

much difficulty about this Act as he at first supposed. He was advised that it could not be made retroactive and that the courts will not allow it. "For the future," he added, "if merchants choose to sell to the people of Manitoba from whom they could not collect, it was their own business." Very true; the difficulty is with the retroactive character of the measure; the future exemption, though it is a mistake for Manitoba to make it so large, would not justify the exercise of the power of disallowance.

A CANADIAN CLUB IN NEW YORK.

There are said to be six thousand Canadians in New York. Judging from the current estimates of the number residing in Chicago and other American cities, this guess at the Canadian population of the metropolis of the States has not overshot the mark. But even this number is ample justification for the establishment of a Canadian Club in that city, and ought to suffice for its success and permanence. A small company of Canadian residents there, aiming at some plan which should bring together, for greater sociability and mutual helpfulness, the natives of the Dominion residing in New York, called a meeting at the Brunswick Hotel, only this spring, of those interested. The result has been the opening, on Dominion Day, of "The Canadian Club" with rooms at 3 North Washington Square.

Among those who have been prominent in the movement are Sir Roderick Cameron, Hon. Mr. Huntington, Mr. Erastus Wiman, Mr. J. W. Lovell and others. It was the desire of these gentlemen to provide a place where young Canadian clerks, mechanics and employees generally might, in the evenings and during Sundays and holidays, find a pleasant and cheerful resort with pleasant companions, where the publications of our native land could be found and read. They aimed to provide a cheerful room, with open fire, a game of billiards, an innocent game of cards, good company, and, above all, a sympathetic and cordial spirit. This, we consider with the president, is an agreeable "something to provide for those who, in the proverbial boarding-house, find scant comfort in narrow rooms, isolated and alone; or who wander aimlessly through the streets of this great city, tempted at every turn to some departure from the paths of rectitude."

It was an appropriate choice which made Mr. Wiman the first president of the club. Few Canadians, we imagine, are better known in New York; and there are few, certainly, who are more imbued with the social spirit, the impulse toward helpfulness, or who indeed are better acquainted with the Canadian people or Canadian affairs, than he. In his address at the opening of the club, last week, the president said some strong words as to the material achievements of the Dominion. "It can be claimed for Canada," said Mr. Wiman, "that in her own way, with circumstances so peculiar, and with a geographical position far less favorable, she has made a progress in government, in legislation, in law, in science, in art, and in development of material resource equal to that of any country in the world, while in many respects she has exhibited qualities that challenge the highest admiration. When it is recalled that the Dominion occupies a portion of the continent quite as large as that of the United States, with the disadvantages of a lack of variety in her products with which the United States is favored, her progress, when

placed side by side with this country, is remarkable; her ships from the Maritime provinces whiten every sea with their sails; her fisheries are the envy of her neighbors; her banking institutions are the largest, the richest and the soundest on the continent; her canals and waterways are the grandest in the world; her railways rival those of every other country in their length and extent of communication." In all else that relates to progress, the president claimed, not untruly, the Dominion is well ahead. Her telegraph lines, her postal facilities, universities, law schools, her great and pure judiciary, her enterprising newspapers, are all legitimate matters of pride.

If it be true, as was stated in this address, that while Canada has been made the refuge of numbers of those who forfeit the trusts reposed in them in the United States, yet no Canadian in that country has ever been shown guilty "of a breach of trust, the embezzlement of a single dollar, or the forfeiture of confidence in the slightest degree," there is in this circumstance even greater cause for national pride. The speaker is in a position to know, if any one does, whether these things are so; and in addition to his declaration just quoted he says that Canadians stand as high in the regard of their American employers and associates as any nationality within the Union.

One feature of the club, or rather one suggestion of the president as to its functions we observe with particular interest. This is, that it may be made a source of information as to Canadian affairs, facts, statistics and current events. It is proposed that "a library of reference in relation to Canadian matters, an accumulation of public journals, and, above all, intelligent Canadian opinion may be focussed at this point for the benefit of journalists in this country. Public men, members of Congress, or others who desire to discuss subjects in relation to Canada intelligently and with a full understanding of the subject, can here be met." Here is an opportunity for Canadians who desire to assist the Canadian Club. Books, papers, engravings, photographs of people and things Canadian might well form part of the free-will offerings of those amongst us who desire to assist in such a movement, and we doubt not that they would be welcome. "And just think," added the enthusiastic speaker, "of that magnificent stretch of iron bands, extending from the waters of the Atlantic at Halifax, to Quebec, in the Intercolonial, the magnitude of the region covered by the Grand Trunk system, with its complete and efficient service, and above all, the splendid achievements in the Canadian Pacific, which, unlike any Pacific Trunk line in the United States, which runs only from the centre, to the circumference of the continent, this magnificent work stretches from ocean to ocean, under one control and one impulse."

LIVE WITHIN YOUR INCOME.

The vain clerk who thinks himself underpaid and down-trodden; the society clerk, who says he cannot live on his salary; the fast clerk, who gambles with cards or speculates in stocks in order to get money to indulge further bad habits. All these may read with advantage of a certain clerk in Raymond, Miss., Richard S. Drone, who, although he was a clerk all his life was, according to a newspaper description, "a true and good man in all his relations." Not only did he always live within his income, as many young men now-a-days pretend they cannot do, but "he left at his death \$18,000 savings from his salary." Not finding it necessary to gamble nor to speculate in order to pay his way, he lived a decent, con-

sistent life and was "an example, not only of economy but of good feeling and helpfulness toward those around him." Out of the \$18,000 of which he died possessed, his will bequeaths, says the *Atlanta Constitution*, \$5,000 to the owners of the hotel where he boarded, \$500 to two elderly widows, \$200 each to his washerwomen, \$200 to the cook at the hotel, \$100 each to the servants who waited on him, \$700 to his kinsmen, and smaller sums to others. "His debtors are released from all obligations except a sufficient amount to cover the bequests and funeral expenses, to be obtained upon a *pro rata* assessment and collection from the solvent debtors." Here is an example of economy and thrift for our young men. But indeed they do not need to look so far from home. The founders of one of the greatest wholesale houses in Montreal practised for years the closest economy, cooked their own food and did up their own rooms as young men. They worked too, longer hours than people of to-day work, and laid the beginning of a large fortune. Such self-denial and hard work are too strange for many a young man of the present generation; he cannot attain unto it. Yet some of the best men and greatest merchants have had just such training. And it helped to make them the successful men they were. To be prudent and saving does not mean to be niggardly. In the words of an old writer "He that will burn his taper while the sun shines and he that will go to bed in the dark to save the expense of light, both are equally absurd." But the lesson which the present generation needs is that of economy.

HONESTY PAYS.

It must be confessed that the difficulties of doing a good square business, in a good, thorough, square style are becoming greater and harder than ever to combat. Honest and honorable competition have given way largely to a series of petty shifts to gain a mean advantage, and the business man has frequently to encounter bold and unscrupulous lying among his rivals. If young in business and needy, he must solicit favors from men he despises, and have transactions with others whom he would scorn to associate with; he will find that it is the rule for men to do much for policy and very little for principle; that it is a matter of difficulty to be his plain, honest self; but it seems as if he must go on the Exchange or into the business world, with a set of actions, pretences, and even an expression that does not belong to him, but it is assumed for that particular purpose, and all too often the assumption gradually absorbs other and better qualities of mind and heart and becomes his real character. If he is disposed to sell pure and unadulterated goods, he finds his rival taking away his trade by an inferior article, offered at a lower price, but affirmed to be its equal in every particular; does he do work faithfully and use the best materials, he finds himself underbid by a skilful competitor, who cunningly works in inferior material with careless and cheap labor; and, worst of all, the buyer will give the cheap bidder, even when the quality of his goods and workmanship are suspected, a readier hearing.

Then what an immense advantage the squarely dishonest man of to-day possesses; he who does not mean to pay, who buys on credit without capital, and contents himself with a mere fractional profit, or no profit at all, making a failure, and being considered rather honorable because he pays fifty cents on the dollar to his creditors; creditors who