

customs department was done away with, the extinction of the Protection principle in the administration having removed the reason for its continuance. Mr. Lewin was thus released from his office after twenty years of faithful service. Mr. Lewin at once returned to St. John, where he had many friends, and where also he had acquired some property. He had been for several years one of the directors of the Bank of New Brunswick, now, as in those days, known as one of the strongest and most reliable financial institutions in British North America. The bank is the second oldest in the Dominion. It was founded in 1820 by some of the best known capitalists of the New Brunswick of that day. Soon after Mr. Lewin settled in St. John, a vacancy occurred in the presidency of the bank, and the position was offered to and accepted by him. Since that time the history of the bank of New Brunswick has been, in the main, the history of its president, for Mr. Lewin gave his whole time and attention to the bank's affairs. Viewed from that standpoint, Mr. Lewin's life has been not only a long but a most useful and most creditable one. During the thirty-six years and over in which the bank has been under his management, its record as a safe, conservative and successful institution, has never once been in any doubt, while to-day, and for years past, that infallible indicator, the stock market, has shown its business to be more profitable to its proprietors than that of any other similar institution in the country. The bank has never been carried for one instant into the field of speculation, but has followed conscientiously the lines of its charter, and has done a pure banking business. Branches have never been established, the business judgment of those in control, justified, as they believe, by the experience of others, being that these are rather money-losing than money-making ventures. The result of this, which is plain to be read of all men, is that the Bank of New Brunswick has been marvellously free from losses. Even in the great fire of 1877, which wiped out the business part of the city of St. John, and for a time paralyzed its trade, the greatest loss to the bank was in the burning of its own establishment, the risk upon which the institution was carrying itself, as a matter of business. But there are other results which, though not so apparent, are yet even more important. The effect upon the trade of the province, and of the whole country, of one strong, sound institution, attending in business-like fashion to its own work, and making money at it, must have been of immense value. The work has been the means of helping regular business houses to carry on their own business, and in that way, and to that extent at least, it has discouraged the feverish speculation which, at the very least, only enriches a few while it

often impoverishes many, and always demoralizes trade. Conservative in his management of the bank, Mr. Lewin was conservative also about entering upon other business ventures. He invested a portion of his money, however, in other enterprises of various kinds, in the management of which he took a more or less active part. Among these were the company which built and owned the suspension bridge over the St. John river. Mr. Lewin was a director of this useful and remunerative work for several years, and was subsequently elected president, holding that office up to the time when the bridge was bought and taken over by the government. He was also a director of the company operating the Joggins coal mines in Nova Scotia. Mr. Lewin's training was such as to keep him out of politics, and, whatever had been his training, his devotion to the interests of the bank would have kept him from mixing with public affairs. He was always a close student of political events, however, and formed a shrewd independent judgment of policies and men. When the question of confederation came up for decision in New Brunswick, Mr. Lewin departed from his rule and earnestly opposed that measure. His idea was that there should have been a union of the Maritime Provinces, with reciprocity with the United States established on a firm basis. Then if, in the course of events, a union of the British North American Provinces was deemed advisable, it could be brought about in a more natural way and upon lines involving less danger of increased taxation and the forcing of trade into channels in which it would not run without forcing. The arguments of the anti-confederates did not prevail, however, and confederation became a fact. Mr. Lewin took no further active interest in politics until the great Pacific scandal exposure aroused indignation against the government of that day. With many others Mr. Lewin worked hard for the defeat of the administration, and had the satisfaction this time of seeing his efforts successful in the accession to office of the Mackenzie government with a strong majority at its back. The object of those who formed the senate was to enlist in the service of the country the wisdom and experience of a select body of men whose advice would be valuable, yet who would not be willing to face the turmoil of what is ordinarily comprehended under the term of "political life." In this view no more desirable appointment was ever made than that of Mr. Lewin, who was called to the senate by the Mackenzie government, on the 10th of November, 1876. The general confidence in him and respect for him, his long experience and his proven soundness of judgment in practical affairs, make him a most valuable addition to the country's legislators. In the senate, Mr. Lewin