the long-room of the hotel, the bar, and even "George's pantry" are crowded by all sorts and conditions of men; some lisping out an abortive oath at their "infernal luck" in not having backed the favourite; others on the hover, or crouching, ready for a spring, though apparently

"Hither we repaired after a late dinner, and ro-jolced at meeting our amusing friend, O'Fay, at the

\* Klapka's War in Hungary, vol. i. p. 150.

\* Betted against by parties who have no intention of paying.

What say you, readers?

Most of our readers are familiar with "The Sword and Gown," it having been originally published in Fraser's Magazine, and the progress of the story noticed as it appeared in that serial. The writer is a person of great talents, and has produced a fiction of no ordinary kind, but we regret to see in it so much slang. The writer, we should say, from his acquaintance with the technicalities of military life, is a soldier familiar with the turf and P.R. succeeded in his object; but did he ever reflect having backed the favourite; others on the hover, or crouching, ready for a spring, though apparently the most jolly, trustworthy, delightful set of fellows who ever shared a magnum of claret, or essayed to shake a man's arm off. "Hither we repaired after a late dinner, and re-jolced at meeting our amusing friend, O'Fay, at the sary task, as both have been shown up before, though perhaps there is more truth in the cha-

racter of Royston Keene, as the type of the class in the army he represents, than in any work we could mention. Cecil Trevelyan is a pretty picture, and that is all; if her mind is, as the writer would have his readers believe, as beautiful as her figure, she never throughout the work displays any greater abilities than an ordinary young lady. We are not advocates of the Ideal School of fiction; but, on the other hand, we do not care for the novel in which the leading points delineated are such as are despicable in human nature without our sympathies are awakened in the good and beautiful also. Besides, the novelist has a higher task to perform than mere delineation of character: he is a teacher, and perhaps the art of teaching, in a fiction, is the most important branch of the art.

JONATHAN OLDAKER; Or, LEAVES FROM THE DIARY OF A COMMERCIAL TRAVELLER. By J. Crawford Wilson, author of "The Village Pearl,"

&c .- Ward and Lock. WHEN "Jonathan Oldaker," was first published we recommended strongly to the favourable con-sideration of our readers; its price then precluded it from being read by the large body of men of whom it treats. We are pleased, therefore, to receive a second and much cheaper edition, which will bring it within the reach of all travellers whether commercial or railway. The present edition has been revised and some additions made. What more can we say than reiterate our former opinion by recommending it to the notice of the public?

THE FRIENDS, FOES, AND ADVENTURES OF LADY MORGAN.--Dublin : W. B. Kelly.

As much light as possible should be thrown on the character and surroundings of Lady Morgan, and this reprint from the "Irish Quarterly Review" will be welcome. This extraordinary lady was the daughter of strolling players, and was born, not on land, but on sea, when her parents were crossing the Irish channel. Owenson, her father, was proud of her; and Ned Lysaght, the extempore Irish poet, her god-papa, cherished her, when an orphan, till his own death in 1809. Under such influences, Sydney Owenson was a verse-writer from the nursery. The name of Sydney for "the infant muse" was selected by her father in recollection of the benevolent government of Sir Henry Sydney in the reign of Elizabeth, during which period the Protestant family, from which he was collaterally descended, had settled in the West of Ireland. There are many amusing anecdotes of Owenson's theatrical career, and of the Dublin theatre in particular, under Mossop's management. Owenson seems to have excelled in Irish characters, such as Sir Lucius O'Trigger and to have resembled our own Tyrone Power in their gentlemanly assumption. Where was "the infant muse" educated ? has

been often asked. The question is here answered. At Miss Crowe's seminary in North Earl-street, Dublin.

"In the Dublin Directory from 1787 to 1801, the name 'Elizabeth Crowe, milliner, 20, North Earl-street,' appears on record. That this establishment had some connexion with 'the eminent seminary' up stairs, we are inclined to think likely. The local customs of the time sanctioned such a combination. Every student of the literary history of Ireland to-wards the close of the last century, is familiarly acquainted with the name of Samuel Whyte, the accomplished preceptor of the Duke of Wellington, and Emmet. meridan, moore W Dyte of distinguished crudition, and a poet of no mean calibre. His seminary was, as Moore's 'Life of Sheridan' informs us, the first in the metropolis. Wilson's Directories of the period thus notice it :---

for young gentlemen was admittedly none the worse for its proximity to figs, sugar, and bottled cider, it would be hardly just or fair to pooh ! pooh ! Miss Crowe's seminary for young ladies, because the shop below may have displayed a large and varied assort-ment of colossal hats, and other obsolete, but once fashionable articles of female head-gear."

Sydney Owenson was educated as a Protestant, but was not at all sectarian in her views. Many of the effusions of the early period of her life describe the associations and scenery of Sligo, where she resided for some time, as a visitor to Sir Malby Crofton, of Langford House. It was in 1801 that her first volume of verse was published a tiny book, inaccurately printed. But it gained a circulation in consequence of the influence of the Countess of Moira. In time the authoress herself became sought for, and Sydney Owenson became the lioness of metropolitan parties. She sang to the harp, which she played.

In 1802 she appeared as a novelist, and "St. Clair; or, the Heiress of Desmond," saw the light. It was followed by "The Novice of St. Dominick," and that, in 1805, by "The Wild Irish Girl." It is not necessary to pursue her biography any further. Her marriage with Sir Charles Morgan calls for no remark. They spent their time in travelling, and her book on France is a *chef d'ouvre*. The critic of the Irish Quarterly defends her knowledge of the French language. The moral that he draws from her life is the triumph of female authorship over critical virulence. On this topic he is most indignant. Here is a tirade !

"The blows aimed at her own fair fame she made recoil upon her assailants. The finest poetic genius that had ever shone on the world had been already quenched prematurely by the deadly grasp of John Wilson Croaker; a violent attack in the Quarterly *Review* killed poor unresisting Keats. An un-adorned slab, almost smothered by rank weeds, in the churchyard of St. Werburgh, Dublin, communicates to the reader the melancholy fact, that Edwin, one of the most promising Irish actors, died in 1805, from a broken heart, caused by an illiberal criticism in Croker's 'Familiar Epistles on the Irish Stage.' 'There is nothing so detestable,' says Addison, 'in the eyes of all good men, as de-famation or satire aimed at particular persons. It deserves the utmost detestation and discouragement of all who have either the love of their country or the honour of their religion at heart. I have not scrupled to rank those who deal in these pernicious arts of writing with the murderer and assassin. Every honest man sets as high a value upon his good name as upon life itself : and I cannot but think that those who privily assault the one, could destroy the other, might they do it with the same security and impunity." To virulent criticism the brilliant Montesquieu also fell an unresisting victim. Aristotle having been accused by critics of ignorance and vanity, poisoned himself in the intensity of his bitterness. Cummyns, an eminent quaker, declared, shortly before his death, that some ill-natured criticisms in the public papers were hurrying him to eternity. Hereclitus, persecuted by his countrymen, retired in disgust from the world. Anaxandrides, dreading hostile criticism, burned his dramas. Racine died of extreme sensibility to a rebuke, and ex-claimed that one severe criticism outweighed all the gratification which the concentrated praise of his admirers could produce. The melancholy death of Dr. Hawkesworth is attributable to a similar circumstance. Marsham burnt the second part of his valuable "Chronology" because some flippant critics assailed the first. Pelisson records the death of a promising young tragic author from the effects of L'Etoile's criticism. Disraeli, among other sadly interesting instances, reminds us that Ritson went mad from the persecution which he underwent from ignorant reviewers, and died under the hallucination that they all surrounded his death-bed armed with weapons for his destruction. The learned Abbe Cassagne also went mad, and died from a stroke of Boileau's literary criticism, Scott of Amwell never recovered from a ludicrous criticism. Batteux became a prey to excessive grief. Newton suffered from the malignant jealousy of Liebnitz and others, and abandoned the publication of a valuable work on optics in consequence of some premature cavils. Innumerable instances might be cited to show the number of brilliant minds who in all ages have weakly succumbed to the poisoned shaft of ambushed antagonism. What a vast amount of inva-luable literary and scientific achievement have been thus lost irrevocably to the world! We do not deprecate adverse criticism when offered fairly and

conscientiously; but we detest to see it made the vehicle of malignant assault from private or party motives, as was the case with the majority of the examples we have cited. Had Sydney Morgan bared that heart which blazed with pure patriotism to the dastard stab, and submitted her dead body to be trampled upon, as Aristotle, Racine, Hawkesworth, Ritson, Cassagne, Montesquieu, and Keats, submitted and were trampled, this memoir would have had but an inferior moral to dignify it That brilliant woman, however, grappled with the arm which sought to destroy her fair reputation, and pos-sibly her life, and like the good fairy crushing the evil genius in a pantomime, she smote the arch-foe to the earth, and placed her tiny foot, cased in white satin, upon his ponderous coat of mail.

There are two sides to this question. But we forbear.

THE GITANA, A BALLAD OF SPAIN : and other Poems. By Ariell Thorn. W. Kent and Co. So far as easy versification constitutes a poet, Mr. Thorn is entitled to the appellation, though some-

times his ear deceives him as to rhyme, e.g.:-"Though my days are passed in *mourning*, Some sure instinct, true and strong, Tells me that a hope is *dawning*, And it will not tarry long."

This is even worse than a mere Cockneyism, being an imperfect rhyme as well. Young poets espe-cially should attend to these little things. They should first learn to be correct. Here, again, we have a more outrageous specimen of the Cockaigne style :---

"And my mother, if she saw me With a bent and troubled brow, Drew forth books and letters for me. Saying, ' Let me teach thee now

Despite, however, these defects, there is a pleasant vein of feeling and thought in these stanzas. Some of the poems are better than the ballad. The following is a favourable specimen of the author's best moods :---

#### FLOWERS.

I. The heath-bells on the moorland, The harebells on the lea, Nod to the slumberous murmur Of the heavy honey bee; The fair and fragile blossoms Outshaken to the breeze Look up to greet the glimpses Of sunlight through the trees.

The garden rose outswelleth Her crimson-lighted urn. The pallid day-beams fill it, And into glory burn ; The velvet pansy turneth Her soft buds to the sun, And the curled and folded petals Stand open, one by one.

#### III.

The Night Flowers hear the plashing Of dow in every cup, The silver chime it ringeth Waketh the sleepers up; And through the starry vigils, Like nuns that wake to pray, They scatter fragrant incense Until the dawn of day.

In gardens and in hedgerows The painted petals lie, Down in the shaded forest

Where no step passes by. They light the darkened alleys, They gem the grassy sod, And into crowded eities They bring a smile from God.

v.

\*Whyte, Samuel, Master of the Seminary for English Grammar, Geography, &c, Whyte, William, grocer.

75, Grafton-street.'

"When we find that Whyte's\* famous academy

"Mr. Q —, of the Black Rock, now in his eighty-first real, is, with one exception, the last surviving pupil of Whyte's. That gentleman is our authority for the state-ment that the late Duke of Wellington received instruc-tions at Whyte's Academy. Mr. Q — has heard his old preceptor vauntingly declare, that he had flogged the breech of the subjugator of Tippoo Saib. How vastly would Mr. Whyte's pride have been increased, had he lived to boast that the conqueror of Napoleon had been under his hand, and pitcously oried for mercy at his knees! Mr. Q— bells us that Whyte's taste and talent for flogging were not increased great strength, and was the terror of every pupil, "Such bis right arm was short almost to deformity, it possessed great strength, and was the terror of every pupil, "Such bratal flogging," observes Mr. Q—, " would now

and battery in the public streets." The very interesting reminiscences of Emmet with which Mr. Q — has favoured us, we shall use on some future occasion. Whyte died Oc-tober 4th, 1811."

But lo i upon their beauty A human touch has passed. From Eden's curse some shadow Upon their light is cast; The trembling leaves drop downward, The colours fuint away. The seared and withered blossoms Droop into dull decay.

VI.

VI. Leave, leave them in the mondow, Nor bring them from the wood To grace with fading beauty Man's drear and dark abode; Amid thy braided tresses Bind not the fragile gens, Nor close within thy girdle The lithe and slender stems.

VII.

VII. Some touch of human sadness Would fall upon them soon, Our blight would overgather Their short and sunny noon ; Then leave them in the meadow, And pass their beauty by, Nor cloud it with the shadow Of thy humanity.

#### SERIALS

(Blackie "COMPREHENSIVE HISTORY OF INDIA." and Son.) Nos. 19, 20, 21, and 22.—This serial progresses satisfactorily. It treats, we may remind the reader, of the civil, military, and social condition of India, from the first landing of the English, &c., to the suppression of the sepoy revolt. The story is exceedingly well told. The present numbers treat of the mythology and social state of the people. The engravings are numerous and well selected. They are competently executed on wood and steel; and will in all amount to more than five hundred.

"CASSELL'S ILLUSTRATED ALMANACK FOR 1860' is published. The embellishments are profuse in number, and executed with accuracy and elegance. The wars in Italy make the subject of many of the engravings.

#### Twice Round the Clock; or, The Hours of the Day and Night in London. By George Augustus Sala.-Houlston and Wright.

THE history of a day and night in London-that is the conception worked out in this work of Mr. Sala. and well worked out, too, with adequate knowledge, spirit, and gusto. Read the description of Billingsgate; then turn to that of the neighbourhood of the Times office, Printing-house-square and Playhouseyard, and admire the graphic power of the author, the word-painting, the illustrative witticism, the thousand-and-one fugitive associations, and all the other etceteras of a full and flowing style. What think we, too, of the picture of Covent Garden at six o'clock in the morning, and those robust drivers of the market carts, with their indomitable energy ? Mr. Sala calls them "vegetable Titans of the rail, railly." Ere we can answer the question, other pictures throng for appreciation, until London, in its entirety, if not in its integrity, stands before Among the papers there is a fine one on us. Theatrical Green-rooms, as a type of which the author has evidently taken the Adelphi. How well he discriminates, when, having said that "behind the scenes is common-place," he corrects himself, and adds—"and so it is; but it is the common-place of dream-land, the every-day life of the realms of Prester John, the work-a-day existence of the kingdom of Cockaigne, or of that shadowy land, where dwell the "anthropophagi, and men whose heads do grow beneath their shoulders." Here Mr. Sala challenges a sort of authority from a long acquaintance with the stage behind the curtain. Equally from the life, too, is drawn a Late Debate in the House of Commons, introductory to a picture of London at Night, with its bals masqués, and its Bow-street night charges. In all these questions of morals are blended with descriptions of manners, and the whole is as full of instruction as it is replete with amusement.

Causes of Irregularity of the Permanent Teeth : their Mechanical Treatment considered. By James Robinson, D.D.S., Senior Dentist, Royal Free Hospital, &c., &c. 8vo.-Webster and Co.

This very important branch of dental surgery could not be in better hands than that of the celebrated dentist who has contributed these able papers to the "Dental Review," and now collected them into this more permanent form. Mr. Robinson's thorough knowledge of dental science in all its branches, and his deservedly high reputation would guarantee the sufficiency of the work, but we are also informed by surgeons of great experience that these papers form an admirable treatise on the peculiar form of disease they treat of. Irregularities of the second denture are much more common than is generally supposed, and the advice of an experienced practitioner is absolutely necessary at the earliest possible period of their appearance. We can only call attention to this very clever treatise, which must be welcome to all those who are desirous to possess and secure that greatest of all comforts and ornaments, a fine set of teeth.

How is it related to Revelation and the Inspiration :

senting to himself the true and real ideas of the reason which give meaning to every phenomenal and formal idea." Inspiration, considered as a spiritual communication from a superior to an inferior mind, enlarges the ideas of the recipient, and thus increases the relations of thoughts to words ;hence the volume of inspiration has an expanding meaning corresponding with the gifts possessed by successive interpreters. Readers are misled by the term spirit in Scripture, which is improperly sometimes distinguished by a capital letter, in cases where it means only the human individual spirit, and not a Divine personality. The infallibility of the Scriptures, in his opinion, does not mean much, unless we are permitted to include in it the infallibility of the readers of Scripture. "On comparing the views and theories which men have formed of the meanings which are contained in the Bible during the successive centuries, both before and since the Christian era, we meet with the fact that widely varying conceptions have been entertained; one age will have seen both larger and very different truths in them from another age; the Scriptures will have spoken in various language to the human mind of the year 858 from that in which they address it in 1858; yet the real words of Scripture unquestionably remain the same, and it is reasonable to conclude that the men in A.D. 3,000 will discern much more truth than we of 1858 in these same words.'

These few remarks, we believe, give a clear-enough view of the scope of the meritorious pamphlet that now commands our attention. For the details of his argument and its illustrations we must, of course, refer to the work itself. The reader, to whom the subject is of interest and importance, will do well to possess himself of this little work. It is anonymous, but evidently proceeds from a clerical pen, and may be accepted as a proof that philosophy has at length made its way among our divines, and is gradually purifying theological dogmas of some accretions which have served as stumbling-blocks to rational inquirers.

The Convert of Massachusetts .- John Henry Parker "THE Convert of Massachusetts" is the eighth volume of a series of historical tales designed to popularise a knowledge of church history, and instil into the minds of juvenile readers a love of church principles. But the writer's design will be best shown by quoting the Preface to Vol. I.:-

"Care has been taken to secure strict accuracy in respect of dates, events, and geographical and topographical descriptions, as well as a truthful picture of the manners of the country and period treated of, and a correct reproduction of the phraseology then employed. A narrative to be consistent must employ the terms and represent the usages most generally adopted in the period to which the tale refers; thus if the story belong to a rude age, there will be in it a predominance of the ruder elements of social life; if to the middle ages, the corruptions of the Roman Church will be conspicuous ; or if the scene be laid in the East, the rites of the Greek Church will be more prominent. But the object of these tales is to give a faithful representation of the condition of the church in past ages."

A writer having such a good object in view deserves to be successful. We have read the sketches through, and find that the writer has worked out the plan very creditably. As few children are partial to dry history we can recommend this series of tales as being admirably adapted for the young.

Stilicho; or, the Impending Fall of Rome: An Historical Tragedy. By George Mallam.-Smith, Elden, and Co.

THE celebrated Stilicho is the hero of this dramathe warrior on whom Claudius expended so much fine poetry; and Mr. Mallam, though not equal to the subject, has treated it with meritorious care. Ilis versification is as yet crude; and before he undertakes another tragedy he should make himself more familiar with the vehicle through which his dialogue must be expressed. A NEW "MIRROUR FOR THE MAGISTRATES."-The French Minister of Justice has sent a circular to the various judges, law officers, and magistrates, which strongly reminds one of the sumptuary edicts of the middle ages. They are *invited* to abstain from appearing in public in coloured clothes; they must restrict themselves to a black suit and white cravat. Cigar smoking in the streets is also prohibited, and they are also told that they must not have country houses, as sleeping out of town is considered detrimental to the "service." When those who are entrusted with the administration of the law are exposed to such official impertinence about their "muftl," can it be wondered at that doubts are thrown out as to the authorities tampering with the discharge of their duties? Fancy a Lord Chancellor their wearing of check trousers, and having a villa last, not least, the admirable acting of Mrs. Frank at Barnes or Putney! at Barnes or Putney!

PRINCESS'S THEATRE.-The first appearance at this theatre of Mr. George Melville-an actor well esteemed in the provinces-as Hamlet, drew a large audience on Wednesday last, and we are glad to record that the general impression of those best qualified to judge was, on the whole, much in his favour So thoroughly have the critics riddled the tragedy and the principal character, and so familiar are the play-going public with both, that anything like a really new sensation is hardly to be got out of them. We should not be far wrong were we to say that each adult spectator of Hamlet has some acquaintance with both, and some notions of his own as to the gesture and emphasis, or, in brief, the reading. This he would have compulsory upon the actor, and (so liberal is the world) any deviation from it he is apt to esteem heresy or proof of unfitness. On Monday he hears the player deliver certain lines in the first act after his own heart, and, vanity-led, applauds him to the echo; he condemns him in the second act as an incapable and degraded "muff;" if chance or preference lead him to lay accent in a different place; start, slide, shudder, or gesticulate, in a different manner; shout or whisper in another key than that of his ingrained predilection. Balancing at the play's end, without reflection that Tuesday's reading may vary each point of coincidence or difference; our comfortable and self-confident spectator goes straightway to his home or elsewhere, and too often proceeds to condemn the actor, taking either his own private reading or that of some byegone member of the craft as a standard. But the adoption of the former may be both thoughtless and selfish ; of the latter, vulgar. The judicious actor of Hamlet is he who, avoiding extravagance, suggests or evokes the Hamlet that is in each spectátor's breast, rather than depicts one that a few may quietly accept and a majority will always noisily condemn. Of such is Mr. Melville, who, gifted with youth, a comely presence, a fine eye, an agreeable voice, some stage practice, a generally sound elocution, and considerable taste, contrived on Wednesday to disappoint the novelty hunters, and highly to gratify the intellectual portion of the auditory. The best parts of his performance were decidedly those in which he least strained his physical and mental energies. Ilis defects appeared to be a certain uneasiness of action and an occasional want of repose; but these may have been partly due to the difficulties of his position as a debutant on the Keanhaunted stage without the spectacular and melodramatic accessories of the Kean management, and in presence of as potent an array of judges as the importance and interest of the occasion could call together. It is impossible to say at present that Mr. Melville will prove a great or eminent To predicate the contrary were tragedian. considering his youth and presumptuous, many advantages. We shall at all events be safe in saying that in many Shakespearian and other romantic characters, he will-if open to adviceprove an acquisition to the London boards.

During the week a minor sensation has been created by the production here of a dramatic folly entitled "Puss," in which Miss Louise Keeley ex-hibits immense talent. This young actress, who appears to inherit all the dramatic excellencies of her father and mother, as well as an amusing perner lather and mother, as wen as an anusing per-sonal likeness to the former, is the heroine of the trifle of which we need hardly hero hash up the flimsy plot. It is however well calculated to display the lady's talent as an actress of the *ingenue* order and as a vocalist, and on the whole makes a most pleasing interlude. ST. JAMES'S THEATRE.---We are glad to report that this exiled place of amusement has not alone that this exhea place of unusement has not mode contrived to survive the difficulty of getting recog-nised by the public, but is even on the verge of popularity. This is due to the quaint heresies of Mr. Leicester Buckingham's burlesque "Virginius," the pretty postures of Miss Lydia Thompson, the vocal talents of Misses St. Casse and Arden, and last not last the admirable acting of Mrs Frank

Reason? With a few remarks suggested by recent criticisms on Mansel's "Bampton Lectures."-

Trübner & Co. THAT our theology is growing more rational is proved by recent publications. The writer before us aims at bringing into the argument, affecting creeds and miracles, the evidences to be procured from our own mental condition. He might have relieved his discussion of some tollsome ambages by accepting at once the scriptural text, that the understanding of man is in itself an inspiration. However, he perceives that ideas can only be im-parted by "inspiration from the Divine," and thus starts with an assumption which is all but the highest. Verbal inspiration he carefully guards against, because they are capable of being misunderstood. Words are man's mode of representing to others the product of his active mental faculties, in like manner as "the forms of the imagination and the intellect are given him for the purpose of repre-

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written comedy, "They're Both to Blame." These artists are, we might almost say, inimitable in their delineation of the turbid double-blessedness which occasionally waits on marriages for money. It is a source of sincere gratification to the admirers of the ormer, whose genteel comedý can hardly be spared from our modern theatre, to find that he has at last made successful head against the protracted series of indisposition that has so long baffled his efforts to return to his profession.

HAYMARKET THEATRE.—A rapid succession of sterling comedies, ably represented by Mr. Buckstone's strong and well-drilled troupe, continues to give variety to the Haymarket bills, while at halfprice our old friend, "Paul Pry," with Mr. and Mrs. Charles Matthews, exercises his antique spell upon all spectators, and compels them to sit out a three-act play, containing no more material than would furnish forth a one-act farce of the present fast age. As Paul, Mr. Matthews, though less interesting (so your very old playgoers say), because, perhaps, better looking, than the late lamented Mr. Liston, is of, course, extremely droll. While extremely vivacious, be it also observed, he steers clear of all vulgarity. Mr. Chippendale is properly sententious and gentlemanlike as the Colonel, while the part of the latter's pretty daughter, Phabe, is adequately filled by Mrs. Matthews. The revival is extremely successful.

#### NEW MUSIC.

THE publishers are preparing for the winter season in earnest. Messrs. Cramer, Beale, and Chappell, and Messrs. Boosey are both extensive contributors to the list of novelties. Several meritorious compositions by Walter Maynard head the list. Among them are "Meditation," a song of considerable merit, and "Why did we meet?" a sentimental ballad (for the contralto); both of which will become drawing-room favourites. "Haste, haste to the hills of beautiful Wales" (for the tenor voice), a pleasing strain of poesy, by Mr. J. James, simply and attractively set by Mr. G. A. Mac-farren, appears to have been written, if we may judge by the fervidly patriotic allusions it contains, apropos of the recent royal visit to the principality.

Among the Messrs. Boosey's publications are three brilliant pianoforte pieces by A. Schloesser, the best of them "Deodora," and a nocturne, by J. Ascher, upon a theme from Verdi's "Ballo in Maschera." Mr. Balfe's new ballad, the words by Kingsley, "The Sands of Dee," is one of the composer's best :

stern, simple, melodious, and extremely touching. Not the least interesting among the musical novelties of the day will be found the two songs, "Leave us Not," and "There is a Happy Land,' published (in one cover) by Ollivier, of Bond-street, and composed by Amie Coyne, a young student under twelve years of age. Dissenting from the arrangements of the title page, we are disposed to place first the religious melody, "There is a Happy Land," which is treated with solid simplicity, reminding us at once of the grace and the power of Mendelssohn. The "Leave us Not" is a young artist's reverie of far less strength and originality; but the two taken together leave us no room for doubt that the composer has early found hersel mistress of a degree of technical knowledge, feeling and application unusual in so young a person. The path of musical precocities is not so dubious, if we may trust experience, as that of others; and we would encourage our young poetess, should she meet with rough reminders, that she is yet a tyro in musical science, nor has felt enough to be impassioned, to remember that inasmuch as the composer of "Don Giovanni" wrote the antiquated and comparatively colourless, "Revolt of the Serail," when he was but a year or two older than herself; the full measure of inspiration is clearly not always meted out to the most skilful, or apparently profound, of youthful enthusiasts. The maiden of twelve who set "There is a Happy Land," and has the advantage of

#### CRYSTAL PALACE.

ARRANGEMENTS FOR WEEK ENDING SATURDAY, NOVEMBER 5TH.

MONDAY-Open at Nine.

TUESDAY-LAST DISPLAY OF THE GREAT FOUNTAINS this season.

WEDNESDAY to FRIDAY-Open at Ten. Admission, 1s.; Children, 6d.

SATURDAY.-CONCERT. Admission, Half-a-Crown Children, One Shilling. Season tickets (now 10s. 6d. each), rec.

The Tropical Department now presents a delightful promenade.

#### CRYSTAL PALACE.

#### CHRYSANTHEMUM SHOW.

The Second Exhibition on Wednesday, the 9th, and Thursday, the 10th November.

#### ROYAL ST. JAMES'S THEATRE. KING-STREET, ST. JAMES'S.

#### Lessee, Mr. F. B. CHATTERTON.

Nearest theatre to Chelsea, Pimlico and Westminster, the Park being open to carriages and foot-passengers all hours of the night.

On Monday and during the week, THEY'RE BOTH TO BLAME; Mr. Leigh Murray, Mrs. Frank Matthews.

After which, CUPID'S LADDER.

To be followed by MAGIC TOYS; Miss Lydia Thompson.

To conclude with the Burlesque of VIRGINIUS; OR, THE TRIALS OF A FOND PAPA. Messrs. Young, Barrett; Mesdames Frank Matthews, Clara St. Casse, Eliza Arden, C. Rouse, and Lydia Thompson.

Reduced Prices-Gallery, 6d.; Pit, 1s. Doors open at half-past 6, commence at 7. Box-office open from 11 to 5 daily.

On Tuesday for the benefit of a Charitable Institution.

#### THEATRE ROYAL, OLYMPIC.

Lessees, Messrs. F. Robson and W. S. EMDEN.

On Monday, and during the week, will be performed an en-tirely new Serio-Comic drama, by J. M. Morton, Esq., entifled,

#### A HUSBAND TO ORDER.

Characters by Messrs. G. Vining, W. Gordon, G. Cooke, H. Wigan, Miss Wyndham, Miss Hughes and Mrs. W. S. Emden.

After which J. Oxenford, Esq.'s favourite drama of THE PORTER'S KNOT. Characters by Messrs. F. Robson, G. Vining, W. Gordon, G. Cooke, and Mrs. Leigh Murray, Miss Hughes.

To conclude with RETAINED FOR THE DEFENCE. Characters by Messrs. F. Robson, G. Vining, G. Cooke, H. Wigan, H. Cooper, and Miss Cottrell.

Doors open at 7, commence at half-past 7.

#### THEATRE ROYAL, HAYMARKET.

#### (Under the Management of Mr. Buckstone.)

Re-appearance of Mr. Charles Mathews and Mrs. Charles Mathews.

Monday, October 31st, Tuesday and Wednesday, last three nights of the "Road to Ruin " and " Paul Pry."

Monday, Tuesday, and Wednesday, to commence at 7, with THE ROAD TO RUIN. Goldfinch, Mr. Charles Mathews, Mr. Dornton, Mr. Chippendale; Harry Dorn-ton, Mr. Howe; Jacob, Mr. Clark; Mr. Sulky, Mr. Rogers; and Mr. Silky, Mr. Buckstone.

After which PAUL PRY. Paul Pry, Mr.Charles Ma-thews; Phoebc, Mrs. Charles Mathews.

On Thursday, Friday, and Saturday, to commence with (by desire) THE CONTESTED ELECTION. Mr. Ma-thews, Mr. Buckstone, Mr. Compton, Mr. W. Farren, Mrs. Charles Mathews, &c.

With (for three nights only) USED UP. Sir Charles Coldstream, Mr. Charles Mathews. With JACK'S RETURN FROM CANTON, by the

[ADVERTISEMENT.]

Leclercqs. Stage-manager, Mr. Chippendale.

## ROYAL ENGLISH OPERA, COVENT

### GARDEN,

Under the Management of Miss LOUISA PYNE and Mr. W. HARRISON.

The production of the English version of Meyerbeer's Opera of "Dinorah" having been honoured with complete success, the Management have the gratification of announcing its representation every evening until further notice.

Fifth Week of Meyerbeer's Great Opera-

#### DINORAH,

Dinorah, Miss Louisa Pyne; Goatherds, Misses Pilling and Thirlwall; Hoel, Mr. Santley; Louis, Mr. H. Corri; Claude, Mr. St. Albyn; and Corentin, Mr. W. Harrison. Conductor, Alfred Mellon.

#### A DIVERTISSEMENT.

Mdlle. Rosalia Leguin, Pasquale, Pierron, Clara Morgan; Mons. Vandris.

Mons. Vandris.
Stage Manager, Mr. Edward Stirling; Acting Manager,
Mr. Edward Murray.
Doors open at half-past 7, commence at 8.
No charge for booking and box-keeper's fees.
Prices of Admission :--Stalls, 7s.; Private Boxes, £4 4s.;
£3 3s.; £2 12s. 6d.; £1 5s.; £1 1s.; Dress Circle, 5s.;
Amphitheatre Stalls, 3s.; Pit, 2s. 6d.; Amphitheatre, 1s.

### Postscript.

"THE LEADER" OFFICE, Friday Evening, Oct. 28th.

#### THE CONGRESS.

THE Constitutionnel of this day (Friday), in an article signed by its editor, M. Grandguillot, maintains its belief, notwithstanding the restrictions made by the English press, that a Congress will take place. The Constitutionnel explains the reasons which have rendered the speedy assembling of a Congress necessary. The state of affairs in Italy had been settled by the treaties of 1815 in such a manner that the arrangement agreed to must humiliate France and compromise the political existence of the Peninsula, in consequence of which permanent dangers were created to Europe. This state of affairs was the real cause of the revolutions of 1830 and 1848. The article concludes with a protestation against the statement that France intends to establish a protectorate over Italy.

#### THE CHINA EXPEDITION.

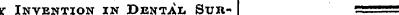
A LETTER received in Paris from London announces that Colonel Ribourg, chief secretary of Marshal Ran-don, Minister of War, has had a conference, which lasted two hours, with Mr. Sidney Herbert, on the sub-ject of the combined Anglo-French expedition to China. It is said that all the arrangements for the expedition were concluded on that occasion, and that the departure of the expedition is fixed for the first fortnight in February.

#### NEGRO INSURRECTION IN AMERICA.

THE following most important news has been received at 

Ferry. The negroes have seized the United States ar-senal, and were sending cartloads of muskets into Mary-la d and elsewhere. The express train was stopped last night; one *employé* was shot dead, and the conductor threatened, and forced to hold back until to-day. The troops destined for Utah have been ordered out, and also the Government troops from several points. The object of the outbreak is unknown, and details very confined. All telegraph wires leading to Harper's Ferry have been cut." Later dated despatches say:—"All railway trains stopped. The insurrectionists number from 500 to 700. Great excitement prevails." Several companies of ma-rines leave Washington this evening for the scene of the conflict conflict.

Advices from Hayti represent Port au Prince as still being in a state of siege, but the excitement has somewhat subsided. The leader in the latest has somewhat subsided. The leader in the latest insurrection had escaped from Hayti, but large numbers imprisoned will probably be shot or banished.



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Mrs. Mounsey Bartholomew's tuition, has bright prospects before her, which one cannot but hope she will have health and industry to realise.

GERERAL HARNEY, FROM AN AMERICAN POINT OF VIEW.-Brigadier-General William S. Harney has been an eye-sore to the people of the United States any time these twenty years. His name is as naturally and universally coupled with deeds of savagery and baseness on this side of the Atlantic as that of Haynau on the other. He has all the elements of a Sepoy or the Camanche, and not a single characteristic, so far as the public are ad-vised, of the civilised American soldier. His reputation has been acquired by three notable exploits: 1. Whipping women to death. 2. Butchering an encampment of Sioux Indians, with their women and children, under a flag of truce. 3. Provoking Colonel Sumner to send him a challenge, and then sneaking off to get him arrested and tried by court-martial,—Chicago Press.

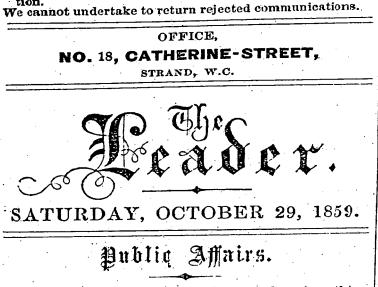
EXTRAORD GERY.-To Mr. Ephraim Moseley, of 9, Grosvenor-street, London, and of 14, Gay-street, Bath, may be attributed one of the most remarkable and useful discoveries of the day, that of a substance for the construction of artificial teeth, gums, and palates, so thoroughly adhesive as to fix securely, without the use of those troublesome adjuncts, spiral springs. It is, in fact, the most perfect substitute for the natural teeth that can possibly be desired, and may be said truly to attain the ne plus ultra of art -" ars est celare artom." The substance, for which a patent has been obtained, is chemically purified white India-rubber, which can be moulded to every irregularity India-rubber, which can be moulded to every irregularity of the gums and teeth in the most perfect manner, form-ing, as it were, an artificial periosteum to the teeth, keeping them from becoming painful in the wasting away of the gum, and enabling the patient to use any force in masticating or striking the teeth together, with-out the percussion or rattling that attends the action in general cases.—*Court Journal*.

AT a Special Meeting of the Board of Directors of the European Assurance Society, on Thursday last, J. P. Brown Westhead, Esq., M.P. for York, was unanimously elected a director of the society.

SUDDEN DEATH OF LADY PEEL .- It is with the most sincere regret that we have to announce the death of the Downger Lady Peel, widow of the great statesman. She died this, Friday, morning at her residence, No. 4, Whitehall-gardens. The deceased lady retired to rest at an early hour last night in her usual health and spirits, but did to be the the the the the the the the the but this morning her maid found her dead in bed. By but this morning her maid found her dead in hed. By this melancholy event the families of the Marquis of Tweeddale, the Earl of Jersey, the Duchess of Wel-lington, Major-General Jonathan Peel, M.P., the Rev. Frederick Peel, M.A., Sir Robert Pael, Bart., M.P., besides many others of the nobility, are placed in mourn-ing. The deceased lady was the daughter of the late General Floyd.

LEADER." "THE SUBSCRIPTION TO PER YEAR, CUINEA O N E UNSTAMPED, PREPAID. (DELIVERED GRATIS.)

NOTICES TO CORRESPONDENTS. No notice can be taken of anonymous correspondence. Whatever is intended for insertion must be authenticated wnatever is intended for insertion must be authenticated by the name and address of the writer; not necessarily for publication, but as a guarantee of his good faith. It is impossible to acknowledge the mass of letters we re-ceive. Their insertion is often delayed, owing to a press of matter; and when omitted, it is frequently from rea-sons quite independent of the merits of the communica-tion



There is nothing so revolutionary, because there is nothing so unnatural and convulsive, as the strain to keep things fixed when all the world is by the very law of its creation in eternal progress.-'DR. ARNOLD.

#### STATE OF EUROPE.

TNSTEAD of circumstances favouring a mitigation of that anxiety which oppresses Europe, and compels us to maintain a war expenditure in the midst of peace, it seems as if we were about to encounter an aggravation of distrust, and witness a renewal of those incomprehensible attacks upon England which the French Government from time to time orders to be got up. The public is not informed of any important differ-ences between the Cabinets of London and Paris with respect to the Italian question, and although we may regret the outbreak of war with Morocco, it would be the height of folly to permit that untoward event to be the cause of international animosity. For many years France has contem-plated a conquest of Morocco, and the joint aggression now concerted with Spain can excite little surprise in the minds of statesmen who have watched the progress of events. We may assume that the French Emperor has three objects in view—to employ his army, to obtain greater se-curity for his Algerian frontier, and to counter-balance our possession of Gibraltar and Malta, by increasing his power on the shores of the Mediterranean. It is with the latter object only that we have to deal, as the two former either do not concern us at all, or in a very remote degree. It cannot be denied that an increase of French power, especially in the hands of a Government subject to no constitutional check, is a serious matter, not only for England, but for all other European states; and it is equally certain that the old scheme of balance, by giving Austria a powerful position, has altogether broken Under these circumstances arises one down. practical question of what is to be done? The Tory party would have sustained Austria-or rather tried to do so-for success would have been impossible; a failure, disastrous and well merited, would have been the infallible result. The Manchester party would have us renounce our political position in Europe, and simply ask of other Powers permission to spin cotton and smelt iron in peace. The democratic portion of the community would seek for alliances with peoples, and be prepared to check the schemes of despots by fervent appeals and material aid to the friends of liberty. The Whig party desire to be at once friendly with the hare and with the hounds. While the Sardinians were preparing for their struggle with Austria they deprecated it; and though they now proclaim the moral right of the Italians to choose their own rulers, they would not afford them more than verbal support in any dangers that might occur. While we are split into these divisions, we cannot wonder that the French press should reply to the hostile criticisms so freely lavished by some of our papers, by speaking of England in the past departments is entirely unknown.

tense, as a power that has been, but is no capable of materially influencing Eulonger ropean affairs. Our neighbours boast that they are the only people who fight for an idea. We have laughed at the sentiment, and declared that it is only an interest that could induce us to take up arms. Both countries may mean precisely much the same thing by different words, but their relative positions are easily stated to our disadvantage, and Europe led to believe that while France will make sacrifices for honour or justice, England will only submit to them from necessity or for gain. Even Mr. Cobden has seen the difficulty of maintaining our present attitude, and recommended that we should propose to France a mutual scale of military and naval power, claiming for ourselves, on account of our larger colonies and dependencies, a preponderance at sea. We should, of course, be glad if France would agree to anything of the kind, but her efforts for many years past have been strenuously and avowedly directed to prevent our having that preponderance, and we cannot expect them to cease, unless either a great increase of international friendship diminishes their necessity, or the wasteful war of money expenditure is admitted to be decided in favour of England as the country of the longest purse. These two methods might be combined by judicious measures, but we must remember that no one values a friendship that is based upon purcly selfish principles. If we complain that France halts and hesitates in the movement for the emancipation of Italy, she is entitled to ask what we are prepared to do in support of our own opinions, if she should be again plunged into war and threatened with German hostility and loss of Russian friendship, as was the case when the Villafranca Peace was made.

Europe is in a state of inevitable change-Austria is falling to pieces, and, with or without revolutions, the German unity question must find some sort of solution. In addition to this there is actual confsuion in Italy, and the always imminent confusion in the East. Such a position of affairs leads to the question of whether there are any useful things for humanity that England and France can agree to join in doing. If both would combine to enforce, if needs be, as well as to assert, the doctrine of non-intervention, there would be an active ground for friendship; while a reduction of the wine duties would be taken as a practical proof of good feeling. We know that we shall be told that the state of the revenue is unfavourable for such a step; but it would be cheaper to lessen the chances of war by thus making commercial friends, than to confine our efforts solely to hostile preparations. Some benevolent individual has offered prizes for essays on the advantages of peace between the two countries, and we would suggest an international committee to consider the best way of mutually increasing their trade. The French mind is too familiar with the idea of warlike collision, and we need some movement to stimulate attention to the more beneficent process of a greater interchange of goods.

Our vast wealth and the costliness of our naval preparations fail to diminish the desire for maritime rivalry, because every Frenchman has learnt to despise our administrative arrangements. In the Crimea we proved that aristocratic patronage jobbing could starve an army, and the moral de-basement of the House of Commons was mani-fested by the feebleness of its efforts to reform the culpable departments, and by its scandalous toleration of the honours and rewards showered upon guilty and incompetent persons. Since then our Indian administration has exhibited a series of disgraceful failures, and the China disaster has proved that our rulers persist in their determination never to put the right men in the right place. We may build ships by the dozen, and lavish fubulous sums upon steam rams and Armstrong the British constitution as a matter of arithmetic, guns: but our Admiralty destroys their moral value by making the naval service so unpopular, that in case of war we could not man our ships with crews able to work them. The truth is, that only by his extreme language but by his decided if we are to be respected in Europe, or anywhere else, we must have a thorough reform; we have we have neither principles, policy, nor administrative skill and integrity. From Calcutta to London there is nothing but fatuity and blundering, and anything like strict personal responsibility in government

THE CONSERVATIVE DEMONSTRATION. THERE can be no objection to a Conservative party, provided it be uniformly beaten at the right time. Free discussion is the vital principle of constitutional liberty, and this would be difficult to ensure without the existence of persons tolerably certain to differ upon every important occasion on which change is proposed. The main difficulty of a "Conservative demonstration" is how to avoid letting out its real moral and intellectual character, and exhibiting it too nakedly as the protest of ignorance against knowledge, or the selfish declaration of privileged classes that they are sufficiently well off to deprecate any alteration in a system which produces—for them—so much wealth and ease. The best Conservative Demonstrator of the day is unquestionably Mr. Disraeli, because he is the greatest master of words to which a double meaning can be attached, and manages to keep his followers together without taking an intelligible part in any of the controver-sies of the day. The best days of Conservatism were when it was only "Hip, hip, hoorah for Church and State," and even the semblance of argument was not required from its ardent chiefs. The difficulty of the business has sadly increased with the growth of the intelligence, and even the fat pastures of Essex cannot now produce a race of bucolic defenders of the ancient creed capable of dining and talking without danger to their own designs. The members of the Binckford Conservative and Agricultural Club were, however, imprudent enough to hold their annual gathering at the well known Castle Hedingham, at which five local M.P.s were present. The Rev. H. Majendie and Mr. Ashurst Majendie represented the special duty of the time to be the defence of church rates. The latter gentleman grew nautical in his elo-quence, and exclaimed, "Let Conservatives stand by church rates, and if they were the defeated let the good old British man-of-war still have her colours flying, her courage up, and her determi-nation undaunted." Whether the church or the rates or the parson was the "old British man-ofwar " the orator did not explain ; but " if defeated," as Mr. Majendie knows must be the case, the "determination is to be undaunted," which we suppose means she is to be quite ready to be defeated again. The Rev. J. Cox pronounced the church rate question to be the real battle-ground between Conservatives and Liberals, and appears to have contributed his usual amount of fume and froth to an event always associated with anticipations of fear. These lay and reverend orators cannot fail to know that the most successful of the church rates during late years have been made upon the much abused voluntary system, and that the will-ing aid of its adherents has been a million-fold more important than the paltry tax upon the dissenter's pocket and conscience.

The Reform question, though subordinated to church rates, came in for its share of after-dinner eloquence, and Mr. Ashurst Majendie demanded no less than the eternal exclusion of Mr. Bright from her Majesty's councils, because he had observed in his speeches " that one monarch came to a very sudden and unpleasant end at Whitehall because he would not give up any portion of his absolutism." The Essex Conservative must in verity be a specimen of that Essex production to which we are indebted for much excellent veal, if he imagines that Queen Victoria is going to make a fight against the new Reform Bill, or would be in the slightest degree alarmed if 'Mr. Vincent were invited to Castle Hedingham to deliver his "Oration on Oliver Cromwell," which is often advertised.

Mr. Beresford characterised Lord Derby's sickly and short-lived Reform Bill as an "extreme strong" measure, and Mr. Du Cane discovered in the Builders' Strike and the disclosures at Wakeand admitting the working classes in mere nume-rical masses." He also considered that Mr. Bright had benefitted the Conservative party not

We are not going to defend Mr. Bright, nor his tendency to mistake the small Manchester school for the people of England, but it is amusing to note the grounds upon which he is assailed. The numerical argument is the great bugbear upon which the Conservatives rely, but they ought to be

honest enough to tell us the proportions of power they are willing to allow to the several grades o society. The middle class are more numerous than the aristocracy : is he prepared to show that they should be excluded from political power to an extent sufficient to make up for their numbers? There may be something in exclusion based upon gross ignorance or other principle but unfitness, but the silliest and shallowest argument ever made use of in a constitutional country is an exclusion on the ground of numbers. It is to make the minority say to the majority "Howeverfit you may be to exercise political rights-whatever may be your knowledge, your virtue, your industry-we will shut you out because you are more numerous than ourselves." This is to treat the progress of a nation, which is identical with the improvement and elevation of its masses, as if it were a calamity or a crime, against which repressive measures must be directed. Can the force of folly further go?

#### SPAIN AND MOROCCO.

Two of the longest known countries of the world seem starting into fresh life, and, after a long sleep, to be roused into political action. Mauritania was known to the Carthaginians, and was occupied by the Romans. Spain formed successively a portion of the empire of both these great people. Both Spain and the country now called Morocco had an historical existence before Britain, and were conspicuous parts of ancient civilisation. Spain, too, in its time has formed a very important part of modern civilisation; but Mauritania, after being conquered by the Saracens, gradually sunk out of the modern world's regard. Mahomedanism made its deep marks on civilisation, including within it both Mauritania and Spain; but they have gradually been effaced, though not yet swept away, by a creed which did not rely on the sword for dominion. At present these two countries-one having participated in modern civilisation, and the other relapsed into barbarism -are of very unequal power.

In territory the empire of Morocco is said to comprise 219,000 square miles; Spain only contains 182,000. Both countries are of very great fertility: one embraces the extreme south of Europe and the other the extreme north of Africa. They are divided by the Straits of Gibraltar; but Spain has long possessed in Ceuta a kind of Gibraltar in the empire of Morocco. Spain has a population of 14,000,000; Morocco of 8,500,000; the former, therefore, are more compressed than the latter; they are also much more enlightened-far better acquainted with the arts of Europe, and, therefore, much stronger. The inhabitants of Morocco, too, consist of Moors, Arabs, Jews, Negroes, Berbers, and wandering tribes, who have never been very closely united nor very friendly to one another, and are not likely to make a very spirited and well-organised resistance. The Spaniards may find it difficult to advance far into a country so sparsely inhabited; but possessing Ceuta it may be sure to make conquests; and probably the seaports of Tetuan, Mogadore, Tangier, and Mazagan, if these be aimed at, may be conquered and held.

Spain is so imperfectly cultivated that her people would do better to improve at home than make conquests abroad; but the old prejudice of looking on territory as a source of wealth to labourers, as it may be of power to sovereigns, is yet so strong, and the spirit of imitation is so infectious, that Spain is very likely to attempt what has been done by France, and acquire a new and large dominion in Africa. Morocco, though it occupies a favourable position for commerce at the mouth of the Mediterranean, holding there all the ports and harbours, except Ceuta, has not much trade. Indeed it is better known as a piratical than a trading state; and in the Riff pirates and Jullee rovers this gene-ration has still a living example of the general piracy of seafaring men in the middle ages. It is yet so backward that it can hardly even be called an agricultural country. It has some manufactures, though principally of a domestic nature. Leather is made in considerable quantities, and about 250,000 goatskins are annually exported. Of one part of its trade with the Levant, Alexandria, and Mecca, carried on by caravans and pedlars, and of another part, carried on with the interior of Africa,

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of salt, tobacco, cloth caps, girdles, Turkish daggers, &c., for gold-dust, ivory, ostrich-feathers, and slaves. It is chiefly a commerce of barter, and like most of the commerce between people unequally advanced, is said to yield to the people of Morocco, who are the farthest advanced, very large profits.

Öf that part of its trade which is carried on by sea, and principally with Europe, we know something more. Morocco sent us almonds, bark, corn, ostrich feathers, gum, oil, wax, wool, &c., to the value of £344,301, in 1857. The average value of our imports from that country for the four years then ended was £370,000. We sent Morocco coals, copper, cottons, iron, linens, sugar, staves and casks, woollens, &c., to the value, including colonial and foreign exported articles, of £190,000, in 1857; that being a greater sum than the average of the preceding three years. The trade, therefore, is not of great value to us, but as every kind of cereals may be required here, and they are there occasionally very cheap, it is very desirable that the ports of Morocco should not be closed against our traffic.

With Gibraltar, too, it has long carried on a considerable business. Much of the subsistence of the 17,000 inhabitants of Gibraltar is derived from "Barbary." The tonnage of vessels entering and clearing the colony in 1857, importing principally food from that country, was 102,000. We have no returns of the value of the trade between Gibraltar and Morocco, but in 1853 the inhabitants of the Rock complained much of the restrictions which the Emperor imposed on the trade, particularly on exports. On these he levied heavy duties, while he monopolised all the trade of the interior. At that period the people of Gibraltar put down the value of the whole trade of Morocco with England and the colony at £540,000 a-year. No other European country has, we believe, so large a trade with Morocco as England and Gibraltar combined, and from this our readers will be very sensible that the vast and fertile country has yet to be brought within the pale of civilisation. It certainly does not contribute as much as it might to the support of society. The Government is despotic in the highest degree. The Emperor, too, is a complete monopolist as well as a despot, and the occupation of the seaboard of his States by the Spaniards, should that be the result of the war now about to begin, can scarcely render the country less useful than it now is to commerce and the whole family of man.

#### ST. FAITH THE VIRGIN.

THE Church-rate question has received its quietus. Sir Peter Laurie has made fun of it. The holiest of causes, the most patriotic of enterprises, would have to succumb at the shock of that elephantine merriment. What, then, must be the fate of one so weak and so worthless, as the Church-rate system? It has collapsed utterly-gone clean out of sight-"vamposed," as the Yankees say. Sir Peter Laurie once announced his deliberate intention of putting down suicide. There is a limit, however, even to the powers of our aldermanic Hercules, and certain incorrigible reprobates still put an end to their existence—flying

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the church of St. Faith the Virgin. We presume in accordance with Scripture, "provide for those of their own household." Beyond this surmise we know nothing; and nobody else seems to know much about the church in question. Its church-warden rejoices in the name of Hicks, but is a and whether there is a congregation at all, appears companies in the United States. an open question. In fact, it is one of those model Oity churches which have only been saved from destruction by the prayers and protests of venerable archdeacons and righteous aldermen. The spider will catch flies in its web long after life has departed from its frame, and its members have

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long after its services are deserted and its parishioners have disappeared. St. Faith the Virgin reduced her expenses to a minimum, and only paid 51. a-year to an ecclesiastical man-of-all-work, who united in his single person the various offices of organ-blower, lamp-lighter, hassock-crusher, pew-opener, beadle, and "dearly beloved brother;" and yet, for some mysterious cause, she felt bound to issue a rate. Amongst the parishioners rated was a Mr. Tallent. The amount of his rate was only 17s. 6d., but this gentleman had a frugal soul, and felt that the principle was the same in pennies as in pounds. He felt religious scruples about paying a rate for the promotion of Popish practices, and declined to pay. Now we have a cordial sympathy for anybody who dislikes paying anything - taxes especially - yet Mr. Tallent must pardon us if we always feel suspicious of persons who object to pay on principle. Be that as it may, Churchwarden Hicks summoned the recalcitrant and nonconforming Tallent before the Civic justice bench, on which Sir Peter sat in solemn state. Alas for these degenerate days, the martyr to clerical persecution did not appear in person, but sent his clerk instead. Now-a-days, Luther would have come up to Exeter Hall with a day ticket, and Wickliffe would have written letters to the Mr. Tallent, however, declined to Record. pay the rate on account of Popish practices being put in use at the church of St. Faith. A man of common sense would suppose that the only question before the court was whether Mr. Tallent was legally liable or not, whether church rates were advisable, and still less, whether the ritual in use at the church was Evangelical or otherwise. The great Laurie, however, soars above commonsense, and makes his own law. The only fact ascertained about the church was, that the service was intoned at the expense of the rector.

This was enough for the worthy magistrate. According to his sapient utterances, "the sooner such things were put down the better-no 'St. George's-in-the-East ' practises were wanted in the City. These Popish doings had been put down in St. George's "—and so on, through a mass of pompous twaddle, which those who like can read elsewhere. The chief clerk sought to cover the absurdity of the alderman by suggesting the possibility of the rate being informal; and Mr. Hicks, glad enough to escape the bother and absurdity of the whole scene, wisely resolved to drop the summons, and leave his successor in the office of churchwarden to enforce the rate, if he liked the trouble.

We shall not be suspected of either admiring the mummeries of the High Church "revival," or of looking favourably on church-rates, still less of appreciating Sir Peter Lauric's admixture of theology and justice. Our general conclusion is, that the fewer of such scenes we have the better. When a question, like that of " church rates," has sunk to such a pitch of discredit as to give rise to such occurrences, it should be got rid of, at all cost, for once and for all.

#### ENGLISH LIFE ASSURANCE IN THE UNITED STATES.

It is very well known that the inhabitants of the thereby, so to speak, directly in the face of an offended Laurie. Disheartened by the ingratitude of "*felos de se*," Sir Peter has turned his powerful mind to putting down "Popish practices." Hence-forth he will be known as Peter the Primitive United States are remarkable for their 'cuteness in business affairs, and show it by preferring It also may English securities to their own. easily be imagined that there are many speculators, both of a good and bad kind, amongst them, that Protestant-Peter the Apostolic Alderman. by no means admire this preference for English Beneath the shadow of St. Paul's there lies hid scourities and English joint-stock companies. it is a snug benefice, because it is held by the son That the repudiation system should have engen-of a dean, and we know that deans and chapters, dered this doubt of home, and confidence in foreign, institutions, is not remarkable; but we have had an instance brought under our notice which expresses this jealousy in so extraordinary a manner that it becomes a public duty to take notice of it. Vast sums of money are invested in these Anglo-American companies, and the share-holders on this side the Atlantic are no less interested in the large assurance and other joint-stock Amongst other life assurance offices doing a large business in various parts of the United States is the International Life Assurance Society of London. We presume it does business in all the more settled of the Northern and Eastern States; but at present we are only concerned with its proceedings in the State of Massachusetts; we know nothing further than that there is such a ceased to vibrate. In the same way, a parish with its proceedings in the State of Massachusetts; trade. The trade with the interior is an exchange church, it appears, will continue to issue rates and we should have nothing to do with that, nor

trouble ourselves about the affair, were it not a truly public matter, affecting not only the inte-rests of joint-stock companies, but of commerce and trade generally.

It seems that a very proper and cautious rule exists that such data shall be furnished by each English company as shall enable the public officers of the State to examine annually into the validity and stability of each institution. To this there can be no possible objection, nor does any ever appear to have been made. As it is the custom of most English offices only to have quinquennial valuations of their policies made, it doubtless is imposing extra expense and trouble to make such returns annually, but the rule seems always to have been complied with when applied for-and to the very letter by the International.

In June last certain official insurance commissioners at Boston made an official report on the International to "The Honourable the Senate and House of Representatives" of Massachusetts, which, we will venture to say, is unparalleled as a state document. Were it not confirmed by republication here we should be inclined to doubt its genuineness, and should be apt to consider it a violent newspaper article, got up for some malig-nant or trade purpose. A searching inquiry into the affairs of the company could not be objected to; but the report in question is not confined, as every official document of every European Government would be, to a plain unvarnished statement of facts; it launches into abuse which would be thought unbecoming and derogatory in the most violent newspaper in our country. As one instance of its slang, we may cite its description of one of the company's reports as "laying on a general and liberal coat of whitewash."

It goes, most unnecessarily and irrellevantly, into a general history of the formation of the company and of its founder, reviving long since settled matters, but sinking all the facts that would prove that the disputes of twenty years since have all been satisfactorily adjusted, and that the early expenditure and those who caused it, have for many years been obliterated, and its founder has now nothing to do with the company. So that, if there were any truth in the slanderous gossip this report revels in, it has long been cor-rected to the satisfaction of the shareholders and policyholders, and to the public at large.

Indeed, a careful perusal of the report, personal and malignant as it is, would alone justify the company. It tells us that "the manner in which the data of the policies was finally placed before us demonstrates that the ultimate authority at the parent office, London, is honest enough to face rigid investigation." Again, it tells us the office "is regulated by a special private Act of Parliament, which makes each and every stockholder, past and present, liable to the last farthing of his property for every claim against the company;" and also, that as regards the United States, "the gentlemen who have acted as the local board of directors in NewYork, of the 'American branch' (where 100,000 dollars of the assets are invested), are many of them of the highest respectability, and of such responsibility that they, probably, could make up the deficiency of the society's funds, and still re-main rich."

This then proves that the state of the policyholders is doubly secured, and that in no case could they by any means be damaged. With respect to the shareholders, then, it remains for them to notice in what way they please this strange, and we must say, erroneous document. The head and front of the charge of the commissioners is that, according to their valuation, the society has £200,000 less assets in hand than it ought to have. This, if even the fact, would be no injury to the assurers, as we have seen four times the amount could be called up immediately it was wanted. But the really publicly important part of the business is that this is not the fact, nor anything like the fact, and that the company really possesses a very handsome surplus. We do not pretend to decide such complicated matters as the valuation of a life assurance business, but the directors of the Company have not only called upon their own eminent consulting actuary, Mr. W. S. B. Woolhouse, to make a special valuation of the Society's assets and liabilities up to the end of its last financial year, the result of which appears to us perfectly satisfactory, but, in order to avoid all cavil or suspicion of favoritism on the tined to be filled by one of the Bonaparte family; part of an officer of the Society, they have also whether or no this is the design of the Emperor,

very properly put the Boston valuation into the hands of another of the highest and most acute of our actuaries, Mr. F. G. P. Neison, a gentleman entirely unconnected with the Society, and his clear, elaborate, explicit, and ample statement, which will be found in another portion of our paper, proves the American Commissioners to be grossly mistaken and absurdly ignorant, if not malicious, and slanderous.

That any public Government should have received such a statement, and sanctioned any document so palpably tinged with the virulence of partizanship, is as strange as it is alarning. What company or trader will be safe that may thus have a reputation for solvency reported away under a semi-government authority. In the particular instance we have cited it is not of such importance, as the International will only come more brightly and clearly out of the purgation : having thus had given to it an opportunity of making a full statement in reply, which must be perfectly satisfactory to all connected with it; and which must even raise it in public estimation. This, however, might not be the case with every individual, nor with a less fixed and firm association. As far as the public are concerned they should be put on their guard against documents bearing official recognition, and which, therefore, acquire so much influence in the eyes of law-revering Englishmen. We are sorry to be obliged to come to the conclusion that the Boston report has ulterior views; especially when we consider more closely some of the very extraordinary insinuations contained in it. Perhaps the whole mystery is explained when we find "the Report" concluding with a prayer that some further legislation may be made to protect the citizens of the State against the operations of foreign Life Assurance Companies. "Hinc illæ lachrymæ." But it is a new phase of rivalry to conceal an attack in an official Government report, and we shall really feel an interest in observing whether the names of Elizur Wright and George W. Sargent (the commissioners) have, can, or will ever, appear connected with a home and American Life Assurance Company.

#### ITALIAN CONFEDERATION. FROM A CORRESPONDENT.]

AFTER awaiting the good pleasure of the despot of the Tuileries for a month or more, the deputations from the Duchies were honoured with an interview at St. Cloud on the 16th, during which the oracle was pleased to favour them with a repetition of the imperial platitudes which have issued in profusion from the Napoleonic mouth and pen since the cessation of the Italian war. Having at length received direct confirmation of that which they before had but too much reason to know-namely, that it was neither the will nor the policy of the French Emperor to aid them in becoming independent, it would now be well that the Duchies should feel that they are left to themselves to work out their policy of annexation with Pied-mont, and that they should vigorously bestir themselves to accomplish their designs, inde-pendently of friend or foe. The present is the right moment for taking a decided course, and initiating the movement which may result in the full accomplishment of their wishes. It is clear almost to demonstration that the actual cessation of hos-tilities between Italy and Austria is intended by the latter to last only until her exhausted treasury shall be in some degree replenished-thanks, in part, to the ten millions sterling of which poor Piedmont is to be muleted through the good the Italian States for private or general leagues is offices of her French friend and ally—and the of old date, and continued down to the time when season of the year again comes round "when kings go forth to battle." It would be well, then, if Central Italy could be induced to make use of the present opportunity, and assume an attitude which should convince both France and Austria that, after having declared her wishes, she intends to make them respected, and will carry them out, spite alike of Austrian intimidation and French spite anke of Austrian intimidation and French cajolery. According to the fiat of Napoleon, Parma and Piacenza will be given to Piedmont, but if Tuscany is to enjoy the same privilege, it will be due to her own good sword and wise councils, as this forms no part of the French Em-peror's plan of adjusting Italian affairs. Many political heretics and unbelievers still persistently cling to the notion that the Tuscan throng is descling to the notion that the Tuscan throne is des-tined to be filled by one of the Bonaparte family;

certain it is that if he is permitted to arrange matters as he likes, the future state of Italy will but slightly differ from the past. He boasted of the undertaking the late war for an "idea"; to the Tuscan deputation he declared that the war had brought them great advantages : since he feels that such is the case he could not do better than content himself with having realised his "idea," and generously suffer the Italians to follow up, in their own way, the advantages which he has ob-tained for them. The articles of the treaty signed at Zurich embrace the confederative union of the different States of the Peninsula, including Austria, in virtue of her Venetian possessions, with the honorary presidentship of the Pope. It might have been hoped that the long time employed in discussion at Zurich would have sufficed to convince the consulting powers of the absurdity and impracticability of such a scheme under existing circumstances. That a federative union of the Italian States under proper regulations and restrictions would be for the advantage of Italy admits not of the shadow of a doubt. But it is no less patent that any attempt to make powers coalesce, actuated by principles so diametrically opposite and antagonistic as those which sway liberal and progressive Piedmont, persecuting and mediæval Rome, bigotted and cruel Naples, and aggressive and unscrupulous Austria, must within a few months result in total failure, and, most likely, disastrous revolution. The idea of the federative union of the Italian States is not new; so far from this, it is anterior to the time of Independence, combined Lorenzo di Medici. with union, was the object and tendency of the policy of all the States of the Peninsula from the eleventh to the fifteenth century, when the numerous small republics and petty princes were reduced to a few principal States, each having its own government, and being in fact independent of the rest. With the object of attaining, maintain-ing, and defending this real independence, the great leagues of the eleventh century were formed, including the cities of Piedmont, of Lombardy, Venice, Bologna, and Romagna. In the thirteenth and fourteenth centuries arose the party leagues of the Guelphs and Ghibelines, of Tuscany and middle and upper Italy, which tended the one to dominate over the other. Towards the end of the fourteenth, and beginning of the fifteenth, century, leagues were formed for the defence of particular States against others, to prevent usurpation and undue aggrandisement. On the settlement of the Italian States in the fifteenth century, by the treaties of Lodi and Naples, leagues were entered into for the maintenance of peace and general union throughout the whole of Italy. During this epoch, the Popes, Cosimo, and afterwards Lorenzo di Medici, strove to put an end to war, to re-establish peace, and to organise fresh leagues, to counterbalance existing private leagues, and thus maintain a just equilibrium among the Italian States. This principle of the balance and counterpoise of forces, understood by Italy alone in the fiftcenth century, began in the sixteenth to be applied to Europe generally, and subsequently formed the basis of European international relations. After that it was universally allowed that confederation was far more sound national policy than conquest. The conception of the federative system, in preference to the employment of force, which prevailed during the sixteenth century, and gradually extended over the whole of Europe, was due to Henry the Fourth. It is seen, then, that the combination of the Italian States for private or general lacence is the Peninsula was divided into nearly the same principal States of which it is now composed. When this union was broken for Italy's misfortune, then commenced her troubles from foreign invasion and domination, and the annihilation of almost all the native Italian powers. Yet during ages of servitude the earnest desire of emancipation and the supreme wish of independence have been transmitted from generation to generation. With the view of recovering their lost freedom and political standing, leagues have been attempted time after time. The plan of confederating Italy, in order effectually to oppose foreign aggression, in order electually to oppose foreign aggression, has been always kept in view, from the sixteenth century downwards, by the House of Savoy, which, even after the decay of Italian power in general, maintained the valour and glory of the Italian arms. Profiting by the traditions of civil

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and military knowledge transmitted to it by its ancestors, the House of Savoy has unceasingly sought to augment its own strength, power, and reputation, while it has been preparing for its great destiny as the protector of liberty throughout the Peninsula. The continual tendency of Piedmont to increase in power and influence, especially after foreign invasions-to become the initiator and the centre of Italian leagues, to win credit, respect, and authority among the other European Powers by her valour on the field of battle, by political wisdom manifested in the congresses in which she began to take part in the fifteenth century-has opened the way for the future regeneration of Italy, which is still so anxiously awaited. Thus Piedmont, which has ever remained an Italian Power, even in the midst of foreign domination, came to be considered in the seventeenth century as the legitimate representative of the whole nation, and openly assumed the defence of the Italian cause in the face of the European potentates.

Some of the great difficulties which in the fifteenth century stood in the way of Italian unification and nationality are now extinguished, or sensibly diminished; for instance, the multiplicity of petty States has disappeared, and the spirit of municipalism, in the course of recent events, has given way almost entirely, and been replaced by a sentiment of nationality now widely developed. But Italy is still divided into very nearly the same principal States, as in the time of Lorenzo the Magnificent, Macchiavelli and Guicciardini, and which were those of Turin, Milan, Venice, Florence, the Pope, and Naples. Now, as then, life emanates, so to speak, from various centres, in a manner quite different from that which is the case in other nations of Europe, and which renders the immediate unification of the Peninsula a matter of no small difficulty. Apart from the present terri-torial condition of Italy and the complications of the Papal question, the old Italian system of federative union again presents itself as the best and most suitable for modern Italy, and as the way by which unity may hereafter be obtained. federative union, if accomplished now, or hereafter, must rest upon the same principles as in the fifteenth century-the union of the States for their mutual and reciprocal preservation and safety, and for internal and external defence, while the inde-pendence of each is recognised. The constitution of the Peninsula into a nation divided into three or four great parts united by the bonds of a per-petual confederation, if it could be now carried out, would offer every prospect of stability for some time to come, and would be a step towards the absolute unification of all Italy at a future date. But to us it appears that the world must have advanced to a state much more nearly resembling that in which the wolf and the lamb shall lie down together, before Austria and Piedmont can meet on friendly terms to discuss questions connected, however remotely, with social and liberal institutions.

### Griginal Courespondence.

#### FRANCE.

PARIS, Thursday Evening. Now that Spain has decided upon going to war with Morocco, people begin to speculate as to what part France will take in the question. There seems to be a disposition on the part of the Government to attack Morocco on the Algerine frontier, while Spain bombards Tangier. Some of the journals openly advocate the partition of the Moorish empire between France and Spain, and dream of the future conquest of the whole of Northern Africa, in which conquest of the whole of Northern Africa, in which The article in the Times on the Morocco question to a see the Mediterranean would indeed become a is favourably received, and the Presse takes occasion. French lake. The articles in the Morning Post upon the Italian question and the peace of Zurich have excited great dissatisfaction here. Your contemporary is looked upon as the organ of the Government, and the GERMANY. French journals see in these articles an indication on BREMEN, October 26th, 1859.—If the English are the part of Lord Palmerston, under whose inspira-tion they are supposed to be written, to oppose himself to the settlement by a congress of the affairs of Italy, and a refusal to take part in its councils. ber and in virulence in the columns of the daily press. The Constitutionnel, which is known to be under Government influence, contains a long and ably written article on Irlsh grievances, denouncing in strong terms the iniquities of British misrule. The new journal, L'Opinion Nationale, in an article Attacks on British policy are increasing in num-

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on "L'Alliance Anglo-Français," dwells on Napoleon the First's prophecy, that the British aristocracy would fall like the Venetian Republic ; and looks forward with evident satisfaction to the part which the "Soldier of God," la belle France, will take in the coming struggle, when the proud Albion shall be levelled to the dust.

The tone adopted by the Univers, and the mendacity of the assertions which it makes in support of its views, have contributed to estrange many minds from Catholicism. The falsehoods of M. Louis Veuillot's organ are constantly being exposed and held up to derision by its contemporaries. A few days ago it published a correspondence from the Papal Legations detailing a horrible scene of blasphemy said to have been perpetrated at Pesaro. According to the last romance published in the Univers, the mob entered a church and pillaged the sacred vestments and other articles used in the celebration of the offices. From this they proceeded to parody the sacrifice of the Mass. Naked women formed the choir, and acted as acolytes, while a drunken soldier, in a like state of nudity, discharged the mock functions of celebrant. However ingenious, and worthy of the pen of Dumas or Sue, this story is actually laughed at by the contemporary French press, by whom it is considered as fabulous as most other stories put in circulation by the Ultramontane organ.

The past week has witnessed the final close of the celebrated Divan Procope in the Rue Lepelletier. It was the favourite resort of all the literary men in Paris, and upon its cushions of faded velvet might be seen lounging the greatest notabilities of the literary world down to the meanest scribes, some en. gaged at cards, others at dominoes, and all smoking.

Rather a good story of imposition has found its way into the papers. A gentleman was detained at the omnibus office, near the Palais Royal, awaiting vehicle to convey him to the Ternes. The rain fell in torrents, and every omnibus was full, labelled with the terrible word "complet," so familiar to a belated Parisian. A stranger accosts this gentleman, and points out to his notice an empty cab, which he begs him to engage jointly with himself, as he is going the same road, and he urges the necessity of prompt proceedings, or they will be detained there the whole evening. The gentleman assents to this, and the stranger hires the cab. Before entering the vehicle they take a glass of absinthe together at the neighbouring restaurant, and thus fortified, they ride, indulging in cheerful converse, until their arrival at the Barrier of Neuilly. Here the stranger alights, giving the gen-tleman fifteen sous, which he tells him is the half of the fare, and they bid each other farewell. When the gentleman is set down at his door he is informed, to his sorrow and amazement, that the fare, instead of being thirty sous, amounts to ten francs and a half, as the cab had been hired at an early hour of the day. His remonstrances are in vain; an appeal is made to the Commissaire of Police, but the cabman's demand is confirmed.

A few days ago some passengers on the boulevards picked up a great many pieces of gold, of twenty, ten, and five francs. Moneys to the amount of 700 francs, picked up in this way, were deposited with the agents of police in the course of a few hours. It appears that a clerk in a large commercial firm had dropped a sum of 1,200 francs on his way from a bank. The remaining 500 francs has not yet turned up; the papers charitably hope that the individuals who have found them are, for the present, prevented by their business engagements from making its restitution. Among recent novelties, a yachting fever has seized the French. Last week a magnificent yacht, d la Anglaise, was launched into the Seine, near Bercy, in the presence of a crowd of delighted spectators.

The weather has become very cold within the last

terest and horrify them to the extent they do me. I would venture a few translations for their behoof and painful excitement. But as almost every one is now a traveller, and every traveller an animated polyglot, perhaps your readers are as well acquainted with the England of the continental journals, and the Englishman of the continental theatres, as is your correspondent ; and it will therefore suffice to inform such as are living at home at ease that the belief is as general as the assertion, that the Empe-ror of the French at this moment-not Britanniarules the waves. Whether the statesmen share the belief, of course, I cannot say, but this much is cer-tain, that press and people in Germany look upon France as a more dangerous enemy and more valu-able friend than England. 'Tis true, the proof of the pudding is in the eating, but it takes a vast amount of labour, trouble, and expense sometimes to beat the truth into men's minds. The aspirations of the peace party in England have made our neighbours warlike. As an Englishman, it is very awkward to be obliged to listen to these prophecies of the defeat and decline of Old England, and one cannot help wishing that the occasion may soon occur which will recall the memory of Nelson to the present generation that seems to know him not.

The national unity and reform movement still shows signs of life, I am pleased to say. Mr. Von Bennigsen, whose name deserves to be widely known. as a noble and energetic patriot, has published a call to join the National Verein, which has its headquarters now at Coburg, the police authorities at Frankfort having, as your readers are aware, refused to sanction its meetings there. The Association commenced its sittings at Coburg on the 18th inst.,

the anniversary of the battle of Leipsig. The Prince of Prussia and the Emperor of Russia have met at Breslau. A report is making the round of the papers that on the arrival of the Emperor at Warsaw, he was met at the railway station by the Archduke Albert of Austria, who, after the first interchange of compliments was over, hinted that the Emperor Francis Joseph would be happy to welcome his Majesty on the frontier. The Russian Emperor, however, most politely expressed his regret that it was out of his power to visit Austria during this journey, which he had undertaken solely to pay a family visit to his uncle, the Prince Regent of Prussia.

The Austrian Gazette announces the resignation of Baron Von Hübner, and Graf Grünne, adjutantgeneral. People are puzzled at these resignations, more especially at Baron Von Hübner's withdrawal from the Ministry of Police, to which he was so very lately appointed. The Liberals regard it as a sign that the Austrian Emperor has already grown weary of his labours in the field of reform and progress. The Austrian journals offer no clue to this im-portant change of ministers. The Ostdeutsche Post portant change of ministers. merely remarks that the resignation of Count Grünne has no connexion with that of the minister Von Hübner. With reference to the event it says : "All classes of the population are astounded that the rumours of a change have been so rapidly fulfilled. Public sympathy accompanies this minister in his retirement. Above all, the press have most reason to retain a grateful remembrance of the short offi-

cial activity of Chevalier Von Hübner." The successor of Von Hübner Baron Von Thierry, who occupied a high position in the foreign office during the ministry of the late Prince Schwartzenburgh. After the death of the Prince, Baron Von Thierry retired to his estate near Saltzburg, where he remained till the appointment of Count Rechberg to the foreign office, whereupon he re-turned to fill a confidential position, in which it appears he has acquired the high approval of the Emperor. On receiving his portfolio he took an early opportunity of inviting the heads of the Vienna press into his presence for the purpose of assuring them that the personal change which have occurred few days, and a good deal of rain has fallen at the commencement of the present week. This change in the temperature is bringing many persons from a due respect for its legal freedom. This assurance has filled the Vienna editors with joy, and they vent the hope that the change will also lead to no alteration in the programme of 23rd of August, announcing the works of reform. The following anecdote is related by several journals with the view, doubtless, of showing the non-German character of the Emperor of Austria. Count Goluchowski, on being offered the portfolio of Ministry of the Interior was so astorished at it, that he said to the Emperor on their first interview :--"Your Majesty is probably not aware that I am a Pole." "You are an Austrian," replied Francis Joseph, "I am an Austrian subject, your Majesty, but by nation a Pole." "Well, then, you are of the

the country to Paris.

to remark that the alleged dispute between Lord Palmerston and Count Persigny is probably a false rumour.

desirous of seeing themselves as others see them, they have only to learn the tongues and read the journals of their nearest neighbours of the Continent; they will have then no occasion to echo the prayer of the Scotch poet for supernatural assistance in the search after self-knowledge. Ever since the Italian liberal communal law. The two first are already in part carried out. The two last remain in abey-ance; and although the future welfare of the Austrian monarchy depends upon their accomplishment there is but little disposition evinced on the part of the Government to fulfil the promise held out.

There is a prospect of some trouble with the Protestants of Hungary and the neighbouring countries. The Imperial patent issued on the 1st ult., of which THE LEADER gave an analysis, was extolled by the Jesuit and Ultramontane press as a praiseworthy, and conciliatory measure of reform, which would be received with gratitude by the Hungarian Pro-testants. It was difficult, as usual, for the mere news-seeking reader to penetrate the darkly-intricate sentences of the official document, but a careful study soon enabled any one to perceive that the pretended boons offered were nothing more than so many pitfalls. While pretending to restore to the Protestants their self-government in Church and school affairs, which they had enjoyed from the sixteenth century till 1848-49, the Government recommended the Imperial officials to keep a strict watch over both churches and schools, which were made subordinate to the Imperial authorities. The consequence is, as might have been expected, the Protestants re-ject the pretended boon. On the 27th of last month a congress of the Protestants of the Theiss district was held, under the presidency of the representative of the seven free towns of the Zips. It was unanimously resolved to beseech the Emperor in a petition to restore the Protestant Church its guaranteed and original rights, or, at all events, to the position it held prior to 1848, because they could not accept the conditions of the patent, which assumed the right of dictating in the ecclesiastical and scholastic affairs of the Protestants of Hungary, without the consent of the Synod of the country. Besides, the Government of the Emperor or King have pretended to reserve a power to which they never had a claimviz., the selection of the school-books, the language through which the children should be instructed, and the course of study.

The Protestants of Hungary are a bright example for Germany. The supervision of the schools by the authorities and the censorship of the press nullify, of course, the knowledge of reading and the use of school-books.

The affairs of Hessia have come under the consideration of the Federal Diet since the vacation. The result is expected to be a new constitution con-structed from the old constitution, which the people of Hessia want in toto, and the last one concocted by Austria, Prussia, and the Elector together, which the people do not want at all.

The celebrated composer, Ludwig Spohr, died last Saturday evening at Cassel, where he had been settled since 1822. He was in his seventy-sixth year.

THE GREAT STIEGLITZ FAILURE. - The Berlin Banking Gazette of the 21st inst. expresses doubts as to the contemplated retirement of Baron Stieglitz being fulfilled. It is said that the Emperor is believed to be fully sensible of the services the Baron has rendered to Russian finance, as well as of the different results that might under his auspices have attended the recent loan, and that some arrangement is therefore likely to be adopted to induce him to continue business. Should such be the case it is assumed that M. Von. Knizjewitsch, the Finance Minister, who has been the personal opponent of the Baron, will withdraw from office.

TRADE OF THE MONTH.—The Board of Trade, returns for the month are again satisfactory. The exports for September were more than eleven and a half millions sterling in value, nearly one million more than in the same month last year, and half a million more than in September, 1857. Taking, too, the number of vessels employed in the shipping trade, the figures show a great increase of tonnage, and make one wonder what the shipping interest

## COMMERCIAL.

### GUARANTEES AND SUBSIDIES.

ENGLISH management, it is said, has become so unfavourably known in the share market that foreign railways placed under it, though they have a guaranteed rate of profit, are sure to fall to a discount. This is at once new and unexpected. English management is decried. It may be a consequence of the guarantee system. At least, such The a system must induce mismanagement. guarantee in most cases is sure, in the first instance, to drive the shares up to premium. Then the men who have projected the undertaking, placed their friends on the directory, given the works into the hands of some favoured engineer, may find some other and better employment for their capital, and leave the concern in the hands of those who have entered it only to serve some sinister purpose of their own. As the Times shows, the gurrantee is a lure for shareholders. They however, cannot immediately acquire a sufficient knowledge of the concern to take it into their own hands, if they have the will; and it is sure to become a mere job. Some projectors, some directors, some engineers, and some contractors, by this mode of going to work, have acquired large fortunes; and some of the noblest and most useful enterprises that ever were undertaken have become ruinous as commercial speculations. The guarantee system has ensured the success of jobbing, and has extended it. We cannot say it is the parent of jobbing; this is inherent in the national character, affects equally corrupt electors, corrupt representatives, and corrupt ministers. It is another proof, however, that Government cannot even so far interfere with business as to give one portion of it this apparently feeble encouragement without doing mischief.

#### ROYAL MAIL PACKET COMPANY.

There is another mode in which Government interference has latterly done great mischief to shipping and trade. It was beguiled and flattered, some twenty-eight years ago, to give a subsidy to a company, to enable it to establish and carry on mail-packet communication with the United States. The sum granted was considerably more that a fair remuneration for carrying letters and mails under a system of competition. From subsidising one company it subsidised another and another, and now the amount of subsidies it pays to different companies for carrying mails, &c., is very little short of £1,000,000 a year.

One of the companies which gets a very large sum—£270,000, per annum, payable quarterly— the Royal Mail Company, announced last week that its profit for the half-year had been £132,581; but many deductions have to be made, and the sum left to be appropriated to dividends was only £30,000. This is only the ninth-part of the sum received from the Government, or, doubling it for the year, £60,000; we may then say that the real earnings of the Company, exclusive of the Government grant, are £210,000 a-year, less than nothing. At the same time we are assured by Mr. Campbell, speaking at Holyhead, that this payment is made a pretext for checking steam boat speed. From these facts it is quite plain that this particular subsidy-and, no doubt, the case is the same with other subsidies-keeps alive inefficiency and incompetency. They stifle enterprises which would pay, to keep companies in existence which manage

so badly that they do not pay. This is not all. The grant of these subsidies by our Government induced the American Government to make similar grants, the consequence of which was that several more steam-vessels were placed on the line between America and England than could find profitable employment; and the American vessels, in spite of the subsidy, having caused a ruinous loss to their owners, were withdrawn, as were the subsidies granted by the American Government. Excited by our pernicious example the American Government, in order to secure the superiority of American steam-ships, inflicted by its bounties immense mischief on American shipping. Under this forcing system the shipping, both of the United States and of England, has become somewhat redundant. More ships have been built to eatch a share of these bounties than trade could employ, Mr. Gladstone's present professions, and we cannot and the shipping interest has suffered deeply hope that he will put an end to the "guarantee" from the undue competition introduced into and "subsidy" systems, though he acknowledges

it by this unwarranted interference. Of the shipping interest, it is true, as well as of other interests, that the rate of profit in it must, on the average, be generally equal. The result, therefore, of these bounties was to increase too fast the number of new and most improved ships, and by undue competition to lower the average rate of profit amongst shipowners.

#### MR. GLADSTONE.

If it were possible-which it is not-to place any confidence in the declarations of our statesmen-be they who they may-we might hope that this ruinous system would receive its deathblow from the Chancellor of the Exchequer. At the Holyhead festival he pathetically bewailed the readiness of the originators of enterprises to resort to an assault on the public purse. "The old principle," he said, "that the assistance of Government should never be extended to private enter-prise, unless under circumstances of rigid and extreme necessity, had been greatly departed from of late years. I believe," he added, "that a too ready resort to the public purse has been mischievous, and has operated as an absolute discourage-ment to enterprise." But such sentiments have been expressed over and over again by all our statesmen. They have thundered against bounties and discriminating duties, and even in thundering against them have re-enacted them. These sub-sidies and guarantees are, in fact, but another name for discredited bounties. Our statesmen, therefore, are not to be trusted when they can get an increase of patronage and power by departing from a principle.

Mr. Gladstone was palpably in error when he attributed the disposition to attack the public purse to the commercial failure of railway enterprise. It began long before railways were introduced, and was much encouraged by some of Mr. Gladstone's predecessors, who were loudest in their professions of free trade. He is also obviously in a muddle about the advantages of legislation, and encourages appeals for assistance to the Legisla-ture by magnifying its power. He said, "I do not believe, in the whole history of the world, an instance can be found, either of an age or a nation, in which it has been graciously conceded to a Legislature to do so much for the benefit of a people committed to its charge as it has been permitted by the British Parliament to do in the present era by the changes which it has circumspectly and wisely, but boldly and effectually, introduced in our commercial code." We should have been prompt to tell Mr. Gladstone that the Legislature was compelled to make these changes, and that the national prosperity is the result of skill and industry which the Legislature had no hand in improving. But we find this ingenious and subtle gentleman admitting, in another part of the same speech, that his course, as Chancellor of the Exchequer, "is determined by what is felt by the mass of the community, and especially by those intelligent and really governing classes of whom he had an important portion before him." He admitted, too, that the ministry "had a noble master in the British Now, unless he means to assert that nation. the Legislature is the British nation, as con-tradistinguished from the the public and the Ministers, Mr. Gladstone declares, in one and the same breath, that the nation is the noble master of the ministry, which guides the Legislature, and that the noble master is, at the same time, com-mitted "to the charge" of his ministry-guided Legislature. How the nation can be at once the master of the Government, and under its charge, requires an Oxford education to comprehend. We can see only that when the "noble master" has had sense, spirit, and right knowledge enough to take its affairs into its own hands and compel the take its affairs into its own hands and compet the Legislature, led by the administration, or the na-tion's ignoble servants, to abstain from inflicting only a small portion of the mischief it continually inflicts on "its charge," then the nation prospers amaz-ingly; and politicians like Mr. Gladstone, who would have prevented it if they could, assume to themselves the credit of having bestowed benefits on the nation on the nation.

#### can mean by their cry of distress.

LOCH KATRINE IN GLASGOW.

Glasgie's just a' right the noo She has gat Loch Katrine brought her ; Ever she had mountain dew, Now she rins wi' mountain water. Hech the blessin', ho the boon To ilka drouthie Glasgie bodie ! Sin' there's water in the toun, Oure encuch to mak' its toddie.

Glasgie chiels, a truth ye'll learn, New to mony a Scot, I'm thinkin'; Water, aiblins, ye'll discern,

Was na gi'en alane for drinkin.' Hands and face ye'll scrub at least, Frae ane until anither Monday, Gif nae Sabbatarian beast

Stap your water-warks on Sunday.—Punch

It is the still restricted industry of the people which gives us wealth-not legislation. For such reasons we cannot possibly place any confidence in 1206

that they have "operated as an absolute discouragement to enterprise."

#### TRADE OF NINE MONTHS.

THE value of our exports in the ninth month of the present year was £11,631,426, against £10,713,765 in 1858, and £11,068,874 in 1857. Our export trade continues to be greater month by month than the trade of 1858 and of 1857. In the nine months of the year it amounts to £98,037,311, against £86,310,329 in 1858, and £95,735,592 in 1857. The chief complaints are few—one, of a want of raw materials, though they have been imported in unusual quantities, which testify, in fact, to the great activity of our manufactures. The shipping employed, both in the foreign and the home trade, both entered inwards and outwards, shows also an increase. We may now, therefore, suppose, as the complaints of the shipowners have died away, that they are beginning to find out that they are less injured by the removal of restrictions, which has allowed commerce to expand, than by their own want of prudence. All the branches of trade are prosperous, and we see at present no reason to apprehend a reverse.

#### MONEY MARKET & STOCK EXCHANGE.

#### Friday Evening

THE demand for money continues good, and the Bank rate of discount is the general rule. Since last week there has been no important alteration in the terms. People continue disquieted, and some have been both puzzled and alarmed at an advertisement for two steam and two sailing ships, to be employed and fitted-up as hospital ships. Whether they are for our Government or for foreign Governments appear not to be known, but such advertisements belong to a class that are sure to excite, by the mystery involved in them, considerable attention.

A meeting was held at the Guildhall Coffee-house to-day to take measures to prevent the counterfeit-ing of trade marks, and against the unseemly practices of making up webs and filling reels with one quantity and selling them as of a larger quantity. We had occasion several months ago to call attention to these practices, and we are glad to see parties immediately interested taking up arms against them. A committee was appointed to watch over the interest of traders, and take steps to check the scandalous dishonesty.

We confess to be much astonished at the Victoria Bonds, at 6 per cent., part of a loan of £6,000,000 for that colony, having, in the course of the week, found a market at 1084. The colony has not yet 500,000 inhabitants; and for 500,000 inhabitants; £6,000,000 is as large a sum as £360,000,000 would be for the 30,000,000 population now in this country. In Victoria, too, everything is yet to be done— roads to make, bridges to be built, and all the other instruments of production to be made, which we already possess. Moreover, the expenditure of the Victoria Government, in 1855, was about  $\pm 3,000,000$ , or nine times as much as the expenditure of the Government of Massachusetts. No state in Europe, in proportion to its resources, is so much burdened as the colony of Victoria; and the lenders must still believe that land and not labour is the source of wealth, or they would not risk their money in the hands of this most extravagant of all Governments.

The wreck of the Royal Charter, lamentable a misfortune as it is, will have the good effect of di-recting the public attention to Milford Hayen, as the safest, most capacious, and best situated harbour in England for our immense communication with the Western world. But we must tell those who com-

countenanced and assisted by France, excited uneasiness. France might be using Spain, it was supposed, to assist her in converting the Mediterranean into a French lake; and the States occupying, in conjunction, the south coast of the Mediterranean, might be found offensive to England. The foreign journals, as well as our own; have written much on the differences which exist between the two Governments, and have magnified, probably for want of topics of interest, the little molehills that may lie in the path of the two nations into mountains. All these apprehensions are, we trust, without founda-tion. If, however, the great millionaires and the rich traders, who should command peace and be the masters of the Sovereigns, choose to submit to their pleasure, and hold their interests at the mercy of politicians, they must suffer as they suffer from the arbitary conduct of their lords and masters.

#### BANK OF ENGLAND.

An Account, pursuant to the Act 7th and 8th Victoria cap. 32, for the week ending on Wednesday, the 26th day of October, 1859:--

	ISSUE 1	DEPARTMENT.
Notes issued	£30.781.	300 Government Debt £11,015,100
		Other Securities 3,459,900
		Cold Coin & Bullion 16 306 300

	Silver Bullion
£30,781,30	£30,781,300
	DEPARTMENT.
Proprietors' Capi-	Government Secu-
tal£14,553,00	0 rifies (including
Rest 3,123,21	14 Dead Weight
Public Deposits (in-	Annuity)£10.875,157
cluding Exche-	Other Securities. 18,093,103
quer, Savings'	Notes 8,547,830
Banks, Commis-	Gold and Silver
sioners of Na-	Coin 612,251
tional Debt, and	
Dividend Ac-	
counts) 5,590,54	5
Other Deposits 13,921,45	2
Seven Day and	
other Bills 940,19	0
£38,128,40	1 £38,128,401
M. 1	IARSHALL, Chief Cashier.
Dated October 27, 1859.	,,,

#### PRICES OF THE PRINCIPAL STOCKS AND SHARES

AT THE CLOSE OF THE MARKET.

	Last Weck	This Week
STOCKS.		
3 per cent. Consols—Money	96 <del>]</del>	96
Ditto Reduced	944	9 <del>18</del> 91 <del>2</del>
Ditto Reduced Ditto New Bank Stock	047 224	225
India	2215	222
Wychoguer Bills	·28 T	••
Canada Government 6 per cent.	••	••
New Brunswick Government 0 per cent New South Wales Government 5 per cent.		• •
South Australia Government 6 per cent Victoria Government 6 per cent		
Victoria Government 6 per cent	• • .	••
Austrian Bonds, 5 per cent Brazilian Bonds, 5 per cent French Rentes, 3 per cent Mexican Bonds, 3 per cent	••	1021
French Bentes, 3 per cent		
Mexican Bonds, 3 per cent	22 <del>]</del>	219
Peruvian Bonds, 3 per cent Spanish Bonds, 3 per cent	••	::
Turkish Sorip, 6 per cent.	• •	41 <u>1</u> 77 <u>5</u>
	• •	1 112
RAILWAYS. Bristol and Exeter	100	100
Galedonian	921	100
L Restern Counties	02 50	56
East Lancashire Great Northern		1.00
Western	10 <del>4</del> 05	103 05
Lancashire and Yorkshire	98	97
London and Blackwall London, Brighton, and South Coast London and North-Western London and South-Western	60년 113월	67
London, Brighton, and South Coast	1134	114
London and South-Western	90 <del>1</del>	195 90
Midland	1003	100
North British North Staffordshire Oxford, Worcester, and Wolverhampton South-Lastern	60]	503
North Staffordshire	4d	_4 <u>7</u> d
South-Rastern	8 <del>4)</del> 78]	35 77
South Wales	75	72
	• •	
Bombay, Baroda and Contral India	11	<b>ດ</b> 5 '
Calcutta and South Eastern	12d	ia
East Indian Great Indian Peninsula	17d 1014	101
Great Indian Peninsula	184	- 98
Madras	84 20	87 19‡
Buffalo and Lake Huron	20 61	
Seinde. Buffalo and Lake Huron Grand Trunk of Canada.	38	I 394
Great Western of Oanada,	14	14
Antworp and Rotterdam		40
Dutch Rhonish	id	49
Eastern of France	271 721 121 871	27
Great Luxemburg	7	71 170 871
Lombardo-Venetlan	874	熱
Northern of France Paris, Lyons, and Mediterranean Paris and Orleans	30	1 804
Paris and Orleans	55	55
Southern of France. Western and North-Western of France	21	

#### GENERAL TRADE REPORT.

#### Friday Evening.

THE corn market is steady, with a firm tendency at last week's prices. The supplies in Mark Lane to-day were small, and not much interest was evinced by the dealers. In Mincing Lanc, too, the markets are steady-quiet, with a good business for consumption. Speculation has just fluttered its wing over the market, and then flown away again to rest. In Manchester and the other districts of the cotton manufacture the markets have been dull in the week, on account of a slackened demand from India-and continue so to-day. This however is quite temporary. From the hardware districts the demands are good, both for articles required at home and for the foreign markets. In truth, the general sameness of the national prosperity now makes trade reports dull. Some of our contempo-raries are accordingly obliged to revive the old story of the Glasgow Bank, and excite interest by reviving the almost forgotten tale of its defalcations and mismanagement.

#### RAILWAY INTELLIGENCE.

THE LONDON AND NORTH-WESTERN RAILWAY traffic return shows this week the extraordinary increase of £12,273 (making an aggregate increase of £82,582 since the commencement of the current half-year); the Great Northern a decrease of £698; the Great Western an increase of £3,080; and the London and South Western an increase of  $\pounds 2,263$ . The annual meeting of the DEESIDE RAILWAY COMPANY was held at Aberdeen on Tuesday. The report was adopted; a dividend of 6 per cent.

declared, and the retiring directors re-elected. The works on the DUBLIN AND MEATH line are being pressed forward with surpassing activity. With the exception of a few hundred yards, every inch between Navan and Kilmesson is ready for the laying down of the rails. The arches that are to span the viaduct over the Boyne are being turned, all the centres being raised; and the bridges at Assye and Grange are open for public traffic. During his recent journey to Norway, the King of

Sweden inaugurated the GREAT WESTERN RAILWAY between the commercial port of Göteborg and the Göta canal, in the interior of the country. By the completion of this last link there is now a continuous line of communication between Stockholm and the, neighbourhood of the Norwegian frontier.

Sir Samuel Morton Peto has received the concession for the GREAT JUTLAND RAILWAY between Aarhaus and Struer by way of Viborg, with a branch line to Randers.

#### JOINT STOCK COMPANIES.

ONE of the most successful estates acquired for the Conservative Land Society was the one in the Old Ford-road, on which whole streets, shops, a chapel, &c., have sprung up within an extraordinary short period. The Society has secured a piece of land fronting the Old Ford Roman-road, adjoining the former property. The new estate, designated the Roman-road, is close to the stations on the North London and Eastern Counties railways, and within a short walk of Victoria Bank a short walk of Victoria Park.

The first ordinary general meeting of the Madras Irrigation and Canal Company was held at the London Tavern on Thursday, Mr. JAMES THOMPSON in the chair. The report was adopted unanimously, after which the CHAIRMAN directed attention to the advantages to be derived from the undertaking in which they were engaged, and promised that they would enter upon the construction of the works as speedily as possible. In answer to several shareholders he said there was no fear of competition, as the Government had an interest in their success. Their capital would be sufficient to provide the reservoirs necessary to hold the water, and the profits would pay for it. It was calculated that about 7,000 square yards of water was required for an acre of land, but that was too much. Sugar wanted the mosf, and rice next to sugar, and other articles varied. The directors were re-elected, and their remuneration fixed at £1,000 a year. The auditors were elected, and their remuneration fixed at £20 a year each, and the secretary's salary was put down at £1,000 a year. The time for holding their meetings was decided on, and the court of directors reduced to seven. The half-yearly meeting of the GLONE INSURANCE COMPANY was held on Thursday at the offices in Cornhill, Mr. Thomas M. Coombs, in the chair. After a favourable statement of the results of the business of the current year had been submitted, the usual dividend at the rate of 5 per cent. per annum (free of income tax) was declared. At the meeting of the ROYAL MAIL (West India) COMPANY which took place to-day, the report was

plain of the delay in using it, that till railways supplied the means, which they yet do very incom-pletely and inefficiently, of sending goods and passengers to and from Milford Haven, from and to all parts of the empire, to use it as the harbour of our trade was not feasible. Now that railways make it easy and cheap to communicate between Milford Haven and every part of the kingdom we can have no doubt every part of the kingdom, we can have no doubt that it will speedily come into general use. A noble haven, and one better situated, is not in the world; but only now has it become fairly available to our trade.

The stock market was quiet to-day, and recovered a little from the depression which has characterised it throughout the week. Consols, which were done yesterday at 954, close to-day at 96—the same figure as last week. In the interval, however, they have been lower, and generally the week has been un-easy. People have felt insecure, they hardly know why. The expedition of Spain against Morocco. why. The expedition of Spain against Morocco, per annum.

At the meeting of the ORIENTAL BANK CORPO-RATION, the net profits of the half-year ending June last were stated at £85,232, allowing the payment of an interim dividend at the rate of 10 per cent.

Western and North-Western of France

55 21 23

#### Ост. 29, 1859.] No. 501.

adopted unanimously, and a dividend declared f the first six months of the present year of £2 p share, free of income-tax. It was stated, with refe ence to the loss of the Paramatta, that the Tasmania had efficiently replaced her, and that the incom venience and delay in providing a new vessel wer thus averted. The course of post with Brazil has been shortened five days. Only twice in the pas half-year have the company's ships been behin time, and then only a few hours. The question with the European and Australian Company are sti unsettled.

It is announced that the gerants of the CARMEAU COAL MINES AND RAILWAY COMPANY, with the ap proval of the Conseil de Surveillance, have fixed a 1s. 6d. per share the amount to be distributed from the profits of the first six months of the present year This dividend will be payable on the 2nd Novembor.

THE AGRA AND UNITED SERVICE BANK has de clared a dividend for the half-year ending 20th Jun at the rate of 10 per cent. per annum, or Rs. 25 pc share

A special meeting of the NEW BRUNSWICK AN NOVA SCOTIA LAND COMPANY is called for the 24t of November, "to receive a report from Mr. Agga upon his recent mission to New Brunswick, and o other business."

A "Condescendence," containing eighty-sever articles, has just been published in Scotland, setting forth the grounds of action in the remarkable case of "Cullen v. Sir William Johnston and others," in whic the defendants are the trustees and executors of th now deceased John Thomson, some time manage of the Edinburgh and Glasgow Bank, and Charle James Kerr, some time secretary, and thereafter join manager of the bank. 'The summons calls upon th defendants, according to their several liabilities, to make payment to the plaintiff of the value of various shares which he purchased from time to time; on alternatively, "of the sum of £6,000 sterling, or such other sum, more or less, as may be ascertained in th course of the process to follow hereon to be th amount of the loss and damage sustained by him, by and through his purchase of the said shares;" and further to free the plaintiff from all obligations in curred by and through his connexion as a share holder in the said Edinburgh and Glasgow Bank The document enters at length into "the false an fraudulent representations, and fraudulent conceal ment" by which the plaintiff was induced to purchas and retain shares and stock in the bank.

RAILWAYS IN ITALY.-Railway enterprise i equally alive throughout every part of revolutionise Italy. The short tract between Stradella an Piacenza, which is to unite the Sardinian lines to those of Central Italy, the construction of which was hitherto hindered by Austria, and more lately since the war, for reasons not equally easy to b understood, even strongly opposed by France, will be opened before the end of this month, when travellers will be able to go without interruption from Susa to Bologna. In the countries of Æmilia new lines from Bologna to Rimini, Ferrara and Ravenna are in progress of construction.

#### FROM THE LONDON GAZETTE. Tuesday, October 25.

BANKRUPTS. William Arthur D'Arcy, Alpha-road, Regent's Park dealer in horses and carriages.

- Joseph Charles Morgan, Ann's-terrace, Cambridge heath, builder.
- Alexander Paine, Grove-terrace, Queen's-road, Bays water, poulterer.
- Edward William Biaggini, Huggin-lane, warehouse man
- William Robert and Frederick George Baxter, Birmingham, curriers. William Machin, Burslein, merchant.

#### LEADER. THE

		1207
for	BLACKWOOD'S MAGAZINE,	ONCE A WEEK,
per	For NOVEMBER, 1859. No. DXXIX. Price 2s. 6d.	PART IV., Price One Shilling, is now ready.
er-	CONTENTS :	London : BRADBURY & EVANS, 11, Bouverie-street, E.C.
ian	The French on Queen Mary.	Early in November, price 2s. 6d.
on- ere	Vaughan's Revolutions in English History.	PUNCH'S POCKET-BOOK,
nas	The Luck of Ladysmede—Part IX. Discovery of the Victoria Nyanza Lake, the Supposed	For 1960
ast	Source of the Nile. From Captain J. H. Speke's	With a coloured Plate by JOHN LEECH, and numerous.
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ons	The Idylls of the King.	BRADBURY and EVANS, 11, Bouverie-street, E.C.
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	WILLIAM BLACKWOOD and Sons, Edinburgh and London.	LITERARY REMINISCENCES AND MEMOIRS OF
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of	Pitt and Canning.—Fifty Years of Political History. By Shirley.	and Personal." 2 vols. with Portrait, 21s. [THURSDAY.
л., Г	Indian Dinanga	2.
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	Religious and Philosophical Guides: Mansel and Maurice. Sketches Framed in Olive Wood.	TRAVELS IN MOROCCO.
ND	Sword and Gown. By the author of "Guy Livingstone."	By the late JAMES RICHARDSON,
$\mathbf{th}$	Conclusion. Alison's ''History of Europe from 1815 to 1852.''—Second	Author of "A Mission to Central Africa," "Travels
as,	Penar	in the Desert of Sahara." Edited by His WIDOW. 2 vols. illustrated, 21s.
on	Isambard Kingdom Brunel.—In Memoriam. Napoleon the Liberator.	[NEXT WEEK.
en	Hallucinations	CHARLES J. SKEET, 10, King William-street, Charing-cross
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of		ROCKS AND SHOALS.
ch	On Tuesday next, No. I. of	By CAPTAIN LOVESY.
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er les	EDITED BY DAVID MASSON,	In One Volume, Price Half-a-Guinea,
nt	PRICE ONE SHILLING.	SHADOW AND SUNSHINE.
he	CONTENTS :	OR THE TWO COUSINS.
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us	II. Tom Brown at Oxford. By the Author of "Tom	Now Ready, in Two Volumes, Price One Guinea,
or, ch	Brown's School Days." Introductory Words.	THE MORNING OF LIFE.
he	Chap. 1. St. Ambrose's College.	By the Author of "Gordon of Duncairn."
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n- e-	and the late Henry Lushington.	Londowod with g treshness and originatily all their ywa
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nd	VI. Cheap Art. By F. G. Stephens.	both of the mind and of the heart of a high order of reme-
ıl-	Lushington.	ment."—Morning Advertiser. CHARLES WESTERTON, Publisher.
se	VIII. Colloquy of The Round Table.	
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W	Heinrich Heine	HORTICULTURAL AND MECHANICAL TOOLSIn this Department will be found every im-
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1207

William Goode, Great Bowden, Leicestershire, cattle dealer.	London: ARTHUR HALL, VIRTUE, and Co.	157; 4 feet 0 in., 167 10s.; 4 feet 0 in., 187; 5 feet, 107 10s.; 5 feet 3 in.; 217; 5 feet 6 in., 227 10s.; 5 feet 0 in 247; 6 feet,
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Friday, October 28. BANKRUPTS.	For NOVEMBER, price, 28. 6d., contains :1. The Defences of England. 2. Danish Literature-Molbech's Dante, 3. Touching Sermons and the Makers of them.	<b>13.</b> of persons furnishing, DEANE and CO, have arranged
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Thomas Jackson, Cannon-street, City, contractor. William John Scribben, Plymouth, butcher.	Mr. Jellicoc, On the Oasualties to which Contracts of Life Assurance are liable. Treatise on the Medical Estimate of Life for Life Assurance,	ARTHUR STREET WEST. LONDON BRIDGE.
Robert Brown, Great Driffield, Yorkshire, brewer. SCOTOII BANKRUPTS.	Mr Samuel Brown, On the Plan, Objects, and Progress of The International Association for obtaining a Uniform	WINTER HOSIERY
David Shiach, Elgin, grocer. D. and A. Bennett, Dumbarton-road, Glasgow,	Decimal System of Measures, Weights, and Coins. The First American Underwriters' Convention,	Of the softest and warmest description, including all the newest patterns and colours. Under clothing for family
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The International Society has been established since 1837 for effecting every description of Life Assurance. Immediate and Deferred Annuities, Endowments, &c., at rates afford-

ing the most equitable adjustment of every contingency to the corresponding risk.

Prospectuses and every information may be obtained from the Chairman, at the Chief Office, 142, Strand.

#### REPORTS OF MESSRS. WOOLHOUSE AND NEISON.

GENTLEMEN,-In pursuance of your request a valuation of the assets and liabilities in respect of the policies of the Society, up to the same period\* as the report of the Insurance Commissioners of Massachusetts, has been carefully calculated in minute detail, and I hasten to communicate the results of this investigation.

The calculations of the Commissioners, in the report alluded to, being based on a hypothesis of fictitious premiums having no relation whatever to the Society's tables, or the premiums actually receivable, are necessarily fallacious, and may be regarded purely as a fabrication. It would therefore be a waste of time to enter on any discussion of them beyond the announcement of this undoubted fact.

The results I am now about to lay before the Court have been arrived at from a calculation of the actual data of the Society's existing business, and may therefore be relied upon. As regards the accuracy of the work, I am at all times prepared to satisfy any competent person.

On the 30th November, 1858, the policies in force on the books of the Society consisted of the following :-

	No. of Policies.	Amour Assure		Ann Premi		
Without profits Less re-assurances	945	£ 387,905 33,200	s. d. 0 0 0 0		17	d. 4 1
With profits Bonus additions	3962	354,705 1,780,319 39,451	00	58,716		32
Assurances Deferred and Survivorship Annuities Endowments Immediate Annuities	4607 148 7 176	2,174,475 2,815 811 6,202	4710	658 22	7	5 3 4
Total	4938			69,528	9	0

The age for each policy being brought up to the date of the calculation, and the whole being afterwards subjected to accurate valuation, taking interest at four per cent., the balance-sheet of the Society is found to be as follows :---

#### ASSETS.

Present value of premiums receivable on assurances..... Present value of premiums on deferred and survivorship annuities..... £910,297 10 2 3,227 10 11

excess of the assets over the liabilities, supposing the Society's investments to bear interest at four per cent. per annum. which is considerably less than they are now actually realising. If interest be taken at five per cent., which is nearer the truth, the balance in the Society's favour will be £95,136 5s. 5d., and in obtaining these balances

THE LEADER

it will be seen I have provided for the shareholders' capital, as well as every other liability. The quinquennial valuation of the Society's business up to the end of November next, on which I shall soon be engaged, and the particulars of which will be made known in the report to be presented at the next annual general meeting of shareholders, will, I have every reason to expect, show that the position of the Society is steadily progressing.

I am. gentlemen,

Your most obedient servant, W. S. B. WOOLHOUSE, Consulting Actuary.

To the Court of Directors of the International Assurance Society, 142, Strand.

#### London, 25th August, 1859.

#### 2, Waterloo Place, Pall Mall,

To the Chairman and Court of Directors of the International

Life Assurance Society.

GENTLEMEN.

In accordance with your instructions, I have carefully examined the document, purporting to be a "Supplement to the Fourth Annual Report by the Insurance Commissioners of the Commonwealth of Massachusetts," dated June 15th, 1859, respecting your Society, and now beg to state the document in question is written in so unusual a tone and temper, and in language so far removed from the sober, deliberative style of our own official reports, that it is hard to believe it really authentic. It has so much of the partisan feeling and warmth of expression, and is so full of pointed personal allusion, that I am sure it is impossible to find anything similar to it among our own governmental records.

Were it not for this circumstance, the very strong opinions expressed by the Commissioners might well occasion uneasiness, and excite alarm as to the state of your affairs, but when the defective nature of the data and statements adduced by them is calmly and patiently considered, and the unreal, fictitious, inequitable and unjust mode of valuation unreal, fictitious, inequitable and unjust mode of valuation followed by them analysed and exposed, the alarm which their report is so well calculated to produce on the minds of persons not technically acquainted with such subjects can-not fail to disappear, and your Institution still continue to enjoy that share of public confidence to which the sequel will show it to be fairly entitled.

The confident and overbearing tone in which the report of the Commissioners is written, renders an examination of the basis on which their statements are made necessary before attempting to show what is the true position of your Company. It is important to understand, in the first place, whether the case they have made out is really an unimpeachable one.

In page 3 it is stated that their computations are made on the "Combined Experience, or Actuaties' Rate of Mor-tality." To experienced persons, and to the public in general, this mode of proceeding would appear to be sanc-tioned by great authority; but what are the real facts? There is really no such Table of Mortality as that described. There is really no such Table of Mortality as that described. Is is a mere hypothetical and fictitious Table, and is not based, as all reliable Tables are, upon observations on *lives*, but has been deduced from records as to *Policies* only in which the number of lives at risk was entirely unknown to any one engaged in its construction. In fact, your own Actuary, Mr. Woolhouse, was one of the most active members of the committee concerned in producing the Table in question.

The radie in question. That it may be clearly understood that this is not a new objection urged by me against the judgment of the Com-missioners, it may be mentioned that in 1851, the year of the Great Exhibition, when I had the honour to deliver an address to the meeting of distinguished Actuaries from all parts of the world, in the Institute here, I dwelt promi-nently on this subject; but the following extract from pp. ix. and x. of the 3rd Edition of "Cont. Vit. Stat." pub. 1857, will show the nature of the objections urged by me against the adoption of such a Table:--

"There is likewise the Table usually denominated the Experience Table, deduced from the recorded observations of fifteen Life Offices, in addition to those of the Equitable and Amicable Societies already mentioned, reported on by the Committee of Actuaries appointed in the year 1830. In these observations, like those deduced from the Amicable and Equitable Life Offices, the principal portion of the data has no reference to recent years; but there is a much more serious objection to be brought activative for ensuits given in seffous objection to be brought against the results given in the Experience Table. From the indisposition evinced by the contributing Offices to let their individual experience be known, even to the members of the Committee to whom be known, even to the members of the Commutee to whom the inquiry was intrusted, it became necessary that the dif-ferent Schedules should be submitted in an anonymous form: all were given with blank headings, and so com-pletely mixed up together, that it was impossible after-wards to determine from what Office any particular Sche-Ø £1,100,047 13 8 dule came. "This arrangement prevented the investigation being any other than one confined to Policies issued by those Offices, and not an estimate of the mortality among a certain number of lives. "To those, therefore, of even limited experience, it must be obvious that the results are thereby deprived of all value as indicating the rate of mortality among the Offices con-tributing the facts. "Nothing is more notorious than the frequency with which the same life is assured in duplicate and triplicate, not only in the same Office, but in several Offices, and it often happens that on the same life there has at one time or another been issued as many as from twenty to fifty Policies in the different Offices conjointly. To take an ex-treme example, in order to show the nature of the principle and its effect in vitlating the truth of any results derived from a calculation founded on the number of Policies, and not upon the number of lives: it is well known in most of not upon the number of lives : it is well known in most of

the Assurance Offices that a distinguished personage was so fully assured in the Life Offices of this kingdom that it was impossible to obtain any further Policies on his life from Assurance Companies, and it has been said that recourse was had to Lloyd's to have the life underwritten there. The Policies existing upon this life at one time it has been considered could not be less than three or four hundred. It is hence evident that a death taking place under such cir-cumstances would, in the result of such inquiry, appear as three or four hundred deaths, while in fact only one had happened.

" In like manner, the fact of the life still surviving would produce the anomalous result of there being 1,000 or 2,000 years of risk depending upon the duration of these Policies without any recorded death.

"It is therefore clear that unless the principle of repeated Policies on the same life was uniform as to numbers, and very generally characteristic of all the assurances effected, that compensation errors could not be expected to take place sufficient to render the results even a near approximation to the truth.

"So far, therefore, we are yet without any satisfactory data, derived directly from the Life Offices of this country, which can be relied on as indicating the rate of mortality, among the assured classes in recent years."

Whatever therefore may be the views of the Commission-ers in respect to the practical applicability of the Table they have adopted, there can be no doubt that it is not based on observations on human life; the principle on which it is constructed, as regards the data, is entirely fallacious, and if which on might lead to even more disastrony to the second relied on might lead to even more disastrous results than did Dr. Price's hypothesis in his construction of the Northampton Table.

I have given prominence to this part of the question, not simply on its own account, but because it is the first of a series of assumptions which runs throughout the whole of the Commissioners' report, in which they refuse to deal with real facts, and substitute for them mere hypothetical and fictitious inventions.

The next portion of the report to which I beg to direct attention is the tabulated figures at the top of page 4. The figures in the last column do not represent any liability which has a real existence; in fact, they do not represent the value of the liability under the policies, and as I shall presently prove, they do not represent the actual condition of your Institution. These figures are purely a fabrication, and therefore undermine all the subsequent observations and remarks of the Commissioners, which rest wholly on the fanciful figures which form the last column of those at the top of page 4. This would have been apparent to any ordinary calculator, had the Commissioners given the data on which their calculations rest, and also the calculations themselves.

What can be the reason of the Commissioners giving, in the Table at the top of page 4, the amount assured, and not also the amount of premiums payable in connection with these assurances? I shall not attempt an explanation, but simply state that had this information been furnished, and also the ages of the assured, a school-boy would at once also the ages of the assured, a school-boy would at once have detected the fallacious results which they have given in the column referred to. On the first perusal of the re-port, I was forcibly struck by the systematic care with which, in every case, some element or other of their calculations was withheld, rendering it impossible for any one having only the data in the report itself at command to check the results check the results.

From the means and data placed by you at my disposal to make the valuation to which we shall hereafter advert, I can however supply the deficient elements, or very nearly so, and I shall duplicate the calculation of the Commis-sioners, and give all the details of the process, so that any competent person may judge for himself. This will be done for those risks included in the first line of the Table at the top of page 4 of the Commissioners' report, and which represent 96 per cent. of all the assurances. In the following Table, in order to prove the fallacious nature of the results given by the Commissioners, the same rate of monthly is taken as that means the annihilation. mortality is taken as that professed to be employed by them, and the same rate of interest, viz., four per cent. It will be seen that the number of policies is 4,362, the amount assured £2,003,136; and the amount of annual premiums payable in regard to them £67,776.311.

It thus appears that the present value of the sums ds-£904,888.62 

903.891.83 £996.79

Difference, or liabillity under the policies ...

In the calculations, of which the preceding are the results, it will, on referring to Table A, be seen that it includes 4,362 policies, or 74 more than enter into the Commissioners' estimate, and which difference arises chiefly from their figures having reference to the 1st of November last, and the preceding to the 30th of the same month; but notwith-, standing the greater number the present value of the liability under them is very much less than the estimate in the Com-missioners' report.

The Commissioners' estimate, see page 4, (1,405,000.76 dollars)..... The preceding calculations give ..... £200,308.01 006.20 £289,311.22

Difference.....

Present value of premiums receivable on en-

dowments ..... Investments ..... 192,897 13 10

LIABILITIES.

124 18

.

Present value of assurances and additions.....£917,836 12 2 Present value of deferred and 18,145 13 survivorship annuities ..... Present value of endowments. Present value of immediate 7 651 10 Ö 45,295 17 5 79,008 0 0 320 11 9 Bonus on shares...... 1,061,858 4 11

Balance in favour of the Society..... £44,180 8 9 This is the sum which in present value represents the

\* Instead of the 1st of November the valuation is herein made to the soth being the termination of the financial YOAR,

Hence we see that the Commissioners make the liability Hence we see that the Commissioners make the money £289,311.22 more than the actual amount. Of the correct-ness of this result there cannot be two opinions, as all the details of the calculations are given in Table A, and may be verified by any one. Had the Commissioners given their data with the same completeness, we should have been enabled to see in what manner their figures have been tam-nered with pered with.

As the Commissioners give only their estimated value of the difference between the values of the liabilities and assets under the policies, their result may be accounted for by sup-posing that they have by an arbitrary process either aug-mented the liabilities or depreciated the assets, or it might be by partly the one means and partly the other. I shall again recur to this part of the question, while in the mean-time I refer to the balance-sheet submitted in page 5. It should be understood that it is no part of the duty of

It should be understood that it is no part of the duty of It should be understood that it is no part of the duty of the Commissioners to adjudicate as to the relative and indi-vidual interests of policy-holders in a company. Their functions are limited to the determination of the fact whether a company has sufficient assots to provide for the olaims to arise under its subsisting policies; and they differ widely from the functions and duties devolving on the Com-pany's own Actuary, who has to adjust the relative into-rests not only as regards the interests of the various classes

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#### Ост. 29, 1859.] No. 501.

of policy-holders as between themselves, but also in rela-tion to the shareholders in the Company. The Commis-sioners have no right to go beyond the simple fact of ascer-taining whether there are sufficient funds and property belonging to the Company to meet its engagements with the public,—that is the policy-holders. It is patent, to every one attending to such matters that the shareholders in some of our most respectably conducted offices have had to sacri-fice a large portion or the whole of their capital, but the engagements entered into with the policy-holders were still scrupulously kept. Therisk of the shareholders losing their capital is undertaken by them with their cyes open, and is well understood when they engage in the venture. Let us now reconstruct the balance-sheet in page 5, with

Let us now reconstruct the balance-sheet in page 5. with the corrected materials supplied in Table A, relative to the first line of results in the Table at top of page 5, and leaving all the other figures in the latter Table undisturbed.

Invested capital on the 30th Nov. last, as will hercafter appear (see also note, page 5)£192,397.693 Reserve necessary to meet claims under policies, as per partially corrected results in Table top of page 4	for an Beyon course
C1 00 000-754	as nas

Difference or surplus ..... £133,928.75

This result, although as will hereafter appear not placing the aspect of the Society in the best light, is still widely different from that of the Commissioners, who convert the surplus into a deficit of £222,236 456.

It may also be here mentioned that I have calculated the assets and liabilities of the policies set forth in Table A, according to the Table of Mortality which is most exten-sively used by Life Offices in this country, namely, the Carlisle Table, and find the results by it to exhibit a diffe-rence in favour of the Society over that adopted by the Commissioners of £22,821.52. The detailed calculations are given in Table B. given in Table B.

We shall now endeavour to explain the cause of the disparity between the results set forth in the last column of the Table in page 4 of the Commissioners' report, and those arrived at in Table A, already described.

It has been pointed out that the Commissioners make the reserve under the first line in the Table at the top of page 4, £289,31122 more than that determined by Table A, or exactly a difference of 32 per cent. In page 14 of their report, the Commissioners say :-

"A provision is made for expenses and dividends, by adding to the mathematical premium what is called a loading, which, in the case of the *International*, is 33 per cent. when the policy holder participates in prolits, and 20 per cent. when he does not."

This statement viewed in connection with the results of Table A, and the Commissioners' figures in page 4, makes it evident that they have in their calculations deducted from the present value of the future premiums payable, somewhere about 32 or 33 per cent. But granting to the Commissioners, for the sake of illustration, that they are entitled to deduct the full margin of the loading on the premiums, it does not follow that because the loading is 33 per cent. there should fall to be deducted from the present value of the premiums also 33 per cent.

also 33 per cent. The full loading of 33 per cent. on the original or mathe-matical premiums, as they term it, will only form a margin to be deducted from the gross premium of 24.8 per cent. in order to replace the original premium before loading, and yet the Commissioners, evidently blind to this simple prin-ciple, have actually deducted 33 per cent, and thus violated their own principle of valuing only net premiums. That you may have no misgiving as to this fact, it is only necessary to read the six lines in continuance of the last quotation from page 14 of their report, which is a deliberate state-ment that because the loading is 20 per cent., or one-fifth, so also must the deduction be one-fifth ; whereas the true deduction to restore the original premium should be only one-sixth part of the gross premiums. It is certainly to be lamented that men, evidently unacquainted with the mere elementary principles, should be permitted to preside over those interests entrusted to the Massachusetts Commission. Seeing that the data necessary to check the results given in their preserved are with bold and they they missionly the Seeing that the data necessary to check the results Commission. Seeing that the data necessary to check the results given in their report are withheld, and that they misapply the simplest laws of numbers, it is impossible to have any faith in their opinions, or in the results of their calculations

The Commissioners have evidently deducted 33 per cent. The Commissioners have evidently deducted 33 per cent. from the gross premiums, in order to arrive at the figures so often referred to in page 4. Let us examine the real practical effect of this, and adopting their own theory of not anticipating any portion of the loading, it will be found that according to their own showing, of taking the loading on the profit policies at 33 per cent., and the others at 20 per cent., it will yield an average loading of exactly 31.02 per cent. on the whole life policies in the aggregate: but the deductions of 33 per cent, actually made by the Commissioners is equivalent to an original loading of no less than 49.25 per cent, so that they have actually deducted 58.77 per cent. more as loading than according to their own principle they were entitled to do. principle they were entitled to do.

missioners have taken the matter into their own hands, and deducted a margin for future expenses, which is equivalent to a loading on the original premiums of 49.25 per cent. This is a proceeding which, I believe, it is impossible to get any authority in the kingdom to sanction, and is besides a larger ratio than they themselves argue in favour of 15 if any authority in the kingdom to sanction, and is besides a larger ratio than they themselves argue in favour of. If it is to be distinctly kept in view that the valuation relates to acquired business only, and does not in any way affect the new or future business, it will at once appear that a small portion only of the expense annually incurred by a Life Office is becasioned by nursing the already acquired new business. There is an excel-ent practical illustration of the expenses actually necessary to continue an existing business in the case of the various Indian Funds, the Pensions of which are paid in England to the extent of nearly half-a-million sterling yearly. To superintend the payment of these pensions there is needed a much greater amount of time, care, and attention than is necessary for the collection million sterling yearly. To superintend the payment of these pensions there is needed a much greater amount of time, care, and attention than is necessary for the collection of renewal premiums by a Life Office, and yet the London agents of these Funds are content to do all that is required for an allowance of 1 per cent. on the disbursements. Beyond its expenses at head quarters a Life Office has of course also to meet the commission on such of the renewals as pass through the hands of agents, but making all allow-ances it is impossible to make the tax for expenses on the future premiums a very high one, and reaching at all near to that practically assigned to it by the Commissioners in their ratio of 49.25 per cent. Any such deduction as that made from the present value of future premiums for ex-penses would be an act of gross injustice to existing policy holders, and have the effect of admitting future entrants into the Society on easier terms than their predecessors. The admission of new assurers into all Companies costs more than the margin on their first year's premium, and must be therefore repaid out of the margin on future premiums. premiums.

must be therefore repaid out or the margin on future premiums. The Commissioners apparently wished in their calcula-tions to determine the value of the net premiums, although they have not succeeded in doing so. Let us, however, consi-der whether a valuation of net premiums is really that which in justice was required, or which is sanctioned by practice. Calculations intended for the public security do not require to be made in the analytical forms which may be needed for the regulations of many of the internal affairs of a Com-pany; but still it is well known that many of our wealthiest, iargest, and undoubtedly best established Offices, even for the adjustment of their own interests as among the mem-bers themselves as well as with the public, have always valued the gross premiums, and still continue to do so. It is held that the whole of the premium is as completely and as entirely the property of the Society as a part of it, and there is as much right to calculate on receiving the one as the other. A few years ago two able papers were read before the Institute of Actuaries by one of its leading members, insisting on a valuation of the gross premiums as being the correct way of proceeding; and that any other is merely dealing with a fiction, and not with facts. It is quite true that for some purposes of a Life Office there are also Actuaries who employ net premiums, when they are called upon to adjust past transactions, as in assigning a bonus, for example, which may have accrued from the profits of former years, but the Commissioners' figures avowedly deal

with the future alone. I have now before me reports by those leading Actuaries of the day who are in the largest practice, in all of which the gross premiums are valued and treated as contingent assets. The Commissioners are not, therefore, safe in assuming as a matter of course that their

therefore, safe in assuming as a matter of course that heir valuation can be justly, and with the uniform sanction of authority, made on the new premiums only. While on this part of the subject, it may be as well to refer to a question of great practical importance to a Life Office, and which, in a most material degree, affects the prosperity and success of the best conducted Companies, and that is the profit derived from lapsed and discontinued policies. This question is fully treated in pp. 193-7 of the 3rd Edit. of "Cont. Vit. Stat.," in which it is shown that in the principal London Offices reported on by the Committee of Actuaries, the amount of premiums received on those the principal London Offices reported on by the Committee of Actuaries, the amount of premiums received on those policies which were discontinued from other causes than by death, was equal to sixty-nine per cent. of the whole sums paid for claims by death in the same Offices. Some of the more modern Offices have paid the whole of their death claims arising over ten or a dozen of years by the receipts from lapsed policies within the same period. It is obvious that the sixty-nine per cent. just mentioned is not all profit to a Company; still those practically acquainted with such matters are fully aware of its forming a very important source of gain, and is one of the causes of

Is not an pront to a Company; sum those practically acquainted with such matters are fully aware of its forming a very important source of gain, and is one of the causes of the large dividends and bonuses paid by some Companies. With so much confidence may this source of gain be relied on, that one of the highest authorities in such matters has recently felt himself justified in advising one of the most flourishing Offices of the day that they may fairly, in the calculations of their contingent assets, include as a constantly accruing yearly increment, a certain ratio of the receipts from lapses, as determined by the experience of preceding years.
I have offered these observations in respect to lapses as the most fitting reply to the very unofficial language used by the Commissioners, in page 6 of their report. I shall hasten to submit to your consideration the results of a detailed valuation of the assets and liabilities of your Society as on the 30th of November last, and in doing so will append the calculations themselves, so that the process by which the results are obtained may be fully understood, and the more of cheater of a chained may be fully understood.

by which the results are obtained may be fully understood, and the means afforded of checking any of the steps in detail, in order to thoroughly satisfy yourselves and others of the sufficiency of all the conclusions arrived at. In making these calculations I have adopted a Table of mor-

tality which I believe to be a better exponent of the mortality to which the Society will be subject than any other, namely, the rate of mortality as experienced by male lives in England and Wales, and given in pp. 2-6 of "Cont. Vit.

Stat." This Table has the additional recommendation of assimi-lating closely with that from which, I understand, the pre-miums in use by your Society have been deduced, as well as by which your own valuations are from time to time made, namely, an adjustment of the Carlisle Table, so as to avoid the well known irregularities by which the curve of that Table is marked. The rate of interest employed throughout the whole of the calculations is 4 per cent.

calculations is 4 per cent. The calculations are given in Tables I. to IX. in-clusive, and the following is a condensed summary of the results :---

SUMMARY.

Class.	Number of Policies.	Amount Assured.	Present Value of Amount Assured.	Annual Premiums.	Present Value of Annual Premiums.
A B C. D (Reversionary bonus). Joint lives. Longest of two lives. Contingent assurances. Endowments at 20 and 21. Endowments or sooner. Short terms. Immediate annuities 4 per cent. Two joint and survivors 4 per cent Deferred annuities at 50. """ 55. """ 55. """ 60. """ 70. Reversionary annuity.	2,410 1,226 720 50 19 13 7 14 143 172 4 38 50 42 16 1 1	$\begin{array}{c} \pounds 1,202,332\\ 568,037\\ 292,707\\ 39,451\\ 10,440\\ 10,049\\ 7,995\\ 811.050\\ 4,050\\ 63,554\\ (6,114.700\\ 87.900\\ 542.825\\ 758.433\\ 1,031.321\\ 321.050\\ 141.000\\ 20.000\end{array}$	$\begin{array}{c} \pounds 535,858 \cdot 23\\ 231,158 \cdot 91\\ 132,257 \cdot 69\\ 19,530 \cdot 07\\ 9,213 \cdot 21\\ 2,940 \cdot 43\\ 1,330 \cdot 24\\ 623 \cdot 79\\ 2,221 \cdot 72\\ 518 \cdot 64\\ 44,292 \cdot 87\\ 742 \cdot 82\\ 4,271 \cdot 87\\ 5,273 \cdot 06\\ 5,206 \cdot 44\\ 1,447 \cdot 64\\ 702 \cdot 03\\ 63 \cdot 80\end{array}$	£38,597.631 19,710.154 9,468.626 	£512,708.52 280,209.34 119,726.53 10,452.00 2,280.45 1,164.31 136.87 2,203.87  1,201.69 1,307.75 1,217.04 363.48 52.09
Total Less re-assurances	4,938	£2,208,486.050 33,200.000	£997,833 56 17,430 75	£70,824.878 1,276.204	£933,085 <sup>.64</sup> 14,487 <sup>.72</sup>
	4,938	£2,175,286.050	£980,396 <sup>.</sup> 81	* £69,548.676	£918,597·92
investments on the 30th November, 18	58, as por a	anual statement			192,397.69
Linbilities					£1,110,995.01 980,396.81
Surplus	••••••				£130,598·80

principle they were entitled to do. The loading being, according to their own admission 31:02 per cent., it is obvious that a deduction of 23:08 per cent. from the gross premiums will reproduce the original premiums, and if the Commissioners had understood their own principle, this is all they should have deducted from the present gross value of the future premiums payable under the policies. If we refer now to the last column of Table A we shall find that the difference between 33 per cent. and 23:08 per cent. of the gross value of the premiums is no less than £84,242:710. This large amount of indebted-ness is, by the Report of the Commissioners, fixed on your Society in direct violation of their own principles, and the reputation and credit of the Institution made to suffer by a blunder which any ordinary clerk would have been careful to avoid. After the disclosure of the preceding error to the extent of £84,242:710 in the first item only of their valuation, given in page 4 of the report, you may, perhaps, consider it unnecessary that I should extend my observations on their report any further, and that I should proceed at once with my own valuation of the assets and liabilities of your Society. It is, however, important to allude to one or two other questions raised in the report.

It is stated in page 5 that "the further probable premiums, discounted at 4 per cent, with a proper allowance for future expenses and contingencies, will be insufficient to meet all the payments near and far on the various contracts." This raises the important question what is a proper amount of allowance for expenses? and are the Commissioners the best judges, and the most competent to decide upon it? or should it be left to the decision of those actually entrusted with the practical management of your affairs, and whose means and property are responsible for the fulfilment of the Society's engagements? As already stated, the Com\* Less £20 4s. 6d. reduced premiums .....

£69,528 449

20.225

An examination of the results given in the preceding summary shows that the "present value of the surplus of the gross assets of the Society over its liabilities is £130,598.80.

There is one circumstance connected with these results There is one circumstance connected with these results which cannot fail to be satisfactory, particularly after the insinuations thrown out by the Commissioners, and that is, that although the present results are deduced by the employment of a different table of mortality, and by another and entirely independent process of calculation, made in complete ignorance of the results of a similar valuation by your own Actuary, Mr. Woolhouse, yet the two series of calculations agree in a somewhat remarkable manner.

Assuming the rate of interest to be realised by the Society not to exceed four per cent. the preceding summary gives as accurate a representation of its real position as the present state of information on such subjects will admit of. It is however said that the Society does in fact, realise five per cent, on its investments. If this be the fact, and it continue doing so, it would produce a difference in the Society's favour, in present value, of at least £50,000.

In looking at these results, it should be distinctly kept in

view that the figures represent simply the present or dis-counted value of the surplus, and not its ultimate magnitude.

A careful examination of these figures must satisfy every one that, with good management, the International Life Assurance Society has ample financial resources within itself to meet all its engagements with the public, and to provide for every liability which can arise under its policies.

provide for every hability which can arise under its policies. In this country, whether amongst his professional brethren, or those of the public generally who can appre-clate the value of great and unequalled mathematical talent, it is quite unnecessary to say one word in support of a gen-tleman so much admired and respected as Mr. Woolhouse for his sterling worth and surpassing ability; but I cannot let the opportunity pass without expressing my regret at wit-nessing the unscrupulous and ill-conceived attack made upon him by the Commissioners. It can nother add to their own dignity nor give weight to their report. I have the honour to be Gentlemen.

I have the honour to be, Gentlemen,

Your most obedient Servant,

F. G. P. NEISON.

18th Oct., 1859.

## [No. 501. Ост. 29, 1859.

## 1210

### MR. HOWARD, SURGEON-DENTIST,

W.R. HOWARD, SURFION-DERVIDI, No. 52, FLEET-STREET, has introduced an entirely new description of ARTIFICIAL TEETH, fixed without springs, wires or ligatures. They so perfectly resemble the natural teeth as not to be distinguished from the originals by the closest observer; they will never change colour or decay, and will be found superior to any teeth ever before used. This method does not require the ex-traction of roots or any painful operation, will support and preserve teeth that are loose, and is guaranteed to re-store articulation and mastication. Decayed teeth stopped and rendered sound and useful in mastication.-52, Fleet-street, London.-At home from Ten till Five.

### WAS DR. SMETHURST GUILTY?

Was Madame Lafarge guilty? There was no doubt in Palmer's and Tawell's cases. The country was satisfied.

#### TO THE EDITOR.

TO THE EDITOR. Sir,—In the trial of Madame Lafarge, reported in the "Causes Célebres," it appears that she was as good as ac-quitted, since the chemists could find no arsenic in the parts submitted to analysis; but all of a sudden, and during the trial, the body of Lafarge (buried six months before) was ordered to be exhumed, and a fresh analysis then and there ordered, which was to be conducted by the great Orfila. The trial thus reports this extraordinary proceeding :— "At eight in the morning the exhumation of Lafarge took place. After having thrown chloride of lime over the grave, the coffin was discovered which contained the corpse in a state of dreadful decomposition. This human paste was put into earthen pots and taken to the court of justice. Six stoves in a circle heated by an immense brasier were insuf-ficient to absorb the putrid exhalations which filled the court of justice."

stoves in a circle heated by an immense braster were insu-ficient to absorb the putrid exhalations which filled the court of justice." It was under such circumstances that Madame Lafarge was convicted. Everybody in court thought that she must be acquitted until M. Orfila scaled her doom by swearing that he had discovered some traces of arsenic in the body of Lafarge. It appears that M. Raspail, the great chemist, was completely at issue with Orfila as to his conclusions, but he arrived too late at Tulle to give his evidence. He had travelled night and day from Paris, but his carriage broke down, and Madame Lafarge was condemned. It is impos-sible to conceive a more clumsy way of conducting a trial upon which the life of a fellow-creature depended. We need not say that we entertain the greatest doubt as to the pro-priety of this conviction of Madame Lafarge, and would therefore suggest to the people of this country, and the judges in particular, the necessity of looking deeply into this trial and the evidence adduced, in order to place them-selves on their guard in similar cases to that of Dr. Smethurst. It is the only way, we think, by which our judges can render themselves capable of trying such cases. The judge is completely in the hands of the doctor and the chemist. As to the evidence of the doctor, it is worse than useless, since he himself is the principal administrator of these very poisons; and, with respect to the chemist, there is so much uncertainty in his experiments, that he should not be relied upon in cases of life and death—unless every-thing is made clear as in Palmer's and Tawell's cases. In conclusion, we would refer the public to the Protest of Hygeists against Poisons as Medicines issued in 1851; also to the trial of Madame Lacoste, reported in the Causes Cé-lèbres, and the report of the British College of Health for 1860. We have the honour to be, Sir, THE MEMBERS OF THE BRITISH COLLEGE

Your obedient servants. THE MEMBERS OF THE BRITISH COLLEGE OF HEALTH.

King's-cross, London (for the Society of Hygcists), October, 1859.

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