

life on the world, the herb of good omen confers immortality; or again, "This shop collects medicine from every province and place, and inherits ancient methods of preparing drugs. Though none may be here to see our compounding, yet with a stout heart we can say that 'Heaven knows.'" This undertaker's workshop has its ready-made coffins piled up, a suitable present for the season, all marked euphemistically enough, "Long life." No more delicate attention can be shown than to present an elderly friend with his coffin.

The sellers of scents and rouges must drive a profitable trade, for there is a great family resemblance between the advertisements of our home papers and the following: "We have penetrated throughout the Empire to obtain all manner of famous perfumes; we have spared no labour or expense to produce faces fair as a jewel statue, and perfumes fit for the palace. Our fame has spread far and wide. Now, there many imitations of our trade mark; our pearls are simulated by their fishes' eyes. Let all scholars and traders notice the lion at our door—this is our mark."

There is touching candour about the statement of a hatter: "The splendid style of this flourishing dynasty: hats of mandarins of the highest rank. Our goods are better than other men's, we cannot therefore lower our prices." And what can be more seductive to the martyr to corns than this: "Boots and leggings of the Peking pattern; boots of good omen and universal peace." India and England share with China the shame of the necessity for the opium curing establishment, the signboard of which states, "This hall has obtained its method from across the sea. It has a wonderful means of weaning from the foreign drug, quite different from all others: in seven days the craving can be cured; we guarantee a cure, and that you will thank us." It was not this establishment, but a foreign hospital, which was recommended for an opium cure by an enthusiastic Chinaman: "A first-rate place; I've been cured there myself four times!" Some of us who watch the development and hope for the welfare of the Chinese national character sometimes reflect rather sadly as, the effect of centuries of all this abuse of words, which have thus lost all the heart of their meaning, and fear that we detect a corresponding loss of heart in the morality of the people, notwithstanding many a lofty moral maxim, hoary with age, dignifying the pages of Confucian sages.

And yet there is a contentment and good humour very attractive, a cheeriness and industry very hopeful in this folk; and although in moments of passion and mob-rule they sometimes rise and burn out houses, and though in their ordinary horse-play they indicate plainly our infernal origin and emphasize the belief with gibes and stones, yet we who know them find much to love and esteem; and now that China is awakening from the sleep of ages, we anticipate with intense interest the mighty part she is to play in the world's arena in the centuries to come. —*The Quiver*.

## READINGS FROM CURRENT LITERATURE.

### PEASANT PROPRIETORS IN RUSSIA.

THE peasant proprietors can neither pay the money owing to the Government for their land, nor even the State and communal taxes, and are flogged by hundreds for non-payment. In one district of Novgorod, fifteen hundred peasants were thus condemned in 1887. Five hundred and fifty had already been flogged, when the inspector interceded for the remainder. Widespread famine is found over a great part of the country; usurers, the bane of peasant proprietors in all countries, are in possession of the situation; the Koulaks and Jew "Mir-eaters" supply money on mortgage, then foreclose, and when the land is in their possession get the work done for nothing as interest. These bondage labourers, as they are called, are in fact slaves, and are nearly starved, while the small pieces of land are often reunited into considerable estates, and their new owners consider they have only rights and no duties. Meantime, as forced labour is at an end, and free labour is of the worst possible kind, the old landowners can get nothing done; they have tried to employ machines, bought by borrowing from the banks, and are now unable to repay the money. The upper class has been ruined, with no advantage to the peasant. —*Nineteenth Century*.

### STIMULANTS AND THE VOICE.

TOBACCO, alcohol, and fiery condiments of all kinds are best avoided by those who have to speak much, or at least they should be used in strict moderation. I feel bound to warn speakers addicted to the "herb nicotian" against cigarettes. Like tippling, the effect of cigarette smoking is cumulative, and the slight but constant absorption of tobacco juice and smoke makes the practice far more noxious in the long run than any other form of smoking. Our forefathers, who used regularly to end their evenings under the table, seem to have suffered little of the well-known effects of alcohol on the nerves, while the modern tippler, who is never intoxicated, is a being whose whole nervous system may be said to be in a state of chronic inflammation. In like manner cigarette smokers (those at least who inhale the smoke, and do not merely puff it "from the lips," as Carlyle would say), are often in a state of chronic narcotic poisoning. The old jest about the slowness of the poison may seem applicable here, but though the process may be slow there can be but little

doubt that it is sure. Even if it does not kill the body, it too often kills or greatly impairs the victim's working efficiency and usefulness in life. The local effects of cigarettes in the mouth must also be taken into account by those whose work lies in the direction of public speech. The white spots on the tongue and inside of the cheeks, known as "smoker's patches," are believed by some doctors with special experience to be more common in devotees of the cigarette than in other smokers. This unhealthy condition of the mouth may not only make speaking troublesome, or even painful, but it is now proved to be a predisposed cause of cancer. All fiery or pungent foods, condiments, or drinks tend to cause congestion of the throat, and if this condition becomes chronic it may lead to impairment, if not complete loss of voice. The supposed miraculous virtues of the mysterious possets and draughts on which some orators pin their faith exists mainly in the imagination of those who use them; at best they do nothing more than lubricate the joints of the vocal machine so as to make it work more smoothly. —*Sir Morrell Mackenzie in the Contemporary Review*.

### THE SAD GRIEVANCE OF BACHELOR OFFICERS.

A CORRESPONDENT of the *Bombay Gazette* who has seen, in a *Contemporary Review* article on the "Position of Women in Ancient Rome," the statement that by the Lex Papia Poppæa, for the encouragement of marriage, a fine was inflicted on all bachelors between the ages of twenty and sixty, and that this iniquitous law was rightly abrogated by the Christian Emperor Constantine, observes that it has been left to the so-called Christian Viceroy and Governors of India to reimpose this pagan tax on celibacy under the specious heading of subscriptions to the Indian Service Family Pension Fund, and it is against this tax on bachelors that he invokes the powerful aid of the press in England and India. "Indignans" says he has been some twelve years in the service of the Indian Government, "and though without any particularly glaring virtues or vices," he continues, "I am still unmarried, and I am likely to remain a drug in the matrimonial market for the remainder of my service. Still every month I am mulcted, fined, swindled in the sum of 7-9 rupees (say 90 rupees per annum) ostensibly for the support of my future widow. In reality I am fined for not supplying food and raiment to one of the superfluous damsels of England. I have waited patiently all these years, biding my time to protest; and having come across the article I mention by the learned Principal Donaldson, the whole Christian part of me has been convulsed with indignation at finding I was serving under an infamous law copied from pagan Rome, and I can no longer hold my peace. The Government of India are, we know, very Gallios, with neither a soul to be damned nor a body to be kicked, but has our Christian England sunk to such a low state of morality that she can see with unmoved, apathetic face men ruthlessly fined for firmly adhering to the thorny path of celibacy? To escape this fine am I to avail myself of this 'premium on improvident marriages?' or am I to remain an unsung martyr to the bureaucratic tyranny of an unjust Government? or, again, should I consider myself a part-owner in the wives of my fellow subscribers, whom eventually my money will support? Will no travelling M.P. in search of a grievance or half-pay bishop (though I am credibly informed that the superior clergy never become unfit to draw their full pay) take up my hard case?"

### KILLED AND WOUNDED IN THE STREETS OF LONDON.

THE Registrar-General has, during the last twenty years, published returns showing the number of deaths in Registration London (practically the London of the County Council) referred each year to accidents from horses and vehicles in the streets. Let us, therefore, compare the police figures with those of the Registrar-General. In 1869, the first of these twenty years, the deaths from these causes were 192, whereas in 1888 they were 237; the police numbers being 96 in 1867 and 142 in 1887. Apart from the difference between the absolute numbers, the rate of increase during the twenty years was only 23 per cent. according to the Registrar-General, whereas, according to the police figures, it was 48 per cent. Moreover, as the population of the metropolis increased 34 per cent. during the twenty years, it follows that the proportion of fatal street accidents to population was lower in 1888 than in 1869, notwithstanding the greater congestion of the main thoroughfares. So far the Registrar-General's figures are satisfactory, and it may be further noted that, whereas the annual number of fatal street accidents increased pretty steadily from 192 in 1869 to 271 in 1882, they have since as steadily decreased to 237 in 1888. It is to be regretted that, in justice to the success apparently resulting from the police control of street traffic, the Chief Commissioner in his report should ignore the trustworthy figures of the Registrar-General, and prefer to put forward the necessarily imperfect statistics collected by the police. —*Lancet*.

In another column we publish the nineteenth annual report of the Ontario Mutual Life. The business of the Company during the past year has been of a most gratifying character, nearly two thousand new policies having been written, amounting to \$2,518,650; bringing up the total business of the Association at the present time to \$12,041,914, under 9,398 policies. Under the careful management which has always characterized the Ontario Mutual Life, we have no doubt the future of the Association will be one of continued prosperity.

## BANK OF MONTREAL.

The seventy-first annual meeting of shareholders of the Bank of Montreal was held at the head office in Montreal at one o'clock Monday afternoon, June 3, 1889.

Among those present were Sir Donald Smith, president; Hon. George A. Drummond, vice-president; Messrs. Gilbert Scott, Hugh McLennan, Hon. J. J. C. Abbott, W. C. McDonald, Robt. Anderson, Hector Mackenzie, Jas. O'Brien, John Crawford, Wm. Mackenzie, John Morrison, J. Philip Scott, John H. R. Molson, Geo. Macrae, Q.C., D. Kinsella, W. B. Cumming, A. C. Clark, W. J. Learmont, Andrew McCulloch, W. G. Murray, Hon. D. A. McDonald, Robt. Benny, D. Macmaster, Q.C., R. B. Angus, Henry Hogan, John Dunlop, Robert Archer, and others.

On motion of Mr. Robert Anderson, Sir Donald Smith, K.C.M.G., the president of the bank, was requested to take the chair. Mr. A. B. Buchanan was appointed secretary of the meeting, and Messrs. F. S. Lyman and W. H. Meredith were appointed scrutineers.

The president then called upon the general manager to read the annual report of the directors, which was as follows:

### REPORT.

The directors beg to present the seventy-first annual report, showing the result of the bank's business for the year ended 30th April, 1889:

|  |                |
|--|----------------|
| Balance of profit and loss account, April 30, 1888.....  | \$ 690,241 52  |
| Profits for the year ended April 30, 1889, after deducting charges of management and making full provision for all bad and doubtful debts..... | 1,377,176 01   |
|  | \$2,067,417 53 |
| Dividend 5 per cent., paid December, 1888.....   | \$600,000      |
| Dividend 5 per cent., payable June 1, 1889.....  | 600,000        |
| Amount reserved for bank buildings in course of construction.....  | 50,000         |
|  | \$1,250,000 00 |
| Balance of profit and loss carried forward.....  | \$817,417 53   |

The figures in the annexed statement do not call for any special notice, the only change of importance being the increase in deposits at interest, accounted for by special deposits of the Dominion Government.

The board recommends to their successors in office, as an improvement upon the system which has hitherto prevailed in framing the annual statement, that a sum be set aside out of the Profit and Loss Account to cover the rebate on bills under discount, a measure which will doubtless meet with the approval of the shareholders.

An office has been opened in the town of Wallaceburg, Ontario, with satisfactory results.

The business of the branch in the town of Port Hope having become unprofitable, it was closed in October last.

It has been decided to open an office in St. Catharine Street West, in this city, to be called the West End Branch, and temporary premises in that locality have been rented in the meantime, until a suitable building can be erected on a lot recently purchased for the purpose at the corner of Mansfield and St. Catharine Streets.

The head office and all the branches have passed through the usual inspection during the year.

The directors report, with extreme regret, the death, on December 29, last, of their esteemed colleague, Mr. Alexander Murray, who had served on the board since the year 1879. To fill the vacancy thus caused, Mr. Charles S. Watson was elected.

DONALD A. SMITH,  
President.

### GENERAL STATEMENT, 30TH APRIL, 1889.

| Liabilities   |                 |
|---|-----------------|
| Capital stock.....  | \$12,000,000 00 |
| Reserve.....  | \$ 6,000,000 00 |
| Balance of profits carried forward.....                           | 817,407 53      |
|   | \$ 6,817,417 53 |
| Unclaimed dividends.....  | 6,679 52        |
| Half-yearly dividend, payable June 1, 1889.....                   | 600,000 00      |
| Amount reserved for bank buildings in course of construction..... | 50,000 00       |
|   | \$ 7,474,097 05 |
| Amount of notes of the bank in circulation.....                   | \$ 5,349,452 00 |
| Deposits not bearing interest.....                                | 8,240,266 53    |
| Deposits bearing interest.....                                    | 18,843,931 31   |
| Balances due to other banks in Canada.....                        | 113,713 38      |
|   | \$32,547,353 22 |
|   | \$52,021,450 27 |

### Assets.

|  |                 |
|--|-----------------|
| Gold and silver coin current.....                                      | \$ 2,632,084 46 |
| Government demand notes.....   | 1,803,901 00    |
| Due from banks in Canada.....  | 221,203 68      |
| Due from agencies in foreign countries.....                            | 12,394,891 41   |
| Due from agencies in Great Britain.....                                | 885,848 98      |
| Notes and cheques of other banks.....                                  | 941,997 41      |
|  | \$18,670,106 97 |
| Loans and bills discounted, securities, and other assets.....          | \$32,594,745 23 |
| Debts secured by mortgage or otherwise.....                            | 119,215 89      |
| Overdue debts not specially secured (estimated loss provided for)..... | 38,382 19       |
| Bank premises at Montreal and branches.....                            | 600,000 00      |
|  | \$52,021,450 27 |

W. J. BUCHANAN,  
General Manager.

Bank of Montreal, Montreal, April 30, 1889.

### THE PRESIDENT'S ADDRESS.

The president, Sir Donald Smith, in moving the adoption of the annual report, said: Gentlemen, in proposing the adoption of this report, which will be seconded by the vice-president, Hon. Geo. Drummond, I do not intend to be otherwise than brief in my observations, especially as the general manager will give such particulars as may be necessary to supplement the statement you now have in your hands. It may be, and doubtless is, a disappointment to some that there is no bonus on this occasion. The earnings, as you are aware, were such as to permit the giving of one per cent. in addition to the ordinary ten per cent., but your directors gave their most careful consideration to this in all its bearings, and they considered it best in your interest and for your protection that instead of giving a bonus now there should be an addition made to the reserve of profit and loss. At this time the prospects of an abundant harvest are excellent, and were we assured of that it might have been well that we could all have put into our pockets now a little more money. You will all recollect that at this time last year everything also looked very bright, but, unfortunately, the harvest both in the old Provinces and in the North-West was a disappointment to all of us, and consequently the earning power of the bank was curtailed because the capabilities of borrowing were not the same for the community as they would have been had the harvest turned out as was hoped for. You will then be stronger by keeping this in reserve for the present, and will be able to meet and to deal with circumstances as they may present themselves; and should the crops be such as we all look forward to at present, and there are no unforeseen adverse influences, the giving of that bonus, which you and all of us will be very glad to get, will only be postponed for a little while, for it is not that we look forward with any misgivings to the business of the bank. Far from it. It is in a very excellent position to do all that may be necessary to give the best return to its shareholders. And while we have proposed this dividend, of course it rests with you to say, after