

cause, as when there is evidence that the business has not been carried on honestly, when the insufficiency of the assets is not accounted for, or if a discharge has been previously refused or suspended. If granted without, as may afterwards appear, good reason, the discharge may then be suspended for five years. The taking of securities against fraud is the only condition on which any insolvent law can continue to guarantee releases; with this condition the release clause may continue operative.

RETURNING GOODS.

Many times during past years we have made reference to the habit indulged in by Canadian retail merchants of returning upon the hands of importers parcels of goods on very slight pretexts, sometimes for no reason at all. Strange to say, too, the importers, dry goods merchants for the most part, usually permitted their customers this liberty, some of them being afraid to offend lest a customer should be lost. Last year a circular on the subject was issued by the dry goods section of the Toronto Board of Trade, [condemning the custom of returning goods as occasioning not only trouble and annoyance, but absolute loss to the importer. The effect of the circular was a cessation to a great extent of the habit, which lessened friction between the wholesale and retail trade.

But now again we hear complaints of goods being returned without the slightest excuse, indeed with "charges to collect" in nearly every instance. The wholesale dry goods men will therefore issue another circular and call the attention of customers to the great loss arising from return of these goods: depreciation in value through extra handling and careless repacking. We are told that often the packages arrive in a deplorable condition, the contents being bundled together without any regard to the perishable nature of goods, the damage resulting making goods totally unfit to be returned to stock, indeed quite unmarketable. The importers will do well to exhibit firmness in dealing with customers who are too free in making "returns" without cause. Of course if orders are "stuffed," or goods are not up to sample, the retailer is right in returning merchandise, provided he advises same promptly and gives his reasons.

A DEEP-SEA PIER AT FATHER POINT.

An urgent request has been made of the Government by ship-owners and merchants in Montreal and Quebec, to build a deep-water pier at Father Point, two hundred miles below Quebec. There is no deep-water pier, they point out, between Quebec and Gaspé, an interval of 360 miles. Six hundred steamers a year pass and re-pass over this long distance. Passengers and pilots embark and land there, at present, by small boats, at great risk, and occasionally at loss of life; a pier would do away with this risk. Coal is often needed by Atlantic steamers inward bound after a long passage; coal could be supplied at

this point by water for half-a-dollar the ton less, we are told, than it can now be laid down by rail. The spot is a good one, for a pier can be safely approached from any direction, gives even soundings, an unchangeable bottom, and deep water close to shore. And again, time would be saved in landing or embarking the English mails at this point rather than at Rimouski, where the water is shoal, and communication with the shore difficult.

To a petition laid before the Government last month in favor of a pier at Father Point, are appended the signatures of the leading steamship lines of Montreal and Quebec, leading merchants and forwarders, and marine underwriters. Its request is supported, too, by the boards of trade of both cities and by the marine underwriters' association. It is to be believed, then, as well as to be hoped, that so reasonable a request, endorsed strongly as it is, will induce the Government to move at once. We received last year from a correspondent testimony on the subject, which it is interesting to recall. Said Mr. Eisson: "Many years ago the Canadian Government built, at great expense, a wharf at Rimouski nearly a mile in length. But it is erected on a low, flat shoal, and is useless for deep-draught vessels. Had the same amount of money been expended on a wharf at Father Point, where close to shore there is depth of water enough to float the largest Atlantic steamers, it would have been of incalculable value to the ocean shipping."

TROUBLE IN NEWFOUNDLAND.

Newfoundland seems to be within no great distance from anarchy or revolution. The Court has unseated and disqualified two of the Government supporters for corrupt practices, and it is probable that many more will go the same way. The majority denounce the judge by whom the cases were tried, and charge him with political malice and favoritism; they say that the Corrupt Practices Act was impracticable in the actual circumstances, the condemned practices having been invariably followed. But the fact that wrong was done in the past, when the law could not reach it, is no reason why it should not be punished under the Act passed for the purpose. The interpretation of the judge is complained of as unwarranted, and this, if true, would afford good ground of objection: but the charge cannot be accepted as true on the bare statement of the persons affected or liable to be. The Government calls upon the Governor to dissolve the House as a means of escape from the consequences of further adverse judicial decisions, and threaten to stop the supplies if he refuses. The Revenue Act will expire July 15. The Governor rebuked Ministers for their attack on Judge Winters, who was selected by the Government for his present position. In the extremity, report says, the Governor may appeal to England for advice. Newfoundland would seem to be only a step from the state of things which, in California, led to the formation of a vigilance committee, which superseded the regular Government. It is to be hoped

that some constitutional means of escape from a situation which is not without danger will be found.

CHARITY.

A correspondent, whose letter is too lengthy for our columns, writes to remonstrate against wasting money by misdirected charity. He gives several illustrations of this, among them the following:

"I read not long ago in an Eastern paper that a church circle known as the 'King's Daughters' at Park City, wherever that may be, lately raised money enough to get a winter's coal for a poor family in that place, and gave it to them. But the poor family used the money to get their photographs taken, instead of buying coal. Now is it not a waste of time and a great waste of charitable effort to help such fools as these people? And I have myself seen, and not only seen but experienced [he underscores the word] disgraceful ingratitude for money or other aid given with an honest wish to help."

Our friend winds up with a suggestion that municipal officers should be appointed to supervise charitable assistance. The subject of poverty and its relief is a wide one. It is not new, and not easy. It cannot be denied that the improvidence and folly of the poor often embitter voluntary work among them. But it would never do to cease assisting those who may prove really worthy because of the stupidity or rascality of others in like straits. Where the King's Daughters made the mistake was in not giving coal to those people they wished to help, instead of money. Such silly spendthrifts are not peculiar to Park City. Here is a case that occurred in Toronto. A lady of Grace Church, in her parish visiting, found an English middle-class family, just out, and badly off. They had difficulty in keeping warm (it was winter), and were very miserable. The lady got them a second-hand stove and some fuel, and gave them practical hints about it. Thinking they were not properly clad, she went round among her friends and collected eight dollars, which was given them to get underclothing. Next morning, at nine o'clock, she went to see how they were getting on, found them quite happy, breakfasting on fresh eggs—which just then were 30 cents the dozen—gunpowder tea, for which they had paid 80 cents the pound, and buttered toast, the butter at a figure to be inferred from the other prices. No underclothing had been bought, but one of the women had bought for herself a silk cape with four dollars of the money! The visitor, we are told, did not weep, and, being a lady, she could not swear. How her feelings found relief must be imagined. These people did not mean to be ungrateful, did not know that they were improvident; they were simply unfit to manage for themselves, unfit to live a life of poverty and self-denial. They are of the kind who are always needing help, but to give them money is to see it wasted.

Still the proposal to have municipal officers doling out our charity is unworthy the Christianity of the present day. We have seen quite recently in this city specimen methods of assisting the poor which are as far as possible from illustrating the charity that vaunteth not itself and is not puffed up. Such methods, whatever good they