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## THE TIMES.

### MOLSON'S BANK.

The report presented at the annual general meeting has upon the face of it a refreshing look of honesty; and a closer study of it is by no means disappointing. Throughout the whole of it runs a frankness which must have been as gratifying to the shareholders as it is to the general mercantile public. This evidence that the day of foolish inflation is past; that the ugly facts of depreciation in paper and property are looked fairly in the face; and that our bankers have at last learned to recognise the value of prudence as an important factor in business, will do very much to restore public confidence in the men to whom the many have to look for the right conduct of commercial affairs.

The reduction of big loans is a move in the right direction, and shows the turn business is taking. For a long time past the tendency has been toward the extinction of small houses. The trader who was content merely to make a living by buying and selling was quickly swallowed up by his more ambitious neighbour—who thought more of making a show than of paying his debts, and who increased his expenditure with every fresh contraction of his means. And the banks have helped to keep alive that spirit of recklessness in a manner little short of criminal. A man doing a sound but small business; a man thoroughly solvent, but owning no carriages; a man living in an ordinary house—having no ornamental mortgage, could hardly find his way to the Manager's room. But a reaction has set in, and set in strongly. Big houses are giving way to smaller ones; which means that capital will be more scattered, competition will be less fierce—because social and commercial rivalries will be less strong; and it means that capital will assume a cash, instead of a credit, character. And all this is good, for it promises a return to a sounder method in conducting the affairs of banking, as well as other kinds of, business. The long credit system has been a great evil, and if the doom of it has been pronounced, all but a few adventurers will have good reason to rejoice.

### THE SENATORS.

The fifteen little Senators at Quebec who stopped the political machinery of the Province and locked the door upon all business have no reason so far for self gratulation, for it is more than likely, indeed almost certain, that the means adopted by them to effect the overthrow of M. Joly will result in establishing him more firmly in power. The *Gazette* reports to the contrary notwithstanding, reliable persons bear testimony that M. Joly's meetings have been largely attended, and that support was promised by the people enthusiastically. This statement is strengthened by the fact that the Bleus have done no trumpeting lately. M. Chapleau at Sorel went over the old charges, expressed in the twenty-two motions of "no confidence" he and his ungovernable party got through the House in eight weeks, but the position remains unchanged, and M. Chapleau seems to have got no nearer to the execution of his long cherished plans of revenge, and his followers, in the "grab" for office, are only wildly clawing at the air.

The real reason that M. Joly is able to hold his own is two-fold. First—English Conservatives sustain him in order to protest against

the unconstitutional act of the above mentioned fifteen little Senators. They are well assured that while this way of doing things may be thoroughly French—according to the nature and training of the French—it is thoroughly, and even violently, un-English. Not many Quebec English Conservatives can be found to justify it, and if they excuse it they do so on the ground of party exigency. If M. Joly be sent to make an appeal to the people, I believe that a large majority of English Conservatives will either vote for him or refuse to give any vote at all. They dare not support the Councillors and M. Chapleau in this retrograde movement. Second—A large number of the M.P.s at Quebec cannot afford the expenses and chances of another election. They have examined the position well, but have probably been too distrustful of each other for either to propose a combination, and M. Joly's supporters have come to the conclusion that it is safer to remain under the Liberal flag. They know their people, and have acted upon that knowledge. That is the best and biggest grain of comfort I think M. Joly can take—those pledged remain firm because they understand the mind of their constituencies.

### A GRIEVANCE.

I agree thoroughly with the Editor of the *Star*, when he denounces all and sundry claims to ascendancy on the part of any religious body, and I have no doubt that he will support me in demanding that all real grievances be instantly redressed. The particular disability on the part of Protestants I have to complain of now is this: In the Province of Quebec a charge of eight dollars is made to a Protestant for a marriage license—two dollars of which the Commissioner gets, and the six go to the Government. But a Roman Catholic may be married without any such license—the Church issues some sort of a document, for which a charge of two dollars is made, and the money goes into the Church coffers. This is certainly a great wrong. Why should a Protestant require a Government license when a Roman Catholic does not? that is, why should the Roman Catholic Church have a legal privilege denied to the Protestant Church? Then, why should a Protestant be compelled to pay four times as much as a Roman Catholic for the same luxury? And again, why should the fees go to the Church in one case and to the Government in the other? We Protestants are willing to support the Government of the Province, but we ask the Catholics to share the burdens with us, while they take the lion's share of the honours.

It is said that the six dollars which Protestants pay over and above what is paid by the Catholics are applied to the promotion of "Superior female education" in this Province. That sounds well—almost grand. But where are the institutions in which this "superior female" education is given by the aid of money got from the extra tax on marriage licenses? "Gentle shepherd, tell me where." Even if they could be found, I should say it is unfair to tax the lower, and next above, classes for the provision of an education "superior" to anything they want or can do with. Why not make a uniform charge of \$2.00 as they do in Ontario, and let it go to the support of the government? We must demand equal justice.

### GOOD TIMES.

A London paper—*The World*—quoting from "the letter of a Toronto correspondent of a Provincial paper," says:—

"The six months during which the new tariff has been in operation have witnessed, we are told, a complete revolution in the industrial prospects of the colony. Instead of closed mills and silent machinery, there are every where signs of fresh life. Capital is finding employment in remunerative enterprises at home, and is being drawn to Canada for employment from abroad. Industries that had been beaten out of existence through the competition of

MRS. WINSLOW'S SOOTHING SYRUP, for Children Teething, and all Infantile Diseases.