

A CREED.

BY FRANK H. NORTON.

One thing there is that I do shun—
To grieve o'er evil I have done.

Much that the world thinks sin I know
Shall be the doer's afterglow.

Lighting a life, that else were naught,
By luminous rays from Heaven caught.

We charm our lives by fond deceit:
To solve the error that we meet:

And lull us with the ambling song—
"The world shall guide 'twixt right and wrong."

God spurns the trick; Christ turns his back,
And mid the crash and thunder wrack.

From Sinai's peak and Calvary
We hear the falling sinner's cry:

"I am the judge; my rock is here,
If thence I swerve by wrong or fear.

No human laws may make me woe:
Unto my soul I must be led.

Out of my soul my impulse flows,
And right from wrong my conscience knows.

My guide, my guard, my light, my life,
It only warns me through the strife."

Perish the laws that man gives birth:
From feeble thought, of little worth.

The day of reckoning comes alone
To him whose soul must needs atone.

When Sinai's tables and the cross
Shall mete for him his gain and loss.

ESTHETICS.

A SERIO-COMIC REMONSTRANCE.

DUBLIN, November 1st.

To the Editor:—There ought to be a special Act against people inventing and using words and terms which their respectable middle-aged neighbors do not understand, with double penalties if they do not understand the said words and terms themselves.

I say respectable middle-aged gentlemen, for, as to the rising generation, including the infantry battalion, petticoated precocities of two and three years old, ever since the Infant Schools and the National Board of Education came in, there is no standing them. I verily heard a wee rowley-powley of an urchin, that ought to have been only deep into the philosophy of lollypops, answer the school-mistress quite glibly and satisfactorily at once when she asked it, "What was the weight of a column of air of circumambient atmosphere in every superficial inch of its corporeal frame?" I looked with wonder at the little corporeal frame before me. But when the question came, "Why do we not feel the weight of this column of air?" and the answer succeeded as glibly as ever. "Because it presses and preponderates equally on all sides." I fairly took to my heels—I could stand it no longer; the thing was *impossible*, as the Scotch say.

It is all very well when Mons. Daguerre or Mr. Fox Talbot, growing tired of using their own fingers in making sketches from Nature make Nature sketch herself, why then the term Daguerrotype or Talbotype is allowable enough: "Macadamizing" roads or "Macintoshing" cloaks is all fair and proper. It is, besides, a sort of monumental world-making which is not undesirable, for when these great men are dead and gone, they will form a beautiful etymological Kensal Green, keeping their memory and merits alive till English itself is reckoned among the dead languags.

But, sir, what do they deserve who take a science, a philosophy, an acknowledged something, yet a voted nothing—jostled out of every position—yet pertinaciously pervading everything, as old and older than the time of Aristotle himself, and, just as those nursing mothers of Knowledge—our blessed collegiate institutions—think they have laid it to sleep, or, perhaps, comfortably overlaid it, out it comes as fresh as ever, and is christened ESTHETICS, to puzzle the neighbors, without giving them any time for preparation or making their will. I ask, sir, is this to be endured?

Every now and then a word springs up, sometimes in the course of a night; no one knows where or whence it comes from until they break their chins over it, as we have been recently doing over this confounded Esthetics.

Why, some few years ago, there was the word "normal" popped up or was hooked up; we had normal schools of agitation, normal this, that and t'other—normal everything.

Then came "idiosyncrasy." It was Lady Morgan who first attacked my idiosyncrasy, and only for a sudden access of gallantry and Greek that luckily supplied a safety-valve for our friendship at the moment: I was near intimating to her ladyship, with all respect, "she was another." And now we have Esthetics meeting us at every hand's turn.

But where I am determined, I am determined. I have traced out the whole mystery, and shall do my best to lay the ghost, or, at all events, prevent it from disturbing any quiet, decent, well-disposed family with its dark lantern and rattle of chains.

Originally manufactured in Germany from a Greek word signifying "sensation," it has been applied to that neglected founding department of human cultivation, which I have hinted at above as being so shamefully misunderstood and

overlooked in our various systems of education; a department of philosophy which takes the principles of beauty and perfection as its elements of search, as "Right" is that of ethics or morality; Justice of law and government; and Truth of science generally; in fact (only taste is not expressive enough of mental exertion) the Philosophy of Taste.

How "sensation" comes to mean philosophy of taste is an induction pretty similar to that which Dean Swift made when deriving his friend, the Reverend Jeremiah King, from a cucumber; thus, Jeremiah King.—Jeremy King, Jerry King,—Jer King,—Gher-kin—Cucumber. So we may perceive that Esthetics, or the Philosophy of Taste, depends on reducing, to certain fixed principles, our general conception of Beauty and Perfection in Art and Nature.

We cannot have these conceptions or perfections without IDEAS; we cannot have ideas without Sensation; or Sensation without our Senses. Or take the pedigree the contrary way. From our external organs of Sense proceeds Sensation; from Sensation our Ideas; from Ideas we form our conception of Beauty and Perfection. From certain fixed rules, attaching itself to the conception of Beauty and Perfection, we form a Philosophy of Taste, which graduates from the lower senses, held in common by all animals, to the highest mental faculties possessed only by man, and call it ESTHETICS; though it is evident that this new word, from its possessing too strong an applicability to the mere sensuous elements in its derivation, is incomplete, as it does not sufficiently express nor satisfactorily include the higher mental process. But some still higher term must be used to distinguish super induction of the one upon the other, such as, for instance, Hyper-Esthetics or Eu-Esthetics.

But bless my heart! What do I find myself doing!—setting out with abusing others for inventing new and strange terms, and concluding by calling out in the end for an extension of the evil! It is time for me to stop.

PETER PLAIN-SPOKEN.—L. G. G.

THE PAWN-SHOP.

As a matter of social history, it is singular, too, that pawnbroking should have snuck to so low a level, both here and in England, when we remember that one of the chief inducements put forward in the original prospectus for the establishment of the Bank of England was, that it would regularly engage in the pawning business, being ready at all times to advance reasonably on such silver plate and other personal property as its customers should deposit with it, charging for this convenience a much less rate of interest than the gold and silver smiths of the time, who had the monopoly of this business, were in the habit of charging. But to-day, to mortgage one's house, to hypothecate one's bonds, to get an advance upon one's storage receipts or one's bills of lading, is a business operation as respectable as it is general; while to pawn one's watch or any other piece of personal property, though the operations are of precisely the same character, and are undertaken from the same necessity, is considered a somewhat disreputable transaction. This is partly owing to the fact that public attention has not been called to the intelligent and sympathetic study of the matter. The more prosperous classes have, with a careless disregard for the welfare of their more needy fellow-citizens allowed the whole business to fall into unworthy hands. How thoroughly the best interests of the poor have been in this matter disregarded is shown conclusively by the fact that the legal rate of interest allowed the pawnbrokers in our large cities is six per cent. a month, or seventy-two per cent. a year.

Among all the cities of the country, Boston, Massachusetts, is the only one in which any attention has been given to this wholly unnecessary burden placed upon the poor, and where a proper consideration of the subject has led to a practical reform. Several years ago a few rich men in that city, recognizing the importance of organizing pawnbroking in an orderly business way, subscribed a capital of one hundred thousand dollars for the establishment of a Pawners' Bank, as it was first called. This name was soon changed to that of the Collateral Loan Bank, the change being made in deference to the prejudice against the use of the word "pawner."

By the terms of its charter the bank was allowed to charge on its loans one and a half per cent. a month, or eighteen per cent. a year. The dividends to the stockholders were limited to eight per cent., and all excess of profits after the payment of expenses was to be spent in the free distribution of coal to the poor during the months of December, January, and February, under the supervision of the Town Council. The business has been found so large as to justify the increase of the capital; and in their reports the managers of the bank reiterate the statement that the business is one of the surest there is, the security being in all cases deposited with the bank before the loan is made, and being in the immense majority of cases promptly redeemed. A very large proportion of the loans are made for sums less than a dollar, while the borrowers, upon the payment of the interest, are so astonished at the smallness of this charge that they constantly offer to pay more. The bank, while paying to its stockholders their regular dividends of eight per cent., has refused the cost of pawning to those requiring this aid, and at the same time raised the compensation of those who attend to the

details of the business above the rate they at first were paid. Thus all the various classes who are connected with the bank have been benefited.

But excellent and unquestionable as are the benefits this application of intelligent sympathy for the poor has produced in the organization of pawning, yet it is evident that it is not all that can be done in this direction by a further application of the same principle to the economic study of their condition. Why would it not be possible to combine with a pawners' bank a savings-bank, so that these two institutions should work harmoniously together to their common end—the improvement of the hard conditions of the poor? The very necessity of security to-day forces the savings-bank, which gathers its funds from the poor, to limit its investment of them to such securities as pay but the smallest interest. But the pawners' bank offers, as experience has shown, an exceptionally safe opportunity for the investment of large aggregate sums of money at an exceptionally high rate of interest. Though eighteen per cent. a year, or one and a half per cent. a month, is evidently ruinous to the ordinary transactions of business, yet it is only a fourth of seventy-two per cent., which is the regular charge for pawnbroking in all of our cities. A pawners' bank, therefore, the capital of which was contributed by the rich, who would be contented with a small interest upon their investment, could induce the poor to deposit their small savings with it by the secure promise of a higher rate of interest than they can get now. The details of such a plan could be easily worked out, if the task were undertaken with an intelligent and heart-felt sympathy with the purposes it should propose and the results it sought to gain, the essential idea of the scheme being that it would enable the poor to lend their savings to the poor.—EDWARD HOWLAND, in *Harper's Magazine* for March.

THE LIGHT LITERATURE OF TRAVEL.

The spy-glass or powerful field-glass is a part of the equipment of every explorer, and as we read by our firesides the large volumes of adventure and research we know that there has been brought to us the game which was taken thus at long range; but there is a literature of travel which grows out of the reverse use of the glass, when the traveler has amused himself by minifying the landscape, and making that which is at hand seem to be leagues away. The most successful book of this class was De Maistre's "Voyage autour de ma Chambre," and Alphonse Karr's "Voyage autour de mon Jardin" was imitative only in title; the matter was original. There was, to be sure, in both of these books, and in the many like ones which have followed, a light fancy, which borrowed its humor from the grave dignity of books of travel; yet, aside from this whimsy, they record exploits in miniature, and the reader, making his tour on small-back rather than mounted on elephant or dromedary, has a delightful sense of journeying with contracted mind.

We can imagine a traveler now making a trip round the world in the wake of those who have brought back mighty volumes, and displaying his treasures in some dainty book big enough to hold only the airy nothings which have floated idly in the air across his track. The very familiarity which we are acquiring with the countries of the world helps such travelers, for they may take much for granted, and leave unsaid all the encyclopaedic matter which a tyrannical literary conscience might demand. It is surprising how a poet or an artist will glean after the harvest of fact, and we shall turn to him as if he were the first discoverer. We suspect that in this field Americans have the best opportunity. The hospitality of their minds, the difficulty of their being insular, the knack which they have of falling in with the mood of the climate where they chance to be, the readiness with which they are pleased,—all these qualities make good light travelers; and when we add to this their haste to discover something new and their equal enjoyment of whatever is hoary, outside of the conveniences of their own life, we easily find reasons for believing the American literature will show a growing shelf of books of light travel.—*Atlantic*.

ECHOES FROM LONDON.

House gowns trimmed with feathers are much affected by aesthetic young ladies.

The proposal has been made to have a balloon gathering in London like that which will shortly take place in Paris.

Among the latest secession from the Liberal ranks is said to be that of Lord Melgund, heir to the historic Whig peerage of Minto.

The incomplete member for Northampton had the honor of receiving a note from the Premier, urging him to be in his place on the 7th. Is this slightly sarcastic?

Mr. Gyz has an idea of producing M. Massenet's *Hérodiade* at the Royal Italian Opera, Covent Garden, this year. How will he get over the difficulty of its sacred theme, viz., the beheading of John the Baptist?

THERE is great curiosity at the National Gallery to see the students at work. On students' day a charge is made to the public, and the money obtained in this manner amounted last year to £700.

MR. OSCAR WILDE, writing to a friend in London, is pleased to express himself in commendatory terms of the great American people. He may have been disappointed with the Atlantic, but the United States, fortunately come up to his expectation.

"MANCHON" is the new name for the dainty little affairs that once were called muffs. And now the little hands are tucked away into a "manchon" composed of lace flowers and plush, instead of the good, old-fashioned and substantial muffs.

WE are glad to hear that there is a belief that Madame Nilsson's husband has, after all, not lost his or rather her fortune on the Stock Exchange, though it is a deplorable fact that his mind is seriously affected by the excitement of the wild finance which has reigned on the Paris Bourse.

It is said that when the vote is taken for an allowance to the Duke of Albany, three of the Ministers will walk out of the House. One at least should surely hear the words in sepulchral bass, "where is thy gratitude," and meet the shade of his father who owed his honors to the Prince Consort.

THE Earl of Rosbery will spread the building of his new palace at Knightsbridge over six or seven years. He will thus be able to pay for the building operations out of income. The site of the new house is a large space between the Knightsbridge-road and Hyde-park, lying just behind the French Embassy, and it is now being cleared for building.

THE hour named for the dinner to which the Savage Club have invited His Royal Highness the Prince of Wales on the 11th of next month is five o'clock. The *locus* is Willis', St. James', as the largest room in the club house would not accommodate more than half of the number of members who are anxious to be present on so interesting an occasion. The early hour of five is named in order that members with engagements at the theatres may be enabled to attend.

THE gas companies are now showing us in one or two leading thoroughfares what they might do and could do, if they chose, for the whole metropolis. If every street was lighted as are portions of Oxford street, Piccadilly and Queen Victoria street, we should not be in such a hurry to cheapen the electric light. In Piccadilly especially the difference between the illuminating power of the old lamps and the new is most marked; indeed, it is almost as great as the difference between the best form of the gas light and the best form of the electric light.

THE most devoted admirers of Mr. Irving feel rather doubtful whether he will shine as Romeo, while those who utter unkind things of him, as a Shakespearean actor, prophesy that this will crown his misreadings of the creations of the great dramatist. No one doubts that Miss Ellen Terry will be a success as Juliet. Madame Modjeska had a success last spring at the Court Theatre as Juliet. Mr. Forbes Robertson played Romeo on that occasion, and very well, too, except, perhaps, in the last few scenes, which, being tragic, are those in which Mr. Irving is more likely to succeed.

FOR a blonde fashion proclaims that scarlet gives a delicate blush to the complexion that charmingly enhances its lily whiteness, and there is no hue in the whole range of colors that is so becoming to a brunette as rich scarlet. A blonde can wear blues of all grades, while only the light indigo blue is suited to a brunette, and there is the mode golden dye that is not at all congruous to a blonde's fairness; but fashion declares that the alabaster beauties look lovely adorned in garments from the straw tint to the glowing orange, providing that blue is cunningly and delicately intermixed. Fashion also proclaims that heavy materials, such as velvet and plush, are for brunettes; and why "this is thus" no explanation is given. Perhaps in the world of dress complexion is consonant with weight, since there are plushes and velvets of extremely pale off colors.

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