## Ups and Downs

Published on the 1st of every month, under the auspices of Dr. Barnardo's Homes.

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UPS AND DOWNS circulates mainly amongst the many thousand young people who have been placed out from Dr. Barnardo's Homes with farmers and others, and will be found a desirable advertising medium by those who wish to reach the farmer and every member of his household.

Advertising rates will be supplied upon application at the office of publication.

The Annual Subscription is 25c., which may be remitted in stamps or cash.

All Correspondence should be addressed, Editor "Ups and Downs," 214 Farley Avenue, Toronto; and letters intended for publication should reach the office not later than the 20th inst. of the month to insure insertion in the next issue.

We shall be obliged if subscribers will notify us at once in the event of delay or irregularity in the delivery of their papers.

TORONTO, AUG. 1st, 1895.

## AT THE EDITOR'S DESK.

Urs and Downs will not come as a surprise to those who will always constitute the great bulk of our readers, its appearance having been heralded in Mr. Owen's letter of some months ago, several thousand copies of which were sent to our friends throughout the country. As stated in that letter the journal could not be carried on unless it was eventually made self-sustaining, and as the mainstay of any journal's success is its subscribers' list, it depended upon our friends' replies whether UPS AND DOWNS made its appearance or the project be abandoned. A very short time sufficed to show that the appeal was not to be barren of results. For the first few weeks each morning's mail brought a stack of letters containing a year's subscription, or promise thereof; and the encouragement still continues, every day bringing us letters from our friends, and all of the same character. "We want the paper and will gladly pay for it." In view of this, the order has been given "Go ahead," and UPS AND DOWNS now makes its bow to a community which is

In another column Mr. Owen has drawn attention, amongst other things, to the objects of Urs and Downs; to the desirability of a body or large number of people, with identical interests, acting in unison one with the other to secure a just recognition of those interests; to the help that a journal is to such a body of people; and to the fact that nearly every other body of people in Canada possesses a journal of its own.

peculiarly its own.

In this last respect we are now, by the appearance of our journal, on an equal footing with all other sections of the community. We may say that we are on a far better footing than man reganized bodies, insomuch as we are not asking favours or seeking privileges, but simply desiring recognition of the right of every one of us, as of every body else, to make an honest living in a land so generously treated by Nature, that were our numbers six million instead of six thousand there would still be room for all to make a living out of the land, thereby adding to the wealth of the country, and even then but a fractional part of Canada's resources would be brought into use.

This is all we ask of our fellow-citizens, but, again as Mr. Owen has pointed out, we have a

Live Down the Prejudice standing in our way. It is a prejudice which has its strength in the

Unthinking, the Unknowing, and the Maliciously-Untruthful. From the two first it is not a very difficult matter to remove prejudice, if an opportunity is given to do so, and they are kept free from the contaminating influences of the last named, who, by the bye, is generally a combination of the three and a veritable shell-backed sinner.

As knowledge of the whole truth might destroy the opportunity for exercising his natural bent of unkindness, he remains content with a morsel of the truth, an unsavoury morsel of course. This he flourishes before the Unthinking and the Unknowing on every possible occasion, until they in time regard his fatuous denunciations as a comprehensive and well-founded statement of the case.

It is to this individual that your journal will give special attention in its warfare against the prejudice the sting of which so many of us have felt and, knowing its injustice, bitterly resented. But, just as UPS AND DOWNS does not ask for favours or seek for privileges, so will it never be found offering palliation for wrong-doing, and its efforts to show how hollow are the foundations on which prejudice against us rests cannot avail much unless they are backed up by the individual efforts of every one of Dr. Barnardo's boys in Oanada.

That occasional "unsavoury morsel," that "one in a hundred" becomes a terribly dangerous weapon in the hands of an unscrupulous enemy. With that one he does us, at times, injury that takes a long time to repair. He ignores the

Don't Give the Enemy a Chance.

ninety-nine; he tells his readers or his hearers nothing of these, except to include them in his sweeping condemnation of the "whole lot."

UPS AND DOWNS may, and will, we trust, help to alter this, but it lies with you, in your own daily lives, to carry conviction of the truth of what your journal says into the hearts and minds of those you come in contact with.

You doing your part honestly and Ups and Downs doing its part, it will indeed be strange—Canada must possess a lower standard of justice than we think she does—if prejudice does not change into appreciation, and distrust give way to respect It will be ahard fight to do this and may take some time, but—well—you're Britons, remember.

In the letters which we have received from our friends anent the publication of UPS AND DOWNS, are many points of interest, but it is to two of these that we wish specially to draw attention. They are the increasing appreciation of and love for Canada to which expression is given in nearly every letter, and, strangely enough, in numerous instances in identically the same language, and recognition of the wisdom of putting something by for a rainy day.

These characteristics are a healthy augury for the future of our young friends. Both are essential

Loyalty to Canada with a view to settling here, and then sets to work to find fault with every little thing that appears

strange to him, and indulges in everlasting complaint that this or that is different from what it was "at home," will soon develop into a disgruntled being, a nuisance to everybody and an impediment to his own progress, for he will lack that determination to make the best of circumstances which at all times, and particularly in a new country, lightens the load we are carrying. On the other hand, the individual who seeks to discover the advantages of his new surroundings will soon find plenty of opportunity for enthusiasm, enthusiasm which will develop into earnest effort to make use of those advantages.

This is the spirit that is animating our friends as evidenced in their letters. They are garnering a plentiful store of true patriotic sentiment in regard to Canada which cannot fail to elevate the standard of citizenship not only of themselves but of those amongst whom they live.

There is a phase of the question of "looking to the future," which should not be disregarded by our friends when calculating the amount they must save before they will be able to launch forth on their own account, have a farm of their own, and, perhaps, as not infrequently happens, marry

A certain sum will procure the farm or supply the furniture necessary for the home, and all may go well with the family of the careful, industrious

has amassed enough wealth to leave them in comparative comfort—what is then their lot? Poverty and the cold charity of strangers.

It is one of the strangest andsaddest paradoxes, of which human nature presents so many, that men who will consider no sacrifice too great to make for their families, who will devote their whole life to adding to the comfort and happiness of those dependent upon them, will, nevertheless, neglect a simple duty, which, unperformed, may, in the event of the death of themselves, throw their loved ones out into the world without any means of subsistence. In these days few men can, in their life time, even if it be a long one, save enough out of their yearly earnings to ensure the comfort of their families when the earnings and the earner have passed away, but it is well within the power of nearly every man to provide something approaching to independence, by means of insurance, for his family when they are deprived by death of his support.

The facilities for providing against the death of the head of the family being synonymous with destitution for those remaining are many in Canada. In addition to the ordinary insurance companies, there are a number of fraternal, benevolent, and other societies, whose main object is to provide insurance for their members on a safe but inexpensive basis. As a rule prominent men, well known for their commercial acumen, are associated with these societies which are also, to a certain extent, amenable to governmental inspection.

We would urge our friends who have arrived at an age when some of the more serious questions of life attract their attention to give a place in their deliberations to the importance of insurance. Many a story of home, happiness and comfort, changed into misery, destitution, or—worse, need never have been told bad a little forethought been exercised in regard to this very matter.