

the failure of the Provident Savings Bank, was caused by the knavery of those connected with it, who lent the funds committed to their care to one another, and relatives, without exacting proper security; and in the second place, that after the failure, the directors themselves employed agents to purchase at a heavy discount the depreciated deposit books of the poor creatures whom they had cheated; and that with the "deposit books" thus knavishly acquired, they, the depositors, discharged their indebtedness to the Bank. This process is thus described at p. 93 of the *Report*, where the conduct of one of the Directors of the Bank, who was deeply indebted to it at the time of its failure, is under review:—

"He discharged his own debt to the Bank, as well as the debts for which he was surety, in deposit books which he purchased from or through brokers at about three fourths their par value, and caused the same books to be set off against the account for which he was liable, at their full par value."—*Official Report*, p. 93.

In the same way, another Director, also indebted to the Bank at the time of its failure, employed his son "James" to buy up the deposit books at a heavy discount, and then paid these in to the Bank, by way of settling its claims against him p. 94. Again at p. 105 it is also shown that Mr. T. M. Taylor, son-in-law of a Director, and acting as agent for the Bank—acting therefore with the sanction of the Directors—bought up "deposit books, amounting to £1819 3s 4d, for the sum of £1090 9s 5d," whilst, "for four Directors alone it is admitted that purchases were made to the extent of nearly five thousand pounds, and the profit these gentlemen derived thereby, cannot have been less than from twelve to fifteen hundred pounds."—*Official Report*, p. 109.

Then another Director figures as an actor in the same dirty work, as do many more; and yet the *Montreal Witness* has the impudence to tell its readers, that those who sold their deposit books, at a heavy discount, did so "against the advice of the Directors," whilst it is on record that those very Directors themselves were, through their agents or their sons, buying up depositors' books (at about three-fourths of their par value,) and then, as Directors, causing the same books to be set off against the accounts for which they were liable to the Bank, "at their full par value." In the words of the *Report* of the Legislative Assembly which we have before our eyes:—

"As nearly all the losses prior to the failure are directly traced to the negligence, and mismanagement of the Directors, so the heavy losses on transfers of deposit books, sustained since that time by many of the creditors of the Bank are attributable to the Directors also."—p. 110.

When we add that of these Directors not one has been brought to punishment, the intelligent reader will naturally feel inclined to question the use of keeping up a Penitentiary at Kingston; but when we mention the fact, that instead of doing penance in grey small-clothes, these same fellows are amongst the *élite* of our Montreal evangelical society—that they still occupy the chief seats in the synagogue—and are still amongst the most conspicuous of that saintly band who seek to confer the blessings of religion pure and undefiled upon the benighted Papists—he will naturally conclude that Canada is the Paradise of hypocrites, and Montreal the very garden of delights for fraudulent bankrupts.

THE HARD TIMES.—That from evil or what the world calls evil, good does often spring, and that misfortunes are but blessings in disguise, are trite sayings, in every body's mouth. Thus to Corporal Trim's enquiry—as to what made monks and priests in the middle ages trouble their heads so much about gunpowder? my Uncle Toby found a satisfactory answer, by referring his querist to the providence of God which "brings good out of everything."

And so with the present commercial crisis. It too has its advantages; it it has been, if we may credit the *Montreal Witness*, productive of much good, and many important results over which every friend of religion and morality should rejoice. In the words of our cotemporary "the scarcity of money is severely felt by the various religious societies throughout the Continent." Now for this we should be thankful; for as these societies are impotent for evil, except in so far as by means of the funds at their command they can bribe some few wretched creatures into a renunciation of their faith, so this sudden and general stoppage of the supplies gives us assurance that, during the coming winter, the "Soups" and "Swaddlers" of Canada will have but very few interesting cases of "converted Romanists" to put on record, for the delectation of the old women who attend the "Anniversary Meetings."

"Our receipts," says the *American Bible Society* in its last *Record*, "have fallen off, and unless relief be obtained, our operations at home and abroad will have to be curtailed." Which, being interpreted, means that "Soup," the great agent for converting Romanists to the Holy Protestant Faith, is running short, and that unless the "stir-about pot" be speedily filled, the "Man of Sin will have it all his own way."

In the same way the *American Tract So-*

ciety, another "Swaddling" society, complains bitterly that its receipts have decreased \$11,000 during the past six months. "The income of the *Home Missionary Society*" adds the *Montreal Witness* "has diminished from \$8,308 in Sept. 1856 to \$2,419 in Sept. 1857. The receipts of the *American Board of Commissioners of Foreign Missions* have seriously decreased since August; other Societies show a similar decrease, and if their incomes diminish during the coming, as they have done during the past months, their position will be most distressing."

Thus it would appear that, thanks to the present monetary difficulties, the power of the Evil One has been seriously diminished, and that in consequence he has been compelled, from lack of funds, to contract his operations. His nails have been clipped and his claws filed; so that, whilst still as malicious as ever, he is unable to commit any very dangerous ravages amongst the lambs of the fold. The keepers of the conventicle may howl, and gnash their teeth in impotent rage at this sudden check to their nefarious traffic in soup and souls; but the Catholic will give God thanks, and recognise the work of Him, whose providence as mine Uncle Toby says—"can bring good out of every thing."

Meanwhile how fares it with our Catholic societies? are these suffering in like manner from the pressure in the money market? or has that charity upon which they have hitherto confidently, and with good reason relied, failed them at last? For an answer to this question we need only refer our readers to the triumphant result of the Annual Bazaar in aid of the funds of the St. Patrick's Orphan Asylum. In spite of the "badness of the times," and of the inclemency of the weather during the greater part of the time that the Bazaar was open, the sum realized in 1857 equals that of any former year; and exceeds the most sanguine expectations of the benevolent Ladies by whom the Bazaar was conducted.

In the above remarks we mean to cast no slur upon the active benevolence of our Protestant fellow-citizens. No; we are well convinced that they will be ready as ever to succor the poor and infirm amongst their number, to clothe the naked, and to feed the hungry. These things will they do; but in the present times of commercial embarrassment they will not be such fools as to squander their cash upon "Tract Societies," and "Foreign Missionary Societies;" neither will they be very ready to contribute towards the "Brick-Lane Branch of the Ebenezer Association" for providing little niggers with flannel waistcoats, King James' Word of God, and moral pocket-handkerchiefs. In fine, Protestants are beginning to discover that they can devote their money to more useful and more honorable purposes than the perversion of Catholics, and the propagation of Protestantism by means of "stirabout," and evangelical soup. For this we are, under God, indebted to "The Hard Times."

PROTESTANTISM IN FRANCE.—The Rev. Mr. Monod, a French Protestant minister who has acquired some notoriety by his harangues against Popery, has determined to do a stroke of business in Canada; and knowing how easily our good Protestant brethren are gulled upon religious matters, he has set about getting up a collection to assist him in building a meeting-house for his congregation in France. With this however we have nothing to do; though we confess that we have read his report of the state of Protestantism in France with no small interest, as it fully confirms all that has been said upon the same subject by the Catholic press, both in Great Britain and on the Continent of Europe.

From 1819 the reverend gentleman was a minister of the Established Protestant Church in France, receiving pecuniary assistance from the State. In 1848, that church had what M. Monod calls "one of its revolutions;" the consequence of which was that he, and one or two others, detached themselves from the main body, and he set up a conventicle of his own. The following is his description of this "revolution," which is valuable as showing the effects of Protestantism upon the educated French mind.

In 1848 then, a general assembly, or Synod, of the French Protestant Church was held; this Synod being, as M. Monod allows, "a true representation of the Churches, and of their mind." When convened, it was thought convenient that the Synod should put forth some confession of faith, round which, as round a common standard, the Churches might rally. It was felt that "it was not the time for taking up so old a confession of faith as that of 1559"—the truths of the XVI. century not being the truths of the XIX.; and also that there was no time "to elaborate a new one." It was therefore proposed that the Synod be called upon to acknowledge the "divinity of our blessed Lord and Saviour Jesus Christ" as a "fundamental" article of the Christian's faith. "This resolution," adds M. Monod, "was discussed during four days from morning to evening, and at last negatived by a large majority"—and this, he it remembered, in a Synod which M. Monod admits to have been "a true representation of the

Churches and of their mind." From this it is evident that a belief in the divinity of Our Lord is no part of the Protestant religion.

M. Monod also tells us that, when in 1821-2, he and some friends of his looked through the names of all the ministers of the Protestant churches in France, "they could not find ten ministers who preached the gospel truth." In other words there were not ten Protestant Ministers who retained in 1821, these fragments of Catholic truth which the Reformers of the XVI century held as the fundamentals of Christianity.

Not that the Protestant churches of France are a whit worse off in this respect than the Protestant churches of Great Britain, Germany or the United States. We are very sure that there are not ten, not five, not even two Ministers, in the Church of England, or of Scotland, or in any other Protestant community, who believe the fundamental doctrine of the Incarnation as laid down in the Nicene and Athanasian Creeds, or who would admit that Christ was One Divine Person. Nay we are confident that M. Monod himself does not believe it, and that beneath the folds of a Trinitarian formula, he conceals the repulsive features of rank Nestorianism.

However this we know from M. Monod's own showing—that the divinity of Our Lord is not an article of faith of the French Protestant Churches, because the great majority of them reject it, and because if held at all, it is held by a very small and insignificant fraction of French Protestantism. We know then what the "Protestant religion" is not, and wherein it does not consist. Now seeing that M. Monod repeatedly speaks of the "Protestant religion" and tells us that "they"—the people in the South of France "begin to suspect the Protestant religion is true"—it is but fair and reasonable that he should tell us wherein that "religion" consists. In other words, he should be called upon to show that there is or can be such a thing as "the Protestant religion"—that is a religion which all Protestants hold in common, and which they do not hold in common with Papists; for that which Papists and Protestants hold in common can be no part of "the Protestant religion," neither can any dogma which is not common to all Protestants, be put down as an article of "the Protestant faith."

The *Toronto Christian Guardian* is perfectly at liberty to lay the opinions of the TRUE WITNESS before its readers; but for that purpose he should quote from that journal direct, and not take the garbled, distorted, and falsified versions given by the *Montreal Witness*. We object to this mode of treatment; for, as transmitted through the opaque medium of our evangelical cotemporary last named, the rays from the TRUE WITNESS are fearfully refracted before reaching the eyes of the readers of the *Toronto Christian Guardian*. "Cite us, as often as you like," would we say to the saintly man who does the "pious department" of that organ of Methodism—"but do not cite us second hand."

We have to acknowledge the receipt of the Report by the Rev. Mr. Ryerson, Chief Superintendent of Education in Upper Canada, upon the schools of that section of the Province. We shall notice it in our next, and in the meantime will endeavor to find out why there should be a "Chief Superintendent of Education" appointed by Government, and in the receipt of a handsome salary from the public purse, any more than a "Chief Superintendent of Religion" appointed and salaried in like manner. In the United States it is said that when a man becomes too lazy to work, he writes his name over the door of his house and calls it a tavern; here in Canada, a Methodist minister who renders some nameless service to government, is rewarded by having the title of "Chief Superintendent of Education" tacked to his name, and is found all the rest of his days in tea and sugar, and kept in bread and butter. This may be all right; but still it does puzzle us to see why the parents of Upper Canada cannot superintend the education of their own children, without the assistance of a government official. If every man were to vote himself into a committee of one, to mind his own business, and to attend to the affairs of his own family, we should have no need of the services of such an official; and as economy is or should be the order of the day, and as all useless luxuries should be cut off, we might begin with stopping the salary of an official whose services can be dispensed with, without any inconvenience to the community. Our maxim is, in short, that every father of a family should superintend the education of his own children, in which case there would be no need of any one else to superintend it; and the money now annually wasted upon the Rev. Mr. Ryerson might be employed by the State in some more useful and legitimate manner.

Who would not have a beautiful complexion? This personal charm all may secure by using the "Persian Balm." Pimples, Tan, Freckles, and all eruptions, flee before it. It is a luxury.

WHAT CATHOLICS IN INDIA THINK OF IT.—This will be seen from the following extract from the *Bombay Catholic Examiner* of the 24th August. We suspect that there are but few Catholics in India who sympathise with the Sepoys who have pillaged their convents, outraged their Sisters of Charity, and desecrated their holy temples. At all events, they take a strange way of manifesting that sympathy, as will be apparent from the following extracts:—

"Our readers are hereby informed that prayers will again be offered up in the Cathedral of N. S. da Esperanca, on Sunday the 6th proximo, to implore the Almighty for success to the British arms engaged in suppressing the insurrection which has broken out in the North-West Provinces, and for the restoration of peace and order generally throughout India. High Mass will commence at the usual hour of ten of the forenoon, and a sermon will be delivered in Portuguese. There will be Exposition of the Holy Eucharist, and a solemn Benediction after Mass."

A singular story in connection with the late Pontiac election is in circulation. It is stated by the friends of the defeated party, and without contradiction from the victors—that at one of the polling booths, Mr. Burke's agent was seized, bound, and forcibly carried away by a gang of ruffians, who lashed him to a tree in the bush, and there kept him until the voting was over. An investigation into the truth of this story, so disgraceful to the supporters of Mr. Bryson, should at once be instituted; for without hazarding any opinion upon the merits of the respective candidates, it does seem to us that violence such as that complained of by Mr. Burke's friends, ought, if clearly established, to vitiate the election.

In the case of Dr. Tumblety, charged with administering drugs with a felonious intent, the Grand Jury on Saturday last returned "No Bill" against the accused.

On Monday William McCarthy was arraigned upon the charge of having committed an assault upon Lieutenant Tryon on the 3rd of September last. Mr. Doherty appeared for the prisoner, and warmly denounced the conduct of those newspapers which had already pronounced the accused guilty. The jury after having heard the evidence retired, and in a short time returned with a verdict of "Not Guilty."

"W." by applying to our Agent in Quebec, can obtain the Nos. that he requires.

FATAL ACCIDENT.—On Sunday last a party of French Canadians, 14 in number, middle aged men of families, labourers and mechanics, went over to Nun's Island to gather nuts and spend the afternoon. They carried spirits with them, and became intoxicated. Soon after five o'clock they embarked in two canoes lashed together to return to Montreal. When in the current one of the canoes by some awkwardness was upset, and its passengers thrown into the water: in endeavouring to get into the other it also was capsized, and the fourteen men who were helplessly intoxicated were swept down by the stream. The accident was witnessed from the Victoria Bridge by Mr. J. R. Boyce of Notre Dame street, who quickly gathered a party of the Grand Trunk workmen launched a boat, and proceeded to the rescue. By great exertion, and at considerable peril eight men were saved alive, a ninth was rescued in a dying state, and all efforts to resuscitate him were useless. The survivors were carried to the house of Mr. John Pitts, Grand Trunk Sheds, where they received every attention, and were supplied with dry clothing. The names of the men who went with Mr. Boyce, and saved eight of the fourteen unfortunate are: Charles Colson, Charles Hobergh, John Pitts, James Holt, and William Cooper, with two or three others whose names we did not learn. They all deserve a substantial testimonial for their prompt gallantry. The names of the drowned men are: Dennis Chequin, Inspector Street; Joseph Rolland, formerly a clerk with Morrison, Cameron, & Empey; Baptiste Monette; College Street; Louis Volage, Inspector Street; Joseph Timier, College Street; and Olovio Gier, St. Joseph Street.—*Commercial Advertiser*.

In the case of Michael Durack, for murder, which terminated late on Friday evening, the Jury after being locked up Friday night, returned into Court shortly after noon on Saturday with a verdict of Not Guilty.

We understand that there has been three hundred and fifteen suits in the Recorder's Court during the present month, against defaulters for Assessment.—Parties who have not yet paid had better be on the look out, lest their turn should come next.—*Transcript*.

We learn from the London *Prototype* that the paymaster on the works of the Grand Trunk Railroad, near London, has levanted, taking with him a large sum of money, belonging we believe to the contractor, Mr. Schuina, and the men in his employ. Absconding is becoming more frequent every day, and mutual confidence much scarcer.—*Commercial Advertiser*.

FIRE.—On Sunday night, at six o'clock, a fire broke out in a barn belonging to Councillor Adams, a little on this side of the Victoria Toll Gate, and in rear of the Dog Kennels. The barn was filled with hay, and stood by itself, away from any other building. It was entirely consumed. From isolated situation, no one having access to it with a light, it is supposed to have been the work of an incendiary.—*ib*

COUNTY OF LANARK.—The Hon. Malcolm Cameron was nominated as a candidate for the representation of this County at the next election by a meeting of his friends held in the Court House in Sarnia on Wednesday last. A committee was nominated to canvass the electors, and take steps for securing his return.

NEW POST OFFICES.—The following are advertised:—Doran, in the County of Lanark; Langside, in the County of Bruce; Ripley, in the County of Huron; South Dummer, in the County of Peterboro'; St. Alban, in the County of Portneuf.

ANOTHER STEAMER LOST.—Yesterday afternoon information reached this city that the steamer "Free Trader," belonging to Hooker, Prichard & Co., was destroyed at the wharf at Port Stanley yesterday morning by fire. Some warehouses were at the same time destroyed. We also learn by telegraph that the schooner "Adelaide" is ashore on the point at Oswego.—*Kingston Daily News*, October 27.

At the Lincoln Assizes in the suit Barr vs. Great Western Railway, a verdict of \$2000 damages was rendered against the defendants for causing the death of Joseph Barr, one of the sufferers by the Desjardins bridge accident. It would be more to the credit of the Company to settle these claims out of Court.

SUSPECTED CHILD MURDER AT TORONTO.—Information having been conveyed to the police of a robbery of money, and various articles from a house on King Street East, they immediately instituted an inquiry with the view of tracing the thieves and the stolen property. Circumstances which came to their knowledge led them to suspect that the robbery had been committed by some of the gang of thieves and prostitutes who infest Brook's bush. Accordingly yesterday, Sergeant Smith visited that locality and arrested several parties. He also visited a house of ill-fame, kept by a person of the name of McDonald, near the Don, and commenced a search of the premises. On opening a champagne basket, he found the bodies of two newly born infants, one a male and the other a female, the female child being in an advanced state of decomposition. The officer naturally suspected that the infants had been murdered, or that the birth of them had been unlawfully concealed. He accordingly felt it his duty to arrest all the parties he found in the house; so, with those taken in the bush, there are now twelve persons in custody. In the course of the day it was ascertained that one of the children had been born the previous evening of a woman of the town, and that Dr. Ross had attended the accouchement, but that the child has been still-born in a putrid state. The other child, it was also learned, had been born of another woman, in the bush, at an early hour on Thursday morning. The poor creature was in a most destitute state, and had not had the attention which she required. On the birth taking place, a companion of the woman had gone to the city for assistance, and on her return, finding the woman and child in a most exhausted condition, she had them both removed to McDonald's house, where the infant soon afterwards died. An inquest was held on the body of this child last evening by Dr. Scott, when Dr. Hollowell gave it as his opinion that it had died from exhaustion.—A verdict to this effect was consequently returned, which is equivalent to a verdict, that it died from natural causes, and therefore acquits all parties of any criminality. In the case of the other child, the coroner did not think it necessary to make any formal investigation. As regards the robbery, the parties in custody will be brought up at the Police Court this morning.—*Toronto Colonist*.

COMMERCIAL TRAVELLERS.—Dr. Ayer's business Agents are a pleasant Annual to us, coming about as surely as the year.—We can say of them what we are sorry we cannot of all such visitors—that they are uniformly gentlemen. They are known to us of the press, as able and reliable, accomplished business men of a character well worthy the benevolent calling in which they are engaged, of promulgating the best remedies for the sick, this age affords. Success to you gentlemen and to your cause, for both deserve success. *Harford Chronicle*.

Birth.

In this city, on the 26th instant, Mrs. Henry Kavanagh, of a daughter.

Married.

At Allumett Island, on Monday, 12th of Oct., by the Rev. Mr. Lynch, D. D. McDonald, Esq., 6th con., North Lancaster, Glengary, son of the late Mr. Archibald McDonald, to Jane Josephine McDonald, daughter of Dr. H. W. McDonald, Cornwall, St. Andrews.

MONTREAL MARKET PRICES.

		October 27, 1857.	
		s. d.	s. d.
Flour,	per quintal	14 0	15 0
Onmeal,		12 6	13 0
Wheat,	per minot	5 6	6 0
Oats,		1 8	1 10 1/2
Barley,		3 4	3 6
Buckwheat,		2 3	2 6
Peas,		3 6	3 9
Beans,		7 6	8 0
Potatoes,	per bag	3 6	4 0
Mutton,	per qr.	5 0	8 0
Lamb,		5 0	7 0
Veal,		5 0	12 0
Beef,	per lb.	0 4	0 9
Lard,		0 10	0 11
Pork,		0 6	0 7
Butter, Fresh		1 2	1 3
Butter, Salt		0 9	0 10
Eggs,	per dozen	0 9	0 9 1/2
Fresh Pork,	per 100 lbs.	50 0	52 0
Ashes—Pot,		39 9	40 0
Pearls,		37 6	0 38

TAKE NOTICE.

MR. P. H. MCMAWLEY, ON the occasion of his leaving Toronto last week, BEING NEGLECTED TO SETTLE A BILL! due by him to the undersigned. If not speedily attended to unpleasant consequences may ensue. P. MALEADY.

INFORMATION WANTED.

OF MARIA LEARY, who left the City of Limerick, Ireland, about three and a half years ago; when last heard of (by her sister Bridget Leary) she was living with a family named "M'indoo" or "M'Inco," Nazareth Street, Montreal. Any information as to her whereabouts, will be thankfully received by her sister, Bridget Leary. Address in care of R. W. EBBETT, Esq., Millbrook P. O., C.W.

INFORMATION WANTED

OF STEPHEN FERGUSON, a native of Ireland, some time in Canada, when heard from last spring, he was employed at Chant's Canal, near Ottawa City. Any communication as to his whereabouts, addressed to his brother, PATRICK FERGUSON, care of Mr. HOWLEY, Corner of Anne and Wellington Streets, Montreal, C.E., will be thankfully received. Montreal, Oct. 28, 1857.

NOTICE.

THE Undersigned have entered into CO-PARTNERSHIP as Commission Merchants and General Agents, under the name and firm of FOGARTY & RO-NAYNE, and will keep constantly on hand a General Assortment of TEAS, WINES, LIQUORS, and GROCERIES, Which will be disposed of, to the Retail Trade, on Liberal Terms. P. J. FOGARTY, M. RONAYNE. Nos. 28 St. Nicholas and 21 St. Sacramento Streets. October 23.

A LUXURY FOR "HOME."

IF our readers would have a positive Luxury for the Toilet, purchase a Bottle of the "Persian Balm" for Cleansing the Teeth, Shaving, Champounding, Bathing; Removing Tan, Pimples, Freckles, Sun-marks, and all disagreeable appearances of the skin. It is unequalled.

No Traveller should be without this beautiful preparation; as it soothes the Burning sensation of the Skin while Travelling, and renders it soft. No person can have Sore or Chapped Hands, or Face, and use the "Persian Balm" at their Toilet. Try this great "Home Luxury."

S. S. BLODGETT & Co., Proprietors, Ogdensburg, N. Y. LAMPLAGH & CAMPBELL, (Wholesale Agents), Montreal.