

unwillingness or inability to keep it up, he is entitled to the "sum in deposit," nearly half of all the premiums he has paid. One of these sums, therefore, the policy-holder *must* have, under any possible contingency.

We have now given a rapid and perhaps imperfect sketch of the various applications of life assurance principles to the wants of daily life: those who may wish to go further into the matter can gain all the information they desire, by consulting some of the active and intelligent "agents," who are scattered throughout the length and breadth of the land.

OLD WESTMINSTER BRIDGE.

Our old friend is rapidly disappearing before our very eyes—inensibly dissolving, as it were, in the insidious embraces of its *parvenu* successor. Though, no doubt, the change will be for the better in a utilitarian point of view, still, as one of the most familiar architectural features of London, we cannot part with *our* Westminster Bridge without a feeling of regret. It may have been antiquated, and perhaps in some degree unsightly; but, as an honoured metropolitan association, we could as soon have dispensed with Temple Bar. Before taking final leave, however, of our old acquaintance, a few words may not be inappropriate or *uninteresting* on the subject of its origin and history.

Previous to the erection of the bridge at Westminster, the lieges were carried across the river at this point by the horse ferry belonging to the Archbishops of Canterbury, which had existed for centuries, and which was farmed out to the ferrymen at the rental of twenty shillings per annum. As early as the latter days of Queen Elizabeth, the idea of a bridge at Westminster had been laid before parliament, and it was periodically resuscitated during the reigns of James I and the two Charleses—always to be met, however, with the most violent opposition. In one of the latest of these abortive attempts, the petition to the House was met by numerous counter petitions from the shocked and affrighted Londoners. The trade and welfare of their city would be destroyed, they said, if the proposed bridge was built; indeed, an important section of the citizens looked upon the undertaking as nothing less than presumptuous and irreligious. The watermen combined together to protect their common interests; they agitated, they speechified publicly, and organized processions against the intended bridge; they complained that all the ferries would be spoiled between the Temple and Vauxhall. It became the fashion to sympathize greatly with them. But this "poor man's plea," as it was called, was set aside by arrangements for compensation. The Borough of Southwark was very loud in its opposition, as were the "West Country Bargemen," an association of some importance in those days, as they were then the principal carriers on the great "silent highway."

A singular and somewhat suspicious unanimity existed in the tenor of the several petitions sent in against the unfortunate bridge. They mostly

set forth that "it would be a lasting prejudice to the navigation of the river Thames, so as to render it dangerous, if not impracticable." The memorial of the "West Country Bargemen," however, added: "It will endanger the lives of the petitioners, and cause the loss of goods and merchandise by them carried."

So bitter was the feeling against the bridge, that the authorities feared that foul play, if not violence, might be resorted to for its destruction, notwithstanding the promised compensation; hence, a clause was inserted in the Act relating to the bridge, which adjudged the punishment of death for all persons found guilty of wilfully damaging or otherwise injuring it. After counsel had been heard on both sides, to the utter weariness of the House, the Act for the immediate erection of the bridge passed, on the 31st of March, 1736, by a majority of 117 votes to 12. During this tedious debate, the forensic ardour of the lawyers in Westminster Hall was cooled by the water, which flowed nearly up to their ankles; owing to a sudden rise of the river, and there were not wanting persons at the time who ascribed this accident to a direct judgment of Providence.

The funds necessary for the building of the bridge were realized by that favourite but equivocal expedient of the last century—a lottery. The Act authorized the raising the sum of £625,000, from which, the prizes having been deducted, £100,000 was to be devoted to the expenses of the bridge. The following year a new Act was passed, continuing and enlarging the lottery, as only £43,000 had been derived from this hopeful scheme during the allotted period. The sum was then raised from £625,000 to £700,000; the tickets were sold at £10 each, a reduction being allowed in cases where purchasers bought more than two or three. The bridge plan made a great sensation at the time; the project was considered as something wonderful; but it must be remembered that no work of a like magnitude had been executed in England since the erection of London Bridge, nearly six centuries before.

The architect was a worthy and talented foreigner, a Swiss, brought over to this country, it is said, by the Earl of Pembroke, the head, or chairman, of the persecuted "Bridge Commissioners." He became naturalized in England, but ultimately settled in France, where he died in 1762. Nothing further is known of him positively; and it is singular that neither Horace Walpole nor Mr. Allan Cunningham mention him in their several notices of eminent architects. Labelye had certainly a formidable task before him, while the general antagonism with which the project was regarded must have been actually terrifying to a foreigner. He found our noble river three hundred feet wider at Westminster than at London Bridge, the line across the water running almost due east and west. However, notwithstanding numberless difficulties, the first stone of the first pier was formally laid on the 1st of January, 1739, by the Earl of Pembroke, in the midst of general predictions of failure. The architect was fiercely assailed by the scientific, upon his new system of bridge-building, which, being

hitherto unknown in England, was pronounced impracticable and absurd. We should observe that, from the coins and other ancient *débris* discovered at this period, pending the preliminary operations, it was generally believed that a Roman ferry had existed where the bridge now stands. It appears that, up to this time, nothing more important than a solid wooden structure had been intended, the design of which, by a Mr. King, may still be seen in the pages of the "Gentleman's Magazine" for 1750. The great frost, however, of 1739, which commenced on Christmas Day and continued without intermission for several weeks, gave the commissioners time to reflect. They consequently reconsidered their decision, and a stone bridge was ultimately determined upon. This extraordinary frost is perhaps one of the most remarkable, for the period of its duration, to which this country was ever subjected. Poor persons were actually frozen to death, when under shelter as well as in the open air; in Ireland, the peasantry crossed Lough Neagh on foot, though twenty miles in breadth; bread, meat, and other provisions had to be thawed before they could be used; the trunks of trees were split all over the country, and water and other liquids were actually frozen while being poured from one vessel to another.

Still, this fearful frost was productive of good in the case of the bridge; for when it departed, in February, 1740, Labelye obtained the official sanction for his imposing stone bridge, of fifteen arches and abutments, the former increasing from a span of fifty-two feet (excluding the small abutment arches) on each side, to one of seventy-six for the centre arch and the piers, and the piers increasing from twelve feet broad to seventeen. The entire length of the bridge in the plan was to be 1220 feet, and its breadth forty. The bridge was all but completed in 1747, and preparations were actually in progress for its public opening, when suddenly the "fifteen-feet pier" began to sink, and it became necessary in consequence to take down one of the arches. The cause of this accident, which delayed the bridge for three years, was not fully ascertained till 1841, during the repairs of the foundations, which had been gradually undermined by the flow of the river. Since the removal of Old London Bridge, the sinking of this pier, in 1747, was then discovered to have originated from an injury to one of the *caissons* employed by Labelye.

To make up for this partial failure, it should be borne in mind that the entire works were not in the least affected by the repeated shocks of earthquake, which alarmed London, and did considerable damage in the months of February and March, 1749. From parapet to pier, the noble old bridge stood intact and unshaken, to the grievous disappointment, it seems, of its numerous ill-wishers.

The bridge was finished early in 1750, nor did the building operations impede the navigation of the river for a single day, and the excitement on the occasion, among the foes and partisans of the undertaking, is recorded as having been unprecedented. A public day of rejoicing was named by the commission, and by some strange misappre-

hension it fell upon a Sunday. It was therefore determined to commence the inauguration ceremonies at twelve o'clock on Saturday night, and to hurry everything over as quickly as possible, to avoid scandal. Accordingly, on the 17th of November, 1750, or rather on the 18th, after midnight, a torch-light procession was formed by the gentlemen of Westminster, headed by M. Labelye and his principal assistants; guns boomed, drums and trumpets sounded, and this unusual spectacle went off, of course, before an enormous concourse of spectators.

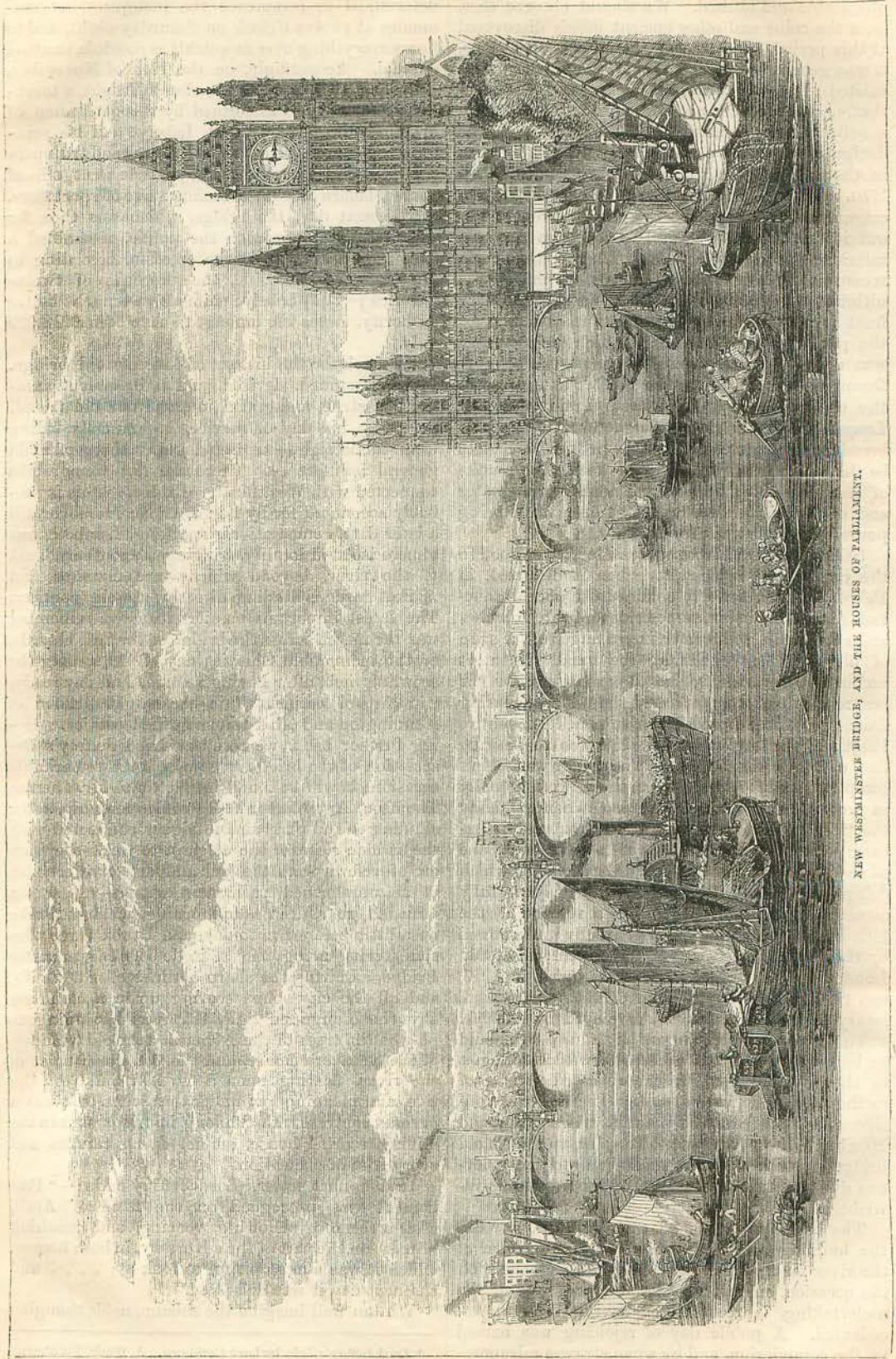
The next day, the bridge, which was then for the first time opened to the public, resembled a fair. The total cost of the erection, according to Maitland, was £389,500, the proceeds of twelve lotteries; but Labelye himself, a much better authority, states the amount to have been £218,000 only.

So much for the history of the poor old bridge. It was imagined, devised, and built amidst antagonism, strife, and opposition, and our old friend, now past his day of service, is gradually fading from public sight—neglected and unobserved amid general indifference. There are few memorabilia connected with Westminster Bridge. This is probably accounted for by its situation; moreover, till a later date, comparatively speaking, Lambeth was a mere isolated locality, fringing the southern bank of the river, beyond which were marshes and market gardens leading directly into the country. The latest important manifestation we remember was the march across the bridge of the Life Guards, on the memorable Chartist day of '48, among the scowling mob, after having remained all day ready, "in case of accidents," in the neighbourhood of Kennington and other transpontine localities. Going further back, we recollect Lord Jeffrey's description of the bridge at sunrise, on a remarkable occasion; it will be found in a letter to Mr. Thomas Thomson, April 20th, 1831.* His lordship, after alluding to the plots and intrigues connected with the sudden close of the attempt to work the pure ore of reform from the foul and defective crucible of an unreformed parliament, says:—"It was a beautiful, rosy, dead calm morning, when we broke up a little before five to-day, and I took three pensive turns along the solitude of Westminster Bridge, admiring the sharp outlines of St. Paul's, and all the city spires soaring up in a cloudless sky, the orange-red light that was beginning to play on the trees of the Abbey and the old windows of the Speaker's house, and the flat green mist of the river, floating upon a few lazy hulks on the tide, and moaning low under the arches. It was a curious contrast with the *long imprisonment in the stifling, roaring house, amidst dying candles and every sort of exhalation.*"

In his next letter, Lord Jeffrey adds:—"Parliament was prorogued on the 22nd of April, after a scene of bellowing, roaring, and gnashing of teeth on the part of the adversary, in both houses, which it was almost pitiful to look at; . . . and the next day it was dissolved."

We can well imagine the solemn, noble thoughts

* Lord Jeffrey's Life, by Lord Cockburn. A. Black, Edinburgh.



NEW WESTMINSTER BRIDGE, AND THE HOUSES OF PARLIAMENT.

that passed through the mind of Francis Jeffrey, during that solitary morning walk.

It is said that the unfortunate Savage often found a refuge, during the summer nights, in the covered stone recesses that stood so lately, at intervals, on the old bridge, inviting the weary wayfarer to pause and rest. It has also been affirmed that Johnson and Goldsmith had recourse to the same apology for shelter, during their periods of homeless vicissitude and affliction. Those stone recesses, now no more, pulled down and consigned to the limbo of the *cosi perduti*, could have told strange tales of misery, despair, and ruined hopes. It was one of the saddest sights of London, many years ago, to see the poor outcast creatures, in every variety of "looped and ragged wretchedness," crouched together for warmth in those stone arbourous on cold rainy nights, or shuffling off in the grey of the damp morning, chilled, pallid, and woe-begone. These covered recesses were built, according to Maitland, to accommodate the watchmen, twelve in number, who paraded the new bridge at night by twos and threes, for the safety of the passengers, both ends of the bridge being notorious as the rendezvous of footpads and other evil-doers. Our lively neighbours, however, on the other side of the Channel, always declared that they were erected for the purpose of preventing the lieges of our metropolis from indulging in the national mania for suicide.

THE TURCOS.

DURING the recent war in Italy, the renowned Zouaves were almost rivalled in daring exploits and desperate services by the Turcos. These warriors differ from the Zouaves by nationality and equipments. They are almost entirely natives of Africa, being, in fact, recruited from Arab tribes in Algeria. Very few of them understand much French, and their officers address them in Arabic when special orders are requisite. Their uniform is oriental, and very similar in shape to that of the Zouaves, but different in colour, being entirely sky-blue, adorned with yellow lace, and their turban is white. When first embodied, the Turcos numbered only two battalions, but in 1854 they were increased to three regiments, and received the official designation of "Tirailleurs Algériens." The popular name by which they are universally known is, however, "Turcos." Many French officers who have since attained eminent rank, have commanded these bronzed warriors. One of their first commanders was the present Marshal Bosquet—still traditionally remembered among them by a characteristic sobriquet.

In Italy, the Turcos were especially distinguished at Turbigo, where they fought with a savage enthusiasm, and a mixture of mad burning valour and phrenetic excitement, which forcibly reminded the spectators of their African nationality and Mahomedan creed. An eye-witness said that they leaped "like unchained lions" at the Austrian ranks, despising the close discharge of grape from the artillery, behind which the enemy, in superior force, were drawn up.

Our impression is, that his fearless valour is mainly attributable to an instinctive barbarian inclination for strife and slaughter, marvellously strengthened by a firm belief in the fatalism inculcated by the false religion he professes. And what would the Turco be without the restraints of discipline, and the energetic surveillance of his European officers



A French writer, speaking of the losses of Turco officers, has a remark concerning the only partially civilized warriors they led into action which is very striking:—"These names will resound in the valleys of the Atlas, and under the palms of the oases; they will be there perpetuated with the memory of Magenta, so that when instruction and the study of history shall have taught the tribes of these regions their past, when they recall that their ancestors have fought 2000 years ago in these same plains of Lombardy with Hannibal, for the empire of the world against the Romans, with Marius, for civilization against the barbarians of Germany, they can say that their actual generation has not degenerated under the French flag."

As a sort of reward for their conduct in Italy, the Turcos, at the conclusion of the war, were sent to sojourn at Paris for a season, instead of being at once remitted back to Algeria. They figured conspicuously in that magnificent triumphal entry of the "Army of Italy" into Paris, and naturally attracted much attention from all the spectators. "Their countenances, so dark yet so gay, their extraordinary vivacity, excited everywhere admiration and pleasure. Many of their officers, Mahomedans like them, and bearing the beautiful national costume peculiar to their race and their religion, also inspired interest, not only as being strange