should count five millions of people against more than fifty millions.

Practically Canada would be obliged to accept any tariff which Congress might desire to impose upon her. She would lose her individuality, and practically the liberty, in the framing of tariffs, which belongs to it. She might thrive under these conditions; but she must be content to forego her own judgment in tariff negotiation.

ROBBERY FOR BURNT-OFFERING.

There is a good old book, which many persons profess to reverence, and which is constantly read in their hearing, in which the above expressive phrase is found. In a certain chapter of that book, the Ruler of the Universe, speaking by one of His servants, is represented as saying "I hate robbery for burnt-offering." A strong expression, but with a tolerably clear meaning. Burnt-offerings consisted of valuable cattle, which it was to be presumed belonged of right to the persons who presented them. But, it appears, even in those early times, a form of injustice was prevalent which has its counterpart now. Apparently some men offered, in sacrifice, cattle which they had obtained unjustly, or were keeping, when they had no moral right to them. There were cattle thieves then as there have been since; and there were men who kept back from their creditors what was justly due. Yet such people were sometimes most pious in appearance, and punctilious about the observance of the ceremonies of the law, and though they got their cattle dishonestly, they must offer the choicest of them for burnt offering. This sort of compounding with their consciences for wrong-doing was what brought out the strong and terse remonstrance, I HATE such proceedings.

We know very well that times have changed, and modes of worship with them. But the eternal laws of righteousness never change; and it seems as if the propensity of a certain sort of people to pious frauds and methods of injustice that were known to former ages, does not change either. There is a good deal of this "robbery for burnt offering" in modern Christendom. Possibly, though one scarcely dare breathe a word of it, there may be the same thing in the Dominion of Canada. Nay, it would not, we think, be difficult to point out some pretty specimens of it in this and other cities and towns.

For example, when we see a person's name down for considerable sums on subscription lists, who is notoriously in debt, and from whom his creditors can get nothing; this is clearly a case of "robbery for burnt offering." The money that he gives he practically steals from his creditors.

Again, there are persons who have made a failure in business and from whom creditors have been compelled to take a large reduction of their claims, losing considerable amounts of money.

Creditors never do these things voluntarily, *i. e.*, they are either compelled by law or by force of circumstances, to take less than their due. Now no man can pretend that he is not under a moral obligation to pay his debts in full, even after he has made such an arrangement, provided he is able to do so, at some future time.

It does, however, so happen that the names of gentlemen who have notoriously made money since their failure—if not out of their failure—and have not paid their creditors the arrears of what was due them, are seen, at times on similar subscription lists for large sums. Only a few weeks ago, in one of our city churches, were one or two striking examples of persons of this sort, and we have an idea that not a few of our readers can recall similar cases. Such subscription lists, graced by such names, are not pleasant for creditors to contemplate. And if such creditors are of an irreligious turn of mind, they are apt to use a rather profane style of language in commenting on them. But the fact really is, that these profane people stand exactly on the ground expressed by the old Hebrew prophet, they hate robbery for burnt offering; and so does the Almighty Ruler of the universe. Of course, he hates profanity too.

The moral of all this is not that people should never give money for religious objects, but that they should see that the money they give is *their own*. Let men first be just; after that, if they can afford to be generous, their generosity will not be at their creditors' expense.

TOWARDS IRISH PACIFICATION.

The English government, unless there be imperious economical objections in the way, might learn a valuable lesson in Irish relief from the example of Russia in the admirable work of the latter, now and for some time past going on upon a district of that country known as the "Pinsk Marshes." The district comprehends an area as large as Ireland, and from the size and number of its morasses is entirely impassable, being covered, moreover, with "an impenetrable forest of undergrowth and tangled jungle." This vast extent of land was therefore utterly useless, and to make it available for purposes of pasturage and agriculture, all that appeared to be required was a thorough system of draining and clearing. The Russian government has accordingly gone energetically to work in both those valuable operations and its labors so far have been covered with most gratifying success.

Already four millions of acres have been reclaimed; and during the next year, it is proposed that a further three hundred thousand shall be exploited by means of one hundred and twenty miles of canals and dikes. And it is added that upwards of six hundred thousand acres of once useless bog have been transformed into good meadow-land, whilst two millions of acres of dense jungle have been brought under cultivation. Besides all this, the engineers have built one hundred and seventy-nine bridges, sunk wells to the number five hundred and seventy, and surveyed and mapped twenty thousand square miles (12,800,000) acres of land.

It may well be asked, if such a scheme as the foregoing can be so successfully carried out by Russia, why should not some such plan be tried in Ireland. A scientific contemporary says upon this matter: "The amount of bog in Ireland would, of course, be child's-play to the Pinsk Marshes, for somehow we are always confronted with *bog* as the chief source of Irish difficulties. If its annihilation will pay so well in Russia, it ought to do so equally in Ireland; nor should we forget that an undertaking of such magnitude would furnish immediate and constant work to half the able-bodied population of the country."

Surely this matter is well deserving of the serious attention of the English government and all interested in the important question of the prosperity of Ireland, and the profitable employment of her working population. But the question whether the operation would pay stands in the way.

TWO SYSTEMS OF LIFE INSURANCE CONTRASTED.

A gentleman of our acquaintance, now aged 72 years, insured his life seventeen years ago, at the age of 56, in a prominent company, for $1,000, with profits. The profits have been applied annually in reduction of the premiums, and therefore the amount insured continues to be always $1,000. During the first ten years, his payments were $504.78. His eleventh premium was $46.30, and his seventeenth, paid this year, was $43.10.

Now, if there had been a company in which this gentleman could have insured his life for $1,000 at the age of 56, upon what is called the natural, or increasing premium, or assessment plan, and the mortality had been precisely that of the American experience table each year, with an admission fee of $11.00, and $3.00 a year added for expenses, let us see how it would have resulted in comparison with his actual experience given above. And what would be his probable future payments to each company if he should live another seventeen or twenty years?

For convenience we throw the figures into tabular form, and commence at the end of the first ten years, up to which time the payments were greater on the regular system, practised by all the old companies, than they would have been if the natural premium system could have been closely followed. But from this point onward we find a rapid increase in the natural or increasing premium—such an increase as would be apt to frighten any healthy gentleman out of his determination to "leave an inheritance" in the form of life insurance.

AGE 56. POLICY $1000 PAYABLE AT DEATH.

Years.	Age Attained.		Decreasing Prem.	Natural Prem.
1871-80......	56 to 65	paid	$504.78	$327.67
1881	66	"	46.30	46.70
1882	67	"	45.77	50.64
1883	68	"	45.24	55.00
1884	69	"	44.70	59.75
1885	70	"	44.18	64.98
1886	71	"	43.65	70.66
1887	72	"	43.10	76.73
1888	73	about	42.55	83.17
1889	74	"	42.00	90.03
1890	75	"	41.40	97.37
1891	76	"	40.80	105.31