

means than these Mercantile Agencies afford of obtaining reliable information as to the elements which constitute the very basis and reality of all their securities, nothing but disaster after disaster must ensue.

Hear the conclusion of the whole matter. Don't rashly blame banks for the sins of merchants, for the over-trading, folly, and credulity, which an evil system of crediting has not *caused*, but only assisted to develop among us. One and all of us must meet the consequences, and overcome the evil, by each one in his own place and with his own opportunities substituting *good* business, honest transactions and truthful representation of them to those to whom he applies for facilities to carry on trade.

OUR SUMMER RESORTS.

No. IV.

"There's a river in Macedon, and there is also, moreover, a river in Monmouth; it is call'd Wye at Monmouth; but it is out of my prains what is the name of the other river; but 'tis all one, 'tis so like as my fingers is to my fingers, and there is salmons in both."—*Fluellen*. King Henry V. ; Act iv. s. 7.

It is the custom with some tourists before they bid adieu to Tadousac to seek after the beautiful valleys of the Metapedia and the Restigouche, to get some one or other of the resident ancient mariners whose names are Ovington—than whom there are not more experienced "pilot-water" sailors in the Dominion—to take a sail to the Bergeronne or the Esquamine, Esquemain, Escoumain or l'Essumain, as it is indifferently called in the maps. Both rivers are famed for their trout; the first named is about 10 miles, and the second about 23 miles east of the Saguenay, and both on the north shore of the St. Lawrence. The Ovingtons' yacht-like schooners are about 10 tons burthen with comfortable decked cabins; they sail well, are stoutly timbered, and their captains, like Othello's pilot, are "of very expert and approved allowance." Leaving the schooner a few miles inwards from the mouths of these rivers, and taking to her accompanying boat, or dug-out canoe, or flat-bottomed punt, and paddling further into the clear waters of the interior, the tourist will be sure to get sufficient fish for his dinner and supper. He will find the Ovingtons, men and boys, not only very civil and obliging fellows, but very useful ones. Their charges by the day of 24 hours are very moderate, and a night's rest on board will be far more comfortable and enjoyable than under canvas on shore, where it is difficult to avoid "the plague of flies" without crouching in thick smoke. Salmon are occasionally taken in these cold, clear, rapid streams, but not so readily or in such quantity as they are in the Bersimis and Goodbout Rivers.

A very celebrated fisherman and a very intelligent man, Dr. Henry, about twenty years ago thus speaks of the trout found in the neighbourhood of the Saguenay on the north shore of the St. Lawrence:—

"A large, lively, and beautiful salmon trout, called by Griffiths, in his 'Animal Kingdom,' the *Salmo Canadensis*, is to be found in the lower branches of the St. Lawrence on the north shore. This is unquestionably the most splendid trout I have ever seen, and is besides a fish of firm, pink flesh, and the finest flavour. It is voracious, strong and active, and affording the fisher excellent sport. The dolphin's vaunted skin is far inferior to the superb colours of this fine trout; and the clustering and brilliant spots of red, yellow, blue, and gold on its rich coat, almost defy the pencil to represent them adequately."

About four miles from the entrance of the Saguenay to the westward and on the north shore of the St. Lawrence is a small stream, the Canard River, celebrated for its wild duck. Here, and at the small and low islet, which is joined at low water by a sandy neck, well covered with boulders, to Lark Point, the fowler may have good sport, if, in the absence of the wild duck, seals and dolphins are not considered too ignoble game for his rifle.

Again, there are islands in the St. Lawrence to be visited, Red, White and Green, on either of which a hermit might dwell in peace, and whereon the tourist may revel unmolested,—yea, almost take possession and become Governor thereof without having, like Sancho Panza, any difficult and intricate question propounded to him in order to make the inhabitants feel the pulse of his understanding, or be compelled to clear them of the swarm of Dons as thick as the stones on the beach, and as troublesome as so many flesh flies. He may, perhaps, after he has become "monarch of all he surveys," be forced to arm his face with a veil, and protect his wrists with thick linen gauntlets to ward off the stings of certain terrible winged insects, dignified by the French Canadians by the names *marungouins*, *moustiques*, and *brulots*; "the first being *our* mosquitoes, and the two latter are extremely small black flies (one of them almost imperceptible) which draw the blood."

There are also in and about the Saguenay a number of picturesque islands worth exploring, and there are many beautiful bays and coves into which the steamers in their passage down do not enter, but which if visited will give the tourist intense delight. To reach these solitudes, and wild woodland landscapes almost primeval, in which the heart of a Jean Jacques Rousseau would melt into tenderness, it will be necessary to charter one of the Ovingtons' schooners. The points of interest are, in order, the Passe Pierre Islets and St. Etienne Bay with its purling river. In this bay there is a good beach and all the conveniences for a picnic; again, it is at times well stocked with trout. Well do I remember accompanying hither a party of friends from Toronto, when we killed enough of these pretty speckled fish to satisfy our piscatory and

epicurean propensities. On the opposite side is the noted salmon river, the Marguerite which, some say, has all the rugged beauty of the Saguenay on a smaller scale. A few miles above are the islands of St. Louis, Barthelemi and Roy near to the mouth of the River Cacard, and beyond, on the left hand, the pretty bay of St. Jean, about one mile and three-quarters wide and one mile and a half deep, and twenty-four miles from Tadousac.

This trip if there is a slight breeze from either S., S. E., or S. W., may be made, giving ample time for fishing and exploration, before sundown—that is if the start is made soon after sunrise, the former alone worth turning out for at 5 a.m. In the bay of St. Jean there is good anchorage, and the passing of a fine full-moon-lit night on the deck of the schooner, wrapped in a thick travelling rug, after the day's journey will be found most enjoyable and refreshing. The contemplation of the stars, and watching the departing sun as the golden clouds gather around the horizon formed by the mountain peaks, have a spell of enchantment.

There may be prouder themes for the eulogist than the clouds, but to my mind there are few things more worthy of study or more wondrous in their beauty than the cloud formations from break of day till sunset in the Saguenay and the lower St. Lawrence. To put them on canvas requires the genius of a Turner. To describe them demands the spirit of a poet. Often, as I have been for days and nights cruising about in the lower St. Lawrence, I have felt that happy spirit with which Coleridge looked upon "cloudland," and can say as he did:—

"O! 'tis pleasant, with a heart at ease,
Just after sunset or by moonlight skies,
To make the shifting clouds be what you please,
Or let the easily persuaded eyes
Own each quaint likeness issuing from the mould
Of a friend's fancy; or, with head bent low,
And cheek aslant, see rivers flow of gold
'Twixt crimson banks; and then, a traveller, go
From mount to mount through Cloudland, gorgeous land!"

There is a peculiar charm which I have heard many express about the quietude and repose of Tadousac, which amounts to enthusiasm. The communing with Nature seems to take all the "obstinate rationality" from out of one's heart. At the Tadousac Hotel there is a thorough absence of that excitement so commonly found in fashionable seaside hotels. A more sequestered hotel cannot easily be imagined or conceived. No place having the comforts of a city hotel can be more excluded from the noise and interruption of life, or abound with a greater variety of those circumstances which make retirement pleasing. The stillness, and purity of the air on a calm day; the strong lights and shades; the tints upon the granitic mountains and rocks; the polish of the bay and river; and above all, the reflections displayed upon their surface impart a charm to the writer which he has never experienced elsewhere in Canada.

Nature has at Tadousac and the Saguenay given us scenery which affects the imagination and takes away both from the Poet and the Painter the powers of describing and delineating. It must be seen—without the eye the grandeur of the dark mountains, the tremulous precipices, the sombre forests, the deep black, which impart awe to the Saguenay cannot be realized. I now bid it adieu, and will next week say something about the country between Riviere du Loup and the Bay of Chaleur.

Thos. D. King.

THINGS IN GENERAL.

SHAM CHARITY.

A very high authority once ruled that alms should not be done before men, but this canon of modesty is quite out of date. If money is wanted for sick Frenchmen in England it would be quite useless to ask the public for it directly, since such an appeal would meet with no response. But if you can induce Royalty—the more of it the merrier—and aristocracy, and a few histrionic celebrities, to take the matter in hand, all the flunkies and fools in London will put their hands in their pockets and pay out with sublime recklessness. Sham charity—we blush to record it—has furnished an excuse for the greatest success of the season; and men who would not give a copper to an agonised pauper-cripple were found at the Albert Hall bazaar to fling the gold broadcast in return for the photographs of an actress, around whose stall, in the interval of its mourning over the "Prince Imperial," Royalty buzzed, while it bought of her a brace of small kittens for the sum of ten sovereigns, and accepted as a guerdon from her hand a rose which had touched her lips. With such an example before the eyes of the wealth and intelligence of London, we marvel not that idiots paid five shillings for a bad cigar, and as much for a glass of champagne, served to each smirking snob by a real live marchioness. Of course it is gratifying to learn that in a competition of impudence the ladies of Society were hopelessly beaten by the actresses of France, but we submit it is equally degrading that these same ladies, who could easily have subscribed out of their pin-money the five thousand pounds needed for the French Hospital, should have played the part of barmaid and Cheap Jack to all comers. And those who squandered their money on trifles in order that they might boast