Cavendish, who was waiting below to take leave of him, tenderly embraced him; he was one of those friends who had offered to assist his escape. After parting, Russell turned back to entreat his friend to apply himself more to religion, telling him at that moment what support and consolation it gave him.

Then he mounted the coach, Burnet and Tillotson with him. In a low voice, as they passed through the now weeping, now mocking crowd, Russell sang to himself the beginning of the hundred and nineteenth Psalm, saying he hoped soon he should sing better; "soon," too, he said, looking at the banks of human beings the coach ploughed through, "I shall see a better assembly."

On reaching the Square, he walked four or five times round the black scaffold, eyeing the hushed people; then he turned to the sheriffs and read his paper. He then prayed with Tillotson and Burnet, and undressing himself, calmly laid down his head on the block. It fell after two strong strokes. Burnet, who watched him as the executioner touched his neck with the axe, in order to take surer aim, was sure the brave man did not tremble.

It was as a conspirator in "the Rye House Plot" that Russell was murdered. All that his enemies could prove was, that he had been duped by that intriguing villain and debauchee, Lord Shaftesbury, into attending a partisan meeting at the house of one Shepherd, a wine merchant.

With the after-plot, to intercept the king's coach on his return from Newmarket, and as it passed across a maltster's lonely farm in Hertfordshire, he had nothing to do.

But on the blue fog nights afore mentioned, this headless ghost of the portly, good-hearted, but not very strong-brained Whig patriot is not the only one I meet; for now it is Hogarth, the great satirical painter, going to paint "Paul before Felix," one of his great sacred failures, in Lincoln's Inn Hall; now it is that ingenious crotchetty architect Sir John Soame, who collected pictures and nick-nacks all his life, and then left them to the nation, thinking everybody would then be forced to come and admire his stone puzzle of a house, with its "Hogarths," its great sarcophagus, and its wonderful devices to make a small place seem large. Here he used to sit at the window, chatting about his own work opposite, the College of Surgeons, which he new-fronted, clapping on an Athenian portico to three old houses. And inside this great museum of death are all the terrible monstrosities that John Hunter, that patriarch of surgeons, spent all his life collecting. There is a hydrocephalic skull, so large that it balances on the puny skeleton like an ivory ball on a juggler's rod. There, too, is Napoleon's stomach, the mummy of a quack doctor's wife, and the sabre-toothed tiger, happily now extinct, and other ghastly curiosities. That blue fog of a December night, "punctuated" here and there with golden stars, will rise again this very evening in Lincoln's Inn Fields, and with it, to favoured eyes, will reappear all the ghosts of the haunted neighbourhood: the stout man without a head, the little shrewd bull-dog painter, the fashionable ghosts in skeleton coaches, the broken-hearted ambassador, Pepys's sociable friend, the crotchetty architect, the pompous minister; but if you rashly venture to put your hand through the blue fog and collar some supposed ghost, ten to one the stern indignant voice of unimaginative policeman X 104 will shout, half throttled,

"Now then, young man, no more of that, *if* you please."

"CARS AND STAGES" IN AMERICA.

In America, though there are "busses," they are rarely called by that name. "Bus" is British, and, moreover, supposed to be indelicate; and "omnibus" is by far too long a word for such fast-going people. "Railroad" is also "slow," and labours under a similar objection. The word "car" is therefore the substitute for every species of conveyance by rail, and that of "stage" for every public carriage on the common road. "Waggon" is a term applied to all sorts of private vehicles, from a farmer's cart to the smart-going drosky in which the dashing citizen sports his pair of high-mettled bloods "2′ 40″;" that is to say, animals capable of getting over a mile in that space of time; and "sleighs" are modes of progression better known there than here, corresponding to the English sledges.

But in many respects the Americans are ahead of the British in travelling. Their omnibusses far surpass ours in point of elegance and comfort. Instead of entering a damp, straw-covered, ill-ventilated vehicle, as in London, you find a light, clean, wax-clothed or carpetted carriage, commodious and airy, with agreeable plush or velvet cushions, and handsome frescoes or paintings between the panels, in lieu of the hideous advertisements and placards that are to be found in London. The vehicle is also more simply managed: there are no bawling "cads" or conductors; the coachman alone, perched up on his small and solitary seat in front, manages all. At a signal you stop him on the street, and he relaxes a long leathern strap, which passes from his arm along the top of the interior of the vehicle to the door. So soon as you open and enter this, he again pulls it tight. The belt affords you useful support as you proceed to your seat, and it is still more serviceable to the driver, by keeping you in till you have paid. You pass your money through a small opening near him in front, and he deposits it or gives you change from a small box on his left. Being reckless as any of his London compeers, he takes the precaution of causing you to pay on entrance, lest what is termed a "spill" should occur; that is to say, lest a wheel is whisked off and you be all pitched on one side. By a pull on the strap, you also stop him when you want to descend; one or two applications of the hand causing him to draw up on the right or left side of the road as you may desire.

The "cars," drawn by horses on a sort of tramway, or rail, through the American towns, are not so agreeable. Properly conducted, they would be more so, as their movement is exceedingly smooth: but while the "stages" or omnibusses are rigidly confined to twelve inside, there seems no limit to

the number of passengers which the conductor (for here there are conductors) will contrive to stow into the interior of his car. About thirty is the number licensed to be carried by law, but on emergencies he will introduce at least twenty more, until the whole—dragged usually by only one pair of horses—becomes a positive instance of cruelty to animals. The American ladies, too, in these cars, consider themselves entitled to exercise what they deem the inherent and indisputable privilege of their sex. No matter how wearied or lame a man may be, he is expected to rise and give up his seat to the first female who enters after the vehicle is full of the regular number. The sacrifice is usually assumed as a right, without receiving the slightest acknowledgment in return. He takes up his stand along the middle of the carriage, and gallantry, pursued to this extent, of course only operates as a bounty to the cupidity of the proprietors; the conductor continuing to take up ladies until every man is turned from his seat, or the vehicle by no possible management can be contrived to contain more.

The regular rail-road "cars," drawn by steam on the usual iron rails, are on the whole superior to those of this country. There are, indeed, no such accommodations as those of British or continental first-class carriages; for all ranks, save the blacks, being held equal in America, Jonathan tolerates no distinction. The president, if he travels, must be content to travel in the same car with his blacksmith or barber, though it must be owned that blacksmiths and barbers, with every other condition of men here, when they travel, generally are arrayed in their best, and conduct themselves with propriety. But there are none of those hideous boxes which render travelling for second and third-class passengers in England so abominable.

The American railroad car is usually a vehicle between thirty and forty feet long, to which the passengers may enter by a door at each extremity. On each side there are comfortable velvet-stuffed benches, with backs equally protected, which contain two seats each. Along the centre there is an ample walk, where the passenger can perambulate at pleasure. In winter it is provided with a stove, in summer with ice-water. On some of the railways the seats are isolated, so as to form arm-chairs, on which Jonathan can throw himself back, and, by means of a foot-board which springs up in front, perch his feet in the air at pleasure. They are the very quintessence of indolence.

"Sleighing," or sledging, is a favourite winter mode of travelling in the cities of America, and in Canada, throughout the province, it is in vogue half the year. The sledges are of the same form as the English, but on a scale much more extensive, drawn by four, eight, and sometimes twelve or sixteen high-mettled prancing horses. The ladies, above all, love this mode of riding. Parties of fifty or a hundred each are frequently made up from the larger hotels, for the purpose of enjoying a two hours' drive, which frequently terminates in a pic-nic. Some rustic inn or country edifice, belonging to the proprietors, is usually the scene of festivity; and, though the gentlemen's noses generally look blue, and are often most uncomfortably cold, it must be owned that the faces of the ladies, wrapped up in their furs or buffalo hides, are sometimes eminently attractive.

One cannot quit the subject of travelling in America without, in some degree, mentioning the splendid river steamboats. Often three or four hundred feet long, these more resemble floating palaces or hotels than anything to be found in England. The only objection to them is the reckless mode in which they are frequently driven. A "snag," or sunken tree, which is to penetrate your bow, or a sandbank, where you are to be left "high and dry," is often a disagreeable impediment or termination to a journey; and it must be owned that, however agreeable the excitement may be to the natives, and how interesting soever the question of their respective speed is to the proprietors of rival steamboats, a stranger at first by no means enjoys the trip when the captain of one vessel is plying his fires with turpentine, and the other sitting perched upon the safety-valve.

But one objection of a painful nature remains. Throughout the United States a foreigner cannot fail to be struck by the insulting contumely with which, in all public conveyances, the negro is treated. On the regular railways a car is coarsely fitted up for him, with accommodation scarcely superior to that provided for lumber and cattle; but from the city stages he is invariably, and from the cars generally, excluded. In the Abolition States of the north, this custom is more common than even in the slavery territories of the south, and it often leads to scenes truly distressing. The slightest tinge of dark blood suffices on such occasions to exclude, and, no matter how vital may be his errand, the unhappy Ethiop is rigidly shut out. We have known an African minister of the gospel quitting a couch of sickness, and hastening to impart religious consolation in a chamber of death, rigorously and remorselessly, on an inclement day, thrust into the streets from a vile New York railway car.

PAPERS ON LIFE INSURANCE.

NO. I.—HAVE YOU INSURED YOUR LIFE? IF NOT, WHY NOT?

This is one of the most important social questions which can possibly be put to old or young, rich or poor, married or single, learned or illiterate, healthy or ailing, hopeful or desponding. Whoever we are, whatever we are, wherever we are, there is this one point in common between us and the rest of the human family—that the life which now is, soon must cease, and an entrance must be made into another state of being. Nothing is more certain than that this event must come; nothing so uncertain as the precise moment at which it may occur. The wisest of us know not how soon; yet we are all well aware that it cannot be far off. Leaving for the proper time and place, however, that which concerns preparation for the next world, let us reflect for a moment upon that which affects