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## THR SEMI-WEEKLIT BRITISH COLOOHSST.

VOL-10. V
THE BRICISH, COLONIS'
PUBLISABD DALLY by
DAVID W. HIGGINS,

SEMI-WEEKLY BRITISH CULONIST


Duty and Destion.
Have tho people vitictoria anything like a realizing convioticn of their ress
ponieibility in regard to the commercial ponesibilit
destioy
The wor
Suand will be the preat entrepot of the Trade between the Orieñt and the Oeci-
dent. The Fgnlisb, Canadian and American pre-s is jost begioning to
alize ihis now. Without waiting
peculate opob the influence with speculate ypon the winfoence whith the
Canadian Pacifo Raitway muet esert in decidine the-seato of commerce on the
North Pacifo, let ng glace at ithe...po
sition of Victoria, and the inflaence for
 liarly favored by nature Placed right on the track of commerce, , hether Canadian Paeftie Railway; hee magtifis nvite that commerce in irresistible tones. Did we say irresistible? (rreat possens, they, may, after all, be sacrificed
through the stapidity or negligence of man. Commerce never forces itself
upon any people. But what we mean oo say is this : If the people of Victoria
have only the comaion sense and the energy to remove the obstractions which
short-righted $m$ in has placed is the way, nature will command commerce to come here. In this way the people
have a great responsibility resting upon
them. To all human appearance, upon them. To all human appearance, upon
their action now must, in a very great measure, depend the commaroial desting side whether she shall, be bailt up into a wealthy and prosperous maritime
city, cr whether she mast decline before eighboring advancement. Nor is the cerns this community alone. It is one in which the whole Colony is as a itrect
and large iuterest. It is this: Shall Pacifio be ostablished here or on Paset
ound ? The one or the other is certain If we do not unbar our gates now and of the American railway, on Puget
Sound. We would beseech thecommercial men of Victoria to remember th
they are called apon to act, not only
their own interest, but in the intere the whole colony and of futare hooves us all to remember that
we are called upan to lag the foanda-
tion hatever we construct now must pro eot a potent influence into the distan rature, for good or evil. If ever there
was a time apon them as the architects of foture empire it is now. Great events cro
 Our tide iant ir rapso or emplires, on their way.
and it rests with the peocing ise to say Whetper it is to lead the colony on like a miserable lobster ! Let the peow portant questious in the light of indin Vidual responsibility and catare well been atogether an unworthy masternt this way we shall beest serte our own that we can disccbarge those; sacred ob. ligations resting apon everyone of us as
the pioneers of our country on this $\underset{\substack{\text { theo } \\ \text { cost }}}{ }$

The Shoeting fer the Silver Cups. The shooting for the Seymour Cup wa
olosed yestorday-John Wilspa scoring 5
pointe, agaiost Connoll's points, agaiost Conjell's 49. Convell, it wil be remembered, seored the highest on Sat
urday, when the shooting at the long rang
wean itherrupted by the fog. Yesterdey
fieled


|  | The New Frenca Hotr enced on the site of the o ediatels by John Bigne. ructed of stone and brick, ght, with a frontage of 33 |
| :---: | :---: |


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 The British Columblan investment
 o Lhe Legisiative odinail for the the pasasage of an Ordinanoe Ito encourgge the
establishment of Investment and Loan
Societies, now that the Ordinance has societies, now that the Ordiannce, has
reeeived the assent of the Crown, and and Loan Sóiety" has been incorporaavail myself of a space in your columns as a medium throagh which a ar explamns-
tionof the objects and system of the Sociel y, and aiso some of the advantar may be placed before the public in oncise form. But before atilempting his explanation it may be as wellitio
state that societies established under tion to those will be similar in operan
lion to thas "Permaneati Building Soeietieg'r and also to distins
zuish the "Permanenv" from the "Ter" diaating Building Societies," as the latm
er, althongh popular at first, have doervedly fallen into disfavour in jeons $t$ which the funds wifl be devisible
mongst the Iuvesting Members the seing dependeat on ithe sulficieney be funds ot the society are nat derisible mongst the members antil the moneys
paid ae instalments on the shares and profits thereon rare equal to the aggíegate of the hominal amount of the For iostahce: supposing the-shares to bo given day, say, the lst of January 1869,
ind the balance by twelve. mouthily iny of each month. As the parment ng all of the shares in the "Pperminate
ng Socities" have to commence as, from
he given day the funds of the socient ould (if thete the fands of the society ad expenses or profite) be devisible
amongit the members it the expiration f one year frou the given day $i$. $e$. Ist
anuary 1870 ; bat the divisions may 1870 , , cocording to the profits or sospes considiered objectional by the investipg
members, bow much more so be to a borrower who, nare so the must it it sion that the Society will terminatie at
an early date, may bave parchat (most, probably, if not an origipal
membar) at a premium, and aftyer
baving bbtained. an adsan an from the Society at a discount, as was from unforseen circumastances the ters mination of the Society will not take pace ant dooble the lergth of time the
had and that he will have to Continue paying the instalments on his
shares with interest on the nominal shares with interest on the nominal
amount of the shares for the extended period ; that is to say, the extil the actaal shall be equal to the aggregate of the
nominal amount of the sbarea In the Permanent Sooieties the syss tom is different. In theese Societies san investing member is entilled to with
diraw the amount of his share (with profits if any) after payment of a ceer-
tian nuin ber of instalments at stated times, and a borrower can repay his
loan with jinterest-by a stipulated number of instalments.
To oreate ond forster provident habits
amongst the indagtrial elassee and to accum mulate their savinge of small meane to
To enabie peroson of
make some provision for their old age and to
 or depositors, to obtain reudily weafe an
orofitable zo festmênt?



