

MONTREAL CLEARING HOUSE.

CLEARINGS and balances, week ending

July 25, 1889:—

	Clearings.	Balances.
July 19.....	\$1,670,860	\$987,922
July 20.....	1,595,212	998,141
July 22.....	1,465,691	198,461
July 23.....	1,734,372	860,561
July 24.....	1,253,859	167,047
July 25.....	1,531,671	189,997
Total.....	\$ 9,251,665	\$1,702,129
Last week.....	\$ 8,799,976	\$1,188,020
Week ending June 27.....	\$ 9,156,704	\$1,528,379

THE Bank of England rate of discount remains at 2½ per cent, the directors not having made any change at their regular meeting yesterday.

THE traffic returns of the Grand Trunk Railway for the week ending July 20th, 1889, and the corresponding period of 1888, are as follows:—

	1889.	1888.
Passenger Train Earnings...	\$138,501	\$143,124
Freight " " " "	269,777	220,147
Total " " " "	\$ 408,278	\$363,271
Increase 1889.....	\$45,007	

NEAL DOW'S LONE ADVANCE.

Washington Post.

We have forgotten where this episode of the war took place, and the gentleman who related the story to us several years ago is now beyond our reach. But it is good history and ought to be recorded. Perhaps some reader may be able to supply the names and dates which we omit.

The Federal and Confederate forces were preparing for a battle. The Federal commander and his staff, seated upon their horses, were consulting near the right of the line, drawn up in the edge of the woods. Gen. Neal Dow was standing in front of his command, a very small man, with a tremendously big hat on his head and a monstrous sword dangling on the ground at his side, a picture such as one seldom sees outside the comic collections. An aide told Gen. Dow (perhaps he was only Col. Dow then) that the commander wished to see him. Gen. Dow strode down the line, the soldiers laughing at the sight.

"Gen. Dow," said the commander, "you will march out into that opening yonder, take a position on that knoll and hold it until further orders"—something to that effect.

In sight of the entire right wing of the army Gen. Dow went marching into the opening, his long, heavy sword clanking on the ground behind him, his big hat making him look like a grasshopper under a toadstool. The commander heard the army laughing and looked for the cause.

"Who is that walking across the opening?" he asked.

"That is Gen. Dow," said everybody.

An aide was sent to bring him back.

"Gen. Dow," said the commander, "why do you get out there alone? Why did you not take your command with you?"

"Dear me, General," said Dow, "I beg a thousand pardons. I didn't know you meant for me to take anybody with me. You didn't say so, you know."

McMURTRIE STONE.

This stone, the process for making which is patented, consists essentially of artificial Portland stone, in the pores of which are formed compounds of alumina and the fatty acids by the double decomposition of alum and a potash soap. These compounds are insoluble in water, are not acted upon by the carbonic acid of the air, and add considerably to the early strength of the stone and somewhat to its ultimate strength. The peculiar merit of this stone is that its power of absorbing water is decreased by the use of the alum and the soap. All mortars and most of the artificial stones absorb water freely, porous mortar from 50 to 60 per cent, and consequently they disintegrate rapidly under the action of frost. The absorbed water also dissolves the salts of magnesia, lime, soda and potash (of all of which there is always more or less in cement), and on evaporating leaves a white efflorescence on the surface, which injures the appearance of the wall. For these reasons many of the ordinary artificial stones are in disrepute for architectural purposes. The absorptive power of the McMurtree stone is stated in *Stone* to be about twice that of granite, about equal to that of limestone, and about one-tenth or less of the best sand stones. It has been used in Washington, D. C., to a limited extent, the window trimmings of the National Museum and also the fronts of a few stores and dwellings being of this stone.

HUXLEY ON PERSONAL LIBERTY.

Nineteenth Century.

I am unable to see that civil society is anything but a corporation established for a moral object—namely, the good of its members—and therefore that it may take such measures as seem fitting for the attainment of that which the general voice decides to be the general good. That the suffrage of the majority is by no means a scientific test of social good and evil is unfortunately too true; but, in practice, it is the only test we can apply, and the refusal to abide by it means anarchy. The purest despotism that ever existed is as much based upon that will of the majority (which is usually submission to the will of a small minority) as the freest republic. Law is the expression of the opinion of the majority, and it is the law, and not mere opinion, because the many are strong enough to enforce it.

I am as strongly convinced as the most pronounced individualist can be, that it is desirable that every man should be free to act in every way which does not limit the corresponding freedom of his fellow-man. But I fail to connect that great induction of sociology with the practical corollary which is frequently drawn from it; that the State—that is, the people in its corporate capacity—has no business to meddle with anything but the administration of justice and external defense.

It appears to me that the amount of freedom which incorporated society may fitly leave to its members is not a quantity to be determined a priori by deduction from the fiction called "natural rights," but that it must be determined by, and vary with, circumstances.

I conceive it to be demonstrable that the higher and more complex the organization of the social body, the more closely is the life of each member bound up with that of the whole; and the larger becomes the category of acts which cease to be merely self-regarding, and which interfere with the freedom of others more or less seriously.

ENJOY AS YOU GO.

Some people mean to have a good time when their hard work is done—say at fifty. Others plan to enjoy themselves when their children grow up. Others mean to take their pleasures when they get rich, or when their business is on a firm foundation or the farm is paid for, or the grind of some particular sorrow is past. These individuals might as well give up the idea of ever having a good time. The season of delight which is so long waited for rarely comes. Disease, poverty and death, each claims its victims. The lives of those we love or our own go out, and then what is left?

Then take your pleasure to-day while yet there is time. Things may not be in the best shape for the visit that you have been so long planning to your only sister. It might be better if you could wait until you had a more stylish suit of clothes, or till the boy was home from college to look after the place; but she is ready now. You are both growing old—you had better go now. John drives around with the horse. "Jump in, mother," he says; it is a lovely day, and you need the fresh air." Don't say, "I can't go; I was intending to make doughnuts;" or, "my crimping pins are not out;" or, "my dress is not changed." Put on a warm cloak, tie a veil around your hat, and take such things when you can get them; they are apt to be shy when you want them again.

Don't say, "I shall be glad when that child is grown up. What trouble he makes." No; enjoy his cunning ways; revel in his affectionate hugs and kisses; they will not be so plentiful by-and-by. Enjoy his childhood. It will look sweet to you when it is gone forever. Enjoy the little ones of every day. The great favors of fortune come but too few, and those who have them tell us that the quiet, homely joys which are within the reach of all are infinitely better. Let us not cast them away, but treasure every sunbeam and get the light and warmth from it that the blessings hold.

A SIMPLE DEVICE TO WIPE OUT POVERTY.

In the *North American Review* for July, the Rev. James B. Wasson suggests to Dr. McGlynn and Henry George a method of abolishing poverty in about two centuries and a half, by the simple device of investing \$10,000, and letting it go on increasing at compound interest for that length of time. The results are startling. He says:—"Assuming that, when put out at compound interest, the principal doubles itself every fifteen years, no very extravagant assumption—the ten thousand dollars, invested in 1629, would to-day amount to the inconceivably enormous sum of One Hundred and Eighty-four Billions, Two hundred and Seven Millions, Three Hundred and Sixty Thousand Dollars! And this sum, invested at the rate of 4 per cent, would yield an annual income of Seven Billions, Three Hundred and Sixty-eight Millions, Two Hundred and Twenty-four Thousand, Four Hundred Dollars, which sum, be it remembered, would be available every year in perpetuity for the noble but misty objects of the Anti-Poverty Society."

WHAT MRS. GRUNDY SAYS.

That at least once a week it is the fashionable thing to "see friends off for Europe."

That wise people intending to go abroad will defer doing shopping until they "get there."

That the inexperienced doctor is always the one who chatters about his patients.

That people who cannot play coachman and footman should not keep carriages and horses.

That the departures for Europe are now rolling up every successive week at a great rate.

That the real trouble with the average society youth of the day is that he doesn't know anything.

That dressmakers are the means of putting a deal of fashionable gossip in circulation.

That some of the comic papers are very much in need of fresh humorous material.

That there would be fewer gorgeously dressed women if all finery was sold for cash.

That accommodation at summer resorts near the city appear to be in unusually good demand.

That women who travel about with pet dogs ought not to be sensitive to criticism.

That a deal of pneumonia can be directly traced to over-indulgence in baths.

That even the active medical man cannot keep up with new names for old diseases.

That the world at large would be surprised to see a list of people who live upon loans.

That a good many fine horses are driven by very unsophisticated men.

TO TELL YOUR GIRL'S CHARACTER.

Harper's Magazine.

An old astrological production gives the character of a girl according to the month she is born in, as follows:—

If a girl is born in January, she will be a prudent housewife, given to melancholy, but good-tempered and fond of fine clothes.

If in February, an affectionate wife and tender mother, and devoted to dress.

If in March, a frivolous chatterbox, somewhat given to quarrelling, and a connoisseur in gowns and bonnets.

If in April, inconstant, not very intelligent, but likely to be good-looking and studious of fashion plates.

If in May, handsome, amiable and given to style in dress.

If in June, impetuous, will marry early, be frivolous and like dressy clothes.

If in July, possibly handsome, but with a sulky temper and a penchant for gay attire.

If in August, amiable and practical, likely to marry rich and dress strikingly.

If in September, discreet, affable, much liked, and a fashionable dresser.

If in October, pretty and coquettish, and devoted to attractive garniture.

If in November, liberal, kind, of a mild disposition, and an admirer of stylish dress.

If in December, well proportioned, fond of novelty and extravagant, and a student of dressy effects.

"GOD SAVE THE QUEEN."

Every American who has been to England is expected to tell, when he comes home, what he thinks of the Queen. I saw her Majesty on Jubilee day; she didn't stop her carriage to speak to me, but I forgive her; 'twas her jubilee—not mine; when I've governed a great country respectfully for fifty years I won't stop my carriage in the procession for anybody; if anyone wants to speak to me that particular day, let them come up to the house when the show is over. As I said, I saw her Majesty; and I was so much impressed that I raised my hat as high as my arm would let me. Just think of it a moment, fellow-citizens, who have seen Presidents rise and fall once in four years; here was a woman who for half a century had been head of the most populous civilised nation in the world, yet except for an air of modest dignity—"the divinity that doth hedge a king"—look as honest, unassuming, kindly, womanly and good as any decent fellow's darling mother.

"God Save the Queen."

"Them's my sentiments," as the man said when he hung up a printed prayer on the wall one cold winter evening and pointed at it before he jumped into bed.—*Marshall P. Wilder's Book.*

INDIGNANT.—The thrifty peasant Nazr-ed-din one day received a visit from his needy cousin, Hafiz-the-Ill-Favored, who besought of him the loan, for a day, of his donkey. "I should be most happy, good cousin," said Nazr-ed-din, "but unfortunately he has gone astray, and I have no manner of knowledge where he may be." These words were no sooner spoken than the donkey set up a loud braying from a shed in the yard, "hee-honk! hee-honk!" "But, good Nazr!" exclaimed Hafiz, "there is surely thy donkey at home and seemingly quite well." Whereupon Nazr-ed-din rose in great wrath and showed Hafiz the door. "Begone, scoundrel!" he shouted. "Wouldst thou insult me in my own house by taking the word of a donkey before my own?"