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Loan Society Failures. The failure of the Ames Company of Toronto has been followed by the suspension of the Atlas Loan Company and the Elgin Loan Company of St. Thomas, Ont. By these failures a large number of persons who had entrusted more or less of their savings to these concerns have been caused great anxiety, and some of them, it is probable, will suffer considerable loss. There seems reason to hope, however, that the losses on the whole will not be so great as was at first feared. It has been stated, but whether the statement is trustworthy or not we do not know, that the Ames Company would probably be able to meet in full the demands of its depositors. The loan companies above mentioned have liabilities to debenture and share holders and depositors, aggregating a little more than a million and a half dollars, of which the liabilities of the Atlas Company amount to \$1,170,000. There is said to be good reason to believe that the Atlas Company will be able to meet in full its obligations. But the case of the Elgin Company is less hopeful. Its manager, Mr. George W. Rowley, has disappeared and is said to be a defaulter to the extent of many thousands of dollars. Mr. Rowley was a man in whom general confidence was placed, and his own downfall and that of the Company is believed to be due to his speculating in stocks with the Company's funds. The Elgin Charter prohibited speculation in stocks, but the directors had succeeded in getting a bill through the Legislature at the present session to legalize such speculation. This legislation had come into effect only a few days before the failure, but it is supposed that it had been anticipated by Mr. Rowley, and that his losing speculations with the Company's funds have led to misrepresentation of its accounts. A result of these failures, and the consequent anxiety of depositors in regard to funds entrusted to loan companies, will probably be a demand for stricter conditions embodied in the charters of such companies and for a larger measure of publicity in respect to their operations and accounts. It is evidently to the interest of trust companies which are doing a safe and legitimate business as well as to the interest of the public generally that the Legislatures which grant charters to companies should, so far as possible, impose conditions which will be a sufficient guarantee against loss and panic.

Compensation for diseased Cattle Destroyed by Government Officers. The Government Bill to amend and consolidate the law respecting infectious and contagious diseases among cattle came up for a third reading in the Dominion House of Commons early last week. At a previous reading there had been some discussion as to the amount of compensation the Government should allow where cattle have to be slaughtered by the Government officers on account of being diseased or having come in contact with animals suffering with contagious or infectious disorders. Mr. Fisher brought down an amendment which was incorporated in the bill and which provides that the Government is to pay one-third of the value of the diseased cattle that have to be killed, not exceeding twenty dollars per head for grade and sixty dollars for pure bred cattle. Where animals are not themselves diseased, but have been in contact with infected herds the compensation is to be three quarters of the value, not to exceed sixty dollars for grade and one hundred and fifty for pure bred cattle. In cases where it is shown that there is no good reason for the slaughter of the animals at all, the Government is empowered to pay full value of the cattle destroyed.

A Good Kind. Disappointment has been experienced and expressed by some of the Barr Colonists in the Northwest, and it has been

represented that the result would likely to be to discourage many other families in the old country who had intended coming to Canada. The disappointment of the Barr Colonists, however, appears to be due principally to the difficulty of settling advantageously so large a number of families in one locality and under conditions which it was proposed to establish in the Colony. This it is said is pretty well understood in Great Britain, and the disappointment experienced by some who did not understand the conditions is not likely to have any great effect in discouraging emigration to this country. Early last week two train loads of men and women left Montreal for the Northwest, who are spoken of as being a class to make admirable settlers—"the cream of the cream," according to the description of a C. P. R. official. A Mr. Anderson, one of the party, said—They were not coming here because they could not live at home. They were coming because they fully believed that when they got settled they could do better here than at home, the more especially as each family would be able to get all the land it could possibly need, which was certainly not the case in the old country, and as most of the party had a practical acquaintance with the land, there was no fear in any mind of ultimate success. A Scotchman said: "I don't think the Scotch will easily give in at any rate. We have faced hard conditions at home; we know what work is, and we will not shrink from a little bit of roughing it for a while." This is the kind of immigrants that the country needs—people of intelligence, industry and some means, people with courage and stamina which will enable them to face some difficulties at the outset and with all the virtues inherited from an industrious, intelligent and moral ancestry. Of such a class of immigrants no country is likely to have too many.

Boer and Britain in the Orange River Colony. A correspondent of the Montreal *Witness*, writing from Kronstad, the capital of the Orange River Colony—formerly the Orange

Free State—South Africa, alludes to some of the indications of growing good feeling between Boer and Britain in the reconstructed State. The number of children attending the public schools is much greater than it ever was before the war. The Boers—especially the women—are not unappreciative of the value of education, and they are eager to take advantage of the privilege afforded by the Free Government schools, considering that such a state of things is too good to last. "It is a novel sight," this correspondent says, "to witness a whole school of Dutch children singing Campbell's patriotic and beautiful song—'Ye mariners of England.'" The lessons learned in the war have modified the ideas of the Boers both as to the disposition and the power of the British Government. The returned prisoners speak well of the Government. They now find that they had been led to adopt erroneous conclusions. Many of them thought that the war would end when the Boer forces reached the Cape Colony border and had little idea of the strength and resources of the nation with which they were going to war. The *Witness* correspondent is of opinion that some of the provisions of the law in the colony enacted under Dutch rule are excellent and well worthy of being copied in other parts of the Empire. For example, there are certain enactments dealing with the sale of strong drinks and drunkenness. If a man drinks to excess his wife or some responsible relative, or his employer, goes quietly to the police magistrate and asks him to 'stop his liquor,' and every seller of liquor is notified on a proper form, and it is more than his license is worth to serve that man again. Then, again, on the fourth conviction of a man for drunkenness, no matter who he is, he goes to jail for a month, with hard labor, without the option of a fine. Persons classed

as "undesirables"—gamblers, women of bad reputation and the like—are put on a train and sent whence they came, or go to jail for a long period. All prisoners are put on work useful to the State. No fine for drunkenness is less than five dollars. No one—not even his employer—can give a Kaffir liquor in a bottle. A master is allowed to give a Kaffir liquor in a glass, but if he gives him sufficient to cause intoxication he is heavily fined. No colored man can purchase liquor anywhere, and no bar is allowed to harbor those who drink to excess. This method of dealing with the liquor traffic of course leaves much to be desired, but, considered as features of restrictive legislation, the provisions noted appear to be excellent.

Russia's Railways. The extension of Russia's railway system through Siberia and Manchuria has attracted world-wide attention. The great work is doubtless of large importance to Russia in a military point of view, and with the growing development of the resources of the country through which it passes it may come to yield satisfactory returns as a commercial investment. But for the present it would seem that Russia's railway system is something of a white elephant from a financial point of view. According to a statement which is said in a despatch to the *London Times* to have been made recently at a secret meeting of the Russian Imperial Council by Finance Minister Witte, the total excess of railway expenditure over receipts will reach at the end of the year the enormous sum of sixty million roubles. Within the last two years the deficit on the working of the entire railway system of the country will reach eighty-four and a half millions. The Finance Minister ascribed the situation mainly to the enforced construction of railways of a political and strategic character during the last ten or fifteen years.

Convict or Slave? Comment is being made upon a system of dealing with colored convicts in parts of the Southern States—a system which it is affirmed involves some of the worst features of the old days of slavery. Negroes who have been convicted of some offence in a court are sentenced to pay a fine or to spend a certain period in jail. Then a white man appears who pays the fine, and the court directs that the alternative period in jail shall be spent in the service of the payer of the fine. If such a plan were carried out justly and humanely on the part of the employer and the payer, it might involve no injustice to the convict. But evidently it is a plan very liable to abuse in any case, and especially so if the convict is looked upon as belonging to an inferior race. As a matter of fact, it is said—and the statement is made on the information of the Federal Secret Service officers—the prisoners are treated as slaves, and excuses are seized upon to bring them before the magistrate, when the expiration of their term of servitude draws near and have them resented. If a prisoner attempts to escape he is hunted with bloodhounds and brought back. Then he is taken before the magistrate, and "for having attempted to escape, even though frequently, it is said, the attempt has been made after the contract has expired, the prisoner has been sentenced to labor for another period, varying from one to three years, and perhaps to receive in addition a severe whipping. Indeed the whipping has not been confined to punishment for attempted escape, but the negroes have been lashed with severity on the slightest pretext, and other forms of bodily torture have been practiced." These alleged facts, and others of like character, have been published in United States newspapers and are said to have been obtained at Secret Service headquarters. Evidently they indicate cause for investigation. The facts may not be as bad as reported, but in communities which stand ready to hang or burn a negro without judge or jury if he is only suspected of having committed a serious crime, the negro convict is not likely to receive much consideration.