

# THE FAVORITE

MONTREAL, SATURDAY, SEPT. 20, 1873.

## "THE FAVORITE"

TERMS: INVARIABLY IN ADVANCE.

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Address, GEORGE E. DESBARATS,  
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In the next number of the *FAVORITE* will appear the first instalment of

## A NEW SERIAL

from the French of Xavier de Montepin, entitled

## "THE GITANA,"

which is now being translated expressly for this journal.

Each instalment will be

**SUPERBLY ILLUSTRATED**

by the well known Parisian artist Horace Castelli.

### SAVINGS.

The duty of economy cannot be too often or earnestly urged on those who have any fund of wages or income from which savings can be made. It is not only because "means" give a man a status, as well as a power among his fellows, but because those "means" are necessary to his independence, and to his well-being and happiness as an intelligent member of society. He who has no fund of savings on which to fall back, in event of loss of employment, and consequently loss of weekly wages, is worse off in many respects than a slave: he is dependent on the charity of his neighbors; he has to beg from strangers; and is driven to the pettiest and most miserable shifts to live; or he is sent to the workhouse with his wife and family, where he is supported by a tax levied on the working and earning part of the community. No free-minded man can think of either of these methods of support without a shudder; and, if he is wise, he will make haste to adopt the only way of avoiding each and all of them, which is, to store up, in the days of his health and strength, a sufficient fund of savings to keep him in his old age; to maintain him during sickness, or periods of loss of work; and to support his wife and children in event of his death.

One of the most important means of securing independence by the accumulation of small savings, is that presented by savings' banks. Insurance and benefit societies are simply expedients to provide against the casualties of sickness and death; but savings' banks, while they enable working men to effect the same objects, do more than this—they furnish the means of laying by a store of savings, which may be made available at any time. For instance, a workman falls out of employment, or a servant out of place. If the workman or the servant have been in the practice of consuming all that they earn during the time of their employment, which is by far too often the case; if they have been living from hand to mouth, and have laid by nothing on which to subsist now that they are thrown upon their own resources, their case is about the most pitiable that the humane mind can imagine. They are destitute; the workman's wife and children go without bread; they are turned out of their home, or are kept there by the charity of their neighbors; and as for the poor servant-girl, her fate may become sad indeed.

But if the workman or the servant has saved something, either at home or in the savings' bank, then they are enabled to break their fall; they obtain at least a breathing-time, and they can take leisure to look about them before hastily engaging themselves to another

master or mistress. Ten pounds to many appear a very small sum; yet, to a workman, it may be a passport to independence. It will enable him to remove to a locality where there is a demand for his labor, or to improve himself by going to see better modes of handicraft; and the clever, well-informed workman will invariably be preferred to one who is the reverse. With ten pounds, the workman may get to Canada or the United States, where his labor is in request; whereas, without it, he is virtually rooted to his native spot, like a limpet to the rock. If he is a married man with a family, ten pounds will save his home from wreckage, and the dear household from destitution, in event of his falling out of work; and most probably it will keep the wolf from the door until better times come round. Ten pounds would be the salvation of many a servant-girl, give her time to recruit her health, perhaps wasted by hard work, and enable her to look about her for a suitable place, instead of rushing into the first that offered. And if ten pounds be good, then twenty pounds are exactly twice as valuable in all these respects.

We do not value money for its own sake, and we should be the last to encourage a miserly desire to hoard amongst any class; but we cannot help recognising in money, as society is at present constituted, the means of life, the means of comfort, the means of maintaining an honest independence. We would therefore recommend every young man and every young woman to begin life by learning to save; to lay up for the future a certain portion of every week's earnings, be it little or much; to avoid consuming every week or every year the earnings of that week or year; and we counsel them to do this, as they would avoid the horrors of dependence, destitution, and beggary. We would have the men and women of every class to be able to help themselves—to rely upon their own savings; for it is a true saying, that "a penny in the purse is better than a friend at court." The first penny saved is a step in the world. The fact of its being saved and laid by indicates self-denial, forethought, prudence, wisdom. It is the beginning of independence; it is an illustration of self-help, in its humblest form, it is true; but if you "help yourselves," then it is said, that "heaven will help you."

Many persons will not begin to save, because the sum they have to begin with is so small. Never mind! Be it only a penny, begin at once; put it by—do not touch it. You will add another to it in time; and by subsequent additions, pennies will grow into shillings, and shillings into pounds. The saving of even a penny will begin the habit, and the adding of other pennies to it will educate that habit, until the habit of economy becomes confirmed, and the indulgence of it becomes necessary to personal happiness. It is no argument against economy to say that it may be abused, and that men may grow into misers. Religion itself has been abused, and even Christians have burnt each other; but is that any sufficient reason why we should refuse to be religious? But, granting that economy may produce misers in some cases, we would ask, is it not worth running even that risk, if, by the habit of saving, we can avoid beggary, crime, and wretchedness for the multitude?

### ANSWERS TO CORRESPONDENTS.

All communications intended for this department should be addressed to the Editor *FAVORITE* and marked "Correspondence."

ANXIOUS.—The Editor would like to have your name and address.

KITTY GRANT.—We like your poem, but can do nothing with it until we have your real name and address.

A. M. writes us, "Mr. Editor.—Dear Sir,—I hereby ask you for information if it is not quite soon enough for a young lady to acknowledge her love for a young gentleman when she is asked to do so by the same." We should think so, indeed.

A. C.—We are extremely obliged to you for your offer, but our staff is full.

F. W. D.—1. We have not sufficient space at our command to relate old stories with which everyone is acquainted. Look in Smith's Classical Dictionary under the title *Dlogena*.

2. See notice below to contributors. Correspondents who furnish their real name (not necessarily for publication) will receive more attention than those writing over initials or a *nom de plume*.

L. H.—Sends us some verses (unaccompanied by name and address) which he entitles "Why Am I Sad." We give it up. It is no wonder that

"—she I did adore—  
Zuleika—is no more."

If L. H. was in the habit of addressing her in the execrable trash which he inflicts upon us under the name of "verses." On the whole it must have been a happy relief for Zuleika.

We must really decline to comply with L. H.'s modest request to "oblige the writer by inserting these verses in your *FAVORITE*." Our rates for inserting stuff of this kind are five dollars a line.

A. A. T.—Windsor, N. S.—This gentleman is really too kind. He perfectly overwhelms us. As his letter is a sample of a class of communications that are only too frequent we insert it at length, and take this opportunity of replying to him and other too generous would-be contributors.

DEAR SIR.—Will you be so good as to inform me if you engage contributors, and the terms upon which you engage them? (We never engage contributors.) It is quite probable that you do not engage any one for any stated time, only pay them so much for a certain quantity of literature. (Exactly.) I have finished a story just now, so I will be ever so glad to give you it for your paper should my terms suit you and yours suit me. The title of the story is,

OR,

I should have said, Fact and Fiction, for there are as much, in fact, more, fact in it than fiction. (Is this fact or fiction, or both?) In writing, I always try both to interest and instruct. These, I affirm, are the two greatest elements that a writer can possibly make use of. I will send you my story, and you can examine it and judge for yourself. I will send other literary scraps along with it.

(If we may judge from the style of your letter; your MS. will make a fruitless journey. Your writing is so bad that we should despair of ever making anything out of your story. We have enough trouble to follow this communication so far.)

You can engage me for three, six, nine, or even twelve months. (Thank you.) In every case I will give you one quarter's contributions previous to their insertion in the *FAVORITE*. (You are too kind.) You will name my quarterly salary, (see last sentence in answer to L. H. immediately above), and likewise mention the number of columns to be contributed per week at the said salary. (Even at the above rates we could not think of publishing more than a column a week.) It is expedient for me to say here that I am a beginner. (We thought so. Yet you expect a veteran's success.) I am a young man, twenty-three years of age; I am a Scotchman; I came out to Windsor, N. S., to manage a new business. I have been given to studious habits ever since I was sixteen years of age. My medical adviser advises me either to give up my writing or my ——— (we omit to mention the name of the business), or else it will shorten my life. But O, I love to write! my paper, ink and dictionary are my three chief and best companions. (Less pen and ink and more "dictionary" would do you no harm.) If I will get a fair offer, I will lay my ——— (name of business) aside, and devote all my time to writing. (Don't, young man, you will be sorry for it. Remember the proverb about the cobbler and his last.)

But whether or not you engage me, you can have my story for so much, only, of course, I will hold the copyright. Or, if you prefer, I will sell you the copyright, so that you can put it in the *FAVORITE*, and publish it by itself afterwards if you have a mind to. (We have already said that if you send your MS. to us it will make a fruitless journey.) I will hold the dramatical right of the said story. I am told that it will make a first-class dramatical piece; so I mean, with some assistance, to dramatize it at my leisure. If you deem it worthy, you can have it put in your *FAVORITE* in its dramatical form; thereafter, I will sell the dramatical right. (Declined with thanks.) To dramatize it may prove a complete failure, (probably), but I will try. I have attended the theatres very much in the city of Glasgow, so the information gathered up therefrom will be as wisely applied as it is possible for me to do. I am, &c., A. T.

### TO CONTRIBUTORS.

No notice will be taken of contributions unaccompanied by the name and address of the writer (not necessarily for publication,) and the Editor will not be responsible for their safe keeping.

Rejected communications will be preserved for three months after the date of the notice in *THE FAVORITE* announcing their rejection. If not removed by that time they will be destroyed.

### CONTRIBUTIONS DECLINED.

The Age of Vulgar Glitter; Mrs. Seymore's Curls; To the Absent; By the Waters; Almonte; To a Lover; A Fragment from the Scenes of Life; The Axle of the Heavens; The Correct View; Apostrophe to a Tear; June; A Debtor's Dilemmas; Proved; Wanted some Beaux; Canadian Rain Storm After Long Drought; The Murderer's Mistake; Yesterday; Carrie's Hat and What Came of It; Leonie Collyer's Error.

CONTRIBUTION RECEIVED.—The Medical Student.

### TO CORRESPONDENTS.

Letters requiring a private answer should always contain stamps for return postage.

### NEWS NOTES.

THE Pope is again indisposed.  
COAL has been discovered at Port Hood, C. B.  
EIGHT deaths from cholera in Paris within two days.

QUEEN VICTORIA will soon visit Homburg, the well-known watering-place.

SEÑOR SALMERON has been elected President of the Cortes by a unanimous vote.

Two hundred and sixty-four cases of yellow fever are reported at Shreveport, La.

THE two Spanish ironclads lately seized by Vice-Admiral Yelverton are now at Gibraltar.

THE Insurgent Junta at Cartagena is intriguing for a separate government for Catalonia.

"MARIE STUART" won the St. Leger stakes at the Doncaster races on the 10th; "Doncaster" second.

A LARGE meeting was held at Clontarf, Ireland, last week, in favor of the release of the Fenian prisoners.

EMPEROR WILLIAM will probably leave on the 16th of next month to visit the Emperor of Austria at Vienna.

STRAFFORD, Ont., has been added to the list of ports at which raw or leaf tobacco may be imported into Canada.

MR. CAMPBELL, a Conservative, has been returned to Parliament from Renfrewshire, Eng., by a majority of 178.

THEIR Excellencies the Governor-General and Countess of Dufferin and suite arrived at Quebec on the 5th, from Tadoussac.

SPECIAL prizes are to be given to many exhibitors in the Vienna Exhibition who were overlooked in the recent distribution.

THREE persons were killed and twenty injured by an accident on the South Western Railway, near Guildford, Eng., last week.

NOTWITHSTANDING recent successes, the Carlists are so diminished in numbers as to be incapable of anything more than skirmishes.

THE wife of the captain of the "Deerhound" publishes a card appealing for aid to secure the release of her husband, now a prisoner in Spain.

MR. ANDREW CARNEGIE, a resident of New York, has given \$25,000 for the erection of public baths in Dunfermline, Scotland, the place of his birth.

OWING to the frequency of burglaries in the Ancient Capital, the retail dry goods merchants of St. Rochs intend organizing a system of night patrol.

A COLLISION took place last week on the line of the Atlantic and Great Western Railway, near Cincinnati. The cars caught fire, and a large quantity of refined oil was consumed.

MISS EMILY FAITHFUL contemplates establishing an industrial bureau in London, in connection with similar institutions in New York and Chicago, to provide employment for women.

EX-PRESIDENT THIERS was lately called upon by the French residents of Lucerne, where he was staying, and in reply to their greetings, addressed them at some length, explaining why he became a Republican.

THE English claimants are dissatisfied with the proceedings of the British-American Mixed Claims Commission at Washington, and contemplate calling a public meeting to give expression to their grievances.

A NUMBER of Mormon emigrants who stopped in Paris, on their way to America, have been notified by the police that they will be expelled from the city if they attempt to hold their religious exercises.

JUDGMENT was rendered last week by Judge Scotte, of Three Rivers, in the case of Normand vs. Bureau. The former, Mayor of Three Rivers, was non-suited, his election being declared null and void. A new election will take place.

AND now the negroes are among the strikers. A number of colored operatives in Charleston last week visited the principal mills, and by threats compelled the hands to strike for \$2.50 per day. The employers closed their mills.

AN Ottawa paper asserts that owing to the large quantity of lumber on hand in Canada and the United States, operations in that line will be on a smaller scale than heretofore this winter. The surplus has also caused a decline in the price of labor.

EIGHT large diamonds, valued at \$40,000, were seized by the Customs authorities at New York lately from two passengers who arrived by steamer from England. The owners, who offered them for sale to two parties, claim that they intended them for their own wear.

A PARTY of bandits, headed by one Garcia, are plundering in all directions in Mexico. The leader of this band seems to have been engaged in cattle stealing in Texas, and fled to Mexico, on being once hotly pursued by the United States cavalry. The Mexican Government refused to give him up, claiming that he was a Mexican, but now they hold that he is an American.

A MOTION authorizing military executions without the approval of the sentence by the Cortes having been made a Cabinet question, Salmeron has resigned, Castelar taking his place. The latter has determined to make a supreme effort to crush the Carlist insurrection, and for that purpose intends calling into service 150,000 men of the army reserve and 500,000 militia.