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A table of contents for the *Calcutta Christian Observer* can be found here:

[https://missiology.org.uk/journal\\_calcutta-christian-observer-01.php](https://missiology.org.uk/journal_calcutta-christian-observer-01.php)

Established June, 1832.

NEW SERIES, VOL. IX. No. 103.—OLD SERIES, VOL. XVII. No. 194.

THE  
**CALCUTTA**  
CHRISTIAN OBSERVER.

JULY, 1848.

\* \* \* The entire profits arising from the Sale of this Publication will be devoted to the  
CALCUTTA CHRISTIAN TRACT AND BOOK SOCIETY.

CONTENTS.

	<i>Page</i>
I.—Mammon and his worshippers—with a special reference to recent commercial delinquencies in Calcutta,.....	301
II.—Missions in the Presidency of Bengal during 1847, .....	325
III.—On the gratuitous Distribution of Tracts, .....	344
MISSIONARY AND RELIGIOUS INTELLIGENCE.	
1.—Missionary and Ecclesiastical Movements, .....	345
2.—Ordination of the Rev. A. Rudolph, .....	346
3.—Futteghur.—Baptism of a young Hindu, .....	<i>ib.</i>
4.—Surat.—Baptism and Fall of a Parsi,.....	<i>ib.</i>
5.—Native Churches in the Bombay Presidency,.....	347

**CALCUTTA :**

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## FUNDAMENTAL RULES.

I. That the CALCUTTA CHRISTIAN OBSERVER be established on those evangelical principles, in which the leading Reformers of the 16th century were agreed.

II. That no piece, advocating the peculiarities of a particular denomination, shall in any case be inserted in the work.

III. That the Editors, who are of different religious denominations, shall be at liberty, without offence to the contributors, to modify or reject all communications which may appear contrary to the above Rules.

*N. B. The Editors do not hold themselves responsible for every sentiment in the contributions of their correspondents; but reserve to themselves the liberty of giving scope for the free discussion of all subjects not infringing the great principles embodied in these rules.*

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The United Monthly Missionary Prayer Meeting will (D. V.) be held on Monday, the 3rd of July, at the Circular Road Chapel. Service to commence at 7½ P. M.

The Monthly Native Missionary Meeting will be held on Tuesday, July the 11th, at the Intally Chapel. Service will commence at 7½ P. M.

The Committee of the Bible Society (D. V.) meet for the transaction of business on the third Tuesday in every month, at 9 o'clock in the morning.

The Committee of the Bible Association meet on the last Friday in every month at the Bible Society's House, at 9 o'clock in the morning.

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### TO CORRESPONDENTS.

In consequence of a press of matter we are compelled to postpone two communications kindly sent to us from Jelasore and Agra.

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## ADVERTISEMENTS

IN

### *The Calcutta Christian Observer.*

ADVERTISEMENTS sent for insertion on the Cover of the CALCUTTA CHRISTIAN OBSERVER, will, from this date, be charged at the rate of *one anna a line*: and it is requested that all such advertisements be sent to the Publishers by the 24th, or to the Press by the 25th day of each month.—*July 1st, 1847.*

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**Lately Published,**

*And for Sale of the Baptist Mission Press, Circular Road,*

### **THE MISSIONARY'S VADE MECUM,**

Or a condensed account of the Religious Literature, Sects, Schools, and Customs of the Hindus in the North West of India. With Notices of Missionary Controversial Works, Lines of Argumentation, &c. By the Rev. T. PHILLIPS.—Price 3 Rupees.

THE  
CALCUTTA  
CHRISTIAN OBSERVER.

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NEW SERIES, VOL. IX. No. 103.—OLD SERIES, VOL. XVII. No. 194.

JULY, 1848.

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I.—*Mammon and his Worshipers—with a special reference to recent commercial delinquencies in Calcutta.*

(Continued from page 265.)

Anxious to illustrate certain great principles, which have an important bearing on the subject with which we set out, we were tempted to digress into a pretty wide field of discussion. From that, we hope not irrelevant, digression we now return, and proceed to a consideration of the more immediate object originally contemplated—the commercial delinquencies of Calcutta.

Sprung out of a once pestilential tropical swamp,—somewhat after the manner of Venice out of the lagunes of the Adriatic, or St. Petersburg out of the marshes of the Neva, Calcutta, with its broad streets and open squares, its schools and colleges, its temples and palaces, and half million of inhabitants, is by far the mightiest foreign creation of British conquest, British capital, and British industry. As the seat of the supreme government of the most powerful, and well nigh the most extensive and populous, empire in Asia, Calcutta must have been a place of no secondary importance. But it is not to its being the seat of imperial power, that it owes the whole of its present wealth and grandeur. Situated near the mouth of a mighty river, which pours a perennial tide of verdure and fertility along one of the largest and most magnificent vallies that adorn and enrich the surface of our globe,—a valley, the capabilities and resources of whose soil in the production of rice, sugar, indigo, and other staple commodities, are all but inexhaustible—a valley, which, in spite of partial and imperfect cultivation, sustains a population of seventy millions, and supplies a revenue of fourteen or fifteen millions to the public exchequer,—Calcutta was naturally and almost inevitably destined to become the grandest emporium of commerce in the eastern world. Hence those rich navies that ride so proudly on the bosom of our sacred stream; and hence those vast establishments, that seem to bespeak to the stranger's eye that ours is

now "the crowning city, whose merchants are princes, and whose traffickers are the honourable of the earth."

It was long, however, before our city came fairly within the great vortex of modern commerce. At the time of the concoction of the famous South Sea bubble, Calcutta was nothing more than a poor miserable fishing village, with a small factory of foreign traders existing by sufferance in its neighbourhood. Even after it rose in the hands of the successors of these traders, into the seat of a mighty empire, it still remained unaffected by the alternations and revulsions of western commerce. Its only mercantile visitants were the privileged covenanted servants of that greatest of chartered corporations, the Hon'ble East India Company. And thus matters continued in a great degree\* till the renewal of the charter in 1813, when the Indian trade was, for the first time, thrown open, and a colonizing ingress allowed, though both fettered by many restrictions and conditions, to persons not in the Hon'ble Company's Service.

Of this concession, advantage was soon taken. Individuals came lither, bent on the prosecution of various enterprizes. By steady perseverance and a prudent application of capital, some of them succeeded in amassing great wealth. Returning to their native land, they were enabled to purchase large properties, erect stately mansions, and live in a style of princely splendour. Such an exhibition, again and again repeated, filled men's minds with admiration and astonishment. It did more. The example proved contagious. The spirit of emulation was widely awakened. The traditionary renown of India, as the El Dorado of the East, recovered from its fading dimness. Visions of orient gems and gold floated alluringly before the imagination. And the desire to obtain some share in the advantages which others had largely reaped in so gorgeous a field, grew into a vehement longing.

Previous, however, to the renewal of the last charter in 1833, comparatively few, from the severity of the conditions imposed, could gratify their increasingly ardent desires. The whole business and trade of Calcutta, or rather of the entire Bengal Presidency, had come to be virtually monopolized by six "great houses." These leviathan establishments, with their immense resources, were thus enabled to swallow up and devour all inferior rivals and competitors. But their day of retribution came at last. Their apparent plethora suddenly collapsed into complete depletion and exhaustion. Immediately before the last renewal of the Company's charter, they *all*, in rapid succession, failed for a sum, in the aggregate, amounting to fifteen crores of rupees, or fifteen millions sterling! After the lapse of eighteen years the unhappy creditors have received an average of less than twenty-five per cent. or five shillings in the pound!—a sum of upwards of *ten millions* sterling being thus absorbed and wholly consumed by *six* Agency Houses alone!—while many of the partners, who, from time to time, retired with enormous fortunes, are, themselves, or their children, this day rolling

\* We might almost say "altogether;" for the concession, in 1793, of 3000 tons of shipping annually to private individuals, and that too shackled by so many restrictions, amounted to virtually nothing at all.

in the lap of affluence, and vying, in pomp and extravagance of style, with the aristocracy of the land.

All things were now ready. By the charter of 1833, the monopoly of the East India Company, so long and so obstinately clung to, was entirely abolished. All antiquated restrictions on the free admission of Europeans into the country were swept away; the six great houses, which had so long rendered any attempt at successful rivalry impossible, fell down, of their own internal rottenness, in one mighty crash. The way was now cleared for a thorough commercial revolution. And the door being thus wide opened; and all obstacles removed, the spirit of adventure, for years pent up and ungratified, found free vent. A rush was made towards these Indian shores. Amid the crowd were men of undoubted credit, character, and substance. The old system of agency and trade was declared to be radically vicious. Being, therefore, wholly proscribed, it was to be for ever abandoned. If ever to be thought of at all, it was only as a beacon to warn all posterity. Instead of a few overgrown monopolist houses, a number of smaller ones were to be established on safer and sounder principles. Errors, corruptions, abuses and jobberies were henceforth to vanish before the play of a free, unfettered, and generous competition. The golden age of commerce was to be restored; and India was to witness many halcyon days of increasing prosperity and Hesperian blessedness.

And, doubtless, all things appeared to start well. It were strange, had it been otherwise. Standing amid the dust and rubbish of so many imposing fabrics, what could the architects of new houses do less than look well to the foundations? Appalled at the dismal prospect of ruin that confronted them on all sides, what could they do less than resolve to build slowly in order that they might advance the more securely? Vividly reminded, by the disastrous spectacle around them, of the great truth, that lofty towers and lordly palaces are often struck down by heaven's lightning, while the humble unpretending cottage escapes, what could they do less than imbibe the moral, and resolve to moderate their desires, limit their operations, wing their measures with prudence, and aim not at the show of a shadowy and ephemeral magnificence, but at the means and materials of enduring prosperity and safety?

Accordingly, at the outset, all wore a favourable aspect. But, as time rolled on, with it all salutary impressions of the past gradually wore away. True to the saying, "*Naturam expelles furca, tamen usque recurret*"—the old spirit, temporarily checked or repressed in its outgoings, gradually regained its wonted ascendancy in the breasts of men. Partial success without, raised the temperature within. *The love of money was again seen rising to fever heat.* And with its rise, many of the usual concomitants began to start up, as followers in its train. The kindliness of good will tended to give way to the manifestations of an unmitigated selfishness. Men again *hasted, anyhow, to get rich.* Maxims of wisdom were exchanged for the promptings of folly, and measures of prudence for the schemings of a daring worldly ambition. The objects of legitimate business and patient industry were set aside for the mocking phantoms of wild and reckless speculation. Men of substance and character there still were—men, who, resisting every

temptation, nobly struggled against the swelling torrent of lawlessness and corruption—men, who would scorn all mean and unfair advantages, even though they knew that others would unscrupulously seize them to their serious damage. But, alongside of these, others were seen rising up, of a totally opposite description—men of lax principles and little substance—needy make-shift adventurers, who, at whatever expense of honour or good faith, could find ways and means of unceremoniously jostling themselves in, as unneighbourly rivals, in the race of exciting and upsetting enterprise.

Not satisfied with humble beginnings and looking to the *gradual results of honest and persevering industry*, coupled with the earning of a "good name" which is "better than riches," and the maintaining of a "good conscience" which is its own "exceeding great reward," such men, in opposition alike to the dictates of experience and the law of a Holy God, must *hasten to grasp the golden prize—must, all at once, appear to become great and wealthy and powerful*. Starting with little or no capital of their own, they adroitly availed themselves of the slender, attenuated, or *factitious credit*, which so often illusively emanates from the *modern system of commercial paper money*. Bubble-houses, that is, houses without substance and resting on no solid basis, have in this way been suddenly blown up into something like the forms and dimensions of considerable realities. Of course they could not, in the nature of things, last long. Rapidly gaining the climax of their ascension, they have as rapidly declined in a galloping consumption. Quickly rising, like exhalations from the earth, they have, after proudly displaying their rainbow hues in the sunbeams of worldly glitter and eclat, as quickly vanished away.

Of the manner in which houses of this sort, both past and present, have been usually formed, a graphic account has been given in the *Seventeenth* number of the *Calcutta Review*. The illustrative case there so faithfully depicted, may not, as the writer remarks, be applicable in *all* its parts to many houses; but will be found to bear "no little similitude to nearly all that have exhibited themselves in Calcutta, and have passed away between 1833 and 1848." It is as follows:—

"A. B. C. and D. are the partners of the firm A. B. and Co. One is connected with the manufacturing districts in England and Scotland, the second has been a speculator in produce, the third has been an indigo planter, the fourth is not accurately known. They establish their house in Calcutta, and enter into correspondence in London with a firm which once had capital, and now has nothing but credit. Mr. A. remains at home, the other partners take an office, engage an astute banian, and furnish private residences very expensively, with a suitable proportion of carriages and horses. Their capital is remarkably small. One of the partners has procured a consignment of goods, another has an order for produce, the partner at home is to make advances on shipments from the manufacturing districts by means of drafts on the London agents, which in due season shall be renewed, or, by drafts of the shippers on himself, which shall be consequently met by bills drawn by him on the London Agents, and discounted at his bankers. Some goods being in hand, the banian advances on them; with the money so procured, produce is purchased, against which bills are drawn, and with the money derived from the sale of these bills more produce is shipped. The bills of lading of the latter shipments are sent to the London Agents, and on these

they can raise money to meet the bills for the advances to the manufacturers. Markets are favorable, a considerable profit is considered to have been made, although heavy interest was paid to the banian, and the bills drawn against the first shipped produce were drawn at a bad rate of exchange, and freight was high, and commission has to be paid to the London Agents on their advance and on their sales. But a profit is said to have been made. Confidence increases. The system is extended, more goods come, more produce is shipped; the partners live still more expensively and appear to be very prosperous people. The banian is in good humour. Then comes a tempting Indigo factory. Indigo, it is said, can be made there at 90, or the most 100 rupees a maund. The owner is a most dashing man in the best society in Calcutta. He has made, or at least he lives as if he had made, a large fortune. A lakh of rupees a year advanced to carry on the factory will yield a thousand maunds of indigo; twelve per cent. may be charged as interest on the advances, and there will be commission on the sale of the seed and the shipment of the indigo. Moreover, the owner will give a mortgage of his property to secure the advances; and the indigo can be consigned to the London Agents and bills drawn against it to repay the advances. The owner is to receive a certain sum—say five hundred rupees a month for his personal expenses. Time rolls on. The Gomastah at the factory has wanted so much more money for incidental expenses than was expected; the quantity of seed sown is so much more than was intended; the expenses of the owner have been so much above five hundred rupees a month, that the advances amount not to a lakh only, but to a lakh and a half—to £15,000. But then it has been “a splendid season.” The factory has produced 1,400 maunds. Indigo is selling at 135 to 160 rupees a maund, or can be shipped with the certainty of a profit. More goods have come in, more produce has been shipped, the craving for a large trade has increased; next season there are more factories taken in hand. But then comes a bad season; then two good ones; then three bad ones, and now some years have passed. A. B. and Co. have several factories; the manufacturers who shipped to them have had such large advances that their goods have not covered the amounts; there have been dreadful losses on the shipments of produce; many houses of like character with A. B. and Co. have entered the market and have competed for produce and have artificially raised the prices, so that no one can ship to a profit. Nevertheless, there have been larger shipments than ever. The Government has opened the Export Ware-house and will advance on goods. Its brokers value produce liberally, and heavy advances are procured. But the London Agents are in difficulties; bills are not easily discounted; a great deal of money has been spent by the partners in Calcutta; one has married a wife, and settled a large sum on her. Another spends four thousand rupees a month. The banian has no more money. What is to be done? Perhaps a company can be formed to take the Indigo factories off the hands of A. B. and Co. and the owners. A. B. and Co. will be share-holders, and so will the owners, so will the London Agents. The matter is arranged; the Indigo factories are valued very highly, and new bills can be drawn for the advances not on the London Agents, but on certain directors of the Company. One of the partners in A. B. and Co. is a director of a bank in Calcutta. Another partner was a director last year. This Bank gives liberal credit and buys bills of all kinds, and thus succour is obtained. At length the London Agents get into difficulties: there is a failure of the whole connection; and while “the splendid household property” of A. B. and Co. with all their horses are sold, the creditors are informed that the liabilities of the house are a few score of lakhs, and the assets certain goods in the godown, and some factories that cannot easily be disposed of, and some produce that has been shipped to a falling market. Eventually two shillings in the pound are paid, and A. B. C. and D. set up another concern.”

"Such," adds the Reviewer, with emphasis, "such is a sketch of what may be done on *credit*, and of what *has been done*, with *slightly varying circumstances*, in many cases in Calcutta." And from the opportunities of information which a local residence affords us, we feel bound to set our seal to it, and to affirm that this testimony is true.

Now, deplorable as are the disappointments and the losses, which, in a temporal point of view, such a deceptive system must ever involve, these are not to be compared to the still more deplorable effects, which, in a *moral, social, and religious* point of view, it inevitably entails. Under its widely ramified and non-descript operations, rational self-love, which is the standard and measure of love to one's neighbour, degenerates into brutish selfishness, turning the love of neighbour into a name and a nullity. "Love thy neighbour as thyself," is changed into "Hate thy neighbour in proportion as thou lovest thyself." "Do unto others as ye would that they should do unto you," is transmuted into the practice of "doing unto others what you would dislike should be done to you." As in a panic flight, the predominating impulse is, "Run who can;" so in the fierce and headlong competition for gain, the animating principle becomes, "Seize who can, and what ye can." The raging appetite for riches must be gratified, regardless of the good or injury which may accrue to others. Ousting, supplanting, and overreaching take the place of the kindly virtues and charities of life. In a word, the noble, the generous, the magnanimous, in tone, temper and disposition, withers and disappears before the sirocco blast of a burning avarice, with its manœuvres, shifts, and windy speculations.

It is difficult to exemplify *the spirit and the practices* of all this selfish grasping and overreaching, with their countless evils, without entering into details, for which we have no space. We must therefore content ourselves with referring to a single hypothetical case, purposely framed upwards of a century ago, to exhibit a *slight specimen of a class*. The author, a shrewd and discriminating observer of human nature, (from whose leading theories we totally dissent, but many of whose illustrations are as striking as they are true) had noted the fact, that, barring the name, there were other knaves besides those that were so both by name and profession—that every trade and profession in life, even the gravest and most industrious, had its knaves, or persons who, to say the least, were not "sincerely honest." "To pass by," says he, "the innumerable artifices by which buyers and sellers outwit one another, that are daily allowed of and practised among the fairest *dealers*: shew me the tradesman that has always discovered the defects of his goods to those that cheapened them; nay, where will you find one that has not at one time or other industriously concealed them, to the detriment of the *buyer*? Where is the merchant that has never against his conscience extolled his wares beyond their worth, to make them go off the better?" Then follows an hypothetical illustration:—

"Decio, a man of great figure, that had large commissions for sugar from several parts beyond sea, treats about a considerable quantity with Alcander, an eminent West India merchant; both understood the market very well, but could not agree: Decio was a man of substance, and thought nobody ought to buy cheaper than himself; Alcander was the same, and not wanting money, stood for his price. Whilst they were driving their bargain at a tavern near,

the exchange, Alcander's man brought his master a letter from the West Indies, that informed him of a much greater quantity of sugars coming for England than was expected. Alcander now wished for nothing more than to sell at Decio's price before the news was public; but being a cunning fox, and that he might not seem too precipitant, nor yet lose his customer, he drops the discourse they were upon, and putting on a jovial humour, commends the agreeableness of the weather, from whence falling upon the delight he took in his gardens, invites Decio to go along with him to his country house, that was above twelve miles from London. It was in the month of May, and as it happened, upon a Saturday in the afternoon. Decio, who was a single man, and would have no business in town before Tuesday, accepts of the other's civility, and away they go in Alcander's coach. Decio was splendidly entertained that night and the following day; the Monday morning, to get himself an appetite, he goes to take the air upon a pad of Alcander's, and coming back meets with a gentleman of his acquaintance who tells him news was come that night before, that the Barbadoes fleet was destroyed by a storm, and adds, that before he was come out, it had been confirmed at Lloyd's Coffee-House, where it was thought sugars would rise 25 per cent. by change time. Decio returns to his friend, and immediately resumes the discourse they had broken off at the tavern; Alcander, who thinking himself sure of his *chap*, did not design to have moved it till after dinner, was very glad to see himself so happily prevented: but how desirous soever he was to sell, the other was yet more eager to buy; yet both of them afraid of one another, for a considerable time counterfeited all the in difference imaginable; till at last Decio, fired with what he had heard, thought delays dangerous, and throwing a guinea upon the table struck the bargain at Alcander's price. The next day they went to London; the news proved true and Decio got five hundred pounds by his sugars. Alcander, whilst he had strove to overreach the other, was paid in his own coin; yet all this is called fair dealing; but I am sure that neither of them would have desired to be done by as they did to each other."

Such is a skilful delineation of *the spirit* in which, if current and generally credited report be not utterly fabulous, many a negotiation has of late years been carried on and consummated amongst us. And should the eyes of any of our Calcutta Decios and Alcanders ever come athwart our pages, they will be startled or amused at this lively portraiture of their own conduct and dealings, according as conscience or fancy happens at the time to predominate. Yea, if a tithe of what passes current in the circles of private society be true, the hypothetical representation here given is fair and beautiful, compared with the ugliness and deformity which have left an indelible brand on many a commercial transaction of which our metropolis has been the mournful witness. Dissenting absolutely from the dictum of Johnson that there is nothing in trade to indicate or call forth enlargement of mind, we regard the merchant,—who clasps and unites islands and continents, causing every country virtually to bear and exhibit the products of every other,—as engaged in a vocation at once useful and honourable—a vocation, that is fitted to call into exercise the highest faculties of the mind and the loftiest powers of combination—a vocation, which rightly pursued, might confer elevation on the sentiments of the heart and grandeur on the conceptions of the understanding—a vocation, which, turned to its legitimate purposes, might become not a fomentor, but an extinguisher of selfishness, not the enemy but the friend and the cherisher of disin-

terested kindness and benevolence. And merchants there have been who have amply realized all this—men who, like Thornton, have been at once the noblest of philanthropists and the most distinguished ornaments of refined society. And it is because we think so very highly of the vocation and of many who now exercise it, and cherish so sincerely the memories of many more, who, in their day and generation, have adorned it by their cultivated minds, pure lives, and princely munificence, that we lament the basenesses and degeneracies by which the profession has of late been so often degraded and scandalized amongst us.

And what some merchants of a higher name and grade have exemplified, others of inferior name and grade, whether known under the designation of retailers, shopkeepers, or tradesmen, have not been slow to imitate. The same spirit of fierce and selfish competition—the same *precipitate haste any how to amass a fortune*—have been painfully exhibited, with correspondent distressing results. The chief difference appears to consist only in the superior visibility of the grossness with which members of the latter class often strive to oust, and overreach each other and their customers. What by the former may be conducted with finesse, subilty, disguised artifice, and a seeming shew of fairness and honor, comes to be divested by the latter of all concealment or cloaking pretence. Plainly and bluntly does the principle of an exclusive and all-absorbing selfishness manifest itself. Nakedly and coarsely does the spirit of a keen and jealous antagonism reveal its odious features. Passing by numberless other proofs, we may appeal to the evidence which *the advertising system* now daily obtrudes upon us. We can remember the time, and it is not far distant, when Calcutta advertisements were, on the whole, modest and moderate statements of facts; trustworthy facts, free from glozing disguise or flaunting exaggeration. And there are many of this description still, emanating from Houses which trust to their own established character, or from individuals of well earned reputation, that do not need, or if they did, would scorn, to stoop to such vulgar and degrading expedients. But another system is rapidly gaining head amongst us—a system whose trustworthiness is in the inverse ratio of its pretensions—a system, which, by its downright unblushing deceptiveness, may fairly challenge the woe of putting good for evil and sweet for bitter. Casting our eyes, for a few minutes, over the first half dozen copies of certain miscellanies which accident threw in our way, we found illustrative materials that might fill whole pages. Here, however, we can only glance at a few particulars which may be taken as specimens of the sort of proof which may be derived from that quarter. Honest dealing requires that the seller should warrant nothing for good which is not really so; otherwise, as an old author has remarked, he is “*A THIEF, and may be A MURDERER, if selling such things as are applied inwardly.*” Faults also should be honestly pointed out, whenever these really exist, and a corresponding deduction made from prices. But, glancing at the advertisements, and judging from the direct tenor of many and tendency of more, one would suppose that, in the wide world, there was no market so replenished with immaculate commodities as that of Calcutta. Here almost every article is now-a-days warranted to be good, if not perfect,

or something beyond perfection itself. And as to faults, the mention of them, as in funeral orations, would seem to be disrespectful to the high character of the commodities whose many excellencies furnish the theme for unqualified panegyric. Sometimes, the qualities of articles are described in *positive*, and sometimes, in relative or comparative terms. In accomplishing this end the eulogistic vocabulary of the English language is seemingly exhausted, as well as its degrees of comparison. Some articles are declared to be *fine*, *very fine*, *exquisitely fine*, or *extra-fine*: others, *superior*, *very superior*, *highly superior*, or *extra-superior*. Some are *beautiful*, *handsome*, *superb*, *elegant*, or *magnificent*: others, *the first rate*, *the pure*, *the genuine*, *the well known and esteemed*, *the much appreciated*, *the highly approved*, or *the justly celebrated*. After enumerating the items of a large inventory, we find some "warranting" every description of articles to be of "*the best quality*," of "*unexceptionable quality*," or of "*genuine quality only*." others, as "*the freshest in the market*," of "*the best materials and workmanship*," or "*the most modern and novel*," and "*confidently recommended*."

One House advertises certain articles as "*the finest and most beautiful ever imported into Calcutta*." This is so far modest, since an individual resident on the spot might be supposed capable of delivering such a judgment with reference to *the present*, from a personal inspection of all its shops and bazars. But what right had the advertiser to assume that *never* in times past; before his advent on the trading stage, was any thing of similar quality imported? Others, however, must not be outdone. To talk of the "*finest ever imported into Calcutta*," is to say too little. A grander flight must be taken. And so, we find a rival establishment drawing attention to one description of articles as "*one of the handsomest ever seen in India*," and to another, as "*one so much sought after*" and yet "*rarely to be met in India in any variety*." This is well; but in order not to be surpassed, another sets forth his wares as "*equal to any that can be made in Europe!*" Still, even this will not suffice. The ingenuity of another suggests a happy combination of Europe and Asia, by gravely announcing that his articles have "*justly obtained in Europe the reputation of being the finest that the Chinese empire produces!*" One might imagine that we had now reached the climax. But no. If one House challenges public patronage on the score that it is "*now the oldest ESTABLISHED of the kind in Calcutta or in India*," and announces its determination "*to spare neither expense nor trouble to maintain the reputation they have obtained of supplying the best, &c.*;" another, not to be behindhand, must advertise a certain commodity as "*expressly prepared for us*," and as "*without doubt of the finest quality that comes to this country*," and another article, "*not to be met with in any other establishment*," yea more, "*warranted as first rate, not to be equalled in this country, and NOT SURPASSED IN ANY OTHER*." Here the bounds alike of Calcutta and India, of Europe and Asia, are at once overleaped, and no exceptions recognized within the wide limits of the terraqueous globe. What remains next but that some one, under the effect of the sol-lunar influences, so ably portrayed by our late countryman, Dr. Balfour, should

take his flight into the elevated regions of the moon, or the vastly more spacious territories of the sun!

And as if all this frightful exaggeration were not enough, advertisements must be prefaced with special catchwords, in flaring characters, and buttressed with pillars of admiration, to coerce attention, such as, "*A bargain!*"—"*To be sold of!*"—"*great attraction!!!*"—"*Unprecedented display!!!*" And still farther to impose the more effectually on greedy and credulous purchasers, and secure unto themselves a monopoly of the market, we often find, that, while articles are warranted to be "*genuine*" and of "*the best quality*," they are declared to be "*moderately priced*" or "*very moderately priced*"—to be offered at "*very low charges*" or "*exceedingly moderate prices*;" yea more, in order "to ensure a speedy sale," they are sometimes said to be marked "*at the London cost prices*," and occasionally even "*below cost price*." Would that it were remembered that "*cheap and good*" cannot be honestly associated. Dear but good—cheap but bad—must ever be the regular covenanted allies. Would that purchasers exhibited the spirit and the honor of the courtly knight who gave forth the memorable utterance, "*If a man offers me an article for less than it is worth, I kick him down stairs for a thief; for I know that either he must be cheating me, or he must have come improperly by it.*" Would that sellers, who expect by such deceptive artifices to impose upon others for their own advantage, could bear in mind the weighty remark of good old Latimer, who, when told that "*the cutler had cosened him, in making him pay twopence for a knife in those days worth a penny*," promptly replied, "*No, no; he cosened not me but his own conscience.*"

We have thus merely pointed to the advertising system as a source of evidence, indicative of *the spirit* of elbowing, pushing, displacing, unneighbourly rivalry, to which mammon-worship, or the inordinate love of money and the rushing haste to acquire it, has ever given rise. And yet, with us, this new fangled system has not nearly reached the height of insane extravagance which it has done in older commercial communities. Let all men who have any respect for truth and decency, whether buyers or sellers, unite in discountenancing it, ere Calcutta add another to the many advertising Bedlams of a poor crackbrained world.

Pausing here, for the present, we may well ask:—Who can estimate the amount of moral evil which the varied schemes of *hastily* acquiring riches, with all their kindred and associated practices, necessarily entail and reduce to a horrid familiarity—blunting men's kindest sensibilities, and mesmerizing the conscience into the stupor of a profound slumber? Both the first and second tables of the moral law are, by such means, entirely subverted. Mammon is enshrined in the temple of men's hearts. And to that monster idol is rendered the homage, and the worship, that are supremely due to the great Creator and sovereign Lord of all. Another God is deliberately set up and preferred before the One living and true God; and in the service that is yielded to him there is no hypocrisy;—while *the name* of the great Jehovah, instead of being "*hallowed*" is habitually "*taken in vain*;" his glory sullied, his prerogatives contemned, and his holy Sabbaths scornfully and profanely desecrated! Every precept of the second table

is, in its spirit and substance, subverted. "Thou shalt not kill; thou shalt not steal; thou shalt not bear false witness against thy neighbour; thou shalt not covet any thing that is thy neighbour's." In all these, and such like prohibitive ordinances, the emphatic "*not*" is coolly dropped, and the negative, *in practice*, turned into a positive;—"Thou mayest injure thy neighbour, even unto death; thou mayest plunder him; thou mayest deceive him with lying words; thou mayest covet and even seize any thing that 'is his"—provided all this be done adroitly, skilfully, cunningly, indirectly, under fair show and plausible pretences, so as to elude the barbarous jargon and crime-shielding technicalities of man-made law! Every positive precept, on the other hand, must be turned into the contrary negative. "Let love be without dissimulation; abhor that which is evil; cleave to that which is good; be kindly affectioned one to another with brotherly love; in honor preferring one another." In all of these, and such like, the emphatic "*not*" must, *in practice*, be duly substituted, thus;—"Let *not* love be without dissimulation; abhor *not* that which is evil; cleave *not* to that which is good; be *not* kindly affectioned one to another; in honor *not* preferring one another." And instead of the "charity" which "suffereth long and is kind;" which "envieth not;" which "vaunteth not itself and is not puffed up;" which "doth not behave itself unseemly;" which "seeketh not her own;" which "is not easily provoked;" which "thinketh no evil;" which "rejoiceth not in iniquity but rejoiceth in the truth;"—we have all manner of impatience, envyings, hatred, malice, heart-burnings, jealousies, variance, emulations, wrath, strife, pride, vanity, boasting, outrageous puffing, and intense all-absorbing selfishness. Our moral soil has been deteriorated; our moral atmosphere tainted. The seeds of moral evil have been profusely scattered; already have they sprung up into loathsome luxuriance; and if a mightier power than aught that is human, do not speedily and mercifully interpose, the whole realm of our surviving moral worth may ere long be abandoned to the progeny of darkness; and over it may they exercise as undisputed a sovereignty as the tigers and alligators and whole tribe of miasmatic furies now sway over the lower Sunderbunds of Bengal. With such noxious influences, spreading like the pestilence all around, and such direful prospects opening up into the vista of futurity before them;—how long shall those, who have still some concern for the honor of God and the welfare of their fellow-creatures, be content to lie down in ignoble ease, and rock themselves asleep in the cradle of a cowardly and sinful silence?

Leaving, however, all illustrations of a merely general character, we may next proceed to a specific case, that of the Union Bank—in which may be found concentrated the choicest specimens of almost every species of commercial delinquency. The subject has been so repeatedly discussed in all its details, that we shall attempt no more than simply to note a few of the salient points.

The original capital of the Bank consisted of paid up shares to the amount of a million sterling,—the property, in many instances, of individuals who had retired in old age from business or the Hon'ble Company's Service, as well as of widows and fatherless children. Now

the plain fact is that the Directors of the Bank have contrived to dispose of the *whole* of the original capital in a way which "makes Ditch (i. e. Calcutta commercial) morality a proverb and a bye-word." And the still more astounding fact is, that, over and above the million of capital, thus flagitiously squandered away, the said Directors have contrived to render their already plundered constituents *legally* amenable for upwards of half a million more!—a sum which such of them as have any property still remaining, must pay up to the uttermost farthing of their possession! Well might the "*Friend of India*" say that the Union Bank, for the last five or six years, has been "the great centre and focus of jobbery, in which so many an honest reputation has been irretrievably lost."

But even this does not convey any adequate impression of the worst features of the case. To have squandered away, to so enormous an extent, the property of others, of which they had been appointed the managers and the guardians, though they themselves had derived no benefit whatever from a profuseness so lavish, were criminal enough, viewed as a breach of sacred trust. But what shall we say, when it turns out that the squanderers were also *themselves the dividers and the sharers of the unlawful spoil!* Yet it is even so. The members or friends of certain Mercantile Houses, that ought, in common honor and honesty, to have gone years ago into the Insolvent Court, contrive first to work themselves into a majority in the Direction of the Bank, and next, wholly to monopolize its more strictly financial department: and, having done so, they coolly and systematically vote away to *themselves or their own personal friends, the whole of the actual property entrusted to them.* Nor did they stop even here. Prostituting, in ways of unexampled profligacy, the good name and credit of the Bank, they succeed in raising and *appropriating to themselves and their friends,* more than half a million besides, and then throw on the already despoiled shareholders the entire legal responsibility of repaying all!

This statement may appear to distant readers so incredible, that we must briefly substantiate it by a few facts and a few quotations from our local Journals, lest it may be supposed that we have inadvertently fallen into some serious mistake.

The instances of individual and collective baseness connected with these most nefarious proceedings would require whole volumes to recount them in detail. We can only advert to one or two already sufficiently notorious, as illustrative specimens.

One of the *fundamental* rules of the Union Bank, as annually published in all our Directories, is, that "the Bank does not allow any accounts to be overdrawn." Now, in direct contravention of this fundamental Rule, it now appears that one of the Directors themselves, (Mr. W. P. Grant) the constituted guardians of the Bank, its rules and its property,—"*habitually overdraw his account, to the extent of a lakh and a half or two lakhs of rupees without a shadow of security, which,*" continues *the Englishman,* "considering the trust reposed in him, was much the same thing as putting his hand into the strong box and taking out a handful of money."

Again, at one of the public meetings it was gravely asseverated by

the same Director, that "no post bills had been issued without payment in full." It has since been proved that he himself "*repeatedly paid for post bills by cheques upon the Bank, on another cash account already overdrawn,*"—that is, by cheques on a *minus* quantity; in other words, by cheques on *really less than nothing!*

At the public meeting of the 29th April, Mr. Elliot remarked that these post bills were "issued like turnpike tickets;" on which the *Hurkaru* very justly observed;—"yes, with this difference, that the latter are only issued for a *consideration*; the former were freely issued *without any*. Let any one who doubts the fact look at the list of those now extant. Some were given on the *security of Indigo blocks already pledged for double their value!*"

Once more, on the 31st December last, the Directors in their *collective* capacity, called a meeting of proprietors to take their opinion on the proposal of sending the Indigo of the season, amounting to more than 22,000 chests, estimated at *twenty-five* lakhs of rupees, to England, instead of disposing of it in Calcutta. But although the Directors proposed the transmission of the Indigo, *as if the whole supply was actually in their possession, and might be shipped in a week*; and the meeting, *on the faith of this accredited assumption*, formally resolved, by a large majority, to ship the whole to England,—it soon turned out, that the indigo *was not in their possession at all*—that, on the contrary, it had been sent to the Bonded Warehouse as it arrived—and that funds had already been actually raised on it to meet immediate demands! Here, then, was a wilful and intentional suppression of facts of vital importance—a suppression which imposed on the meeting the necessity of believing that to be true which was monstrously untrue—a suppression, therefore, which could not possibly fail to have the intended effect of thoroughly duping and deceiving the over-lenient and confiding proprietors!

To talk of all this under the mild and softening designations of "mystery and mystification"—is utterly to misapply language—and not only to turn it, in accordance with Talleyrand's celebrated definition, into "an instrument for concealing thought," but also into an instrument for concealing truth, or rather transmuting it into a lie. For, if ever there was an *egregious combination of fraud and falsehood*, it is in some of the examples which have been recently recorded.

The *Friend of India*, referring to the ruinous and disorganizing measures pursued by the Provisional government of the French Republic, remarks as follows:—"To compare great things with small, the proceedings of the French Provisional Government remind us of the desperate and profligate measures adopted by the Union Bank Directors during the last three or four months of their frenzied existence, when any property that came within their reach was seized to obtain a day's respite, without any reference to the dictates of prudence or honor, or even common honesty."

Again, after adverting to the circumstance that "the sum involved in the firms which have gone into the Insolvent Court amounts to more than *one hundred and twenty-nine lakhs of rupees* (or about £1,300,000 sterling); that is, *the whole of the capital, and about a*

*third more*”—and this, it might be added, wholly independent of a further sum of about *twenty lakhs* (£200,000) due by sundry debtors, with little or no security for the re-payment of the twentieth part of it!—the FRIEND thus proceeds:—

“A more profligate exhibition has never been held up to view in Calcutta, and we cannot wonder that, with a very small exception, men of all classes, creeds and parties, Europeans and natives, “saints” and men of the world, residents in India and residents in England, should unite in reprobating the conduct of the Bank and talk with the bitterest scorn of the commercial immorality which has marked these nefarious proceedings. But the most surprising circumstance connected with these abstractions is the ingenuity and success with which they were so long concealed from public view, by fallacious and impudent statements. Every half year did the Directors come forward and throw dust in the eyes of the shareholders by the most solemn assurances, that they were steadily pursuing the plan of liberating the Bank from its indigo embarrassments which was enforced upon them in 1843; and, year after year, did they give their constituents the assurance that the indigo liabilities of the Bank were limited to the exact number detailed in the report, when there was all the time thrice that sum irrevocably sunk in the most profitless concerns, which were entered under other heads with the view of their escaping detection. Year after year, did the Directors congratulate the proprietors on the flourishing condition of the establishment, when they knew that no inconsiderable portion of the sum put down as capital, consisted of their annual losses in Indigo, and that if the concern had been wound up at the time, it would have been found insolvent. Five years before the Bank failed, its entire capital was in the hands of five or six firms which had each its own representative in the direction to help themselves to its funds; and when the Bank became insolvent, more than the whole of its capital was still found to have been in the hands of a few houses, which had in the meantime taken the benefit of the Act.”

The *Hurkaru*, in like manner,—with reference to Mr. Elliot’s severe strictures on “the dishonesty which has of late been manifested in this city,” and more specially “the scandalous disclosures to which the failure of the Bank has led,”—puts forth the following energetic remonstrance and rebuke:—

“What we would denounce and punish is the conduct of those who, getting into the Bank as Directors, helped themselves to its funds and all they could raise on its credit! Here is the real cause of the Bank’s failure and the enormous amount of its liabilities. The whole capital of the Bank and much more, which the fleeced shareholders have now to make good, has been absorbed to prop four or five rotten firms, and the money has been so appropriated by the members of these firms. We may soften down such conduct—we may try to array it *couleur de rose*; but the dark hues of the reality will prevail. We may, to use the expression of a brilliant writer applied to Burke’s flowery declamation about the French Revolution; “strew the flowers of our rhetoric over the rotten carcass of corruption:” but we cannot stifle its rank offensive odour. In what language is the conduct of those of the Bank Directors who have so shamefully made away with its funds, described by impartial writers! Are we not told that the true history of the decline and fall of the Union Bank would make a fitting appendage to the *Newgate Calendar*! Is not this a bitter reproach? Why then is not a full enquiry into these transactions insisted on? The time of special committees and of general meetings has been wasted in profitless discussions on isolated points; while the investigation for the purpose of tracing and punishing delinquency

is evaded. Why did not Mr. Elliot follow up his bold and energetic denunciation of dishonesty by a specific motion for a Committee to ascertain the principal delinquents, and bring them before the Supreme Court."

Conduct so flagitious!—is it credible that any should venture to defend, or even to palliate it! Alas, next to the actual commission of the foul delinquencies, the most astounding fact is that there should be found amongst us, those who have done their best—their poor miserable all—to shelter the delinquents and blunt the edge of popular indignation against them. This has been attempted in many and diversified forms, in all of which the lack of sterling principle must be held as inversely proportional to the subtilty and ingenuity which each special pleader has displayed.

One of these ways has been to divert attention from the Union Bank and other commercial culprits, by pointing to other classes of men on whom similar charges may be fastened. Now, assuredly, we have no desire to screen any class of society from any kind or degree of guilt which may be fairly imputed to it. Only we think it not just to attribute, in a wholesale way, to entire classes what may only be partially true of many, and wholly true of none but a few notorious members. It is with such just and reasonable limitations that we have all along wished our own remarks to be understood and applied. We have spoken strongly, and it is impossible to speak too strongly, of *the evil spirit* which the love of money and the eager haste to acquire it, is ever sure to engender. And since it is a marvellously insidious spirit, good reason have we to warn all against it, as even the very best of men may, often unconsciously come to be more or less infected by it. In them, however, its ungainly manifestations must ever stop short of deliberate crime. We see dangerous and fatal tendencies throughout our commercial system generally; and it is difficult for any mercantile man to escape wholly unscathed by them. But, far from us be the injustice of preferring charges against the mercantile or any other community at large, which, in their specialty and fulness, can only be brought against a mere fraction of the whole number. Faults, frauds or delinquencies of a particular kind may be more common among one class than another; but even in regard to such classes respectively, with their more peculiar vices or sins, there will always be honorable exceptions. Commercial frauds may of course be expected to abound chiefly among professionally commercial men; though, as recently exemplified, men of other professions may be found stepping aside, and more or less directly sharing in the crime, the spoil, and the infamy. Covetousness is not limited to the commercial classes alone; though, for the last century, it is in the field of commerce, that it has had the most unbounded scope, and achieved the most varied, extensive, and fatal triumphs. But the spirit of covetousness more or less pervades all classes and ranks of men. And wherever it reigns, it will stop short at nothing. Meanness will not shame it; deception will not revolt it; cruelty will not appal it; punishment will not alarm it. In this country, military men have often been implicated in its unhalloved gains. Medical men have been known to be guilty of disreputable practices to secure a richer prize. Magistrates and Judges and Secre-

aries of State have been occasionally defiled by the touch of the "accursed thing." Ecclesiastics too, who professed to be ministers of the gospel of the Lord Jesus Christ, have, at times, been polluted by it. Neither is it too much to say that Attorneys and Barristers not a few have assiduously laboured, for filthy lucre's sake, to maintain the reputation long since earned by a distinguished ancestry:—

"The lawyers, of whose art the basis  
Was raising feuds and splitting cases,  
Opposed all registers, that cheats  
Might make more work with dipt estates,  
As wer't unlawful that one's own  
Without a lawsuit should be known.  
They kept off hearings willfully,  
To finger the refreshing fee;  
And to defend a wicked cause  
Examined and survey'd the laws,  
As burglars shops and houses do,  
To find out where they'd best break through."

All this and much more is true of many individuals of all classes; but we do not on this account indiscriminately condemn the classes themselves. We would rather note the fact, that, in whatever class or rank of men the symptoms of insatiate avarice manifest themselves, the same deteriorating effects accrue to the unhappy victims. That nice sense of integrity—that scrupulous care of character—that "sensitivity of principle—that chastity of honour—which feels stain like a wound"—will always have a "melancholy funeral oration pronounced over its grave," at some stage in the downward progress of every man, who, contrary to the divine ordination, *maketh haste to become rich*.

At periodic intervals also, cases of singular flagrancy arise, to confound us by their very daring and magnitude.—Such is the case of Mr. O'Dowda, the Assignee of the Insolvent Court, who, with an average income from his office of many thousands of pounds per annum, must, no matter whether in speculations of his own, or otherwise, throw away, or suffer to be thrown away and lost for ever, £50,000 of sacred trust funds! Such is the case of Sir Thomas Turton, the Ecclesiastical Registrar, who, with an income from his office of five or six thousand pounds annually, contrived, in a few years, to make away, some how or other, with £100,000 belonging to the friends and relatives and heirs of persons who had died intestate! And such is the case of Mr. W. P. Grant, the Master of Equity in the Supreme Court, who with a fixed annual salary of about £5000, could yet merge his functions as judge into those of a speculator in exchanges, and thus have his name associated with the mysterious absorption of upwards of £100,000 of the property of the Union Bank shareholders!\* Had the ordinary

\* Since this passage was written, the Chief Justice of Bengal, Sir Lawrence Peel, has done himself infinite credit, by suspending Mr. Grant from his high office, as Master in Equity. In a judicial sentence, delivered from the Bench, it was declared that "the gross mismanagement of the affairs of the Union Bank, which had ended in the destruction of the interests confided to him (Mr. Grant), involving as it did, in addition to *Reports of a deceptive*

keeper of a godown made away so freely with its stores ; or had an ordinary collecting sirkar gambled away so freely his master's money ;— would not the law be allowed to take its course upon them ? And yet individuals in high places can be guilty in vastly more aggravated forms ; and as if law and justice and honor had fled this earth, they may be permitted to hold up their heads as loftily as ever, in the society of reputedly honorable men ! *Proh tempora ! Proh mores !*

*nature, breaches of trust of the most serious description, justified the withdrawal of their (the judges') confidence ; and they (the judges) added that they needed to refer only to two of the more prominent instances, viz. the lending the funds of the partnership on unauthorized securities, and becoming himself a debtor to the Bank to a large amount (upwards of eleven lakhs of Rupees, or £110,000,) contrary to the most obvious principles of his duty."* Mr. Grant had endeavoured by elaborate explanations to vindicate his conduct. The Chief Justice "regretted to state that the unfavourable opinion of his conduct which he entertained, had not been removed or lessened in the slightest degree." The Chief Justice also spoke in terms of severe censure, of the "gross misconduct" of the Directors generally, for the shameful way in which they made away with the funds of the Bank, and for their publishing, on their own credit and in their own name, the last two half-yearly Reports which contained "statements of a deceptive character"—"statements as to the state of the Bank so utterly at variance with its real position of difficulty, of which the Directors could not be ignorant," &c. &c.

The *Hurkur*,—in commenting on the sentence of the Chief Justice, and in advertising to the report that "the profession (the Bar) was of opinion that Mr. Grant had been very hardly dealt with,"—proceeds in a strain of remark, which opens up a fresh glimpse of *the nature* of those discreditable transactions which have shocked all right-minded men, as follows :—

"As we understand the Chief Justice, it is not because Mr. W. P. Grant may at any time have been inattentive to the duties of his office, nor still less merely because he has been unsuccessful in business. He has been suspended, as we conceive the matter, because being an officer of the Court, he as a Director of the Union Bank, was, as has been shown by published statements, a party to transactions which were contrary to the Deed and breaches of trust, which to say the least of them, were highly discreditable to any one in that capacity, besides being a borrower of the Bank's funds to a large amount which he is unable to pay, a proceeding which it was his duty as a Director to prevent in others instead of being guilty of it himself. As a Director and a member of the Finance Committee, his position and his connection with the disgraceful transactions that have brought the Bank to ruin, are utterly indefensible. So long as these matters were concealed, so that they were mere subjects of rumour or of unauthenticated newspaper discussion, there might be a reason, or at least, an excuse for not making them the subject of judicial inquiry ; but when the name of an officer of the Court appeared in statements duly authenticated by the Managers of the Bank in liquidation, showing that he had taken advantage of his position as a Director to overdraw his account, and to take loans or discounts upon nominal security, it was impossible, we think, for the Judges to overlook such misconduct without a culpable neglect of duty. Setting aside the question of the Post Bills, is it possible for any one to look over the list of the debts due to the Bank, and not be struck with the disregard of the obligations of duty, of all consideration for the interests of the Bank exhibited by two officers of the Court, both Directors, by borrowing money as it is there shown they did. One draws, the other endorses, then shortly after the one who has endorsed becomes the drawer and the other in his turn endorses, and so they go on alternating the positions of drawer and endorser to accommodate each other at the expense of the Bank ! ! What these borrowings were for, is not of course known ; but exclusive of them, there is an item of Rs. 4,21,000 which was notoriously borrowed by certain parties, for the purpose of buying shares to keep them up at a fictitious value in the market. There is some dispute about the liability of some of the individuals concerned, but none whatever that the Bank paid the money, nor we believe that Mr. W. P. Grant and Mr. H. Holroyd were parties to the transaction. The latter is a holder at any rate of 498 shares in his own name only, be-

But, if all other classes of society were worse than they really are ; if the proportion of members of unblemished life and character were less than it really is ;—what has all this to do with excusing or mitigating the recent gross delinquencies, not of all,—not of the great body—but of sundry, commercial or pseudo-commercial men amongst us ?

sides being a joint owner of additional shares with other individuals ; and it may be presumed that a good many of these shares were paid for out of the money borrowed from the Bank which will never be recovered. It may seem to be of no consequence whether the money was applied to the purchase of shares or not ; but it is, or rather it was, of great importance to the shareholders. It was by such means that they were out-voted by a Directorial clique few in number, but holding a majority of shares :—500 for example, gave the holder 50 votes. This according to the Deed was the maximum number ; but even this clause was evaded, as we see in the case referred to, by holding additional shares jointly with other parties. Altogether the whole case is so bad, that we should be extremely sorry to find that the profession had really come to the extraordinary conclusion, that Mr. W. P. Grant has been hardly dealt with, for we think that such a view of the decision of the Court would reflect no credit upon them. To us it appears, that if there be any merit in the performance of a painful duty, Sir Lawrence Peel has honoured himself and supported the character of the Court over which he presides, by the course he has adopted in regard to the Master in Equity."

It is proper to note, that, while some men allow their professional sympathies to blind them so far as actually to think that a man like Mr. Grant has been too hardly dealt with, the greater part of the community, alike European and Native, whose understandings are unmythified and consciences unseared by the perverting sophisms of technical legalism, are only unanimous in lamenting the utter inadequacy of the punishment with which he and others have been visited. Speaking of recent disgraceful transactions, with which are connected the names of some of the very leaders of European Society in this place, the Native Editor of the "*Hindu Intelligencer*" thus concludes a long article :—

"Such nefarious conduct in the case of a private individual constitutes simply a breach of trust, for which the law provides a civil remedy ; but in respect of a public officer— one who is especially required and paid for his honesty to protect the interests of others—the offence is greater, inasmuch as it amounts not only to a violation of confidence, but likewise to a dereliction of public duty ; wherefore the law wisely ordains that the culprit may be proceeded against, either by a civil or a criminal prosecution. But nothing of the kind, however, has been done either in respect of Sir T. Turton, Mr. O'Dowda, or Mr. W. P. Grant, the three highest functionaries of the Supreme Court, who were successively found to be guilty of such misconduct as aforesaid ; and the only punishment which they have received or are likely to receive, is their suspension from office, pending a reference to England. We are, therefore, not a little astonished at this apparent want of that energy on the part of the powers that be, to bring them to the bar of justice, which has been so often and so vigorously displayed in the case of every native delinquent. The people of this country will, naturally enough, and perhaps not without reason, ascribe this apathy or connivance to an extraordinary love of fraternity at the sacrifice of justice, and draw conclusions, which, we fear, cannot be in favor of the integrity or impartiality of the ruling authority. Perchance the Government itself cannot risk a judicial enquiry into the conduct of the Supreme Court's officers, without being morally obliged to do the same into that of some of its own servants. The Chief Justice is however reported to have said on the occasion of Mr. Grant's suspension, that he would not inflict upon him any higher punishment, hoping that the bare deprivation of his office, would act as a preventive to dissuade others from committing that breach of confidence, with which he was charged. But there have been instances in the very court over which His Lordship presides, wherein higher punishments have been awarded before, without producing the desired effect. Justice therefore demands that a culprit with a dark complexion and another with a fair one should be equally dealt with."

It may help at once to relieve and enlighten the mind of this respectable writer, to be assured that sentiments, similar in substance to those which he hath expressed, strongly prevail in the breasts of most right-thinking Europeans, who are exempt from the prejudices and the trammels of clique partizanship and conventional legality.

Is the lie, the theft, or the murder committed by men of one tribe, to be excused or palliated, merely because other tribes may happen to have their individual liars, thieves, or murderers too? Who ever heard of such a line of defence before, from the lips or the pens of men, that would be the guardians of public principle and the leaders of public opinion? A, says one, belonging to the tribe of X, is guilty of robbery, and ought to be punished. Very true, replies another, A of the tribe of X is so guilty; but then, his guilt ought not to be made any account of, and no punishment should follow. Why so? Because B of the tribe of Y, and C of the tribe of Z, with many others of different tribes, have been guilty of similar offences! What shall we say to this sort of retaliative, imputative, or vicarious apology? Surely, surely, if the principle involved in it were once to be admitted, we ought, without scruple, to abolish all distinction between right and wrong as an obsolete figment—banish our discriminative notions of sin and guilt altogether—shut up our halls of justice and our receptacles for transgressors—and formally pronounce all Lawyers, Judges and Magistrates to be useless encumbrances, fit only to become denizens of the "*Limbo Patrum*," or "*Paradise of Fools*."

Another mode of palliating the scandalous acts of perfidy and dishonesty recently brought to light has been to impute to the actors nothing worse than *carelessness* or *negligence*. "Oh yes," say some, "no doubt there has been a shameful negligence and a wild and lavish sacrifice of the Bank's funds, but there has been nothing criminal." On which the *Hurkaru* very properly exclaims, "No, indeed! Has it never occurred to those who thus reason that there is a degree of rashness in dealing with other people's money, that amounts to crime, be the intention what it may." We would say more. Is not "shameful neglect" of important duty itself a crime of the deepest dye? A servant is in charge of a well plenished storehouse. He carelessly leaves the doors unlocked. Through his shameful neglect the thieves are positively invited to enter in and plunder the whole property:—and there is nothing criminal here! The sentinel of a beleaguered city carelessly abandons his post or falls asleep. Through his shameful neglect, the enemy is allowed to scale the walls and massacre the garrison with the whole of the inhabitants:—and there is nothing criminal here! The pilot of a vessel, instead of watching regularly on deck, carelessly retires to amuse himself. Through his shameful neglect, the vessel runs on a dangerous reef and is wrecked:—and there is nothing criminal here! But why multiply examples? A high authority has remarked that "gross negligence, in the eye of the law, is almost equal to malicious design." But be that as it may, neglect of duty, apart altogether from sinister intention or evil consequences, is a high offence against the moral law. Neglect of duty, attended by disastrous effects to the lives or property of others, is not only a highly aggravated offence in the sight of God, but a high crime and misdemeanour which is often visited with condign punishment by the laws of man. And if what we reckon to be the *crime* of the Bank Directors is to be glozed over as merely "shameful negligence," it is a negligence of that order which has heretofore consigned men to imprisonment, exile, or death.

Again, those parties who borrowed money without proper security from the Bank, and who have thus made themselves *participes criminis*, have been strangely exonerated from blame, on the ground, that "men engaged in extensive speculations will naturally, and especially when they find themselves sinking, grasp all they can." We cannot, for a moment, admit of that as an excuse, which is in reality their sin. To launch out into such extensive speculations at all, *from the over-eager desire speedily to grasp at a great fortune*, is, in the sight of God, a great sin—the sin of "covetousness which is idolatry;"—to do so on money borrowed from others, without any adequate security, or it may be, on the credit of securities that are purely fictitious, involves the great sin of fraud, terminating in downright robbery. To talk of "shifts in difficulty," as if there were something magical in the phrase, that could cover or extenuate any amount of deceit or fraud, is to allow all our ideas of right and wrong to be unhinged at the bidding of a mere empty sound. How much nobler the moral sense of a modern Poet and Romancer, when he says, "I can conceive nothing so respectable as the spirit which rises above misfortune, and prefers honorable privations to debt or dependence." Men actuated by such a spirit, whenever they felt themselves on the verge of difficulties, would instantly stop short—curtail every outlay—and reduce to the uttermost their own personal expenditure. But when, instead of pursuing a course so honourable, we see men—at the every time when their difficulties not only begin, but continue to increase and thicken around them; at the very time, when, to their own certain knowledge, they must be already virtually insolvent;—when we see such men, far from denying themselves, actually launch out into additional extravagances, *for the sake of saving appearances*—purchasing the most costly furniture, riding on blood horses, drawn in splendid carriages, and regaling their friends with the most magnificent entertainments,—all, all on baseless, deceptive credit,—and ere a single farthing can be repaid of the new debts thus contracted in the midst of augmenting difficulties, insolvency comes to be actually declared, tradesmen find themselves to be defrauded, and others utterly ruined;—when we see all this before our very eyes, shall we, from a cowardly fear of the scourge of evil tongues or evil pens, quench every feeling of righteous indignation, and join the servile herd of sympathisers with the aggravatedly guilty, the pre-eminently fraudulent? Heaven forbid that we should ever be chargeable with such dereliction of all principle—such sacrifice of all righteousness! *Natural*, indeed, it may be for the openly abandoned and profligate to act such a part;—*natural*, quite *natural* for the habitual liar to coin a new falsehood, in order to screen a former one;—*natural*, quite *natural* for the ruthless dakoit, after committing theft, to superadd the still more atrocious crime of murder, in order to suppress all evidence that might lead to detection. But are we, on this account, by stultifying our own reason and perverting our moral judgments, to palliate the second lie or the superadded murder, merely because these were *necessary to save appearances*, on the part of the liar and the robber, and, for a time at least, ward off the day of *merited retribution*? Never, never, can we admit, as a palliative plea, *the alleged necessity* of committing fresh wrongs, merely

to hide or escape the effects of those already committed. A tyrant like Henry III. having the power in his own hands, might despoil his subjects, and defend himself on the plea of necessity, saying, "No wonder I want money; it is frightful to look at the amount of my debts: I am craved on all hands.—Stripped of my possessions, I am myself impoverished: my son costs me more than fifteen thousand marks a year. Therefore I must have money for my living *from any quarter, from any hand, and by whatever means I may get it.*" But even here we must repudiate with abhorrence the idea that the tyrant's *might* constituted any thing like a valid *right*. As to the analogy of the drowning man, who is ready to grasp any thing that comes in his way, even if it be a fellow creature, whom he may drag to the bottom, when applied to cases like those under review, it is wholly untenable, because false. The application of it at all, can only originate in a confusion of ideas, and implies a sad obscuration of the moral faculty. It is an argument from the physical, which obeying the law of blind necessity, is irresponsible, to the moral, which, being free, is accountable. A man caught in a tempest, not of his own raising, is prompted by the over-mastering instinct of self-preservation, to grasp at any thing within his reach, to save himself from a watery grave; but is a man, who, actuated solely by motives of avarice, ambition, or self-aggrandizement, has voluntarily entered on a course of doubtful or indefensible action, and thereby got himself entangled in a labyrinth of difficulties,—is such a man to be justified in freely resorting to fresh expedients, alike hollow and dishonourable, in the vain expectation of extricating himself—expedients, that can only have the effect of prolonging a hopeless struggle, and in the end immeasurably enhancing the confusion, ruin, and disgrace? We trow not. If, as already said, men were rigidly and properly honest, the instant they began to feel difficulty or suspect danger, they would draw in or stop short. Their chief desire would be to save what remained, rather than, by inadequate or wrong measures, vainly strive to hold out, and so jeopardise all that was in actual possession, and much more besides. Their conduct ought to resemble that of the sea captain, in fair weather, with a leaky vessel, in sight of a gently sloping sandy shore. His first endeavour, doubtless, should be, if possible to stop up the leaks. If however he failed hopelessly, and the vessel were rapidly sinking, what ought he next to do? What, but promptly resolve to run the sinking vessel ashore, and thus save the cargo and crew; rather than persist in an attempt which must cause the vessel to founder, and so consign cargo and crew and all to irremediable destruction.

Again, in defending or palliating the conduct of the Bank Directors, an attempt has been made to draw off attention from them, by running down the poor ruined shareholders. This greatly exceeds even the effrontery of defending the plunderers. They were warned, it has been said, yet they would give heed to no warning. They are not therefore to be pitied, because they ought to have known better. Any of the shareholders, who were salaried people and amply provided for, and yet who, from love of filthy lucre, chose to descend to share in the risk of wild speculative adventures, do indeed deserve little pity.

If such men be ruined, it is because they have deliberately ruined themselves, with their eyes wide open ; and perhaps as deliberately dragged the innocent down the fatal precipice along with them. And they deserve pity much in the same way as an armed band of dakoits, that risked life and existing property on a marauding expedition, in which they not only signally failed but were captured and ruined ;—not however, before they had inflicted incalculable mischief on the industrious, whose peaceful homes they had devastated. The grand error, as the event has fatally proved, of *the great body of innocent shareholders* was, that they had placed *undoubting confidence in the managers*, and believed it to be impossible that their confidence could be so belied. But who can justly blame them for this? They had not, as has been repeatedly shewn, the power of effectually examining into their own affairs. But even if they had, they might not have availed themselves of the privilege. Why should they? There was nothing to induce them to take the trouble. All looked so fair, so gratifying, so flourishing on the surface. There was, as regarded the shareholders generally, whatever it might be with a few, every thing to generate—every thing to establish—every thing to perpetuate—confidence ;—and nothing to awaken—nothing to whet suspicion. To suspect where there is cause, is reasonable ; but to suspect, where no obvious cause exists, is not to be endured. Suspicion, says one, “is the poison of true friendship.” Why, with reference to men who were accounted their friends, should the shareholders imbibe the deadly poison? Suspicion, says another, is “ever strong on the suffering side.” But when there was no suffering ; when, on the contrary, all was smilingly prosperous,—what was there to excite or to justify, such an injurious feeling? It was the remark of Sir Philip Sidney, that the “only disadvantage of an *honest* heart was its credulity.” And is not this strikingly true? Are they not the open, the candid, the sincere, the ingenuous who are ever most apt to be imposed upon by the appearance of these and similar good qualities in others? Sad experience has indeed proved that the shareholders were far too credulous and unsuspecting. But they may well console themselves with the reflection that their credulity and freedom from suspicion redounded to their credit. Honest in heart themselves, they were candid and charitable as well as honest. They, therefore, readily believed all that was good of others. Report after report,—though shown by the event to have abounded with scandalous fallacies, purposely designed to mystify and deceive,—they unsuspectingly accredited. For, how could they think of calling in question the honor of men so long reputed honorable—the truthfulness of men so long entrusted with public confidence—the honesty of men, so long regarded as utterly incapable of meanness, deception, or fraud?—more especially, when all their words were honied with sweetness, and all their dealings represented as crowned with abounding success!—In acting as they did, the majority at least of the shareholders only proclaimed themselves to be honest, sincere, and generous-hearted men. They manifested not want of wisdom or of prudence, but simply want of guile :—

For oft, though wisdom wake, suspicion sleeps  
At wisdom's gate, and to simplicity

Resigns her charge, while goodness thinks no ill,  
Where no ill seems."

To have coldly doubted, far less positively suspected the fair words and deliberate asseverations of men of hitherto acknowledged principle and honor—to have even surmised that all their verbal and written assurances, so frequently reiterated, implied nothing substantial in the way of real fruit, but were only meant to be like so many heathenish peace-offerings of mere flowers that must wither in the handling—would have been to have forfeited their own title and claim to some of the noblest characteristics that distinguish and adorn high-minded and right-hearted men. On the monument, therefore, that records their fall and ruin, may be engraven the epitaph, "Here lie the victims of their own highsouled generosity and unsuspecting confidence."

Lastly, another, and not the least astounding of the expedients for diverting attention from the offenders, *as such*, has been the unworthy attempt in certain quarters, to merge all indignation at the offence in a low-toned sentimental pity on account of the partial punishment with which some of the leading offenders have been visited. In the case of perhaps the greatest of these, it has already appeared that "the profession was of opinion that he was hardly dealt with." That is, a profession, or rather, let us hope, some members of a profession, which is, above all others, bound to repair the wounds inflicted on the commonwealth by the scandalous breach of its laws, are not ashamed to connive at or smother punishable faults, by the excitement, in themselves and others, of a misplaced and foolish, or worse than foolish compassion! A more glaring instance of perverted sympathy it would scarcely be possible to imagine. When, with reference to the recent Chartist meeting in London, a member of the British Senate was led to remark, that "the Christian heart was shocked by the preparations of the government to put down the outbreak," the *Examiner* with justice retorted, that "his, the member's, Christian heart had not been, in any manifested degree, shocked by the atrocious menaces of the pike and the fire-brand which had warned the government to be on its guard against the most criminal enterprises." In like manner, it would appear that there are amongst us men, whose sympathetic hearts have led them to bewail the hard fate of those, whose revolting offences have deservedly entailed the forfeiture of valuable appointments which had thereby been dishonoured; while their sympathetic hearts have, in no manifested degree, felt any compunctious visitings of regret or sorrow in behalf of the scores and hundreds of confiding shareholders, whom the same offenders have as effectually ruined by their tricks, frauds, and deceptive representations, as if they had actually employed against them, the pike and the fire-brand, and all the other formidable weapons of Chartist violence! Is any farther proof needed to indicate the *fearfully low tone of morality* in some who yet pride themselves as belonging to what, *par excellence*, is denominated *society*? Society indeed! Why, to be the members of a society, which admitted of the fellowship of such low-minded men—men, so utterly lost to shame as virtually to glory in their destitution of moral feeling, moral principle, and moral worth—ought to be reckoned a calamity and a disgrace! There should be no society, whose

fellowship were worthy of being cultivated, except that of the righteous or godly—men who fear God and honor his holy laws. All else, however varnished or gilded by the subtle arts of worldliness and carnality, is, in reality, but so much chaff and rubbish, fit only for the dunghill. Surely it is high time to arise and protest against the insolent assumption—the impious usurpation—of the title of “*Society*,” in a way of exclusive eminence, by that which is often no society, except in a brutish or felonious sense. Leave it to the would-be noble “society” of Congo, with whom it is a fundamental article of belief that “the rest of the world was the work of angels, but that the kingdom of Congo was the immediate production of the Supreme Architect himself, and of course had vast prerogatives and advantages over all others,” excelling them all in richness and happiness, dignity and splendour;—leave it to this, in their own estimation, noblest of all noble societies, to combine incompatibles in one heterogeneous assemblage,—to reconcile their vaunted superiority of character with perpetual exhibitions of treachery and revenge—their outrageous pride of family descent, with their surpassing meanness and cruelty in selling sons or daughters or wives, for “a piece of cloth, a collar or a girdle of coral or beads, a bottle of wine or brandy,” or any other equally worthless perishable bauble—the whimsical sense of honor that prompts them to “withstand the solicitations of the most pinching distress, rather than disgrace the nobleness of their blood by any kind of labour, however laudable or beneficial,” with the spirit which accounts it no dishonour to beg importunately, and steal with shameless effrontery, yea and magnifies into “bravery and gallantry” those acts of lawless rapacity that are most distinguished by deceit and violence! Leave it to the proud “society” of the “Neapolitan gentry,” to “stand so on the punctoes of their honour, that they prefer robbery before industry, and will rather suffer their daughter to make merchandise of her chastity, than marry the richest merchant!” Leave it to the brilliant “society” of ancient chivalry in its degenerate days, while yet abating nought of the pretensions of a high-minded ancestry to the establishment of order and good morals, to the possession of unviolated faith and untarnished honor, and all those public and private virtues which are at once the ornament and stability of social and domestic life;—leave it to them to reconcile such high-sounding hereditary pretensions in their undiminished force, with the notorious examples of breaches of faith and honour—of public robbery and private licentiousness—which their own lives so constantly exhibited! But, heaven forbid that any such shocking anomalies and incongruities should be much longer tolerated by any who happen to bear the thrice honoured name of *Christian*. Heaven forbid that the exclusive designation of “*Society*” should much longer be monopolised by a mere fragment of society, and that too, with reference to all that constitutes the transcendancy of moral, spiritual, godlike worth, by far the minutest and most contemptible fragment. Heaven forbid that any of those who are justly desirous of being accounted noble and honourable, should, if innocent themselves, endure much longer amongst them the tainting presence of men, who may be a scandal to all society except that of the reprobate—men, whose private

lives may be stained by degrading and bestial vices that are enough to pollute any atmosphere except that of pandemonium; men, who may be found to glory in overturning the very foundations of morality and religion, by denouncing piety as cant, sham and hypocrisy; and transmuting the moral offences of fraud, deceit, and falsehood into the meritorious intellectual qualities of sharpness, cleverness, and ingenuity! In the name of all that is good, and wise, and true, let us be done, and that right speedily, with all such insulting mockeries on common sense; all such outrages on the decent, the righteous and the venerable. Let us still have a "*society*," in the sense of pre-eminence; but let it be a society worthy of the name, in the sight of all holy and intelligent creatures. Let it be the choicest of the choice, the selectest of the select; yet freely open to all, without respect to the accidents and conventionalities of soil or climate, birth or rank, station or colour;—with the single proviso, that none need aspire to the high dignity of its membership, who is not prepared to vindicate his capability of entering in through the *sacred portals of honor and good faith, truth and purity, religion and virtue.* A. D.

(*To be concluded in our next.*)

## II.—*Missions in the Presidency of Bengal during 1847.*

(Continued from page 239.)

III. Missionary labours during the past year included the important charge of NATIVE CHURCHES and CONGREGATIONS.

There are christian congregations in almost all the towns at which missionaries are located; and where different Societies occupy the same place, we find also different bands of native christians. Some of these are but small, others large. Some have been long established, others are of but recent origin. From the complete statistics of the churches that we have gathered, we find that, at the close of 1847, the total number of stations and substations where separate christian societies existed, was *sixty-two*. Of these eight are in Calcutta, and eleven in the villages near it. Benares has four. At the period mentioned, there were in these sixty-two churches, 2280 native members admitted to the communion of the Lord's Supper. But it should be noticed as a fact that will help us justly to estimate the value of this number, that while the majority of missionaries in Bengal make decided evidence of conversion the standard of admission to the Lord's table, there are other brethren whose standard is much lower. We believe that the communicants of the latter kind are about 750 in number. A few words concerning the location of these church members will not be inappropriate, the distribution being very unequal. At Chinsurah, which has been a mission station for thirty years and has enjoyed the labours of most faithful men, there is not a single convert. At other places, as

Gházípur, Chupra, Arrah, Juanpur and Balasore, occupied only within the last ten years, the native christians are but few. This is also true of several stations which have, like Chinsurah, been occupied a long time, as Dacca and Dinájpur. The church at Cuttack and its offshoots have 167 members: the ten churches in Jessore, 175. In the stations of Calcutta, there are 192 members, and in the villages under the charge of Calcutta missionaries, 329; in all 520, of whom 293 are under one Society. The church at Serampore has 98 members; Burdwan, 51; Cutwa, 34; Monghir, 48. The number of communicants and members in Benares is 62. The *additions* during last year, were in all 388; of whom 160 were, we believe, on the lower standard above mentioned, and 228 on the higher. Of these 110 are to the churches at Barisál; sixteen to those at Cuttack, sixteen to those in Jessore, and the same number to those in Asam. At twenty-five stations there were *no additions* whatever. The exclusions reported from eleven churches are 56.

One place requires special though brief, mention, Barisál. Most of our readers are aware that during the last two years this station has been brought prominently under public notice; it being alleged that a great religious movement is in progress among the people of the neighbourhood. Owing, however, to the very peculiar circumstances that have occurred in connection with the missionary formerly stationed at Barisál, many doubts have arisen as to the real character of this movement, and the motives which have induced so many people to forsake idolatry. With a view to seek out the truth in this important matter, two esteemed missionary brethren from Calcutta, the Rev. Messrs. Pearce and Wenger, were appointed to visit Barisál and its out-stations at the close of last year. The following general statement of the results of this visit, has been made by one of these brethren, and we feel bound in justice to them to insert it:

“They left Calcutta on the 15th of December, 1847, and were absent seven weeks; during which time they saw about three hundred of the converts, in a number of scattered villages. With these they had many searching conversations, in which they endeavoured to ascertain the extent of their knowledge, and their consistency in the practice of Christianity, as well as the state of their feelings towards the Baptist Missionary Society. The general result of this protracted visit was satisfactory; they found that upwards of 300 families had, outwardly at least, embraced Christianity, and that upwards of 300 adults had actually been baptized, the majority of whom appeared to be sincere in their profession. Consequently the deputation returned to Calcutta deeply impressed with the conviction that so large a field, white for the harvest, should be attended to without delay and in the most efficient manner possible, lest the precious crop should be lost, and the displeasure of the Lord of the harvest incurred.”

While sincerely desiring that future experience may prove this conviction a sound one, we think that at present a more decided judgment in the case will at least be premature. In the views here expressed, Messrs. Parry and Robinson, who have also seen much of the converts, quite coincide.

Returning to the Churches in general throughout Bengal, we have next to notice their christian character. The Apostle Paul, speaking of the objects for which his sympathies and labours were put forth, implies that "the care of all the churches" was not the least attended by anxiety and pain. So is it in Bengal. Of the various trials both to faith and patience, which they occasion, of the failings which some churches exhibit and the pleasure which others have afforded, the following reports from Missionaries themselves, furnish clear evidence. No report that has been made is here omitted, that the testimony of a single year may be complete. We believe that from this testimony a just estimate may be formed of the condition of native piety in this part of India.

The Report of one of the Missionary Societies has the following introductory remarks upon this subject :

"Conversions have not been wanting entirely, but they have not been numerous ; our churches for the most part have been stationary, and some of them have even retrograded, instead of advancing and increasing. May it please the Lord soon to revive his work in the midst of the years."

The Rev. C. Barker of Gowhati, Assam, speaks thus :

"At our communion on the twenty-first of November last, forty baptized individuals were gathered around the Lord's table ; the largest number that have met together since we first organized ourselves into a church. Looking back to the formation of this church, three years ago, when the number of communicants present was only *eight*, we are constrained to exclaim, What hath God wrought ! It is the Lord's doing, and marvellous in our eyes."

Mr. Lewis of the hill-mission at Cherra, into whose church members are received only after long probation, in order to prevent any sinister motive from attracting them, says :

"The church assembles weekly for social prayer, the relation of christian experience, and for spiritual direction and admonition as cases may require. In some of these little meetings you would be highly delighted to listen to the simple and unadorned narratives of these monuments of saving grace."

Mr. Parry speaks thus of one of his churches in Jessore :

"The little church at Sâtberiyá will I hope ere long become a great one. All the members act consistently and walk according to the Gospel. One poor brother has fallen into the sin of Sabbath-breaking, but has repented."

Of another in the same district, a brother Missionary on a visit thus writes :

“In our intercourse with the people we found that they were well informed on christian subjects, and most of them able to read, women as well as men. They appeared to be generally in comfortable outward circumstances, and to be living on amicable terms with their neighbours. We left them with the impression that the Gospel had done much to improve their external appearance and condition. The fact also, that with one or two exceptions only, the whole of the adults among the christian inhabitants of the village are members of the church, speaks well for their christian character.”

Messrs. Stubbins and Bailey report of the church at Berhampore as follows :

“Truthfulness constrains us to say that at different times our members are very weak and sickly. Still we do hope, that all those who are members of the church have tasted and seen that the Lord is gracious, and that notwithstanding all their defects they have passed from death unto life.

We find them most addicted to little differences amongst themselves ; but we have often been rejoiced to witness them melted down under affectionate exhortation, and scarcely ever has any difference been perpetuated beyond that. Some however have been less consistent, and we have from time to time been under the necessity of exercising discipline in its milder form of suspension or its severer one of exclusion. In most of such cases it has been productive of the happiest results. They generally prize the various means of grace that are established among us, and they usually attend with punctuality. There is not a house in our Christian locality in which family worship is not conducted with pleasing regularity, and it often comforts our minds when visiting them in a morning to hear in almost every house either the song of praise or the voice of prayer or the word of God being read. It is pleasing too to notice that not a prayer is ever offered in which there are not expressed fervent petitions for the conversion of the heathen and the coming of Christ's Kingdom. It is especially so to hear with what tenderness and often with tears, they will pray for any of their idolatrous friends or relations. We feel however, that while we have no doubt as to the piety of those who are in Church membership, we need a greater portion of the spirit of love and devotedness among us, and for this especially we would earnestly solicit an interest in the prayers of those servants of Christ into whose hands this account may fall.”

Mr. Lacey of Cuttack :

“The state of religion among the Christians is, I believe, improving, though they frequently display the national characteristic vices of the Hindus to a lamentable degree. These national vices are their easily besetting sins. More especially have we been grieved to perceive a spirit of frequent disagreement among them, and the violence with which their ebullitions of temper carry them away. Some of our friends are burning and shining lights, and the consistency and piety of their

deportment are producing many favourable impressions upon the heathen."

**Mr. Phillips of Jelasore :**

"During some part of the year an unusual degree of religious interest has been manifest amongst our people, and to a limited extent, among the surrounding heathen as well. Five happy converts have put on Christ by baptism the past year, and are now, we trust, walking in the truth. Others for a time appeared to be in a very hopeful state, but at present little that is encouraging can be said of them. Two of the five, lately baptized, are Santal youths, and may be reckoned as the first fruits unto Christ from among this highly interesting people. Several of our Native Christians are upright, firm, spiritually-minded, devoted disciples of Jesus. Others are weak, fickle-minded, and subject to numerous foibles, and occasional besetting sins."

The five following testimonies relate to the villages south of Calcutta: Mr. Pearce thus speaks of the church at Lakhyan-tipur :

"The apprehensions expressed in the last Report, 'that some time may elapse before the church recovers its former condition,' have been fully verified. During the first half of the year dissension continued the bane of the church; and party spirit ran so high, that at length it became necessary to adopt very decided measures in order to preserve the existence of the church: fifteen members were, therefore, excluded or suspended. Since then things have begun to improve, but much remains still to mourn over."

**Of the Church at Khári:—**

"This church has during the past year enjoyed peace and prosperity. The native pastor, amidst much personal and domestic affliction, appears to have been favoured with the divine blessing resting upon his labours. The people continue to contribute of their substance towards the support of the poor and the promotion of religious objects, with an increasing spirit of liberality."

**Of the Church at Maláyapur :**

"Whilst the two native brethren stationed at this place have frequent and encouraging opportunities of preaching the gospel to the heathen, they have met with little success in their labours among those who bear the Christian name. The Church has had no increase, and the attendance on the Lord's-day, is only about twenty."

Mr. Lacroix thus writes of his three Churches, and of the difficulties in the way of their improvement :

"While it is to me a source of deep sorrow, that in the three Christian congregations under my care, there has been during the year almost no addition to the number of the converts, and but little improvement in their spiritual life, I do not see, how under existing circumstances, it could have been otherwise. If in England, where the people enjoy various means of christian instruction, and so many other advantages,

favorable to the growth of piety, it be thought incompatible with the prosperity of a Church, that its pastor be burdened with the additional care of a second flock, or that his time and attention be occupied by other avocations, what can be expected, when, as in the present instance, a single missionary, besides having to perform the duties of an Evangelist among the heathen, and a variety of other calls upon his time and energies, is left in sole charge of three Churches of neophytes, of tedious access, distant 11, 15, and 35 miles from his residence, and whose members, though still weak in faith and knowledge, are surrounded by a heathen population, to whose contaminating influence and examples, they are hourly exposed?"

The Rev. J. C. Page speaks thus of the Church at Nursig-darchók, from which in 1846 eleven members were excluded :

"For three years we have had to mourn over inconsistency of conduct, and exclusion from communion. But during the past year, the Church has been more healthy, and, though some painful circumstances have transpired, yet, on the whole, we have much reason for thankfulness. The members generally are united in love ; and there is peace amongst us. The congregation has manifested a pleasing degree of liberality in their subscriptions for the poor, and for other purposes. The gospel continues to be preached in the market places and villages around : and the members of the congregation are regularly and weekly instructed."

On the Churches in Calcutta the following remarks are contained in the published reports :—

Mr. Pearce speaking of the Church at Intally, says :

"In the early part of the year it was found necessary to exclude from the fellowship of this church ten of its members, either for actual or designed sin. This afflictive event was productive of much grief and anxiety. The latter part of the year, however, has been brighter, and it is hoped that the church may soon recover its lost ground, as there are several hopeful inquirers, especially among the younger part of the congregation."

Mr. Wenger, South Kalinga :

"This church continues to be small in number, but has nevertheless enjoyed some tokens for good. The attendance on the Lord's-day is increasing ; and there are several inquirers of whom we hope well."

Of the Church of Bhawánipur it is said :

"With many outward tokens of the Lord's presence, it is matter of regret, that inward spirituality of mind is so little exhibited."

Mr. Morgan reports of the Church at Haurah :

"In reviewing the course of events during the past year we feel that there is much cause for gratitude to our heavenly Father for his grace and mercy exercised in our preservation from the evil that is in the world, and in enabling us to persevere through many trials and temptations. Especially do we desire to record our deep sense of the divine goodness in the peace and harmony that prevail among us. We mourn

that none have been added to our number during the year, and that two have been excluded. Irreligion and immorality predominate around us, and the hearers of the gospel are characterized by lukewarmness and indecision."

The Rev. Dr. Duff, referring to converts drawn almost exclusively from the young men educated in missionary and other English institutions, bears the following testimony to their character:

"Meanwhile, I cannot help saying, that by the blessing of God, all our present converts are giving us much satisfaction in many ways. When we think of the wiles and devices of satan, the snares of the world, the constant tendency of corruption to revive in the heart; and the many and peculiar, and (to Christians at home) unintelligible temptations which beset the young convert's path amid the jungles of Hinduism, good reason have we to praise and magnify the name of the Lord for their hitherto exemplary conduct and unwavering stedfastness."

At a subsequent date, after the baptism of several additional converts, a similar report is given:

"Thus has Jehovah graciously smiled upon us, amid the frowns of ignorant and deluded men! All the other converts continue to give the greatest satisfaction. For all these mercies, we desire to render unfeigned thanks to the Father of spirits."

Returning again to the Mofassil Churches, we find that Messrs. Denham and Robinson write thus of the Church at Serampore:

"Internally we have had much to contend against; the coldness, indifference and carnal-mindedness of some, and wickedness of others, have grieved us greatly. Still our exercises have been tempered with mercies. *Ten* have been baptized, *nine* of whom are added to the Church. *Four* have been restored, *one* has been added by letter; while by death we have lost *three* members, and we regret to add, *eleven* persons have been suspended or excluded; we trust however that even this, humiliating as it is, will be conducive to the welfare, order and interests of our communion."

Mr. Blumhardt of Krishnaghur:

"In my Bengálí congregations I have also received encouragement, and hope that God is working in and among them."

Mr. Krauss of Kapasdanga:—

"Religious knowledge in general, and in several cases piety, have made progress among the people. And in proportion as the means of grace are prized do they prove beneficial, and in some cases fruits of repentance unto life have been exhibited."

Mr. Carey of Cutwa:—

"The church at this station has neither received any additions, nor suffered any decrease during the past year."

Mr. Williamson of Birbhum:—

“With regard to the Church, our report this year, not unlike some others of former years, is not, by any means, what we could have wished it to be. It is indeed of a mixed character, containing matter for both joy and sorrow, in which, we regret to say, the latter seems to predominate. Some time ago, three of our people, having spent the greater part of the night at a *nách* in their neighbourhood, persevered in denying the fact, although the evidence brought forward to confirm it appeared to us all clear and indubitable. Believing the case to be one of an aggravated character, demanding the exercise of the severest discipline, the offenders were set aside from communion, until they should evince satisfactory evidence of repentance, of which we are sorry to add, there are, as yet, no apparent symptoms. More recently, there has also been not a little unpleasant work amongst us, which however, for a particular reason, has not yet come regularly before the Church. On the other hand, we have not been without matter for thankfulness.”

Mr. Lessel of Berhampur:

“Instead of being privileged to record, this year, accessions to the Native Christian Church, it must be stated, with sorrow, that from the want of Christian consistency, it was considered necessary to break it up. Not the least circumstance we have had to mourn over, is the defection of the *bráhma*n *Rám Prakás*, who was publicly baptized in 1846; whose conduct for a short season was so satisfactory, and concerning whom we entertained the hope, that he was a chosen vessel ordained to convey the tidings of mercy to his benighted countrymen. But disappointments are alas! too frequently experienced by the faithful Missionary.”

Mr. Smylie of Dinájpur:

“Generally speaking, this has been to us a year of much peace, and we have not been without marks of God’s good will; while he favoured and protected us, his mercy has been extended to perishing sinners of the heathen, two of whom joined us during the past year; one a *bráhma*n and the other a *Musalmán* youth. Several others offered themselves to us, but as nothing like repentance or spirituality of mind could be seen in them, they were not accepted.”

Mr. Lawrence of Monghír:

“For many months we have not been privileged to witness any conversions, or any very hopeful cases. Some of those members who at the beginning of the year gave us much anxiety and trouble by their unbecoming conduct, and who were consequently suspended, have repented of their folly, and have been restored to the fellowship of the church. But there are still several under church censure. Our congregations, as to number, have continued much the same for some months past, but the word preached seems to have produced little or no effect.”

Mr. Leupolt of Benares :

“The spiritual and social state of our people is gradually improving. Our prayer meetings are more frequently visited, and they have proved a blessing to us and to our people.”

Mr. Hechler of Chunar :

“All I have to say under this head, I might comprise in these few words—God be praised, I have nothing to complain of. I have much joy among them and no trouble whatever.”

Mr. Menge of Goruckpur :

“During the past year much has been said and written about these poor people, but I am sure that any person, who is able to look upon them as they are at present without prejudice, and at the same time considers what they once were, must rejoice and thank God that He has done great things for them. If any one, who is acquainted with the vernaculars of Hindustan, were to enter the Church on a Sunday and listen to their singing as well as to the responses they make during the Prayers, and observe the close attention they give to the address of the preacher as well as their general decorum during service, he must be struck with astonishment at the change which through the Lord’s blessing has been effected in these poor people, who but a few years ago, were ignorant, starving creatures.”

It may be observed that in the above extracts, some churches are not noticed at all. We have given however, what has been written in the published reports; but to make our record more complete we append a remark or two made last year upon some of the churches omitted above. It will be seen that these reports are similar to those already given.

The Rev. J. Kennedy of Benares reported thus :

“Of those who have died, we have reason to hope that all is well, but over some who survive, we have reason to mourn that Satan has obtained a single advantage. We have been under the painful necessity of excluding two from the church, for conduct directly opposed to that which the Gospel requires.”

Similarly the Rev. J. Weitbrecht of Burdwan :

“With some few exceptions their conduct has been consistent and becoming their Christian profession, and many walk in the fear of the Lord. One of the Christian teachers had to be suspended for a time for improper conduct. The rest of our helpers have continued faithful in the discharge of their respective duties.”

So also Mr. DeRozario of Agurpara :

“I am thankful to say that many of the Christians connected with this Mission are prospering in spiritual things. But whilst some have made me rejoice in the Lord by their strict Christian conduct, and hearty co-operation in the work, others have caused sorrow on account of their misbehaviour and worldliness.”

Such is the experience of the past year respecting the native Churches of Bengal. The record is in many respects very sad though instructive, and furnishes abundant evidence by which the dealings of the Lord with this land may be understood. The past year seems more than usually gloomy, while its encouragements are very poor and few. Still we must never give up the work. "The husbandman waiteth and hath long patience until he have received the early and the latter rain." And it is that rain of the Holy Spirit that we now need. The promise most suited to our case is, "I will pour water on him that is thirsty and *floods upon the dry ground.*" May the Lord fulfil his promise speedily! Let it not be supposed that the brethren who bear this testimony are prejudiced or led away by youthful disappointments to form a low estimate of that which is in itself good. No. They are most of them men who have long lived in the land, have known their charge long, and have had much experience. None will desire more than they that the work of God may truly prosper in the Churches, and that the members may seek higher and higher attainments in spiritual things.

The gradual progress of Missions in this country is further illustrated by considering the number to which the Christian community in general has risen. By this expression we mean all those who have forsaken idolatry and Muhammadanism, and with their families form a separate community with whom others cannot by the laws of caste, eat and live. It includes old and young of both sexes, nominal Christians as well as Church members. In making the calculation, we have found the returns from many stations incomplete: and in such cases have taken the number supposed by friends who know the statistics, or implied by other criteria open to us. In no instance have we been left to guess. Calculating in this way we find that in that part of the Presidency of Bengal of which we are writing, the whole number of native Christians is 10,846, under the charge of Evangelical Missionaries. There are certainly not less, and if correct returns could be obtained from each station, we doubt not that the whole number would be found to exceed 12,000. Of these, there are 3,723 in the zillah of Krishnaghur; the remaining 7,000 are scattered in various parts. There are 1200 at Burisál; in Orissa, 750 (probably more); in Jessore about 800; at Serampore 200; in Calcutta 465; in its adjacent villages 1820; in Benares about 320. If to these we add the congregations under the charge of the Propagation Society's Missionaries, (generally esteemed Puseyite,) and containing exactly 3000 individuals, we have, scattered through Bengal, a community of 14,000 persons termed "Chris-

tian," and separated by caste rules from Hindus and Muhammadans. Small as this number may appear when compared with the whole population, in one view it possesses great importance. THIS COMMUNITY ARE UNDER NO DISTINCT CODE OF CIVIL LAW. The Hindu and Muhammadan Codes have *religious* rules mixed up with their Civil regulations; and to these, therefore, Christians cannot be subject. They are not subject to English law; no authority has put them under it. In fact, every Magistrate and Judge is left to act in relation to them as he pleases, with no more definite guide than the law of equity and good conscience. In some cases, Magistrates fear to act at all. It was to remedy this anomaly, that the act termed the *LEX LOCI*, was brought forward three years ago, and published for general information. Though it contained some objectionable clauses and was defective on several important points, its general object was decidedly good. Nothing has since been heard of it, and to this day the law of Marriage and Divorce, of Adoption and succession, and all the laws concerning property amongst native Christians are uncertain: in fact, there are no laws at all. In saying these things, we have referred merely to Bengal; but if we take into consideration the native Christians in the Madras Presidency, who amount to at least 60,000, the matter becomes more serious still.

IV. Another branch of Missionary labour is the *EDUCATION OF THE YOUNG*.

The schools for boys established by Missionaries in Bengal are of three kinds: *Vernacular day-schools*; *Christian boarding schools* and *English day-schools*.

1. The *Vernacular day-schools* are attended chiefly by heathen boys, though in the neighbourhood of Churches and Christian villages, they have been established for Christians also. In most of these schools the Scriptures are read constantly; a missionary or catechist giving the religious instruction. Their general education is not usually of a high character, and is conducted much on the native system. The elements of general knowledge, reading, writing and arithmetic, vernacular Instructors, Scripture history and portions of the Bible, are the subjects taught. There are however some schools in this class of a very superior kind, where not only the above subjects, but History, Geography, Grammar, and Geometry also are studied to a somewhat high degree. The Bible too is read more fully. The higher schools are maintained in those parts of Bengal in which the desire to learn English is comparatively little felt. The best are at Benares, Mirzapore, Juanpore, and Goruckpore, in which several languages are studied, as Urdu, Hindi and Persian, both in the English and native character.

The whole number of vernacular schools in Bengal is 124, containing 6,900 scholars. Of these there are twenty-two either wholly or in part connected with Christian congregations and containing about 500 Christian boys. At the three stations in Assam, there are 16 schools and 948 boys. In the city of Benares, including the "Free School" and the "Central School," at Ních Bhág, both of which are chiefly vernacular, twelve schools with 726 boys. At Juanpur and Azimghur, five schools and 495 boys. These are in Upper Bengal. Coming lower down, we find in Krishnaghur, at the Sudder Station, four schools with 300 scholars, and at Ratanpur three schools and 210 boys. There are at Burdwan five schools and 250 boys : at Serampore six schools and 600 boys ; and in Calcutta eleven schools with 730 boys. It thus appears that schools of this class are very numerous ; indeed, they are the most numerous class in the country, and are in many parts the only schools open to the missionary who wishes by education to reach the heathen young. With proper care and zealous superintendence they cannot but prove very useful ; and we know that many Missionaries bestow much time and attention upon them. This will be seen from the following extract by the Rev. J. Shurman of Benares :

"Our friends at a distance must not think that the Missionary in school has nothing to do but to perform the pleasant duty of a superintendent. A school left to native teaching soon dies of inanition. The Missionary, in charge of a large Indian school, must forget his Hebrew, Greek, and Latin, must cultivate sound views of boyish nature, must teach the lowest classes spelling and reading in order to rouse them and to make them feel that notice of their difficulties and of their progress is taken at head quarters, he must be able to teach the higher branches of knowledge to the higher classes, to attach the teachers and the taught to himself and to the school, to keep account, and to attend to the whole machinery of the school himself."

The indigenous schools of Bengal are not only few, but their education is almost worthless. The Missionary schools on the contrary are not only essentially religious, but impart a sound general education besides. Respecting the small number of native schools, we may mention a fact recorded in the report of the station at Mirzapore. The district around that city contains, it is said, 600,000 inhabitants, and the whole number attending schools conducted by natives, amounts to 877 ; less than one in every 650 of the population and about one-half per cent. among the children. What a state of ignorance and degradation does this fact imply !

2. The *Christian boarding-schools* have been established at the stations where missionaries reside, and are usually

placed in their own premises. In these schools, the boys are separated altogether from the external evil influences to which they are subject in purely native society, and are trained up under the missionary's own eye. The boys are partly orphans and partly the children of native Christians: the former were most numerous a few years ago, but have lately diminished in number. In the training of these schools, religious education and discipline are the chief objects of attention, objects sought alike for all enjoying their benefits. In their general education some missionaries make a distinction in their treatment of boys according to the differences in their abilities. Thus some lads after acquiring the elements of knowledge are sent back to the plough before they have acquired a distaste for agricultural life. While others, who are more clever, are taught more thoroughly, and even advanced to the English school of the station, where there is one. The charge of the orphans is the most difficult to deal with satisfactorily. But it is stated in the reports that all are taught some kind of trade by which to support themselves in after-life. Of their training and progress, Mr. Leupolt thus speaks :

“All the boys, except the first class, devote half the day to manual labour. During the present year the conduct of the boys has been good, and although our progress in a spiritual point of view has been small, yet I trust we have advanced, and hope through God's grace to press forward.”

A view similar to the above is given of the orphan boy's school at Berhampore, Ganjam, till recently under the charge of the Rev. J. Buckley :

“The education of the children in our schools is purely vernacular, and the progress that the greater part of them have made is upon the whole satisfactory. We also endeavour during their stay in the schools to teach them habits of industry and cleanliness, and in short that they eventually may become useful members of society. But our highest solicitude is to instil into their minds the importance of personal piety and of the necessity of devotedness to Christ. While the children are young, there is comparatively speaking but little difficulty, but as they advance in life they require employment, by which they may obtain for themselves an honest livelihood. This has been the source of considerable anxiety, and doubtless will be while the mission is in its infancy; hitherto however with some little trouble, we have succeeded; several have been married, and are now located in our Christian villages, and their consistency of character, cleanliness, and industry fully prove, we think, that the instruction that was given them in the asylums has not been lost upon them.”

Similarly the Rev. W. Lipp of Ratanpur :

“Every boy who is not likely to become a reader or to return to agricultural pursuits, is learning some trade or work to enable him eventually to obtain his livelihood by honest labour. And here also many of the boys are already useful and some are creditably employed. The importance of these schools cannot be valued too much. They are our chief hope, and a cause of rejoicing already. Preaching and teaching assists our old Christians comparatively little, but these boys and girls who are brought up in our Boarding Schools will constitute a new era in the Krishnaghur Mission when they are grown up, and will become far more intelligent and useful members of society by the blessing of the Lord on the seed sown, than their ignorant and in every respect low parents are who now form our congregations. These schools appear for the present the only safe means of teaching the children of our Christians the way of salvation, and of training them up in the way they should go.”

While it seems necessary to teach the orphans some trade, the management of the secular business thus introduced into the mission proves a source of continual care. Carpet-weaving, tent-making, printing, bobbin-weaving, the manufacture of arrowroot, and other employments have all been resorted to; and in how many cases have only entailed expense on their projectors, loaded them with anxiety, and failed in the end. Those brethren who, in their laudable attempts to open a way of support to the orphans cast on their care, are met with disappointment, may perhaps find comfort in the fact that the experience of others resembles their own.

With all this anxiety, however, good fruit has sprung from these institutions, and their conductors have sometimes had to rejoice in seeing the lads under their charge, converted to the faith of the gospel which they have learned. It is for such results that so much labour is expended on them; labour that has often proved wearisome and brought small enjoyment in its results. The great difficulties with these lads are moral ones. Though separated from many external influences for evil, the soil of the heart proves most fertile in mischief, and that apparently without a cause. How often do we see in the reports of schools: “this year one boy ran away:” and though some have been converted, how many have broken through all the restraints and exhortations of their instructors, and are now “fugitives and vagabonds” in the earth! Those who have read the interesting story of the Church Mission at Benares, as recorded in Mr. Leupolt’s *Recollections of an Indian Missionary*, will know how much they, to whom these institutions are entrusted, deserve the sympathies and prayers of their christian brethren, under the heavy responsibilities imposed upon them.

It remains only to add that there are now in all Bengal 21 boarding schools, containing 589 boys. The school at Solo,

Krishnaghur, contains 91 boys ; that at Ratanpur, 70 ; at Burdwan, 31 ; at Cuttack, 35 ; at Sigra, Benares, 47 ; at Mirzapur, 40 ; at Goruckpur, 31.

3. *English Day-Schools.* These schools form one of the most interesting fields of evangelical labour, especially in Lower Bengal. We believe they occupy a sphere of usefulness amongst the native community not otherwise provided for : and exert an influence on behalf of Christianity in unison with that produced from other quarters. They are in no way opposed to the other departments of missionary labour, but on the contrary, fall in with and sustain them : while from other departments this derives vigour for itself. The special object aimed at by these schools is through the medium of the English language, to destroy the influence of Hindu dogmas, and to establish firm faith on the Bible in the minds of young Hindus, especially those in the more respectable classes of society ; to strengthen their understanding with sound knowledge, and to elevate their heart's affection towards him who is their Saviour. For this purpose, in addition to the usual branches of a scientific education the scholars are taught fully and faithfully the word of God. All other knowledge, though useful in its sphere, is deemed subservient to this : and the importance of the soul's salvation is the one great theme dwelt upon. The Bible however is not taught as a class-book, but as a book which speaks to the *heart* about heaven and about hell.

This view of the subject is so well stated in the Programme of the last examination of the Free Church Institution in Calcutta, that we cannot but quote the passage in this place. We have the more pleasure in doing so, since that Institution takes the lead of all similar establishments in this country, both in age and rank, and is in a great measure the model on which they are formed.

“ This Institution, from its first organization in August 1830, has stedfastly aimed at the same end and pursued the same course towards its attainment. From the first, it was designed to consist of *two* departments :—the one, *preparatory* ; the other, of a *higher or collegiate* order. The object of the *former* is, to initiate the boys into the elements of Grammar, History, Chronology, Geography, Arithmetic, and Geometry, in inseparable conjunction with the principles of the Christian faith. The object of the *latter* is, to perfect an acquaintance with the branches previously acquired ; and to embrace, more or less extensively, as growing circumstances may admit, the various higher departments of literature, science, and Christian theology. In such a course of instruction, the pupils are habitually regarded and treated, as possessed of *two* natures, the mortal and the immortal ; the one, connecting them with *time* and its *sensible* objects ; the other, linking them with *eternity* and its *invisible* realities. *Time*, as the first stage

of the journey of an undying spirit, temporarily confined within a mortal tenement, is to be provided for. We are the sincere friends of the temporal amelioration of our fellow subjects in India; therefore, are lessons freely and largely imparted in all needful branches of temporal knowledge. *Eternity*, the second and immeasurably the most momentous stage in the onward career of an immortal spirit, after it is uncoiled from the trammels of mortality, is to be provided for. We desire above all things to promote the everlasting welfare of our Indian fellow-subjects; therefore, are lessons freely and largely imparted from the Bible and approved works in every branch of sacred knowledge and especially in the evidences, doctrines, and precepts of the Christian faith. It is this intimate blending of what has been termed a sound secular instruction with a sound religious and moral religious instruction, throughout every department, which constitutes the distinguishing feature of the course of education pursued. This is a combination, the necessity of which God himself, in the very frame-work of our two-fold being, hath clearly established; a combination, which man can never, without violence to his own nature and destiny, as well as to the dictates of God's holy oracles, attempt to divorce or tear asunder. It is a combination, therefore, on which we insist as absolutely essential towards entitling any educational course to the honorable appellation of *complete, liberal, and catholic*; because by simultaneously developing *all* the faculties of an immortal spirit, in due and fitting proportion, provision and equipment are made for the transitory passage through *time*, in such way as to form a discipline and preparation for the coming awards of *eternity*."

The whole number of such schools carried on in Bengal during the past year was twenty-eight, containing 4,823 scholars. In Calcutta and its immediate neighbourhood there were six principal schools and five branch schools, containing in all 3,629 scholars. The Free Church Institution had 1096 boys: that of the Kirk, 892. In the Mufassil most of the English schools are comparatively small: the largest is that at Krishnaghur, which numbered 245 boys. The Serampore College which has again been put on a firm-footing, now contains 200 boys. English studies are not popular in Upper Bengal. In Benares, Jaynaráyan's Free School, with 320 scholars, has but 120 in its English department: and in the same department of the Central school at Nich Bhág, there are but 44 boys.

The public preaching of the Gospel in the Vernaculars of this country has to contend against a constant change in the congregations of hearers. In like manner one of the great *difficulties* in the way of our English missionary schools, is the fact, that many enter them and are removed, before they pass through their introductory studies and are brought directly under a missionary's daily influence. Others again leave the school just when that influence is beginning to be felt, and the

impressions made by religious truth to display themselves decidedly.

But even with these disadvantages, the *fruits* of the christian education now received by so many intelligent lads are proving themselves to be both important and vast. They are seen in *native society generally*, especially in that portion of it which is scarcely affected by the public preaching of the Gospel. By this means, religious knowledge has entered many houses from which it might otherwise have been excluded. Hinduism has been greatly shaken, and is no longer an infallible and unerring system. The idolatries of the old school now scarcely find defenders; and Vedantism has added numbers to its party. Among all sects of Hindus the truths of the Bible are greatly feared; and the convulsions and throes and confusion in native society whenever three or four boys are baptized, prove how deeply Christianity is felt to be an antagonist to Hinduism which it cannot long withstand.

Again, the fruits of the system are seen *in the lads themselves*. Even the younger scholars soon learn to despise idolatry, while the elder ones more openly denounce it. The latter, we believe, often get into trouble at home from the discussions on the subject, into which they draw their families. Beyond this, how many are persuaded that Christianity is true, and have many inward searchings of heart and many struggles with conscience, without openly professing what they inwardly believe. As recent facts are the best illustrations of our various statements, we subjoin the following:

From Mr. DeRozario, Agurpara:

"The Spirit of Christ seems to be working in the hearts of most youths in the higher classes of the English school; the desire for biblical instruction has been great; the open declaration even of young boys in favour of Christianity is remarkable; whilst the actual conversion of three young men has inspired the labourers with joy and gratitude."

Again:

"A lad of the fourth class, twelve years old, was once found arguing with bráhmans in his village, and a rumour was immediately spread abroad that he was going to become a Christian. His elder brother of the 1st class, himself almost a Christian, to ascertain the extent of the young lad's knowledge of Christianity, asked him why he spoke against idolatry. "Because," answered the lad, "it is sinful." "Allowing that," said the brother, "cannot you worship one God as deists do?" "That's true," rejoined the lad, "but who will make an atonement for my sins?" This was related to me by his brother. All these circumstances put together threw the parents and guardians into such a state of excitement that they removed more than a hundred boys from school."

From the Rev. J. Schurmann, Benares :

“Three of our teachers are Native Christians, two in the English and one in the Hindi department, and a fourth teacher has long been convinced of the truth of Christianity without making a public confession of his faith in the Redeemer of the world, but he has lately applied for baptism and we hope soon to have the pleasure of baptizing him. Our boys cheerfully read the Bible and commit portions of it and Christian hymns to memory. Many of the boys say that they will become Christians as soon as they are of age, but little dependence is to be placed on their boyish promises. Still I believe that in due time a good number of them will join the Church of God, and that none of them can ever become a sincere idolator. There is little difference between *religiously* educated European and Indian boys. Both come soon to the conclusion that if there be a revelation from God, a true religion in the earth, it must be Christianity. Those who either from doubt or love of pleasure remain outside the Church, must needs become rationalists or deists, just as it happens in Europe. The same causes must necessarily produce the same consequences.”

The following letter from a lad in the second class at Agurpara is to the same effect. It is given in the boy's own language :

“I am obliged to live at home for some days. Dear Sir I hope you will be so kind as not to discharge my name from your Register. And I beg that you will kindly send me a copy of Scripture. The cause of requiring Holy Bible is that by being joined with heathen, the superstitious crowd, I shall be given up to horrible sins without a firm barrier against the general inundation of idolatrous rites and infidel apostasy. I am fallen into abyss of deep temptation, Dear Sir, you will pray for me, and I am always praying to God the most High, that with Almighty hand and outstretched arm he will deliver me from this kind of temptation and yoke of Satan, and also from the superstitious slavery of my neighbours, who being greatest slaves of passion are groaning under the yoke of Satana.

There is no means of saving from eternal punishment without the grace of God. By your prayer through a Mediator and by your faith in God, I shall be delivered from bondage of sin.

I am your most obdt. servant,  
N. C. C.”

One of the saddest facts connected with this state of things is, that *many die during the struggle*, fighting against their convictions and afraid to profess the truth : and on their death-bed what terrible anticipations have such realised, of the hell of which they had been warned. Many of our readers will remember the case of a young man, mentioned in this periodical three years ago, who in accents of despair cried in his last hour, “I believe Christianity to be true ; what will become of my soul ?” The case of Sámal Dás at Benares, related by Mr.

Leupolt, is of the same kind : and Mr. Blumhardt of Krishnaghur published the following in October last :

“ You will be sorry to hear of the melancholy death from fever of one of my teachers in the English school, which happened on the 8th instant, (Sept.) The poor man was a Hindu, Rám Pati by name. I was called to see him the morning before he died to administer some medicines to him. I found him lying on the ground in a dirty miserable bed surrounded with offensive rubbish, enough to make any one ill. I mixed some medicines for him in hopes that he might get better ; I then tried to speak seriously to him about the state of his heart, as I feared that his time for leaving this world was not far off. I asked him what hopes he had for obtaining salvation after death, when he replied to me in the desponding words—“ Oh, Sir, I have no helper.” I then directed him to the Lord Jesus of whom he had often heard and read, but whom he never obeyed, and assured him that if he would turn even now in the last hour to him, he would be accepted of him. A few hours afterwards I was informed that poor Rám Pati was a corpse, and that his earthly remains were being carried to the river side by his relations to be burnt, thus to be clean forgotten for ever in the land of the living.

May we believe that poor Rám Pati found mercy with the Lord ? He had been brought up in my school, and about two years ago he had very serious impressions, which made me hope that one day he would come forward and embrace Christ. But when some time ago the Vedantists of young India established a congregation here, Rám Pati joined that party also, and thus quieted his conscience by having abandoned Hinduism and become a Deist or a self-righteous Pharisee, which in the hour of death left him to exclaim in despair—“ Oh, I have no helper.”

May the Lord have mercy upon such, forgive their indecision, and give them grace boldly to avow their faith.

A third fruit of these schools is seen in the *actual conversion* of the scholars. Within the past year, no less than 12 young men were baptized in Bengal, whose convictions are clearly traceable to the religious education they have received in these English Missionary schools. To these should be added the case of Surjya Kumár, who was baptized in London in December, and who received his education at the Free Church Institution in Calcutta.

To assist the operations of these schools a Christian School Book Society is engaged in endeavouring to furnish school-books, suited to the country. It has proved a most valuable auxiliary. The Committee of this Society are in Calcutta. A second Society, having specially in view works suited to the Hindustani population of Upper Bengal, was founded at Benares about eighteen months since for the same object.

[To be continued.]

III.—*On the gratuitous Distribution of Tracts.*

At a recent meeting of the Missionary Conference, the question was discussed whether the time had not arrived when an effort should be made to sell tracts at a low price rather than distribute them, and whether the missionaries stationed in Calcutta should not give this plan a trial for a twelvemonth, in order to ascertain its practicability.

The various missionaries who attended the Conference, severally expressed their opinions on the subject. It was stated that the gratuitous distribution of tracts on the enormous scale on which it had hitherto been practised exhausted the funds of the Tract Society, without being attended with proportionate usefulness. The people receiving tracts gratis and in great quantity were led to despise them; and it was an undoubted fact that hawkers of sweetmeats and shopkeepers turned them into wrapping paper; and that some tracts had been sold by the recipients to paper-manufacturers, who readily paid six, eight, and occasionally even ten pice a seer for old paper; that in Calcutta at least the parties most clamorous in their application for tracts were noisy youths who could not reasonably be expected to make a proper use of them; and that the system occasionally led to another evil, viz. that parties wishing to distribute tracts, obtained an enormous number of them which could not be distributed in a short time, and which consequently were stored up in some room, where dampness, worms and white ants destroyed them. Such instances might be rare, but still some had occurred to the certain knowledge of the speakers. If tracts were sold, the people would value them more, and probably be more anxious to read them, than if they received them gratis.

The importance of these statements was felt by all present, and the assembled missionaries unanimously acknowledged the desirableness of introducing a system of sale among the native Christians. It was also conceded by all that the gratuitous distribution of tracts after preaching to the heathen was attended with much that was wrong. The people claiming tracts as their due, frequently behaved very improperly. It was therefore high time to stop the gratuitous distribution of tracts in Calcutta and in other places which have long been regular preaching stations. Every missionary, however, should at the close of a discourse, inform his hearers that tracts and books might be had at such and such a place. And if a native took the trouble of walking to that place and making a personal application, then the rule might be deviated from in his favour. And should it be evident that among the hearers who manifest a

spirit of inquiry, there was one who had come from a distance and who had never heard the gospel before, an exception might also be made in his favour.

It was also thought desirable to establish a shop for the sale of Christian tracts and books at very low prices in some suitable part of Calcutta, frequented by natives.

With regard to places which are not regular preaching stations, and especially such as may be visited by missionaries for the first time, all present felt that gratuitous distribution were still called for. At melás also it was not thought advisable to introduce the system of sales.

The discussion referred to portions of Scripture as well as to tracts; but we have directed particular attention to the latter, being desirous of informing our readers that the Calcutta Christian Tract and Book Society is at present deeply in debt, a circumstance which gives additional weight to the proposed measure; and which has led some members of the Committee of that Society to propose that henceforth no tracts whatever be issued from its depository gratis; but that all should be paid for at a very low rate, as e. g. 200 pages for one ana. This measure is at present under consideration. If adopted, it will not merely supply the Society with a little money, but also benefit it still more by acting as a check upon the indiscriminate distribution of large numbers of tracts, which have all to be paid for by the Society. The charge of one ana for every 200 pages would be moderate enough to enable missionaries to distribute a good number of tracts without great inconvenience; especially if they endeavoured to obtain the necessary amount of money from friends on the spot with whom they are acquainted. If the proposal should be adopted, the price *per hundred* will be inserted on the cover of all future editions of tracts.

J. W.

## Missionary and Religious Intelligence.

### I.—MISSIONARY AND ECCLESIASTICAL MOVEMENTS.

**BOMBAY.**—The Rev. Robert Nesbit, of the Free Church Mission, Bombay, sailed with Mrs. Nesbit, for England, on Saturday, the 6th instant. Mr. Nesbit came to this country in 1827, and for some time laboured at Hurree, in the Southern Concan. From thence he removed to Poona, and for the past eleven years, he has been connected with the Mission in Bombay. Mr. Nesbit excels both as a teacher of youth, and as a preacher of the Gospel; and he has long been justly regarded as one of the most valuable missionaries, in Western India.

The Rev. Mr. Muhleisen, of the Church Mission at Joour, also left for Europe, on the 12th instant. He came to India at the beginning of 1845.

After remaining for some time at Nasik, he, in company with the Rev. Mr. Menge, commenced operations at Joonir, where Mrs. Muhleisen suddenly died in December, 1847. His health has suffered considerably of late.—*Mad. Chris. Inst.*

#### 2.—ORDINATION OF THE REV. A. RUDOLPH.

Mr. Rudolph is a German missionary, of several years standing; having at first been connected with the Rev. Mr. Start, near Patna, where he continued three years. He subsequently laboured about three years at Kotgurh, under the direction of a missionary committee at Simla. At the end of 1845, he joined the Lodia mission bringing with him the most satisfactory testimonials from the Simla committee. He soon after placed himself under the care of the Lodia Presbytery, as a candidate for the ministry; and after sustaining an examination, he was licensed to preach the Gospel as a probationer. In December of 1847, the Presbytery being met in Lodia, went into a further examination, and being satisfied of the candidate's calling to the sacred office, and his fitness for the same, adopted measures for the ordination. On the 29th of that month, the Presbytery being again met, according to appointment, a sermon was preached in the chapel on the mission compound, in Urdú, by the Rev. Goloknath; after which an address was delivered, and the constitutional questions were put to the candidate, by the moderator, the Rev. Levi Janvier, Mr. Rudolph was then solemnly ordained to the holy work of the ministry, by the laying on of the hands of the Presbytery, and prayer—the moderator still presiding, and closing with a charge to the newly ordained brother, a hymn of praise, and the apostolical benediction.

#### 3.—FUTTEGUHR.—BAPTISM OF A YOUNG HINDU.

An interesting ceremony took place at the mission chapel Futtegurh on Tuesday evening the 6th of April. Dhowkul-prashad, a young man of the writer caste, who has for some years been a pupil of the Furruckabad high school publicly renounced his own religion in presence of many of his school mates and others and was then admitted on profession of faith to the sealing ordinances of the church, although he has for some time from reading the Bible in the school, &c. seen the fallacy of his own faith and been convinced of the truth of the scriptures, yet it has been only within a few weeks that he has felt their saving efficacy upon his own heart; as soon as his determination to make a public profession of faith was known to his relatives, they tried in various ways to dissuade him from his purpose by coaxing, threatening and even beating him; but such treatment instead of preventing made him only more anxious to confess Christ. Although this is the first instance of conversion in this school it has not diminished its attendance in the least.

#### 4.—SURAT.

A young Parsee, named Nasirwanjî Mánikjî, was lately baptized at this place. We regret to learn that he has now renounced Christianity, and returned to his former creed. The *Oriental Christian Spectator*, publishes a long and interesting Correspondence, which fully explains the circumstances of this unhappy apostacy. We have no room for extracts. But we gather from the evidence thus afforded, that the late Parsee Convert had, in his adoption of Christianity, yielded rather to the influence of excited feelings, than to the convictions of the understanding; that consequently he was unable to maintain his ground, when subsequently exposed to the arguments of his former friends and co-religionists. The good seed had fallen in stony places, where there was not much deepness of earth—and so it dured only for a while, and in time of temptation withered away. In the whole of this

case there is much calculated to give instruction and warning—especially as to the danger of trusting too readily to the apparent effects produced on the facile and impressible minds of the young.—*Mad. Chris. Inst.*

##### 5.—NATIVE CHURCHES IN THE BOMBAY PRESIDENCY.

The following notices are incomplete; but we hope to supply what is wanting in an early number.

**BOMBAY.** *Native Church in connexion with the Free Church of Scotland.*—The number of adult communicants a few years ago was 35; but by deaths, removals, and suspensions in the exercise of discipline, it has been considerably reduced. In the Report of the Bombay Auxiliary Missionary Society of the Free Church, which has lately appeared, it is said, “There has been one addition to the Church throughout the year; and the number of recognized members is at present 19. They have exhibited a general consistency of conduct; and some continue brightly to adorn the doctrine of God their Saviour.” A female has been added to the Church, since the report was printed. One member has been ordained to the holy ministry, and another licensed as a preacher of the Gospel, after having received a high education, and gone through every suitable probation. The studies of some others are well advanced. Three individuals beside those now alluded to, render considerable assistance to the mission both in its educational and general departments.

**PUNA.** *Native Church in connexion with the Free Church of Scotland.*—The following passage occurs in the last report of the Mission and congregation at this station:—“The number of members at present at the station is 31. All of them, except two, are in full communion. These two, a man and a woman, have been suspended, the one for falsehood, the other for intemperance. These falls of individuals are very grievous; but they teach us carefulness in the admission of inquirers to the privileges of the Church, and much watchfulness over them when they have been admitted. Several individuals, who have been baptized at the station, have gone elsewhere in the prosecution of their duties, and of them of course we know but little; yet believe that they act as becometh their professions. We pray for them, and cast them on the Lord in whom they have trusted,—the great shepherd of Israel who slumbereth not, nor sleepeth. At our last communion in the Native Church, 24 members sat down at the Lord’s table, together with the Members of the Mission and some other friends. Of the number above stated, seven have been admitted to the Church by baptism during the present year.” A Muhammadan convert of talent, piety, and education is studying for the ministry.

**BELGAUM.** *Native Church in connexion with the London Missionary Society.*—From the report for 1847 of the Madras District Committee (Western Division,) we take the following passage:—“The number of communicants in the Tamil Church at present is 21,—10 men and 11 women. The attendance on Sabbath mornings is the same as formerly reported, from 50 to 80. Three children and two adults have been baptized during the year. One, is a young man who has been in our English School for some time. The means which were instrumental in illuminating his mind and bringing him, we hope, to the saving knowledge of the truth, were the reading and explaining of the Word of God.” There is one native Christian teacher, and one native Christian reader at the station.

**DHARWAR.** *Church in connexion with the German Evangelical Mission.*—In their last report, the missionaries say:—“Our native congregation consists of 25 Tamil and 1 Canarese Christian, besides the 14 girls of the boarding school, The Tamil Christians being attached to the native regiments

here stationed, have to move with them, and therefore we cannot become so intimately acquainted with them nor exercise so much influence upon them as we could wish."

**HUBLI.** *Native Church in connexion with the German Evangelical Mission.*—According to the statistical table quoted in our January number, the Christian congregation at this station consists of two individuals.

**NASIK.** *Native Christian congregation in connexion with the Church Missionary Society.*—In the Appendix to the last Report of the Bombay Auxiliary Church Missionary Society, we have the following gratifying notice :—"During the past year 14 Converts have been received into the Nasik Church by the holy rite of baptism ; all of them with the exception of one who is a Muhammedan, are Hindús of the Kunbí caste, including 4 boys averaging 8 years of age. The total number of persons baptized at Násik, in connection with the Native Church is 32. Only one of the converts has been called into his eternal rest during 1847. He was a humble believer in the Lord Jesus Christ ; and died in peace, anxiously desiring to depart and to be with Christ. One of the Assistant Catechists has been married, and another with his wife has left the station for Malligaum, to take charge of the native Christians at that place."

**MALIGAUM.** At this station, there is a branch of the Nasik Mission of which the following notice is contained in the report quoted above :—"In consequence of a number of Natives at Malligaum having applied for baptism, the Assistant Catechist James Bunter was sent thither from Nasik, to assist the Rev. R. E. Tyrwhitt in their examination. On Mr. Tyrwhitt's recommendation, the Corresponding Committee finally appointed James Bunter to remain for the present at Malligaum, where two of the Candidates were baptized in the course of July last. As there is a Native congregation at that place consisting of about 16 persons, it is likely to become in time a separate Mission ; at present it forms a branch of that at Nasik.

**ASTAGAUM.** A regular congregation has not been constituted at this station, but under the care of a catechist of the *Church Missionary Society*, there are "4 candidates for baptism" and "11 baptized persons."

**DEVAN.** *Native Church in connexion with the Máhí-Kántá (late Surat and Baroda) Mission of the London Missionary Society.*—In the second Report, which has just reached us, and which is drawn up with much candour, we find the following information :—"Several baptized before the publication of the first Report in April 1846, as well as several since, have gone back and walk no more with us. We desire on this head to conceal nothing distressing . . . Declensions have been numerous. We may say that scarcely one-half of the baptized adults have persevered in their profession . . . The present statistics of the Mission are as follows : Five families comprising eighteen individuals are stationed at Bursud. These are prepared to cultivate Government land. Three native teachers are employed in evangelistic labour. The Church consists of about fifteen native adult communicants. There are about forty baptized souls, inclusive of children under the direct influence of the mission. There are also some unbaptized wives and children of converts, whom we hope finally to bring under Christian influence." We know of no mission that has been so much tried by the relapse of converts as that in the Mahikántá.

We have still to notice the native churches in connexion with the stations of the American Board of Commissioners for Foreign Missions, the Society for Propagating the Gospel in Foreign Parts, and the Irish Presbyterian Church. We shall be much obliged to the missionaries connected with them for any note of their present state which they may choose to communicate.—*Oriental Chris. Spectator.*

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