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THE TRADE REVIEW

ANT

Intercolonial Journal of Commerce.

MONTREAL, FRIDAY, JUNE 25, 1869.

Purchasing Department of the TRADE REVIEW.

See Advertisement.

BANK CHARTERS.

DENDING any final settlement of the banking and currency question, an Act has been passed, continuing the charters of certain Banks until the first day of June, 1870, and thence until the end of the session of Parliament commencing next after the said day. The following are the banks whose charters are thus continued :---

The Quebec Bank, City Bank of Montreal, Banque du Peuple, Bank of Toronto, Commercial Bank of Canada, Ontario Bank, Bank of Brantford, Canadian Bank of Commerce, Royal Bank of Canada, Banque Nationale, Gore Bank, and Bank of Nova Scotia.

THE INTEREST QUESTION.

HE good sense of a majority of our representatives has averted a threatened danger. Mr. Bose, on Saturday last, moved the House into Committee on the subject of the rate of interest, to consider his Resolution. The motion was carried by a majority of one, but a motion was immediately made that the House should rise, which was carried by a majority of two. The Committee accordingly rose, and the Interest Resolutions were of course dropped.

The Government has a strong working majority to support it, and enable it to carry most of its measures, but it is unable to use that majority io make laws which would tend to check progress and renew obsolete and useless laws for the limitation of the rate of

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interest. We do not know what motive Mr. Rose had in bringing forward his Resolutions; possibly, if his real sentiments were made public, he would be found to rejoice that he failed. Generally speaking, our Minister of Finance is progressive in his ideas, and it sets people to talking when they find him ranged alongside the short-sighted, narrow-minded people who oppose all change and all novelty. We hope Mr. Rose will in future let the rate of interest alone to take care of itself; we can assure him that no Usury Law will prevent the taking of usury, and that with free trade in money we are much more likely to have cheap money than with any legislative enactments which may interfere with such free trade, and prevent the compteition which of itself will bring interest down to the level of the value to the borrower of the accommodation he seeks to obtain.

THE IRISH CHURCH BILL.

THE success of Mr. Gladstone's measure to remove from Ireland one cause of complaint on the part of the majority of its people is now assured. After passing through the Commons by large majorities, it was sent to the House of Lords, where it was supposed it would be thrown out. Contrary to expectation, however, the Lords spiritual and temporal moved by various influences, have passed the Bill through a second reading by a vote of 179 against 146. Modifications will undoubtedly be made, and the bill returned with some amendments, but in its main features its final success is now certain.

It is not easy to over-estimate the important effect which the passage of this Act will have not only on Ireland but on England and Scotland. It is the death blow to the Irish Church as a state establishment: it is the death knell of the connection which now exists between the churches of Scotland and England and the state. To discuss the religious and moral effects of discetablishment lies beyond our province, and we will simply state our belief that the true friends of the churches whose very existence is supposed to be threatened, are those who wish to see swept away the enervating and demoralizing influence of external support; are those who fain would have the spreading tree taken out of the hot-house which may have been useful or even necessary, but which now serves only the purpose of weakening its life and hastening its decay.

To Ireland, the measure is one of simple, though unhappily, of tardy justice. Given now, as it has been given, it will be received as if wrested from the fears of Englishmen, and if intended as conciliatory will we fear, fail of its effect. Years ago, a similar act of justice, at a time which might have been chosen when there was less spirit of rebellion against English rule, would, if freely done, have had a marvellous effect in depriving Irish demagogues of a dangerous power. Now, the probability is the chief effect will be to embolden those to whom the concession has been granted to demand further and greater concessions. It has now become impossible for the English Government to stop in its policy of conciliation. Arguments which have been used to prove that the Irish Church establishment was an injustice in Ireland, will also be brought forward, and their force must be acknowledged, to demonstrate that the possession of large estates by English proprietors is also an injustice and must be abolished. Ireland for the Irish, will be found a powerful cry, and before long its sound will be heard in high places and amongst the leaders of English opinion.