walk in the shrubberies. A magnificent colie, a favorite companion of M[illegible], accompanied me. As we reached a corner in the thick hedges of yew and laurel, and box and holly the dog stopped. His bristled up his hair, and gave a low growl. The next moment I heard the sound of a tread on the gravel.

The dog strode out in front of me, with his ears drooped, his knees bent and his nose almost on the ground, as dogs carry themselves when waiting for a spring. I quieted him with a wave of my hand. I turned the corner, and I came upon [illegible].

He was chewing a cigar which he had allowed to go out, and was striking the ground with his stick. Now for once and for all, I felt all my blood run boiling through my veins. This brute has been my ruin. He has in every way betrayed my trust. He has stolen my money, he has taken my jewels and pawned them. He has made me do things, the mere recollection of which is loathsome to me. And I know now, as I ought to have known long ago, that he cares no more for me than if I were a milliner's girl or a *bouquetière*, that he tosses my name about wherever he goes, and that it is his firm determination to live upon me henceforth, or else to ruin me.

WHITE SLAVERY

THE CONDITION OF THE STRIKING CHAUDIERE MILL MEN AS OUTSPOKEN CLERGYMAN

The strike of two thousand men at the Chaudiere mills, Ottawa, continues. The men demand a day shortened to ten hours, and an increase of wages of half a dollar a week. The bosses have replied in a paper, styled an ultimatum, refusing both demands, and detail trade depression and decline in prices as excuses for non compliance. The bosses had also half a regiment of militia under arms although no serious violation of the peace seems to have been attempted.

A clergyman who has spent years among these lumber workers describes their condition as "simply white slavery," and says, "Thank God at last they have spirit enough to demand better conditions."

We are glad the authorities have withdrawn the military forces. Public opinion would not brook a repetition of the Valleyfield cotton mill affray, where volunteers disgraced themselves by firing rounds of ball cartridge into a helpless and unarmed crowd of men, women and children, killing several.

Last October, we had occasion to expose the exploitation of the labor of thousands of these same lumbermen. It is estimated that in the Ottawa and Trent River and Georgian Bay regions, about 7,000 men go into the shanties each season. Their usual wage is from $25 to $30 per month; two years ago they were paid $20. Practically speaking, some score or so of wealthy men, principally aliens, have become seized of the valuable [illegible] of this province—its great timber limits. The [illegible] possession are, to say the least, favorable to them. Many think these terms are not so favorable to their landlords—the people of Ontario. The South American troubles have lessened the demand for lumber, the coterie of monopolists put their heads together and decided to restrict the output and to cut wages fifty per cent. When thousands of our citizens, who, having nothing to exchange for bread but their skill as lumbermen, came to look for work from those to whom we have granted full control of all the natural opportunities, these citizens were obliged to accept a beggarly $13 per month or be shut out.

The *Whig* then said: "Think of the immense extent and value of our forests, the known opulence of the handful of men who control and monopolize them on the one hand, and on the other thousands of our fellow citizens and their families facing the rigors of winter on thirteen dollars a month, from which to supply food, fuel, roof and raiment."

To-day the bosses are excusing the "keeping back of the hire of the laborers" on the question of markets. Has anyone heard of their selling their produce at a reduction of fifty per cent off prices? There is a point beyond which monopoly will find itself unable to grind the labor of Canadian workers. No more honest, hard working, generous hearted lot of men earn their bread by the sweat of their faces on this or any other continent, and it is to meet and check a repetition this fall of the "thirteen dollar wage" that the present demand is being made.

The clergyman above referred to—and it were well if more of his cloth would learn from his example—says further that he has "beheld the tears of such as were oppressed and they had no comforter; on the side of the oppressor there was power."

Labor men the province over will remember these timber limit men and will see to it that their representatives at Toronto insist on a revision of the terms of tenure and annual rental of limits up to a point something nearer their true value. These monopolists, who are issuing manifestoes representing their inability to lift, even with their little fingers, any of the burdens they have for their own gain put upon the poor, think nothing of $25,000 subscriptions to reptile funds in exchange for life senatorships and other such lavishnesses. In fact, barring the C P R millionaire pets these timber limit barons are the most opulent body of men to-day in this country, and their treatment of our poor and simple work folk will not pass unchallenged. "Behold the hire of the laborers that is of you kept back by fraud crieth."—*Kingston Whig.*

The U S government's rain making success is a patent affair, the owner being an aged Confederate officer, General Daniel Ruggles. General Ruggles' application is dated at Austin, Texas, on February 22, 1879, and his papers were filed in the Patent Office on June 7, 1879. The patent is entered, "Method of precipitating rainfalls."

CREDIT-CAPITAL

HOW TO ABOLISH USURY BY ABOLISHING MONEY

The Silent Financial Revolution Now Going Forward. How Cheques Representing Credit Are Taking the Place of Money.

[illegible]

Monsieur Ernest Grillon is the proprietor of extensive vineyards in the Bordeaux district and has made some of the delicious Sauterne wine known in all parts of the civilized world. Unlike many of his neighbors, he is a man of progress, quick to adopt new ideas, taking time by the forelock and foreseeing the future. Some day I may have an opportunity of describing all that this energetic gentleman has done to save the vineyards of Bordeaux from the destructive phylloxera and from the equally destructive frauds practiced by unscrupulous wine merchants and dishonest intermediaries. For the moment, however, I would deal with a book that M. Ernest Grillon has written, and which is published by Messrs. Guillaumin & Co., of Paris. This work is entitled "La Question Sociale. Le Cheque Barré." In it the author professes neither more nor less than to solve the social question and bring about the social revolution simply by extending the use of

THE CROSSED CHEQUE.

At first sight this seems a rather preposterous proposition; but little by little it gains upon the reader as he studies the carefully written essays that M. Grillon has committed to paper and to the press. M. Grillon, needless to say, is a thorough going democrat, and protests against the existing prejudice that makes so many persons imagine that everything must emanate from the upper classes, from the wealthy; that they it is who must establish the law governing credit and enjoy its advantages; while it is, on the contrary, the poor who have the most need of credit. Like the generality of Socialists, he insists that labor is the only source of wealth, that the modern employer is often a worse tyrant than the ancient feudal lord; that work is only organized for the sake of profit, and not to meet the requirements of the community. Still the world has greatly progressed; for now we recognize that it is an honor to work, while formerly work was a disgrace, a punishment, and reserved only for serfs, slaves, [illegible] soners.

Yet [illegible] our time most people aspire to the [illegible] ege of living, of destroying, of consu[illegible] without producing; in other words, of living on an income derived, not from work but from invested capital. Fortunately a fact, a brutal, irresistible fact, is tending to destroy, to render impossible, the realization of this egotistical ambition. This is the slow, certain, constant decline of interest paid to capital. At the commencement of this century, interest on capital was fixed at 6 per cent per annum. It has already lost 50 per cent of its value, for now it is only on an average 3 per cent. The United States of America have contracted a loan at 2½ per cent, and the French 4½ per cents will soon be converted into 3 per cents.

The consequence of the decrease in the rate of interest involves a complete revolution of our social system. There is no reason why this decrease should cease. The day will come when the State will only offer 1 per cent, and finally interest

WILL FALL TO ZERO.

The consequence will be that money will neither be offered nor accepted, and credit, now indispensable to commerce and industry, will disappear. Something must be found to take the place of credit and interest. This something, M. Grillon insists, has been found, is actually in use, has proved itself most practical and economical. It is simply the crossed cheque. When money once ceases to bear interest, the necessity for money will no longer exist; cash and bank notes will disappear, and the world's business will be transacted by means of crossed cheques.

This is not only the law of evolution but the law of justice. Interest will bring about its own destruction. By aiding labor it has indicated the road to the realization of general prosperity; this done, interest has but to retire and leave labor to itself. The utility of interest on capital is only accidental, and due to our ignorance of the nature and origin of credit. Interest given to capital can only be compared, says M. Grillon, to a foreign body introduced into an animal economy. It causes an afflux of blood, as interest causes an afflux of wealth; this seems like strength, like an augmentation of vitality. It is really only a symptom of disease, of inflammation. The blood badly distributed over the body accumulates at a given point, and there becomes corrupt; thus, also, interest accumulates wealth in the hands of the person who has not produced wealth, and who circulates his unearned money in a very imperfect manner. Therefore we have the workers, the real producers of wealth, in a constant state of poverty, while others who are not producers of wealth are being corrupted by the possession of

UNEARNED RICHES.

M. Grillon then goes on to show that credit does not rest on a sound basis. For instance, the Bank of France is totally incapable of guaranteeing its liabilities. It possesses a capital of a little more than 200,000,000 francs, but its liabilities amounted on, for instance, the 24th of April last year, to 3,[illegible] francs. Why, then, have people confidence in the Bank of France? Because it acts in the name of the entire nation. The bank holds in its portfolios the debts that the public owes; it is the public that gives credit to itself, everybody trusting everybody; the bank is but the intermediary of this mutual credit.

The question now arises as to why the public should pay for a confidence that it reposes in its own self. If the public did not pay what it owed, the bank could not save the public. Why then pay the bank for a sense of security which it cannot really impart? All depends on the public, not on the bank. Why, indeed, should money and credits be necessary? There is no sale without purchase. If somebody sells for a hundred dollars, it is because there has been a purchase for a hundred dollars. As sales are equal to the purchases, there is no necessity for cash payments. The balance will always be [illegible]. Thus the ultimate result of all transactions, and this is what may be seen any day by the operation of the clearing houses in dealing with crossed cheques. With the crossed cheques we obtain, gratuitously, services which a bank only renders in exchange for payment, and we buy and we sell without making any use of money. Indeed

THE LESS MONEY

there is the greater the general prosperity and wealth. In Spain there is much more money than in the United States of America; in France there is much more money than in England. Money, after all, is but a means to an end and not the end in itself. Human ingenuity can surely invent more means than one. Humanity has not always employed money, and bank notes are quite a recent creation.

Now both the one and the other are tending to disappear before the crossed cheque. Thus, in England, the amount that went through the clearing house of London in 1840 amounted to $954,000,000. Fifty years later, that is in 1889, this figure had increased to $7,618,755,000. At Manchester and elsewhere the same augmentation is noted. In France the crossed cheque is but little known and but little used; still, it is gaining ground in public favor. When the clearing house was first established in Paris in 1873, the business done amounted to only 1,003,000,000 francs; in 1889-90 this had increased to 5,140,000,000 francs. These figures do not discourage M. Grillon. He has still faith in his countrymen, and thinks they will sooner or later understand all the advantages that the crossed cheque offers, will even be able to improve upon it, and adopt it on a scale quite as extensive as that practiced in America or England. Money, that is to say, cash—is becoming more and more useless. The day can be foretold when gold will have but its intrinsic value, and bankers, whose only reason of existence is that they hold and lend ready cash, will disappear with the money that society

WILL NO LONGER NEED.

Then, instead of a clearing house, where, as in London, twenty eight bankers exchange daily the crossed cheques they have received, keeping twenty eight sets of books and accounts, there will be a single functionary with a single set of books and accounts. This is the social revolution as forseen by M. Grillon. "Fortune or wealth will be the result of the balance between the purchasers and the sales inscribed in their unique book; fortune will not accumulate anywhere, it will remain where it is; that is to say, in hands that are more trustworthy than all the bankers put together, in hands that cannot disappear—in the hands of the public at large. Everybody has bought, nobody has paid, everybody owes; therefore everybody owes to everybody."

The phrase "everybody to everybody" may seem vague. M. Grillon tries to explain himself. "Let us suppose," he says, "that there is in every centre a single cashier. The purchasers take to this cashier the sums representing their purchases. Next day those who sell come and claim these amounts. The cashier is the universal servant. He pays with everybody's money. When the cash box is empty, everybody is paid. But if, instead of merely paying, the cashier becomes an accountant, then when money is claimed he sets against the claim the money due. We have here

THE CROSSED CHEQUE SYSTEM.

The balance only of the transaction is due." So far as I can understand M. Grillon's idea, the State, instead of being responsible for the issue of bank notes and coin, should issue crossed cheques and keep every one's accounts. The difficulty, of course, would be with dishonest persons who might overdraw their accounts; but it is infinitely easier to prevent a person overdrawing his account than to prevent cheating or thieving. If, simultaneously with the universal adoption of the crossed cheque, capital, when invested, ceased to bear interest, we would rapidly fall into a sort of Socialism; in other words, it would be extremely difficult to possess more than the possessor by his work, contrived to earn.

A second volume is promised to explain more fully how this will be. For the moment, M. Grillon gives the following example. A person is possessed of 500,000 francs, which represents his fortune. He builds a house and gives crossed cheques to the amount of 300,000 for the building of his house. The official register then shows that he has but 200,000 francs remaining; but he sells the house for 350,000 francs, 50,000 have been gained; the official registry credits him with 550,000 francs; this sum is owned by every one; it bears no interest, but it cannot in any way be lost. There are to be

NO BANKRUPTCIES,

as every transaction must be paid for at once; then there will be no interest to be paid to the capital, and therefore the cost of production will be on an average, 20 per cent cheaper. For the same amount of labor we shall have 20 per cent more. Wear and usage will, presumedly, be compensated by continual labor and production, and as [illegible] will receive without having first worked that [illegible] produced, no one [illegible] be able to spend more than what has been created.

The work of every one will be every one's guarantee; the crossed cheque will be the medium placed gratuitously at the service of the public to enable each to exchange the fruits of his labor for that of other persons' labor. The function of the State will be to keep every one's bank book, to see that no one overdraws his account. As everybody's financial position will then be perfectly well established, the State [illegible] be able to collect the taxes without difficulty or expense. If the State has to borrow money, it will be able to do so gratuitously without having to pay heavy commissions to loan mongers. There will be [illegible] fewer thefts, all the losses resulting from bankruptcies will be saved. The tribunals will be less numerous and less costly. The illicit profits of money changers will be abolished. Labor will be better remunerated by

THE ABOLITION OF INTEREST,

that is, the rent paid for the use of capital. Finally M. Grillon claims that all will receive, gratuitously, the means of [illegible] lation. This latter will be explained more fully, I presume, in the next volume.

Whatever may be thought of these ideas—and I have not space to criticise them—M. Grillon, it cannot be denied, renders a great service in calling our attention to the mighty revolution that is being silently accomplished by the substitution of the crossed cheque for cash payments, and by—what is quite as important—the constant decrease in the rate of interest paid on invested capital. Undoubtedly these are two most potential symptoms, and though they may not bring about all by themselves the social revolution M. Grillon anticipates, they will certainly be powerful factors to this end when acting in combination with other great economic forces, such as the collective organization of labor, to bring about the mighty changes which the future, perhaps the early future, holds in store.

WHO CAN EARN A MILLION

"How much money can a man earn honestly without wronging or oppressing some other man?"

"Well, if you'll let me answer in English," said March, "I should say about five thousand dollars a year. I name that figure because it's my experience that I could never earn more; but the experience of other men may be different, and if they will tell me they can earn ten, or twenty or fifty thousand a year, I'm not prepared to say they can't do it."

Lindau hardly waited for his answer. "Not the most gifted man that ever lived, in the practice of any art or science, and paid at the highest rate that exceptional genius could justly demand from those who worked for their money, could ever earn a million dollars. It is the landlords and the merchant princes, the railroad kings and the coal barons (the oppressors whom you instinctively give the titles of tyrants), it is these that *make* the millions, but no man *earns* them. What artist, what physician, what scientist, what poet was ever a millionaire?"

"I can only think of the poet Rogers," said March, amused by Lindau's tirade. "But you must allow, Lindau, that some of those fellows don't do so badly with their guilty gains. Some of them give work to armies of poor people."

Lindau furiously interrupted. "Yes, when they have gathered their millions together from the hunger and cold and nakedness and ruin and despair of hundreds of thousands of other men, they 'give work' to the poor! They *give* work! They allow their helpless brothers to earn enough to keep life in them! They give *work*! Who is it gives *toil*, and where will your rich men be when once the poor shall refuse to toil?"—*William Dean Howells, in "A Hazard of New Fortunes."*

A DETECTED HUMBUG

The Pittsburg *Trades Journal* says:—"While Mr. Andrew Carnegie is being so severely handled by the English press representing the governing class, it seems that the working people over there are also giving him the cold shoulder. An English paper states that on a recent occasion a trade demonstration was held at Peterhead. The corner stone of a new free library, to which Mr. Carnegie had subscribed £1,000 was to be laid. After the ceremony Mr. Carnegie appeared in the music hall with the intention of addressing the people. Only eleven people heard the beginning of his speech, and it took considerable effort to secure him anything like a fair sized audience. *Reynolds Newspaper* gives the following explanation as to why Mr. Carnegie's hearers on that occasion were so few: 'The fact is, Andrew is being found out as a bit of a humbug. Men read of him refusing to employ Union men in his works at home and of his firm reducing wages twenty per cent below the standard, and, though they accept his 'siller' as a kind of conscience money, they don't believe in the man himself, and refuse whenever possible, to listen to his inflated spread-eagle oratory.'"

What is said to be the largest lumber mill in the world is at Port Blakely, Wash. Last year this mill turned out 60,000,000 feet of lumber, over 28,000,000 laths and a large amount of other stock.

Few people can form an idea of what is involved in the expression "an inch of rain." It may aid such to follow this curious calculation. An acre is equal to 6,272,640 square inches, and an inch deep of water on this area will be as many cubic inches, which, at 227 inches to the gallon, is 22,000 gallons. This immense quantity of water will weigh 220,000 pounds, or over 100 tons.

Over $7,000 in greenbacks has been found hidden among a lot of rubbish in the trunk of an eccentric widow, who spent her summer in a cottage near Stonington, Conn., and who died recently. Always on leaving Stonington at the end of the season she left the trunk with a friend, telling him that it contained nothing of account, but she didn't care to have burglars rumbling through it, which would be the case if she were to allow it to remain in her cottage.

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