

REMITTANCES

ENGLAND, IRELAND, SCOTLAND & WALES.

SIGHT DRAFTS from One Pound upwards, negotiable at any Town in the United Kingdom, are granted on the Bank of London, London.
The Bank of Ireland, Dublin.
The National Bank of Scotland, Edinburgh.
By HENRY CHAPMAN & Co., St. Sacrament Street.
Montreal, December 14, 1854.

The True Witness.

MONTREAL, FRIDAY, SEPT. 26, 1856.

NEWS OF THE WEEK.

THE arrival of the Steamer *Indian* at Quebec, from Liverpool the 10th instant, has added but little to our European budget of news. We have excellent tidings of the harvest, and the heart of many a poor man will be made glad at the prospect of an abundance of bread. The Emperor of Russia was solemnly crowned at Moscow on Sunday the 7th instant, amidst the most enthusiastic demonstrations of loyalty from his subjects. In Italy, and throughout the Continent generally, everything was quiet.

THE ST. ROCH'S SAVINGS' BANK.—We have received from Quebec some further details of this unfortunate institution, which we now lay before our readers, in reply to the mysterious inuendoes of the *Montreal Witness*, respecting the failure of a "Roman Catholic Bank;" an announcement which must have caused no little surprise amongst Catholics, who could not understand in what sense a Bank could be said to be "Roman Catholic;" or how the Church could, in any sense, be held responsible for the affairs of a purely secular monetary institution over which it had not the slightest control.

There exists in Quebec, as in every other city in the world where there are any large number of Catholics, a charitable society known as the Society of St. Vincent de Paul. This society, which is composed exclusively of laymen, is subdivided into what are called "Conferences;" each having the supreme control of its own affairs, the management of its own poor, and the distribution of its own funds; but all united into one body by means of the "Particular Council," composed of delegates, or representatives from each "Conference." To this "Particular Council" belongs the superintendence of the general interests of all the different Conferences, though it has no immediate control over any one of them in particular. Each "Conference" is however bound to make certain periodical Reports of its proceedings—its funds—and the nature of its works of charity—to the "Particular Council." This premised, the reader will more easily understand the following details.

Early in the spring of 1848, the members of the different "Conferences" in the St. Roch's suburbs, Quebec—the members of which were, chiefly, ship-carpenters, mechanics, tradesmen, and day-laborers—founded a Savings' Bank, known as "La Caisse d'Economie, ou Banque d'Epargne de St. Roch de Quebec;" with the proviso, that the Directors of the said institution were to be elected from amongst their own members, and that a monthly report of the state of its affairs should be laid before the "Particular Council." On the 9th of April of the same year, their application to the "Particular Council," to be aggregated as a special "Work" of the Society of St. Vincent de Paul, was granted—upon the condition that a full and accurate monthly report of all their proceedings should be laid before the said "Particular Council." As, however, the Directors of the St. Roch's Bank did not comply with this reasonable stipulation, and as between the 1st of April, 1848, and the 9th of December, 1849, only three Reports of the state of its affairs were given by the St. Roch's Bank to the "Particular Council," the latter ceased to have any connection with the said Bank; which nevertheless was continued as a private enterprise, totally unconnected therefore with the Society of St. Vincent de Paul; the office-bearers of the Bank being still elected however from amongst the members of the St. Roch's "Conferences," as originally agreed upon.

Things remained in this condition until some two or three years ago; when rumors getting abroad that the affairs of the St. Roch's Bank were not in a flourishing condition, the Savings' Bank of Notre Dame—a prosperous institution, founded by the lay members of the "Conferences" of Notre Dame on the very same principles as those of the St. Roch's Bank—offered to take the latter by the hand, and bring them through; upon condition that the St. Roch's Bank would consent to unite their business with that of Notre Dame. With this offer the members of the St. Roch's institution refused to comply; and the result was, that, sometime last year, the latter suspended payment, their affairs being considerably embarrassed. The following is a Report of their Assets and Liabilities, dated March 16th, 1856, as made out by a committee especially appointed to examine into the affairs of the Bank.

It would seem that the total amount due by the said Bank to its depositors on the 1st of April, 1855, was, £14,340 0 7
It would also appear that the St. Roch's Bank had overdrawn its account with the Bank of Montreal in the sum of, 2,348 19 8
£16,688 0 3

To meet these demands, the Bank had in Municipal, and other "Debentures," deposited in the Bank of Montreal, the sum of, 26,507 0 0
In Bills and Promissory Notes, 10,236 14 3
In Notarial Bonds, 552 18 5
£17,296 12 8
£16,688 0 3

Thus showing a balance in favor of the Bank, of, £607 12 5

In the meantime, as the greater portion of the assets of the Bank consist of Promissory notes, and other securities which have not been realised, and of which many perhaps may never be realised, the depositors have been put to considerable inconvenience, and, indeed to great hardships. That the Directors have authorised any one to buy up the books of the depositors with monies belonging to the Bank, is positively denied; but a private speculator has done so, on his account it is said, and at his own risk; paying to the holders the sum of fifteen shillings in the pound. Of course we affirm nothing on this point; but we have every reason to believe that the statement of the affairs of the St. Roch's Bank, as given above, is quite accurate.

We trust that our readers, and that the *Montreal Witness*, will appreciate the motives which induce us, at the present moment, to abstain from offering any opinion upon the causes which have led to this deplorable failure. There may have been fraud, or negligence, or perhaps both, on the part of one, or more, of the managers of the institution; or again, it is not impossible that the failure may have been owing to causes over which man has no control. Upon these points, however, we refrain from expressing any opinion; because several actions are actually pending; and it would ill become us to anticipate the verdict of our Courts of Law, or to prejudice the cause of men, who may, after all, be more unfortunate than guilty. That this is the case with some of the late Directors of the Bank, we are most positively assured; and if it be impossible to entirely acquit even these of imprudence in the management of the affairs entrusted to them, or trusting too implicitly to the good faith of others, the severe losses that they have sustained by the failure of the Bank, and the great personal sacrifices that they have offered to make, in order, as far as possible, to indemnify the unfortunate depositors, is a sufficient guarantee for their integrity, and honest intentions. We may also add, that one person, whose name for obvious reasons we suppress for the present, has been dismissed from the Society of St. Vincent de Paul by a Resolution of the "Superior Council."

We have now redeemed our promise to the *Montreal Witness* to give him all the information in our power of the affairs of the St. Roch's Savings Bank; and we also take this occasion of promising him, that when the duly authorised tribunals shall have pronounced their verdict upon the innocence or guilt of the parties implicated in its failure, we will not only publish that verdict, but that we will cordially join with our cotemporary in demanding that the extreme rigor of the law be put in force against the guilty—if guilty there be. In the meantime, we will refrain from any remarks which may seem to anticipate that verdict; and we invite the *Montreal Witness* to imitate our prudent reserve; trusting that he will publish the substance of the explanations by us given, for our silence upon the question of the guilt or innocence of the managers of the defaulting institution.

We may also take this opportunity of pointing out to our cotemporary; that there is no analogy whatever betwixt the conduct of these persons, and that of the Directors of the "Montreal Provident and Savings Bank," upon which we have so often commented.—1.—The infamous dishonesty of the latter is a fact established by the clearest evidence, and published to the world in the "Official Report" of the Committee appointed by the Government to inquire into its affairs; the dishonesty of any of those connected with the St. Roch's Savings Bank, can, until the legal actions now pending be decided, be a matter of suspicion only. 2.—Whilst the one person, "suspected only," of moral impropriety has been dismissed from the Catholic charitable society of which he was a member,—the late Directors of the Montreal Provident and Savings Bank, against whom fraud of the vilest description has been clearly established by official documents—and who if they had their deserts would be now working in the Penitentiary—not only continue to occupy the upper seats in the Protestant conventicles, but in virtue of their ill-gotten wealth, actually figure as the leading members of evangelical societies for converting us poor Papists to a holier faith, and for disseminating amongst the simple habitants of our Canadian parishes the blessings of religion "pure and undefiled." It is

This document has been carefully suppressed by the Saints; nor has any Protestant paper ventured to publish its wondrous revelations.

this glaring anomaly that has provoked the strictures of the *True Witness* upon the affairs of the swindling Montreal institution; and we can promise the *Witness*, that—should it be established that any member of a Catholic society has been guilty of conduct similar to that proved against the fraudulent saints of the Montreal evangelical confraternities—and should that guilty person be still allowed to remain a member of the said Catholic society—the *True Witness* will be as prompt to expose and condemn the dishonesty and inconsistency of those who call themselves his co-religionists, as he has been to expose and condemn the knavery and unblushing rascality of the particular friends and colleagues of the editor of the *Montreal Witness*.

If the *Journal de Quebec* feels sore—as it would seem he does from his issue of the 18th instant—at the manner in which he has been treated by the *Toronto Mirror*, and the *True Witness*, he certainly has no reason to be surprised; nor has he any right to complain thereof, because that treatment is due entirely to his own dishonest and vacillating conduct. It would indeed be wonderful if any independent, unbought Catholic journalist spoke of him in other terms than those of loathing and contempt; nor need he look for friends or apologists except amongst the venal pack, whose dirty palms have been greased with Ministerial ointment—to use an expression for which we are again indebted to a correspondent of the *Montreal Herald*—(but the *Journal* does not like the *Herald*.) For the style in which we have spoken of him, and his patron, M. Cauchon, we feel no remorse, and have no apologies to offer.

Neither at his bidding do we intend to hold our peace. "Qu'il se taise donc," he exclaims, in the voice of one who has but to speak to be obeyed. Now we venture to tell him that, though this style of address may suit the mercenary tribe of "Government lackies," to whom M. Cauchon is accustomed to deal out the wages of corruption—though it was, no doubt, the command by him issued from Toronto to the *Journal de Quebec*, when the latter presumed to condemn Mr. Drummond's "General Corporations Bill," and to which the said *Journal* at once yielded humble obedience—it is not language which can have any other effect upon us, than to provoke us to laughter at the impertinence of our old friend, "Jack-in-Office." "We are," as the *Journal* knows, "all descended from the Israelites;" and as our well informed cotemporary ought also to know, the Israelites were always a stiff-necked and disobedient race. In this respect, we take after our Israelitish progenitors; and altogether decline submitting ourselves to the decrees issued by M. Le Tarteuf of Quebec—even though he speak in the name of "notre sainte religion."—See *Journal de Quebec*, *passim*.

On the contrary, we intend, yet more and more, to expose his dishonesty, and the falsity of his pretended respect for that Church which he and his friends "entourent de leur respect, de leur veneration." As we have already told him, "this respect and veneration" are but assumed by him, and very clumsily assumed too, as a cloak to conceal his "respect and veneration" for a Commissionership of Crown Lands.

We will however do the man justice. He says, in the name of M. Cauchon, that the latter never had a conversation with the Rev. M. Cazeau of Quebec, in which M. Cauchon directly, or indirectly, pledged himself to support Mr. Bowes' Bill. This we can readily believe; not on M. Cauchon's word, but because we believe that M. Cauchon is too cunning a man to commit himself either by word or writing. That the Rev. M. Cazeau however did believe, that it was impossible that M. Cauchon would oppose Mr. Bowes' Bill—and that the Commissioner of Crown Lands could not so belie all his antecedents as to be guilty of so "crying an iniquity"—is evident from the correspondence published by His Lordship the Bishop of Toronto, which fully bears out the statement in the *True Witness* of the 22nd ult. We did not say that M. Cauchon had made any formal promise; but that he had, by his antecedents, given the Rev. M. Cazeau—as he had the Bishops of Upper Canada, and his Catholic supporters generally—reason to believe that he would not oppose so moderate, and so evidently equitable a claim as that contained in Mr. Bowes' Bill.

But this, argues the *Journal*, M. Cauchon could not have done, because the said Bill "consacres une injustice." Here also we willingly join issue with our opponent; and contend that the principle consecrated in Mr. Bowes' Bill was not only perfectly just, but, that in confining their demands within such limits, the Catholics of Upper Canada approved themselves wonderfully moderate.

Justice and injustice belong to the moral order; and disputes therefore, as to the justice or injustice of any particular measure, can only be decided by an appeal to either the supernatural, or natural laws of God. Nothing which does not clash with either of these can be unjust, though it may be sometimes unnecessary, or impolitic. It is then by this test—the laws of God—that we would test the justice or injustice of the proposal contained in Mr. Bowes' Bill.

That proposal was, that—after the 1st of January, 1856—Catholic supporters of separate schools should be exempt from all taxation for the support of Protestant schools, the building of Protestant school-houses, or the furnishing of Protestant school libraries. Now, if to grant this exemption to Catholics, be "to consecrate an injustice," it must be because—either according to the natural, or supernatural law of God—a Protestant majority has the right to tax a Catholic minority for Protestant school purposes.—But Protestants have no such right according to any natural divine law; for it is only in virtue of a special Act of Parliament, or positive human law, that they even pretend to exercise it.—Neither have they this right in virtue of any supernatural law; for of that law, the Catholic Church is the sole legitimate guardian and interpreter; and she, speaking by the mouth of her Pastors in Upper Canada, assures us that a Protestant majority has no right to tax Catholics for the support of schools which she has condemned as altogether dangerous to faith and morals. Mr. Bowes' Bill, therefore, clashed with neither the natural, nor supernatural laws of God, as engraven, in the one case, on the heart of every man—and in the other, as revealed through the Catholic Church. But if in conflict with neither the natural nor the supernatural law, then certainly not unjust; for all injustice is a violation of some precept of one or the other of those laws.

On the contrary, we contend that—as any violation of either the natural, or supernatural law, is essentially unjust—as the Common, or Protestant schools of Upper Canada "are altogether dangerous to faith and morals," and therefore prohibited to the faithful—and as it is in violation of both God's natural and supernatural laws, to compel any one to contribute to such schools—it was, is, and always will be, an act of gross injustice, "a crying iniquity," to compel Catholics to pay for the support of Non-Catholic schools, school-houses, or libraries. If M. Cauchon replies that this power over Catholics is conceded to Protestants in Upper Canada by the twelfth section of the School Act of 1855, our rejoinder is, that that Act is, in so far, an iniquity; and that by it, and not by Mr. Bowes' Bill, has "an injustice been consecrated."—M. Cauchon and his friends have but one of two lines of argument open to them, whereby they can pretend to refute us. They must argue, either, that the Protestant, or Common Schools of Upper Canada are "not dangerous to faith and morals"—thereby setting themselves in direct opposition to that Church, "which they surround with their respect and their veneration;" or they must assert that it is in accordance with God's law, to compel Catholics to contribute towards the support of that which is "dangerous to faith and morals"—e.g.:—gambling houses—mixed schools—brothels—and such like. The *Journal de Quebec* may take which horn of the dilemma he pleases.

We should add that the *Journal de Quebec* attempts to draw an analogy betwixt the laws which regulate the building of Catholic parish churches in Lower Canada, and the School Laws of the Upper Province. The comparison will not hold good; because, in Lower Canada all Non-Catholics are, in that they are Non-Catholics, exempt from all taxation for Catholic church purposes; and because the law imposes the obligation to pay for such purposes upon Catholics only. Now, the grievance complained of by the iniquity perpetrated upon the Catholics of Upper Canada, is, not that they are taxed for school purposes, but that they are taxed for Non-Catholic school purposes; for supporting a system pronounced by the Church to be altogether dangerous to faith and morals. If there were any Protestants in the Lower Province compelled by law to contribute against their will towards the building of a Catholic church, then indeed there would be a perfect analogy betwixt the laws of the two sections of the Province. All that we demand therefore—and this we demand in the name of immutable justice—is, that the Catholic minority in Upper Canada shall be as exempt from all taxation for Non-Catholic church, or school purposes, as are the Non-Catholic minority in the Lower section of the Province, from all taxation for Catholic church, or school purposes. To force a Catholic to pay for the support of a school system to which he is conscientiously opposed, is the "injustice" which is "consecrated by the law" of Upper Canada, as it at present stands; and this is as monstrous an injustice as it would be, to tax the Non-Catholics of Lower Canada for the building of the Catholic parish church, or to levy upon their farmers a tithe of cereals for the support of a Catholic cure.

In that the Catholic Bishops of Upper Canada supported, and earnestly contended for, the principle consecrated in Mr. Bowes' Bill, we, Catholic laymen, have a sufficient guarantee of its justice.

CHRISTIAN MISSIONS.—THEIR PRINCIPLE AND PRACTICE.

This is the title of an interesting article upon the results of modern Christian Missions to the heathen, which appeared in the July number of the *Westminster Review*. The subject is one upon which Catholics cannot be indifferent; and we propose therefore to lay before our readers a few extracts from the article in question, as con-

firmatory of the opinion often expressed by the *True Witness* respecting Protestant missions and missionaries.

The *Review* is indeed as severe upon Catholics, as he is upon his own coreligionists; nor will he admit that the missions of the former have been one whit more successful than have those of the latter. But there is this to be borne in mind—that every man, however untrustworthy in other respects, is always a good witness when testifying against himself. Hence, though we may reject his testimony against the *Romish* missionary, as the testimony of a prejudiced adversary, we can accept without hesitation all that the *Review* says about the failures of Protestant missions, and the absurdities of Exeter Hall. As the leading Protestant periodical of the British empire, the *Westminster Review* is an unexceptionable authority upon all matters relating to Protestantism.

We will therefore pass over without notice what the writer says about modern Catholic missions; and contenting ourselves with reproducing his testimony, and that of the Protestant authors whom he cites, as to the disastrous results of the missionary enterprises of his Protestant brethren, we will endeavour to answer the following two questions which naturally present themselves:—

1. What are the means that British Protestantism has at its disposal for prosecuting missionary enterprises amongst the heathen?
2. What have hitherto been the fruits of those missions?

To the first question, we reply that British Protestantism has at its command all the material requisites for success. It has immense funds at its disposal; and for the application of these funds it has its "Exeter Hall," an organisation, to all appearance, the most powerful ever devised by the wit of man. If its missions have failed then, it must be owing, not to any material, but to some spiritual defect. But here we will let the *Review* speak; and first as to the funds available for British Protestant missions:—

"The balance sheet of the Foreign and Colonial Missions for 1855 exhibited at the May meetings, and in the religious newspapers of this year (1856) shows that the amount spent in this kind of charity is nearly half a million—in the precise figure—£479,955 2s 10d. This does not include the expenditure for translation of the Scriptures."

Of the great Protestant organisation—"Exeter Hall"—the *Review* gives the following description. Having alluded to the "spiritual organisation" of "Romish missions" he says:—

"Our organisation is not spiritual, but on the contrary, full of the spirit of Mammon. Power and lucre are in its heart, while its professions and its trappings are all spiritual. Exeter Hall is one of the institutions of our age, appropriate to a critical period of a Protestantism, threatened by High-Churchism or Romanism on the one hand, and science and philosophy on the other. When the Glapham Church began its ministrations, nobody had the least idea of such a result as the Exeter Hall institution and its staff. The Bible Society was formed, and the religious leaders of the Anti-slavery movement were its originators and officers. Some of us are old enough to remember the conflicts about the admission of the Non-conformists to the Bible Society, and the zeal of the orthodox Dissenters when admitted. All these parties, and the Quakers as a body, and the leaders of missionary enterprise, held periodical meetings in London, and most of them at the same time of year. When the menagerie was removed from Exeter Change, and the old edifice pulled down, the Low Church and Nonconformist leaders of the philanthropy of the age proposed to build a place which might be the head quarters of their enterprises—and Exeter Hall was opened in 1831. Great boasts have been made of the crowds assembled there, of its magnitude of their accommodation, and of the prodigious amount of the funds contributed for benevolent objects; but it does not appear that sufficient attention has been given to the bureaucratic interests created by such an organisation. The expenditure of an annual million and a half in objects as various as the seats of the religious world, and reaching to the ends of the earth, must require a large and diverse agency; and the agency, with the money in its hands, constitutes a power—power abundantly able to sustain missions under any adverse influences whatever. The mere collecting of the funds, employs no small number of poor clergymen, and laymen who make themselves as like clergymen as they can. Vain men, and men who think it a duty to let their name and station be used in a good cause, are on committees; and the real business of committees is done by secretaries; and the secretaries, which confer enormous unrecognised power, and prodigious patronage, are objects of ambition to the native and aspiring men of all sects that can get a footing in Exeter Hall. Whatever their sectarian differences may be, these men have a strong interest in such concert as may keep up the organisation in vigor and authority. They are the paid staff of a rich social department; and the zeal of a paid staff on behalf of the department by which it lives and enjoys life may always be depended on. That zeal cloaks all deformities, conceals all delinquencies, gets rid of sinners, and obtrudes its saints; denotes failure, magnifies success, and devotes some of its professional benevolence to 'making things pleasant' for contributors who enjoy giving their money, but would be painfully disturbed by hearing that anything was going wrong. The subscribing multitude assemble to hear of widows rescued from the pile, children snatched from the Ganges, savages singing hymns, missionaries dying in the odor of sanctity, Jews extolling the cross, and infant converts from Romanism spitting out texts in the priests' faces; and it would be a chilling disappointment to them to hear that widows still choose to burn; that the heathen are perishing out of their lands; that a dying missionary now and then hopes that no more brethren will come out into the wilderness, and waste their lives as he has done; that some hypocrite has embezzled funds; that a devoted member here and there has turned secular, and become devoted to Mammon in one form or another. The rule of conduct in such cases is, 'least said, soonest mended'; and the glow of hope and complacency is not to be clouded over by bad tidings which nobody will be the better for hearing, while some will be the worse for the telling. Thus the servants of Exeter Hall become its masters. While professing to render their accounts, they lead the religious public whithersoever they will. Now and then some story comes out which reveals the true quality of some of the managers of missions and other enterprises. Such a case as that

* The gross receipts of the "Society for the Propagation of the Faith" for the last year were £148,909; not a third of the sum collected for British Protestant missions.