CITY INTELLIGENCE.

INSURANCE COMPANIES.

[POR ADDITIONAL LOCAL ITEMS SEE FIFTH PAGE.]

SELF-CULTURE

AN ESSAY READ SEFORE THE YOUNG MEN'S CHRIS-TIAN ASSOCIATION LAST EVENING.

[SPECIAL REPORT FOR THE EVENING TELEGRAPH.] Last evening the regular monthly meeting of the Young Men's Christian Association was held at their rooms, on Chesnut street, above Twelfth. The President, Mr. P. B. Simons, occupied the chair. After the reading of the minutes was concluded, the Rev. John Moore read an essay on "Self-Culture." On being introduced, Mr. Moore spoke as follows:-

There is an important sense in which every educated man may be said to be self-educated. He may have been surrounded with all possible facilities for cultivating his mind and acble facilities for cultivating his mind and acquiring knowledge, but the work never would have been done, had he not applied his own mind to laborious study. The mere possession of advantages will never educate a man without labor on his own part. There are those who have been sent to the best institutions of learning, where they were surrounded with libraries and the ablest instructors, and at the same time they are far from being educated in the true sense; for the good reason that, after others did all they could to educate them, they made true sense; for the good reason that, after others did all they could to educate them, they made no special effort to improve themselves. They are ciphers in the world, and always will be. It is related of Groteste, an oid Bishop of Lincoln, possessing great influence in his day, that he was once asked by his stupid and idle brother to make a great man of him, "Brother," replied the Bishop, "if your plough is broken, I'll pay for the mending of it; or, if your ox should die, I'll buy you another; but I cannot make a great man of you; a ploughman I found you, and I fear a ploughman I must leave you."

leave you."

We sometimes speak of persons having completed their education. Suppose they have enjoyed all the advantages that could be afforded, and they took great pains to improve them, still they must continue to cultivate their minds if they would be or do much in the world. They must carry on the work of self-culture, without being favored with the usual privileges which surround those who are going through what is popularly called a course of culture, without being favored with the usual privileges which surround those who are going through what is popularly called a course of education. What is commonly called education is in fact only the beginning or foundation of the work which should be carried forward in after life. The celebrated Dr. Rush, of this city, having once heard a physician allude to the fact of having completed his education at a certain time, very aptly remarked that he had not completed his yet, though quite advanced in life, and expected to continue it till his death. Some who gave the highest promise in the early part of life, and made rapid improvement in their school studies, but neglected after leaving school or college to cultivate their minds as they should, amounted to very little; while others, less promising, and making less progress at first, became eminent, and made their mark in the world, because they continued to apply their minds to study and to improve constantly. The enjoyment of early advantages for mental culture should, of course, be highly prized; but whoever would be permanently benefited by them must carry on a course of self-culture after he has entered upon the active duties of life.

There is a large class of persons who have not

the active duties of life.

There is a large class of persons who have not been favored with superior, and, in many cases ordinary, advantages of education. They see and feel their defects, and have some desire to repair them. They never expect to be able to attend any institution of learning; their time is very much occupied in mechanical, commer-cial, or other kinds of business, which require a great deal of their time and energy. But the case of such is by no means hopeless so far as self-culture is concerned. They can do some-thing, and even much, in such a work—none should despair. should despair.

In order to success in this direction there must first be a real determination to improve, and such a determination as cannot be shaken by difficulties. While I do not fully endorse the maxim that "Where there is a will there is I do believe there is tremendous

a way," I do believe there is tremendous power in an iron will,

Closely allied to this is another requisite—
namely, that of self-reliance. While there is a degree of reliance that we -hould place on the heip of others, yet our main reliance must be on ourselves. If our powers are called out, no one else can do it for us; we alone can do it.

There is a famous sneech recorded of an old Norseman, which, though short, expresses much:—"I believe neither in idols nor demons; I put my sole trust in my own strength of body and soul." On the crest of an ancient pickaxe stood the following expressive motto:—"Either I will find a way or make one." That famous educator of youth, Dr. Arnold, of Rugby, aimed to call out this quality in his pupils, and always appreciated it most highly, even when not ac appreciated it most highly, even when not ac-companied with brilliancy. Said he:—"I would far rather send a boy to Van Dieman's Land, where he must work for his bread, than send him to Oxford to live in luxury, without any desire in his mind to avail himself of its advan-

tages."
On another occasion he remarked:—"If there be any one thing on earth which is truly admi-rable, it is to see God's wisdom blessing an inferiority of natural powers, when they have been honestly, truly, and zealously cultivated; and in speaking of a pupil of this character has and in speaking of a pupil of this character he said, "I would stand to that man hat in hand." Once when teaching a duli boy, he spoke somewhat sharply to him, on which the pupil looked up in his face and said, "Why do you speak angrily? Indeed, I am doing the best I can." Years afterwards, Arnold told the story to his children, and added, "I never felt so much in my life; that look and speech I have never forgotten," If those who are engaged in the active business of life relied more upon themselves. business of life relied more upon themselves, and did the best they could, how much vastly higher would be the tone of thought and intelligence! Such solf-reliance is inventive, and will be attended with improvement under any

circumstances. In prosecuting the work of self-culture, we should regard books as an important means and source of strengthening and improving the mind. These contain the best thoughts of the best minds, and at the present day, however limited a person's means may be, if he is really in earnest, he can have access t some of the best authors. It should be borne in mind that it is not the number of books read that conduces to our improvement so much as the character of them and the manner in which they are perused. A few good books, thoroughly perused, contribute vastly more to our improve-ment than many hastily read. We should aim to make what we read our own-by digesting it, to make what we read our own—by digesting it, by thinking, and thus we not only acquire knowledge, but mental power. Milton says that "a good book is the precious life-blood of a master-spirit, embalmed and treasured up on no "impose to a life beyond life." That life-blood can only be assimilated to our life by thinking.

I cannot better express what I have to say further on this point than in the language of an eminent American writer—"In the best books great men talk to us, with us, and give us the most precious thoughts. Books are the voices of the distant and the dead. Books are the true levellers. They give to all who will faithfully of the distant and the dead. Books are the true levellers. They give to all who will faithfully use them the society and the presence of the best and greatest of our race. No matter how poor I am—no matter though the prosperous of my own time will not enter my obscure dwelling. If learned men and poets will enter and take up their abode under my roof; if Milton will gross my threshold to sing to me of Paradise, and Shakespeare open to me the worlds of imand Shakespeare open to me the worlds of im-agination, and the workings of the human heart, and Franklin earlich me with his practical wisdom, I shall not pine for want of intel-lectual companionship, and I may become a cultivated man, though excluded from what is called "the best society in the place where l

But it is not by the reading and study of books alone that we are to improve ourselves. We should be thoughtful observers of men and things, we should keep our eyes and cars open, not in the spirit of idea curiosity, but with thought, and thus be assimilating more or less intellectual food every day. We sometimes meet with men who have comparatively little knowledge of books, but at the same time have a great deal of sound common sense, and dis-play a sound judgment on subjects pertaining to men and things as they exist in the world around them. They are close and thoughtful

observers.

Much can be done in the way of self-culture by properly attending to the work or business in which we are engaged. There is a great difference between a man doing any kind of work ference between a man doing any kind of work and doing any kind of work of the control of machine, and doing any kind of work of the control of as a sort of automaton or machine, and doing it as a thinking being. There is a difference between a mechanic performing his work by mere imitation, and doing it by understanding the principle on which it should be done. The not think, and the other does.

young man once applied to Thomas Carlyle for advice as to the book he was to read, and received the following reply:—"It is not by books alone, nor by books chiefly, that a man becomes in all parts a man. Study to do faithfully whatsoever thing in your actual situation, there and now, you find either expressly or tadity laid to your charge; that is your post; stand to it like a true soldier. A man perfects himself by work much more than by reading. They are a growing kind of men that can wisely combine the two things—wisely, valiantly can do what is laid to them in their present sphere, and prepare themselves withal for doing other, wider things, if such lie before them."

This class of workers have brought to light some of the most important inventions and dis-

This class of workers have brought to light some of the most important inventions and discoveries. Hugh Miller made some of his most valuable geological discoveries while laboring for years in a stone quarry. That quarry was to him a school, because he was in a state of mind to make it such. His eye was always charged with thought. We have all read the story of Frankhin, which so forcibly illustrates this point. While employed in a candle factory and printing office, he not only found time to read books, but he was constantly educating himself printing office, be not only found time to read books, but he was constantly educating himself in those places, and there acquired those habits of mind which led to the discoveries that filled the world with his fame. Now Boston, the American Athens, is proud to have been his birthplace, and Philadelphia is probably no less proud that he was her son by adoption. When he made the discovery of the identity of lightning with electricity, it was sneered at, and people asked "Of what use is it?" His apt reply was, "What is the use of a child? It may become a man," He thought, and they did not. I need not state what the child has since become.

So far as the work of self-culture in general is concerned, no one should be discouraged. Nu-merous examples are before us, showing what can be done under unfavorable circumstances. Though all are not able to become eminent, or equal to most persons whose histories are re ferred to by way of illustration and encourage

ment, yet all may do something, and much more than they may at first anticipate. William Chambers, of Scotland, the well-known author and publisher, in an addresdelivered before an assembly of young men in Edinburgh, thus speaks of his own early struggles and beginnings for their encouragement:-"I stand before you a self-educated man. My education was that which is supplied man. My education was that which is supplied at the humble parish schools of Scotland, and it was only when I went to Edinburgh, a poor boy, that L devoted my evenings, after the labors of the day, to the cultivation of that intellect which the Almignty has given to me. From 7 or 8 o'clock in the morning till 9 or 19 o'clock at night was I at my business as a bookseller's apprentice, and it was only during hours after these, stolen from sleep, that I could devote myself to study. I assure you that I did not read novels; my attention was devoted to physical science and other useful matters. During that period I taught myself French. I look back to those times with great pleasure, and am almost sorry I have not to go through the same troubles ngain. I reaped more pleasure when I had not sixpence in go through the same troubles again. I reaped more pleasure when I had not sixpence in my pocket, studying in a garret in Edinburgh, tkan now I find when sitting amidst all ele-gancies and comforts of a palace." The late and lamented President Lincoin was a striking example of how much a man can do towards educating himself in the midst of great diffi-culties.

culties, None should conclude that it is too late to improve, though lost time is gone forever. Sir Henry Spelman did not begin the study of science until he was between fifty and sixty years of age. Franklin was fifty before he en-tered upon the study of natural philosophy. Dryden and Scott were not known as authors mylid seeh was in his fortieth year. Dr. Arnold until each was in his fortieth year. Dr. Arnold learned German at an advanced age for the purpose of reading "Neighbur" in the original. James Watt, when at forty, while working at his trade as an instrument maker in Glasgow, learned French, German, and Italian, to enable himself to peruse the valuable works on himself to peruse the valuable works on mechanical philosophy in those languages. Robert Hall was once found lying upon the floor racked with pain, learning Italian in his old age, to enable him to judge of the parallel drawn by Macaulay between Milton and Dante. I might adduce hundreds of other instances, showing that it is never too late to learn.

showing that it is never too late to learu. I conclude by remarking that we should make self-culture a matter of conscience. We are responsible agents, and as such God has given us certain faculties, which we are under moral obligation to cultivate according to our time and opportunities. We should aim to improve ourselves in accordance with the principles and spirit of Christianity. In this way the heart as well as the intellect will be cultivated, and we shall not only be educating ourselves to be more happy and useful in time, but be preparing ourselves for an eternal state of bliss and glory in the future world. We should aim to be men—high-toned, cultivated men. Our obligation to be such is increased by the fact obligation to be such is increased by the fact that in the course of Providence we are citizens of this noble republic.

At the conclusion of the reading of the Essay, which was well received by the audience, the question, "How can devotional meetings be made most interesting and profitable, especially to unconverted young men?" was brought before the meeting for discussion, and was engaged in by Peter B. Simons, Esq., Rev. Mr. Moore, Mr. Thissel, and other members of the institution.

The Association is rapidly advancing in numbers, and the influence exerted by it has been felt among many of the young men of this city. The reading-room is open at all hours of the day and evening to the use of young men. It embraces about three thousand volumes.

REPORT OF THE OLD MAN'S HOME .- The Managers of the Old Man's Home have just issued their first annual report. Since last May the Managers have devoted the property on Powelton avenue and Thirty-ninth street for the use of those whose welfare they have at heart, having purchased it on favorable terms. The house now contains fifteen inmates, and will accommodate from twenty-five to thirty when

they have the ability to provide for so many. . The following are the names of the Mana gers:—Mrs. John S. Henry, Mrs. Roberts Vaux, Miss Phebe A. Attwood, Miss Mary H. Boyles, Mrs. E. C. Prosser, Mrs. A. B. Kingsland, Mrs. Henry C. Gibson, Mrs. Henry D. Steever, Mrs. John Sibley, Mrs. J. C. Miller, Mrs. Judge Allison, Mrs. John R. Latimer, Mrs. F. W. Grayson, Mrs. E. S. Cameron, Mrs. B. Williams, Fawcett, Mrs. Huddy, Mrs. Keen, Miss T. B.

The contributions of the benevolent are solicited in aid of this enterprise,

The Gas Tax.—The question of the legality of the tax upon gas part of the city, is the subject of an argument before the United States Supreme Court at Washington.

The tax was claimed by Collector Diehl and paid by the Trustees of the Gas Works under protest. The amount involved in the present controversy (for September, October, November, and December of 1862) is \$19,202.14. The counsel for the city contend that the provisions of the acts of Congress imposing a tax on gas did not apply to gas manufactured and used by the municipal corporation for public lamps, under the corporate duty to light the public highways of the city; that the gas in question was manufactured by the city "not for sale, but for their own use and consumption."

CULVERTS WANTING REPAIRS .-- During the past few weeks a large number of culverts nave given away in various parts of the city and some of them are dangerous to travel Notice has been given of the following as need-ing immediate attention:—Beach street, above Willow: Parrish street, between Tenth and Eleventh; Coates street, above Beach; Third and Buttonwood streets, and at Columbia avenue; Front and Dauphin streets; Emerald and Dauphin streets; Canal street, above Girard avenue; and at Sixth and Thompson streets, The bridge across Gunner's run, at Somerset street, is reported as being in a very dangerous condition, and unfit for travel.

INVESTIGATION INTO STEAM BOILER EXPLO stons.—There will be a public meeting of the Franklin Institute on to-morrow (Wednesday) evening, for the purpose of discussing the best means for preventing steam boiler explosions, a subject of great laterest. The invitation is general, and there should be a good attendance of scientific mean of expertition and properties. of scientific men, of experts in engineering, and of skilful mechanics.

CRUSHED TO DRATH.—Yesterday afternoon Joseph Rhoads, engineer in the stove foundry of Mesers. Abbott & Noble, in Brown street, above Fourth, was instantly killed. No one saw the accident at the time, but it is, supposed that he was attempting to throw off a belt connected with the machinery, when his arm was caught in a tog-wheel. The deceased resided at No. 1047 Sarah street. The Coroner will hold an inquest to-day.

SPECIAL NOTICES.

COURSE OF ACTION OF HOUSE PAINTERS .- A meeting of the employing house painters was held last evening at the Wetherill House, Sansom street. The meeting was largely attended and a resolution was adopted that they would resist the demand of the journeyman painters "to quit work at 4 o'clock on Saturday after-roons, and at the same time claim pay for a full day's work."

VIOLATING THE REVENUE LAW .- A verdict for the penalty of fifty dollars for not affixing a stamp to a receipt was obtained in the United States District Court yesterday against Michael H. Carson, the first case of the kind tried in this

RESULTS OF PLAYING WITH FIRE.-Yesterday sternoon a child, named Sarah Lukens, was badly burned about the arms and face, while playing with fire at her parents' house, in Federal street, above Ninth. She was taken to the Pennsylvania Hospital.

A Mysterious Case, -- A man was arrested at Broad and Vine streets last evening, with a box containing a dead infaut in his possession. was locked up in the Ninth Ward Station House. The Coroner was notified.

MARINE TELECRAPH.

For additional Marine News see First Page.

ALMANAC FOR PHILADELPHIA-THIS DAY SUN RISES 678 MOON RISES 979 HIGH WATER 7-01 TO find High Water at Lewes, Del., deduct one bour

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	FOR CALIFORNIA. NEW ORLEANS, ETC.
	CorsicaNew YorkHavanaFeb. 25
	Alabama New York Vera Cruz Feb. 25
	Rising Star New York Aspinwall Mar. 1
	H.ChauncyNew YorkAspinwallMar, 11
	Guiding Star New York Rio Janeiro Mar. 22
	Mails are forwarded by every steamer in the regular
	lines. The steamers for or from Liverpool call at
	Queenstown, except the Canadian line, which call at
	Londonderry. The steamers for or from the Conti-
	cont only at Southernfor

CLEARED YESTERDAY, Williams, Thompson, Trinidad de Cuba, S. & W. Welah. schr Little Rock, Richmond, Baltimore, Bangh & Schr W. B. McShain, Christy, Annapolis, Tyler & Co. Schr M. Powell, Fenton. Washington, Caldwell, Gordon & Co. chr Charles Hill, Cheeseman, New Haven, Castner, Stickney & Wellington, chr W. G. Bartlett, Bartlett, Savannali, chr Mary H. Westcott, Westcott, Washington, Van Dusen, Lochman & Co. schr Hoanoke, Barrett, Richmond, Andenried, Nor-Schr Clyde, Gage, Providence, J. R. White. Schr John Beatty, Henderson, Pawtucket, Blakiston, Graeff & Co. Schr Reading Ratiroad, No. 42, Rodan, Washington, St'r R. Willing, Cundiff, Baltimore, A. Groves, Jr.

ARRIVED YESTERDAY. Schr Isaac Baker, Purvers, from Boston, with mdse. to Mershon & Clouds.
Schr Alliance, Norton, from Alexandria, with mose. to captain, Schr J. W. Whilden, Bowen, from New York, with Schr J. W. Whilden, Bowen, from New York, with mdse to D. S. Brown & Co.
Schr C. Woolsey, Parker, from New York, with mdse, to D. Cooper.
Schr W. Townsend, Maxon, 1 day from Frederica, Det., with grain to James L. Bewley & Co.
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MEMORANDA.

Steamship Hendrick Hudson, Howes, hence, was seen 20th inst., 25 miles from the Moro, bound into Hayana.

Barque Blomidon, Cowan, hence for Hamburg, passed Deal 10th inst.

Rarque American Lloyds, Park, for Philadelphia, salled from Matanzas 18th inst.

Brig John McCrystal, Barnes, for Philadelphia, at Mayaguez, P. B., 7th inst.

Brig Moses Day, Loud, for Philadelphia, at Rotterdam 6th inst. dam 6th inst.

Schr Ida F. Wheeler, Dyer, for Philadelphia, sailed from Matanzas 18th inst.

Schr Maggie Vandusen, for Philadelphia, cleared at Mayaguez, P. R., lst inst.

Schr Montezuma, Law. for Philadelphia, cleared at Tharleston 22d inst.
Schr Jane F. Durfee, Huntley, for Philadelphia, at Schr J. S. & L. C. Adams, Adams, for Philadelphia, cleared at New York yesterday. Schr J. A. Parsons, Sharp, and S. B. Wheeler, Mc-Laughlin, for Philadelphia, sailed from Providence Steamer Mayflower, Robinson, hence, at George-town, D. C., 22d inst.

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GRAND BENEFIT MATINEE,
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