

negative voice on the setting up of a new and useless hospital. This check might be of value, but its exercise would be a very delicate matter when the demand was made by a powerful religious body.

There are other charitable institutions besides hospitals in which there is a tendency to undue growth. The notion that large classes of people are to have everything done for them in the name of charity, when it takes practical form, seldom fails to produce pernicious results. If young people, when they were tempted to marry prematurely and without a reasonable prospect of supporting a family, reflect that if unprovided children be left behind, they will find refuge in an orphans' home, the effect will not be to make them hesitate or give them prudence, but the contrary. There are plenty of parents who, during their lifetime, would be glad to saddle their offspring on the public, when they find places of refuge ready to receive them. A bishop, at an annual meeting of a city orphanage, made the remark that every child in the building was worth \$1,000 to the country; and as might have been expected, this remarkable bit of political economy was duly applauded. If young children had any economic value, their multiplication would be increased fourfold in an incredibly short time.

We cannot banish human suffering out of the world, and it behooves us to take care that, in attempting to alleviate it, we do not add to its sum. Where public or even semi-public charity exists, the partition between the beneficiaries and the poorest of the contributors is very thin; there is no practical difference in their necessities, and while the beneficiaries gain, the poor contributors feel the sacrifice. This, we may be told, does not happen to any appreciable extent in Ontario. The fact may be admitted; but how long, as we are now going on, will this remain true? It has often happened in other countries that charities which had a private origin, and for years private support, have been abandoned to public aid. If any serious reversal of the prosperity of Ontario were to take place, would not the tendency be strong in this direction here? The first thing is to convince people who are setting up new charitable institutions of the grave responsibilities they are incurring, and the possible, not to say the certain, mischief they are doing. They are for the most part people who seek the satisfaction of their own benevolent feelings and ignore the teaching of experience; who repeat the blunders of previous times and countries, in the full confidence that they are doing a work of super-eminent merit. It is time that public attention was drawn to this aspect of some of our semi-public charities. It is time to call a halt in the setting up of new places of refuge for almost all sorts of people.

Few things do so much to debauch a population as an excess of charitable institutions. And it does not make much difference in the result whether charity takes a legal form or not, though there are objections to legal which do not apply to voluntary charity. In Italy, there are 1,335,341 indigent persons, but no system of legal charity. "The property devoted to

the relief of the poor amounts in every town in Italy," says Moreau Christophe, "to enormous sums which are swallowed up without profit, even if they do not produce injury and shame." The reason is that the beggars multiply in proportion to the increase of the charities destined for the alleviation of their wants; "the very profusion of charities" being "one of the principal causes of the spread of mendacity in our country." M. Fano, another writer, corroborates the statement. "The growth of that misery in our country," he says, "is in a great measure due to those very institutions which were created for its suppression." It is easier to live on charity than to labor; "and thus," says M. Christophe, "misery increases in proportion to the relief it finds, and misery and relief are alternately cause and effect." The same effect is found to be produced by the same cause in Switzerland, according to the authority of E. Emminghaus. And to this rule the United States is no exception. Mr. Seth Low, of Brooklyn, bears testimony that "the same evils in connection with outdoor relief recognized in England were largely recognized in Massachusetts;" and Mr. Gonal says of the mode of relief in operation in the State of New York: "I know of nothing which does so much to encourage pauperism and educate paupers for the next generation;" and he adds: "There is nothing except intemperance in the use of alcoholic liquors which is more demoralizing to the head of a family, or more ruinous to children, than to become imbued with the idea that the public is bound to provide for them." In Wisconsin, the experience is the same as in Italy and Switzerland. "All experience shows," says a recent annual report of the State charities, "that the demand for poor relief grows with the supply, and that a large amount for poor relief does not indicate a large amount of suffering which needs to be relieved, but a large amount of laxity or corruption on the part of officers, and a large amount of willingness by able-bodied idlers to be fed at the public expense."

The people who needlessly multiply public charities in Ontario, are unconsciously doing an incalculable amount of mischief, and we repeat that the time to call a halt has come.

DECISIONS IN COMMERCIAL LAW.

LOCKETT v. BAXTER.—A factor, says the Supreme Court of Washington, to whom the principal is indebted on account of advances on consignments is not liable for loss from a falling market occasioned by his holding a consignment against which a time draft was drawn, after maturity of the draft, as he has a lien on the consignment for reimbursement.

BANK OF FAIRMOUNT v. FIDELITY BANK.—A bank at Fairmount, Ind., deposited a note for \$10,000 in the Fidelity Bank of Cincinnati, and was credited with \$10,000. It had drawn out \$1,000 when the Fidelity Bank failed and passed into the hands of a receiver. Judge Sage, of the United States Court, at Cincinnati, has decided that the Fairmount bank cannot now take its note from the receiver by paying the sum paid out, but must pay the

note, and take its place among the creditors and get whatever dividend may be declared.

CRUMP v. COMMONWEALTH.—Some printers, at Richmond, Va., refused to make a "union office" of their establishment when asked to do so by the typographical union of the place. Then the "union" men and the Knights of Labor united in sending word to a number of business men of Richmond that they would lose business if they dealt with the printing firm, and also informed them that their names would be published in a black list in the *Labor Herald* if they continued to deal in any way with the printing house. The *Labor Herald* denounced the workmen whom the printing firm employed, with the intent of exciting public feeling against them, and so preventing them from being supplied with food and shelter. The printing firm complained of several members of the union and Knights of Labor, charging them with criminal conspiracy, and on the trial of one who elected to be tried alone, conviction followed. In sustaining the conviction the Court of Appeals of Virginia said: "The essential idea of 'boycotting' in Ireland or the United States is a confederation, generally secret, of many persons, whose intent is to injure another by preventing any and all persons from doing business with him through fear of incurring the displeasure of the conspirators. A wanton, unprovoked interference by a combination of many with the business of another for the purpose of constraining that other to discharge faithful and long-trained servants, or to employ those whom he does not wish or will to employ—an interference intended to produce and likely to produce annoyance and loss to that business—will be restrained and punished by the criminal law, as oppressive to the individual, injurious to the prosperity of the community, and subversive of the peace and good order of society." The Court quoted approvingly from a Massachusetts case: "The motto of the law is, 'so use your own rights that you shall not require others' rights.'"

RAILWAY LAW.

The following are decisions in the United States on points of interest to travellers and shippers:

A stipulation in a bill of lading that the valuation as agreed upon and named in this shipping receipt, is distinctly understood to be the valuation that shall cover loss or damage from any cause whatever, does not relieve the carrier from liability for the actual value of the goods when their loss is occasioned by its negligence.—[*Pennsylvania Ry. Co. vs. Weiller*, Supreme Court of Pennsylvania, 19 At. Rep. 702.]

A man purchased an unlimited ticket between two points on a line of railway, and stopped off at an intermediate station, and on his resuming his journey by the next train, the conductor refused to honor his ticket for the balance of the way, but insisted on his paying the fare. The plaintiff remonstrated, but to avoid trouble he, at the next station, bought a ticket which the conductor refused to receive unless he would pay the fare between the station where he first got on the conductor's train and the place of purchasing the ticket. Plaintiff refused, and was put off the train. A verdict in his favor for damages will not be reversed.—[*Ward vs. New York Central & H. Ry. Co.*, Supreme Court of New York, 9 N. Y. Sup. 377.]