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All articles, contributions, and letters on matters pertaining to the editorial department should be addressed to the Editor, and not to any person who may be supposed to be connected with the paper.

DEEP regret has been caused everywhere in Canada by the news of the death of Captain Stairs, the gallant young Canadian who won distinction for himself, and shed lustre on the name of his country by the grand service he rendered Stanley, whom he accompanied as chief officer in the Emin Bey relief expedition. Mr. Stairs was a native of Halifax, and a graduate of the Kingston Military College. During the three years of untold hardship and danger which were consumed in that memorable expedition, he was Stanley's most trusted officer, and showed himself on every occasion brave and manly and true to a degree which won the admiration of those who shared with him its toils and dangers innumerable. Some of the exploits of the young Canadian soldier which went the rounds of the press a year or two since, will still be fresh in the memory of many of our readers. One instance which sets in a startling light the fearful hardships of the campaign was that in which, having been despatched from the place where the forces were temporarily entrenched, to Ugarrowas, another Arab settlement, to bring up a number of sick and wounded who had been left behind on the march, he set out on the journey with a band of fifty-six men and returned with only sixteen. Such work as that was fitted, if anything could be, to try men's mettle. At the time of his death young Stairs was about to return home, after having brought to a successful conclusion the Katonga expedition, which he had led under appointment by the King of the Belgians. His iron frame, broken down, no doubt, by intolerable toils and hardships, finally gave way to the deadly African malaria.

A GOOD deal of interest has very naturally been kindled among people of all classes in Canada by the announcement that the leaders of the Home Rule Party in Ireland have asked Mr. Edward Blake to come to their aid, and by his intimation that he is disposed to respond to the call. The constituencies in Ireland are so completely in the hands of the party leaders that they will have little difficulty, we dare say, in complying with his very reasonable condition, that a safe constituency be provided for him, the more especially as he is a man whom any body of electors in the kingdom, in harmony with his political opinions, might be proud to have as their repre-

sentative. For an electorate in downright earnest in wishing to secure Home Rule, a very strong additional incentive to accept Mr. Blake as their representative would be found in the fact, which the leaders of the party have recognized in sending the invitation, that he would probably be more useful than any other man, Mr. Gladstone himself of course always excepted, in the very difficult and delicate task of framing an acceptable and workable Home Rule Act. There may be a few other men among Mr. Gladstone's prominent supporters as able as Mr. Blake—there are probably none abler than he—and some of them are even more experienced statesmen. But it is evident that Mr. Blake's intimate knowledge of the structure and workings of the Canadian Confederation, which has many points of analogy with the scheme proposed for Ireland, has given him peculiar qualifications for the position of a counsellor in formulating and launching a scheme of local self-government for the land of his fathers. For selfish, or perhaps we should rather say for patriotic, reasons, very many Canadians will be extremely sorry to see Mr. Blake leave Canada, for their eyes have been turned towards him as the Moses who might yet lead our bewildered people to the borders of the land of promise. Once admitted to the larger arena, the chances would, we fear, be against his return to take part in Canadian affairs.

ON the eve of the long-looked-for general election, the political destiny of the United Kingdom is one of great uncertainty. The situation may almost be described as critical. As usual, unhappy Ireland, whether through her own fault or that of her Anglo-Saxon rulers, is the disturbing factor. As usual, too, just when it might have seemed that the end of her long struggle was at hand and the coveted local autonomy within reach, she is in danger of having the cup dashed from her lips by discord, this time a double discord, among her own people. It may be that the obstinate Parnellite faction has not sufficient strength to seriously affect the issue, or that a compromise may be effected in time to prevent serious harm. But what is to be the outcome of the Ulster agitation? This is a division of the most unmanageable and dangerous kind, because a division on so-called religious grounds. The Protestants of Ulster are, it is evident, in deadly earnest. Their dissent from the Home Rule scheme is not in regard to matters of detail, which might be settled by compromise. It is the thing itself to which they object. If it were simply their equal civil rights or their religious liberty for which they were contending, it might be possible to agree upon guarantees or safeguards which would be acceptable. But, whether with or without good reason we need not now attempt to decide, the thing to which they are so strenuously objecting is of the very essence of self-government—the rule of the majority. They are not willing to take their chances under a democratic system. Their opponents would say, and not without much appearance of truth, that they have been so long accustomed to the virtual rule of a minority, composed of themselves and their intolerant sympathizers, that they cannot be content to accept a system under which they will have only the same rights and privileges and the same share in the government as their fellow-citizens of the majority. The retort will be, of course, the familiar one that the majority are not free agents and cannot, therefore, be trusted; that it is "not Home-rule, but Rome-rule" which is dreaded, and the worst feature of the case is that the appeal is thus not to reason but to a sentiment—a conviction or passion, which can hardly be reasoned with. In case of the triumph of the Liberals, which now seems probable, it is hard to see how a struggle which will be nothing less than civil war on a small scale can be avoided. It is not to be expected that the majority, after having at last, after so many years of controversy, made up their minds to attempt to end the long struggle and to lay a foundation for lasting and genuine peace in a system of local self-rule which in any other British country would be regarded as simply just and reasonable, will consent to forego their purpose and renew the interminable struggle with redoubled bitterness at the demand of a minority of the residents of one of the four Provinces of Ireland. It may be hoped, however, that the resources of statesman-

ship—it is a pity that we cannot count more largely on the Christian forbearance of sectaries—may be found equal to the emergency when it actually arises.

THE annual reports of the Merchants Bank of Canada and the Imperial Bank of Toronto, which appear in our columns this week, agree with those of almost all the other Canadian banks in one important particular. They admit that the past year has not been favourable to an increase in banking profits. While this fact is of peculiar interest to the shareholders, the general public may be disposed to regard it as of greater importance to the country that, as Mr. Hague informs us is the case with the Merchants Bank, there has been a steady advance in all the leading departments of the bank's business during the year. The circulation shows an increase of more than \$140,000; the deposits were larger by \$590,000, and the discounts by \$983,000. The total earning power of the bank has increased from \$12,861,000 in 1880, to \$20,117,000 in 1892. That the net earnings have not increased in the same ratio is due to the general fact that with an increasing volume of business there has been, as is common in other lines of business, a decreasing ratio of net profit on the business done. There is added to this for the past year, the special fact of a heavy loss incurred through a defalcation in New York, which could scarcely have been foreseen or provided against. In the case of the Imperial Bank the showing is most encouraging to the stockholders, who have received not only the usual dividend of eight per cent., but a bonus of one per cent. in addition, while the Rest has been increased by \$50,000. As these dividends have been paid partly out of Profit and Loss Account of last year, they are not necessarily inconsistent with the statement made in the first sentence. Under the able and careful management of Mr. D. R. Wilkie, the Cashier, the business of the bank is evidently kept on a sound footing, and steady and healthful progress being made. The report of the seventh annual meeting of the shareholders of the Traders' Bank of Canada came to hand after the foregoing was in type. The statement of the past year's business shows an increase of considerably more than half a million dollars in deposits, notwithstanding a reduction in the rates of interest paid. Nearly 10½ per cent. was earned on capital, enabling the Directors, after paying a dividend of 6 per cent., to add \$20,000 to Rest Account. A very satisfactory showing.

IN business circles the annual addresses of a few of Canada's able bank managers and directors have come to be looked for from year to year with great interest. Among these careful dissertations on the financial and business condition and outlook of the country, none perhaps are more worthy of attention than those of Mr. Hague, General Manager of the Merchants Bank. That which we have now before us is a specially elaborate and careful review of the situation from all points which come naturally within the range of the banker's observation. So far as we can describe it in general terms, it is neither very sanguine nor at all pessimistic. The writer has evidently found it necessary to carefully balance advantages with disadvantages, and to place over against signs of progress in one business or locality, modifying facts and circumstances in another business or locality. For this reason a correct view of the financial state of the country as he sees it can be gained only by a careful reading of the whole address. He compares the business of exporting with that of importing, somewhat to the advantage of the former, since while all our leading exports are of articles of prime necessity, the expense of handling which is small and the risks mainly in the fluctuations of the market, in the case of imports, though the fluctuations in price are slower, "the expense of selling them, as compared with the export trade, is probably twenty to one, and is increasing." And then in the case of the latter there is the never-ceasing liability to loss through the credit system. This leads to some hints with regard to the desirability of aiding legitimate attempts to curtail the giving of credits, which are worthy of special attention. We are not sure that the experience of some of our readers may not oblige them to take Mr. Hague's commercial aphorism, "So long as we have good things to sell, we need not fear that