

ables have been recovered nearly 250 years from the date of the wreck, but nevertheless it is recorded that the good ship *Harleem*, which was driven ashore in Table Bay, in May, 1648, and became a total wreck, had on board many cases full of curiosities and antiquities for sale to European museums. These cases contained idols, rare china, glass, silver, etc. As lately as 1883 salving operations were rewarded by the recovery of several of these articles. The china was not at all injured by having been 235 years under the sea, but the silver articles had suffered considerably. Another very notable case—not only for the amount of treasure on board, but also for the big “windfall” for the salvors—is that of the *Thetis*, a British frigate, wrecked off the coast of Brazil in 1830, with £162,000 in bullion on board. The hull went to pieces, leaving the treasure at the bottom in five or six fathoms of water. The admiral of the Brazil Station and the captains and crews of four sloops-of-war were engaged for eighteen months in recovering the treasure. The service was attended with great skill, labour and danger, and four lives were lost. A good deal of litigation was the result, as disputes arose between the parties as to the amount of reward for the salvors. The Court of Admiralty awarded £17,000; the Privy Council £29,000; and £25,800 for expenses. In the reign of James II., a very successful salving expedition took place. A rich Spanish vessel which had been lost on the coast of South America, rewarded her salvors with no less than £300,000, stated to have been forty-four years at the bottom of the sea. A medal was struck in honour of this event in 1687. One of the most recent cases of successful salving operations is that of the Spanish mail steamer *Alphonso XII.*, bound from Cadiz to Havana, in February, 1885, and sunk off Point Gando, Grand Canary, in twenty-five fathoms of water. She had on board treasure valued at £100,000. The underwriters who had insured the vessel organized a salving expedition which was despatched to the scene of the wreck in the following May. It is reported that a few months later most of the specie was recovered. —*Cassell's Family Magazine.*

THE COMMERCE OF THE GREAT LAKES.

FEW people who live at a distance from the great lakes have an adequate conception of the magnitude of their commerce. It will surprise them, perhaps, to learn that during 234 days of navigation last year tonnage passed through the Detroit River to the amount of 10,000,000 tons more than the entries and clearances of all the seaports in the United States, and 3,000,000 tons more than the combined foreign and coastwise shipping of Liverpool and London. Nor does this include traffic between Lakes Superior and Michigan, or Lakes Erie and Ontario, or local traffic between ports on these lakes. It may also surprise many to know that nearly three times as many boats yearly pass through the St. Mary's Falls Canal at Sault Ste. Marie as pass through the Suez canal, with an aggregate tonnage of 7,221,935, as recorded in 1889, against 6,783,187 for the Suez Canal, though with only 234 days of navigation, whereas the Suez Canal is open the year round. Further idea of the importance of our lake commerce may be gained from the figures for lake ship-building. Last year the tonnage put afloat by lake builders was almost exactly equal to that of our Atlantic, gulf, and Pacific shipyards combined. To be sure, the lake vessels numbered only 225 out of a total of 994 for the country (exclusive of Western river boats), but this very fact shows that on the average the lake builders launched a far better class of vessels. On the lakes were built only four less steamers than on the Atlantic and gulf coasts, and their tonnage was more than twice as great. Of the whole steam tonnage of the country about a third is on the lakes, and of steamers between 1,000 and 2,500 tons they have more than half the total. Naturally their sailing tonnage is not great, but it is half as large again as that of the Pacific slope. Last year there were 21 sailing vessels of more than 1,000 tons on the lakes, and 156 between 500 and 1,000 tons. The growth of ship-building on the lakes has been very marked in the last few years. In 1886-87 there were 31 boats built, with a valuation of \$1,074,000; in 1889-90 there were 56 built, with a valuation of \$7,866,000. The tendency here, as everywhere, has been toward iron and steel for big ships. Ten were built of steel in Cleveland in 1888-89, aggregating 22,989 gross tons. One of steel and one of iron were built in Detroit and two of iron in Buffalo. This year has seen Chicago enter the steel ship-building field, the keel for her first steel ship being laid July 1st, and for the second before the end of that month. Cleveland and Chicago capitalists are largely interested. The material is being brought from Cleveland, but within a year it is expected to use steel plates rolled at South Chicago. —*Bradstreet's.*

THE GREATEST LIVING ENGLISHMAN.

He came on the world-stage December 29, 1809—a dark hour, apparently, in the history of England, though a bright one for mankind. The smoke of the French Revolution was still in the air, and through it loomed Napoleon. With commerce paralyzed at its centres, war impending, and agitation among the people, many men of property in England, merchants and others heretofore untainted with Toryism, suddenly got a strong Conservative bias. No wonder, then, that the son of a great Liverpool merchant, himself somewhat of a politician (in fact, Sir John Gladstone sat in the House of Commons beside his son later on), should have imbibed Toryism at the start, though his family were middle-class people. To be sure Mr. Burke, the author of the *Peerage*, has man-

aged to connect the marriage of Sir John Gladstone and Miss Robertson with a royal descent from Henry III. of England and Robert Bruce, King of Scotland; but the fact remains that the Gladstones were essentially of the middle class, which one writer has styled “a check upon the power of kings and nobles and a breakwater against the threatening tide of democracy.” Liverpool, then, with its commercial atmosphere, laid the foundation, not only of Gladstone's financial abilities, but also of his prejudices. During the discussion of one of his Budgets, an old Whig, who had to vote for it against his will, muttered of its brilliant author: “H'm! Oxford on the surface, and Liverpool below!” and there was an immense deal of truth in the sarcasm, for Gladstone's career has shown many of the habits of mind generally found in the place of his education, and many that smack of his birthplace. Indeed, the present position of this man illustrates the triumph of a naturally honest and just man over the early and close-clinging limitations of heredity and environment. Leaving Eton in 1827, with a reputation for erudition already established, and spending two years at Oxford, he got a finishing touch of clericalism on his Etonian classicality, and he appears to have acquired at Oxford that most dangerous of abilities—the art of reconciling two radically hostile propositions, and constructing therefrom a mediate coign of vantage. For instance, one of Father Newman's singular Oxford sermons explains the teaching of Science as to the earth going round the sun, and then the teaching of Scripture as to the sun perambulating the earth, and closes by advising the discreet to accept both, on the ground that both may be temporary accommodations of fact by some higher power to our limited intellect, or aspects of some sublime and subtle unity in the law of the universe. The first twenty years of Mr. Gladstone's political life are strewn with intellectual reconciliements as absolutely absurd as this. So much for the mould of mind, inflicted by the Oxford of those days. The traces of it are still visible in his latest utterances; but the Toryism of Oxford, though he had the disease so long that it seemed almost his nature, he is conscious of having recovered from. He said at the Palmerston Club in 1878: “I trace in the education of Oxford of my own time one great defect. Perhaps it was my own fault; but I must admit that I did not learn when at Oxford that which I have learned since, namely, to set a due value on the imperishable and the inestimable principles of Roman liberty.” But the manner of looking at things, and especially the curious clericalism of that place and period seems to have clung to him longer—a shirt of Nessus, which he still wears, though it now hangs in tatters. —*James Reelf, in the Arena.*

A SUCCESSFUL CO.—A reporter of *The Globe*, taking in our Fair, met a leading fire insurance man, and in conversation learned from him that the fire insurance business in Canada this year was likely to be more profitable than for many years. Turning around he saw Mr. McCabe, managing director of the North American Life Co. of this city, and the reporter, anxious for news, thought it a good opportunity to learn how the life business was progressing. Mr. McCabe was ready to give any information desired. He said: “So far as our company is concerned I certainly think it will be the best year we have ever had, at least that has been our experience up to date. The outlook for business is encouraging, crops have been fairly good and prices are satisfactory; this means a help to our agents, and the result, more business for the company, besides, policyholders will be better able to continue and increase their insurance. I see no reason why all our properly managed home companies should not meet with a fair measure of success this year.” The reporter suggested that several companies had a great variety of plans now, and enquired whether they excelled the old plans. “Undoubtedly,” said Manager McCabe, “formerly a man had to pay till death, whereas now he has the option of terminating his contract at the end of fifteen or twenty years, and, if the policy be on the investment plan, he will not only have his life insured for the term, but in addition get a good return for his money. Talking of the old plans reminds me that two or three years ago one of our vice-presidents, a man of large and successful financial experience, mentioned at one of our agents' conventions that he had been insured for many years in an old Scotch company and had paid in premiums considerably more than the face of the policy. He regretted very much that when a young man no opportunity was offered him to secure an investment policy such as our company is now offering the public. The North American has gone further than this, however, and is issuing policies upon which, after being ten years in force, the company will lend the insured the balance of the premiums to make his payments, and if the insured should die before the end of the investment period the full amount of the policy becomes payable without deduction of the loan. Yes, we think it is a splendid plan, as it offers the insured so many advantages. Now, for one getting up in years or a young man wishing to save some money, we have a seven per cent. guaranteed income bond.”

“What form is that?”

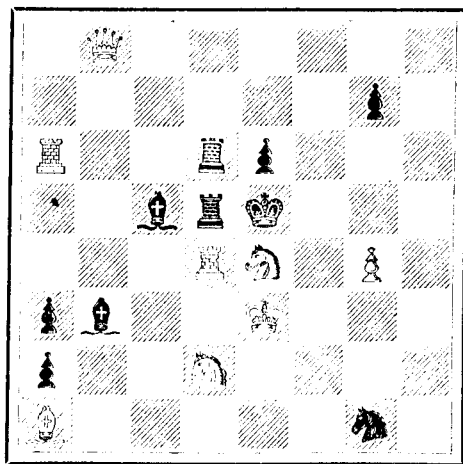
“Why, at the end of fifteen or twenty years the insured can draw out his cash surplus, have a paid-up policy for the full amount of his policy, and in addition draw an annual cash income of seven per cent. on the face of the policy, so long as he lives.” Further conversation with Mr. McCabe was abruptly terminated by the pressure of the crowd carrying *The Globe* reporter to another part of the building. —*From Globe of 18th.*

CHESS.

PROBLEM No. 499.

By E. H. E. EDDIS, Orillia.

BLACK.



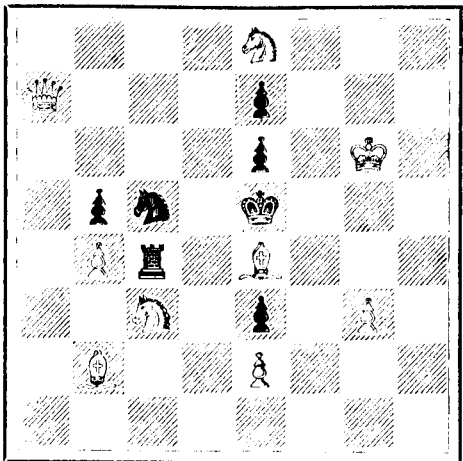
WHITE.

White to play and mate in two moves.

PROBLEM No. 500.

By — POSSIPEL.

BLACK.



WHITE.

White to play and mate in two moves.

SOLUTIONS TO PROBLEMS.

No. 499.	No. 500.
White. 1. Kt-KB5 2. Kt-QB5 3. Kt x P mate	Black. 1. K-B3 2. K-Kt4 if 1. K-Q2 2. moves
2. B-B7 3. B mated	

NINTH GAME IN THE MATCH BETWEEN BLACKBURNE AND LEE AT THE BRADFORD CHESS CLUB.

From *The Philadelphia Times*,
FRENCH DEFENCE.

BLACKBURNE.	LEE.	BLACKBURNE.	LEE.
White.	Black.	White.	Black.
1. P-K4	P-K3	19. Q-Kt-Q4	R-Kt2
2. P-Q4	P-Q4	20. Kt x Kt	B x Kt
3. Q-Kt-B3	K-Kt-B3	21. Kt x Q4	B-Q2
4. B-KKt5	B-K2	22. R-K1 (a)	Doubles R
5. P-K5	K-Kt-Q2	23. Q-B1	P-QR4
6. B x B	Q x B	24. Q-R-K2	P-R5
7. Q-Q2	P-QR3	25. P-R5	K-R1
8. Q-Kt-K2	P-QB4	26. P-KKt4 (b)	P-KKt3
9. P-KB4	Q-Kt-B3	27. Q-K3	Q-K2
10. P-B3	P-KB4	28. K-R-Kt2	R-KKt1
11. K-Kt-B3	P-QKt4	29. P x P	Kt x P
12. P-KR3	Kt-Kt3	30. R x R +	K x R
13. Kt-B1	Kt-B5	31. R-Kt2 +	Q-B1
14. B x Kt	Kt x P	32. Kt x B P (c)	R-Kt1
15. Kt-K2	Q-R-Kt1	33. Kt-Q6	R-Kt1 (d)
16. Castles (K R)	Castles	34. Q-R7	
17. R-P2	B-Q2	35. Q x B and wins.	
18. P x P	Q x P		

NOTES.

- (a) All this is to make himself solid against the oncoming flank attack.
(b) Having turned the edge of the attack by his previous move, Blackburne will proceed to enliven the other wing with his own operations.
(c) The grand coup. If Black takes Knight, White will push P-K6, menacing destruction with Queen checking.
(d) On R to Q1, White would move Q to B7, threatening Q takes R.

“THE authentic figures of the world's production of wheat are larger than was expected, the grand total being approximately 1,832,707,000 bushels, or only 12,000,000 bushels less than last year and about 68,000,000 bushels under the average for five years, despite all the talk of damage. Unfortunately for us the European countries will raise over 70,000,000 bushels more than last year, according to the received estimate, while the United States will produce 80,000,000 bushels less than in 1889, which would leave only 75,000,000 bushels exportable surplus, including 25,000,000 bushels probably available from old reserves. Of the above total nearly half, or 35,000,000 bushels in round numbers, is credited to the Pacific Coast. We doubt if the crop in Europe will be as large as represented; in fact, from recent advices, it seems evident that the estimates for Austria-Hungary, namely 165,000,000 bushels, as against 136,020,000 bushels last year, are fully 5,000,000 bushels too high.” —*New York World.*