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Origin of "Lloyds."

The origin of "Lloyds" goes back to a time when the coffee-house played an important part in the social, literary and financial life of the period. In 1688, a house kept by one Edward Lloyd in Tower Street, became the meeting-place of a sort of London shipowners and directly interested in shipping matters. Tower Street coffee-house was a convenient centre for those business took them into the neighborhood of the docks, and the coffee-house was quite sufficient for the time being, and its maritime interests were soon the patrons of the coffee-house. Lloyd's establishment became so numerous that Lloyd removed to commodious premises in Lombard Street and began to issue, for the use of the shipping fraternity, a list of shipping movements. This list has been continued without interruption down to the present time. Rooms, as seen to-day, are comfortable, and humdrum looking. It is strange to reflect how the dramas and tragedies of the maritime world were intimately connected with the coffee-house. The most romantic element in the world's history is the "Lutine" bell; which was from the wreck of the French

Stone Age Treasures.

BERLIN.—Necklaces of wolves' and dogs' teeth were among the earliest stone age, reported to have just been discovered in Westphalia, near Henplan, by scientific investigators. A stone chest containing stone vessels was unearthed.

"Titles" Debated by M. C. L. Institute.

BIGGEST ATTENDANCE FOR YEAR HEARS INTERESTING DISCUSSION.

The Newfoundland legislature should not petition the Throne to the effect that no further titles be granted in this Dominion, in the opinion of the Methodist College Literary Institute. The subject was fully and freely debated at last night's session and then decided by vote, a small majority going for the Negative view. The debate was perhaps the most interesting, in point of speeches made, so far, this season. Eleven speakers from the floor, in addition to the six set speakers, in turn mounted the figurative tribune and expounded their views on the subject.

The set speakers were: affirmative, Rev. C. H. Johnson, Hiram Young and H. M. Wilson; Negative, R. F. Howard, Clarence Scott and Capt. A. Kean (substitute); and from the floor the following: James Bowden, William Drover, A. E. Hayward, A. Moores, C. F. Garland, Chesley Bowden, Leslie R. Curtis, Harry J. Wyatt, Wilson Clark, Thomas Roper and J. R. Smallwood. Of particular interest were the ingenuity of Mr. Curtis and the wit of Mr. Wyatt, as the leader of the affirmative pointed out. The presentation of the affirmative's case was half ridicule and half seriousness. Some of the speakers preferred to simply ridicule the idea of knighthood and nobility (the kind that is awarded.) Others, taking it seriously, pointed out the evils and corruption wrapped up in the custom.

The Institute was concerned more with knighthoods than anything else. Hereditary nobility did not apply here. Another point was that such titles as "Doctor," of any particular degree, "Professor," and such titles of learning, for which the holders had to pass examination, did not come into this debate. The only kind of title meant here was the kind that the King would bestow upon recommendation, on any Newfoundland citizen. The affirmative side felt that we were living in democratic days, when theoretically every citizen was as good as any other citizen. It was to perpetuate the pernicious "caste" system to bestow titles. It was the privileges which went with the title that made it obnoxious. Titles were not awarded any longer for merit or worth. That day had passed long ago. Titles were now given thru political pull or by purchase. The best and purest and noblest men did not get the titles. It was largely the mediocre ones who received such honors. The men of science, literature, art and statesmanship who had done most for the Empire did not receive titles. Such scientists as Huxley, Spencer, Darwin, Bueche, Adam Smith, Ricardo, Hobbes; Locke, Home, Stephenson, Watts and so on admitted, and such great lords of the language as Shakespeare, Cowper, Milton, Pope, Johnson, Rossetti, Goldsmith, Kipling, Ruskin, Morris, and the others, had never been titled men. Yet they were men of real worth and true merit. Such statesmen as Mr. Pitt Gladstone, Balfour, Asquith, Lloyd George and others had never been titled. They were plain "Misters," unless it be their titles of learning, such as "Doctor," "Professor," etc.

"Honor and shame from no condition rise; Act well your part: there all the glory lies." "Worth makes the man, the want of it the fellow." Look around, even here in Newfoundland, the affirmative urged. Did anyone mean to imply that the best, the greatest and the noblest Newfoundlanders were titled? Were the ten or twelve knights in our midst the best, the cream, of the 250,000 of us? Even the knights themselves would not claim such a thing. The Negative side agreed with the Affirmative heartily in believing that hereditary titles should be abolished. They could not agree that the others also be abolished, however. Men needed stimulating incentive. Honor, as badged by knighthoods and other titles, spurred men on to achieve. There had to be a system of rewards, or effort and endeavour would die. Even in a game of athletics there had to be a prize. So in the game of life. The Negative maintained, that no such petition should be sent unless it could be shown that the presence of such titles in Newfoundland had worked injury to the country. The affirmative side had to show that the people were demanding that such a petition be sent. In any case, they thought, it would be a piece of impertinence to petition the Throne to that effect. The Canadians had petitioned to have titles abolished in Canada, it was true. But they would soon repent of having done so, the Negative thought. It was admitted by the Negative side that there were abuses and evils in the giving of titles, and that unworthy men received them. But at the same time, they argued, there had to be some system of giving honorary reward. They pointed out that if this petition were sent, it would mean that the really worthy men would not receive such rewards. The sentiment of the Institute was plainly that either of two things would have to be done; either titles would have to be purged or they would have to be abolished. It was with such a thought in mind that the Institute voted, by a small majority, not to petition

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1 cup sugar

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Canine Theology.

That a dog is a most religious animal in his special position; no man can doubt. Religion means the exhibition of loyal reverence and love on the part of the inferior dependent creature toward the superior being on whom he depends; and nowhere amongst human beings, in all the churches, or in all the lives of the saints, can we find a more perfect love to the Supreme Father in Heaven than a dog shows to a kind master or mistress. And observe here, particularly, two immense advantages on the side of the pious dog. In the first place, he sees God bodily before him, as distinctly as the hare which he hunts. He is not troubled with any misty or vague dreams, or vexed with any perplexing problems of Calvinistic

or any other theology; he is perfectly happy in his worship, as pleased with God as with his dinner; and this is more than can be said of many good worshippers in the human shape. Again, he not only worships untroubled by atheistical doubts, pantheistic vagaries, or Athanasian creeds, but his devotional practice is as significantly simple as his perceptions are true. In the religious world of unreasonable beings, nothing is more common than nonsense; contradictions of all kinds pass unquestioned by a blind faith, and the most plain sense is translated into absurdity by the magic touch or the bewitching word of an insouciant dreamer, with a mitre or a tiara on his head. (From the "Day-Book" of John Stuart Blackie.)

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Wood Money.

Wood does not occur to many of us as a substitute for gold, but a Swiss

newspaper insists with logic that in many countries the substitution has been made. Recalling the brilliant ante-war guaranteeing of note assets with gold deposits, the Swiss journal remarks: "In most European countries the paper currency is now based not upon gold, but upon wood. The wood is changed by busy hands into paper, from which beautifully colored bank notes are manufactured. Gaudy certificates, bearing many ciphers, are the money of to-day, which is being turned out in floods." When one recalls the vast forest resources of Russia, he may begin to wonder how far upward the billions of Russian paper money already issued may mount. Some financiers should suggest to printing press governments the superior advantages of American wampum over wood shavings as a handy medium of exchange.

