Huron Signal.

WEEKLY EDITION.

W. T. COX, Editor and Proprietor.] The Greatest Possible Good to the Greatest Possible Number."

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Filial Worth Rewarded.

'My tale is simple, and of humble birth,
A tribute of respect to real worth.'

STRAYED from the cling-house one morning; one concession of Ashfield, a red and white spotted heifer, six years old, marked with a slit in the left ear, and a small piece cut off the right ear, supposed to be in the township of Colborne. Henry's face was suffused with a deep blush, and a tear trembled on his manly cheek.

'Did I not know that your salary was sufficient to provide more genteel habiliments,' continued Mr. D., 'I would increase it.'

'My salary is sufficient, amply sufficiently, sir,' replied Henry, in a voice choked by that proud independence of feeling which poverty had not been able to divest him of. His employer noticed the agitation, and immediately changed the subject.

Mr. D. was a man of immense wealth and ample benevolence, he was a widower, and had but one child—a daughter—who was the pride of his declining years. She was not as beautiful as an angel, or as perfect as Venus; but the goodness, the innocence, the intelligence of her mind shone in her countenance, and you had but to become acquainted with her, to admire and love her. Such was Caroline Delancey when Henry became an inmate of her father's abode.

No wonder, then, that he loved her with a deep and devoted affection—and, reader, had you known him, you would not have wondered that that love was soon returned, for their souls were congenial; they were cast in virtue's purest mould—and although their tongues never gave utterance to what they felt yet the language of their eyes told too plainly to be mistaken. Henry was the very soul of honor, and although he perceived that he was not indifferent to Caroline, he still felt that he must conquer at once the passion that glowed in his bosom. 'I must not endeavor to win her young and artless heart,' thought he; 'I am penniless, and cannot expect that her father would ever consent to her union with me—he has treated me with kindness, and I will not be ungrateful.' Thus he reasoned, and he heroically endeavored to subdue what he considered an ill-fated passion—Caroline had many suitors, and some who were fully worthy of her; but she refused all their overtures with a gentle but decisive firmness. Her father wondered at her conduct, yet he would not thwart her inclinations.

He was in the decline of life, and wished to see her happily settled before he quitted the stage of existence. It was not long ere he suspected that young Henry was the cause of her indifference to others; the evident pleasure she took in hearing him praised, the blush that overspread her cheek whenever their eyes met, and all served to convince the old gentleman, who had not forgotten that he was once young himself, that they took more than a common interest in each other's welfare.

Thus satisfied, he forbore making any remarks upon the subject; but he was not as displeased at the supposition as the penniless Henry would have imagined.

Henry had now been about a year in his employ. Mr. Delancey knew nothing of his family, but his strict integrity, his unreproachable morals, his pleasing manners, all conspired to make him esteem him highly. He was proud of Henry, he wished him to appear in dress as well as manners, as respectable as any one. He had often wondered at the scantiness of his wardrobe, for although he dressed with the most scrupulous regard to neatness, his clothes were almost threadbare. Mr. Delancey did not think that this proceeded from a niggardly disposition, and he determined to broach the subject and if possible, ascertain the real cause, this he did in the manner we have related.

Soon after this conversation took place, Mr. Delancey left home on business. As he was returning, and riding through a beautiful village, he alighted at the door of a cottage and requested a drink. The mistress, with an ease and politeness, which convinced him that she had not always been the humble cottager, invited him to walk in. He accepted her invitation,—and here a scene of poverty and neatness presented itself such as he had never before witnessed. The furniture, which consisted of no more than was absolutely necessary, was so exquisitely clean that it gave charms to poverty, and cast an air of comfort all around. A venerable looking old man, who had not seemed to notice the entrance of Mr. D., sat leaning on his staff; his clothes were clean and whole, but so patched that you could scarcely have told which had been the original piece.

'That is your father, I presume,' said Mr. D., addressing the lady.

'It is, sir.'

'He seems to be quite aged.'

'He is in his eighty-third year, and has survived all his children except myself.'

'You have seen better days.'

'I have; my husband was wealthy, but false friends have ruined him; he endorsed notes to a great amount, which stripped us of nearly all our property, and one misfortune followed another until we were reduced to poverty.—My husband did not long survive his losses, and two of his children soon followed him.'

'Have you any children remaining?'

'I have one, and he is my only support.—My health is so feeble that I cannot do much and my father being blind, needs great attention. My son conceals from me the amount of his salary,—but I am convinced that he nearly sends me all, if not the whole amount of it.'

'Then he is not at home with you.'

'No, sir, he is clerk for a wealthy merchant in Philadelphia.'

'Henry W——.'

'Henry W——!' exclaimed Mr. Delancy, 'why he is my clerk! I left him at my house not a fortnight since.'

Here followed a succession of inquiries which evinced an anxiety and a solicitude that a mother only could feel,—to all of which Mr. Delancy replied to her perfect satisfaction.

'You know our Henry,' said the old man, raising his head from his staff, 'well, sir, then you know as worthy a lad as ever lived, God bless him. He will bless him for his goodness to his poor old grandfather,' he added, in a tremulous voice, while the tears chased each other down his cheeks.

'He is a worthy fellow, to be sure,' said Mr. D., rising and placing a well filled purse in the hands of the old man. 'He is a worthy young man, and shall not want friends, be assured.'

He left the cottage.

'Noble boy,' said he mentally, as he was riding leisurely along, ruminating on his interview, 'noble boy, he shall not want wealth to enable him to distribute happiness. I believe he loves my girl, and if he does, he shall have her, and all my property in the bargain.'

Filled with this project, and determined, if possible, to ascertain the true state of their hearts, he entered the breakfast room the next morning after his arrival home. Caroline was alone.

'So Henry is about to leave us!' said Caroline, dropping the work she held in her hand; 'about to leave us and going to England!' in a tone that evinced the deepest interest.

'To be sure; but what if he is, my child?'

'Nothing, sir, nothing—only that we should be very lonely,' she replied, turning away to hide the tears she could not suppress.

'Tell me, Caroline,' said Mr. D., tenderly embracing her, 'tell me, do you not love Henry? you know I wish your happiness, my child. I have ever treated you with kindness, and you have never until now, had anything from your father.'

'Neither will I now,' she replied, hiding her face in his bosom. 'I do most sincerely esteem him, but do not for the world tell him so, he has never said it was returned.

The daughter was left alone.

'Henry,' said he, entering the counting-house, 'you expect to visit the old country shortly, do you? I believe you told me so.'

'Yes, sir, in about four weeks.'

'If it would not be too inconvenient,' rejoined Mr. D., 'I should like to defer it a week or two longer, at the least.'

'It would be no inconvenience, sir; and if it would oblige you, I will do so with pleasure.'

'It will most certainly oblige me, for Caroline is to be married in about six weeks, and would not miss having you attend the wedding.'

'I cannot stay, sir—indeed I cannot!' replied Henry, forgetting what he had previously said.

'You cannot stay?' replied Mr. D., 'why you said just now that you could.'

'Yes, sir, but business requires my attention in the country, and I must go!'

'But you said that it would not put you to any inconvenience, and that you would wait with pleasure.'

'Not in anything else, sir, but it that regard I cannot oblige you,' said Henry, rising and walking the floor with rapid strides.

'Poor fellow; he had thought his passion subdued; but when he found that Caroline was so soon, so irrevocably to become another's, the latent spark burst forth into an inextinguishable flame, and he found it in vain to attempt to conceal his emotion.

The old gentleman regarded him with a look of earnestness.

'Henry, tell me frankly, do you love my girl?'

'I will be candid with you, sir,' replied Henry, unconscious that his agitation had betrayed him. 'Had I a fortune such as she merits, and as you, sir, have a right to expect, I should esteem myself the happiest of men could I gain her love.'

'Then she is yours,' cried the delighted old man, 'say not a word about property, my boy, true worth is better riches. I was only trying you, Henry,—and Caroline will never be married to any one but yourself.'

The transposition from despair to happiness was great. For a moment Henry remained silent, but his looks spoke volumes; at length he said:

'I scorn to deceive you, sir—I am poorer than you suppose—I have a feeble mother and an aged grandfather who are——'

'I know it. I know it all, Henry,' said Mr. D., interrupting him. 'I know the reason of your parsimony, as I called it, and I honor you for it—it was that which first put it into my head to give you my Caroline—so she shall be yours, and may God bless you both.'

They separated.

Shortly after this conversation, Henry avowed his love for Caroline and solicited her hand, and it is needless to say that he did not solicit it in vain. Caroline would have deferred their union until the ensuing spring; but her father was inexorable. He supposed he would have to own a falsehood, he said, and they would willingly have him shoulder two; but it was too much—entirely too much—as he had told Henry that she was to be married in six weeks, and he could not forget his word.

'But, perhaps,' he added, apparently recollecting himself and turning to Henry, 'we shall have to defer it after all, for you have important business in the country about that time.'

'Be merciful, sir,' said Henry, smiling, 'I did not wish to witness the sacrifice of my own happiness.'

'I am merciful, sir, and for that reason would not wish to put you to the inconvenience of staying. You said you would willingly oblige me, but you could not, indeed you could not!'

'You were once young, sir,' said Henry.

'I know it, I know it,' replied he, laughing heartily; 'but I am afraid too many of us old folks forget it—however, if you can postpone your journey, I suppose we must have a wedding.'

We have only to add that the friends of Henry were sent for, and that the nuptials were solemnized at the appointed time, and that, blessed with the filial love of Henry and Caroline, the old people passed the remainder of their days in peace and happiness.

THE END.

The Contemplated Ottawa Ship Canal—The Importance to the Interests of the West.

(From the Milwaukee Sentinel.)

In the midst of the excitement of the war, and at the outset of our biennial political campaign, it may seem rather an inopportune occasion to advocate or calle attention to schemes of internal improvement. In the agricultural Northwest, however, where the cheapening of the cost of export of our cereal products is becoming a vital question, no occasion for urging enterprises which will accomplish this result can be inopportune. The projected Ottawa Ship Canal is perhaps, the most feasible and important of all the schemes for effecting this reduction of the cost for export, which is now before the public, and some of our foremost business men have asked us to call attention to the merits and importance of this canal.

But few of our citizens are aware that for the small sum of $12,500,000 (small as compared to the great benefits and advantages to be derived from the construction of the work in question) an artificial water course can be obtained between the lakes and the tide water which will allow of the free and ready passage of vessel of twelve feet draft of water. And yet such is the case.

For £2,500,000 sterling a ship canal can be constructed from the Georgian Bay upon Lake Huron to Montreal, via Lake Nipissing and the French, Mattawa and Ottawa rivers, which shall place Milwaukee by water 50 miles nearer to Montreal than it is to Buffalo—many 600 miles nearer to Montreal than it is to New York, and about 1,000 miles nearer to Liverpool than by any other water communication—a Ship Canal having about 38 miles of artificial navigation on the whole route, of which 31 miles are already constructed, and only require enlarging to allow of the passage of vessels of the size to which we have already alluded. The distance from Milwaukee to Montreal by this proposed course is 820 miles, as follows:

From Milwaukee to the mouth of French River, on Georgian Bay	390 miles
French River	50 "
Lake Nipissing	30 "
Mattawa River	44 "
Ottawa River to Montreal	306 "

The distance from Milwaukee to Buffalo via the lakes and rivers is 910 miles.

One can readily see, therefore, that with this projected work completed—having but 59 miles of canal navigation to overcome on the entire route—grain can be laid down in Montreal, which our readers are aware is at the head of ocean navigation on the St. Lawrence, and which is at all times equally as good a breadstuff market as that of New York, in about the same time which it now requires to place it in Buffalo. In other words, by this contemplated route, grain, flour, pork, &c., can be placed on shipboard at Montreal, bound for Liverpool or other foreign markets, as the case may be, in about five days from Milwaukee, thus not only placing the products of this country in a market equally as good as that of New York, in one quarter of the time required to transport these products to that market, but also at one-third the expense.

The saving of time, as well as of canal freight upon the Erie Canal, which ranges from 12 to 30c. pr. bu. in grain, and which is an item of vast importance to the interests of this western country, amounting as it does upon the cereal crop of the seven producing states of the West to but little, if any, short of twenty millions of dollars annually, is by no means the only saving, important as this is, which this proposed route offers. It would save millions of dollars annually in the way of damage to these products, which is now actually wasted and thrown away by the exposure to which they are now subjected between Buffalo and New York, by being confined in close, hot boats, upon the Erie Canal, exposed during the entire time to the rays of a burning sun until their value is oftentimes lessened from ten to thirty cents per bushel, thus saving to the West, in this one item alone, a sum sufficient, as our shippers inform us, to build and complete entire, this Ottawa scheme in a very short period of time. Now with these facts and figures before our readers it will require but very little arithmetic to convince them of the importance of this work or to show them that it is the most important commercial project now before the Western people.

It would not only place in the hands of our producers the entire sum now paid in the way of freight from Buffalo to New York, but it would enhance the value of every foot of real estate in the seven producing States of the West, at least twenty per cent. with our 242,000,000 of acres of land in these seven States, not over one-sixth, and we think we can safely say, not over one eighth of this arena is to-day under improvement. With our cereal crop increasing, as it has from 165,000,000 bushels in 1860 and less than 300,000,000 in 1861, to not less than 700,000,000 in 1862 this channel will soon become an absolute necessity, and we only wonder why active steps are not being taken to secure its accomplishment. Of no less importance is it to the growing interests of Montreal.—With this channel open for the reception of the vast volume of our products, Montreal, instead of New York, would be the great breadstuff depot and market for this continent.

CANADIAN ITEMS.

☞ Mr. White, druggist, of Kingston, was severely burned on Friday last in attempting to extinguish the flames from some jet varnish which a lad in his store accidentally set fire. The injuries are of a serious character, and will probably disfigure him for life.

☞ We are glad to learn that two scoundrels have been arrested while attempting to cross the river at Windsor. They had five horses in their possession, several of which, it is said, were stolen from the London District.

☞ The Quebec *Daily News* says:—'We are gratified to learn that the friends and admirers of the Hon. T. D. McGee, are about to mark their appreciation of that gentleman's talent and consistency, by erecting for him a suitable mansion and appurtenances at Montreal.

☞ We learn that the United States' Consul General, Mr. Giddings, has been arrested at Montreal, charged with complicity in the illegal arrest of one Redpath, whereby he was conveyed forcibly to the States, and put to much personal inconvenience and indignity. Mr. Giddings has been bailed in the amount of $30,000.—*Quebec Mercury.*

☞ Mr. Andrew Story, of Tuckersmith, met with a serious accident on Monday last while threshing. We learn that as he was hitching a horse to the machine, and in the act of hooking on the traces to the animal, which is rather vicious, kicked him on the face, breaking the bones of his nose; his face was cut and bruised in a shocking manner. We are glad to hear the sufferer is doing well under the care of Dr. Fitzsimmons.—*Huron Express.*

☞ Yesterday morning at 3 o'clock, the dwelling-house of Mr. George Sparling, junr., was discovered to be on fire, and before any assistance could be rendered, the house and contents were totally destroyed. Mr. Sparling and family were absent, and to the best of their knowledge no fire had been on the premises since the previous morning; under these circumstances the origin of the fire is a mystery. Loss estimated at fully $400. No insurance.—*Huron Express.*

☞ The Hamilton *Spectator* gives an account of an elopement which has caused some excitement in that city. The names of the parties are not mentioned, but they are reported to be a young actor named Marble and Miss Cahill, daughter of the Police Magistrate of Hamilton. They were married at Dundas, to which place the angry father of the fair one followed them, but too late to prevent the catastrophe. He had to content himself with soundly thrashing the bridegroom.

☞ Last Wednesday night a robbery and an attempt at murder, was committed at Bronte. An old man named Stafford Smith, went to Hamilton the day previous and drew $1,100 from the bank, and returned home on Wednesday evening. On Thursday morning he was found lying on the floor fearfully cut and almost insensible. The old man is still living, but can give no account of the robbery, further than that he was robbed of the amount above stated.

☞ During the last few days there has been unusual activity in the Military Store Department, owing to the arrival and departure of war material. A considerable quantity has been sent westward recently. During nearly the whole of yesterday, heavily laden carts were passing down Mountain street to the wharf, where the stores were being shipped for the west. Among the material sent away yesterday, there were eight heavy guns of 5 tons 2 cwt.; 23 cases and 30 boxes shot and shell, with a very large variety of assorted stores.—*Quebec Chronicle, Nov 16.*

☞ The U. S. Navy Department has been obliged to place the frigate Niagara and the Sabine in ordinary, owing to the impossibility to obtain sailors to fill the complment required for each vessel.

Huron Signal.

GODERICH, C. W., NOV. 20, 1863.

AMERICAN PROSPERITY

SOME weeks since we published an article in which we endeavored to prove that, notwithstanding the flood of greenbacks created by the war, the vaunted prosperity of the Federal States was not based upon a sound basis—that while merchants, money brokers, contractors, &c., were growing rich, the great disparity between the prices received for agricultural products and those demanded for nearly every article purchased by the Western farmer, had a direct tendency to bring about a collapse, sooner or later. Our position is now strengthened by the facts brought before us during the past week or two. It is patent to the most casual observer that the farmers of the great West are not the greatest sufferers by the unequal war prices. If they are compelled to pay exorbitantly for luxuries, they have within themselves an abundance of the *necessaries* of life, hence, in the end, they will be enabled to weather the storm before which thousands of mechanics and traders must fall. The great weight of misery and suffering falls upon the operatives who form such a numerous class in every large city, and that misery is so deep, that a general strike for higher wages has taken place. New York city, for instance, has enjoyed a full share of the harvest of superficial prosperity—thousands have been enriched since the breaking out of the war—business never was more flourishing—money pours into the metropolis—gaity reigns supreme in the *upper crust* of society, but is the prosperity, generally shared in by the whole community? No. Hear what a leading daily journal says:

"When it is considered that nearly every "thing which comes into use in every day "life, and which can scarcely be dispensed "with, has doubled; and in some instances quadrupled, in price, it is not to be "wondered at, that these strikes have assumed the formidable character which "they now present, and that the whole of "society is in a state of agitation in consequence of the determination of the "poor, dependent classes, to wring from "their employers a rate of compensation "commensurate with the enormous increase of the necessaries of life. The "argument of the poor man is very difficult to overthrow when they tell you that "coal is eleven dollars per ton, boots and "shoes double the cost they were a year "ago, and clothing enhanced in value in "an almost equal degree. 'How can we "be expected,' say they, 'to live now "upon the same salaries we received two "years ago, when things were nearly three "times cheaper?' For months past the "dependent classes, seeing that the time "was approaching when they must act "with determination and energy, have "been laboring to effect combinations "among themselves for the purpose of "compelling capital to bow down before "the demands of labor. Hence in every "branch of trade we have noticed that the "ordinary, smooth course of business has "been temporarily interrupted by strikes, "and that in many instances employers "have perforce been necessitated to accede "to the demands of their dependents, "otherwise trade would have to stand "still, and irreparable losses would be "occasioned. Several times the public "work has been suspended in consequence "of these strikes, and the greatest inconvenience has been felt by parties interested." Independent of any financial crash, such a pressure as has been shown to bear upon the *millions* throughout the Northern States, in contradistinction to the unwonted affluence of the *few*, must have a direct tendency to bring about a state of terrible social disorder. Hungry men and women *feel strongly* if they do not always reason correctly. The working girls of New York, who labor early and late for a scanty subsistence must feel that they are wronged—the artizans and operatives of all kind must feel that their rich employers, are grasping too much in their eagerness to make money. These classes do feel the great disadvantages under which they labor. What, then, will be the consequence, should the struggle terminate in favor of *capital* and against *labor?* Will the operatives of New York and other American cities display as much patience as the poor cotton-spinners of Lancashire?

Canada Life Assurance Company.

"From the Hamilton Evening *Times* we learn that the annual meeting of the Shareholders of the above named Company took place in that city on Tuesday, the 27th ultimo. The report which was read upon the occasion is far too lengthy to give in detail; but we gather the following information from it, with reference to the business of the Company during the past year, which seems to be of a satisfactory nature:—That 304 new assurances, for the sum of $409,166, have been effected. At the 30th of April, the Company enjoyed an annual premium income on its policies of $101,731. The claims by death during the year amounted to $31,303, being $20,000 less than was calculated on. The rate of interest of investments has increased, having exceeded six per cent; and on the 30th April a dividend of five per cent. to the Shareholders was declared. These favorable facts speak highly in favor of the management of the Institution."

MUNICIPAL LOAN FUND.

We take the following lengthy article from the *Globe* of Wednesday. All persons interested in Municipal matters will read it with interest, and many will be more thoroughly convinced than ever of the injustice done these Counties, which, though they borrowed largely from the fund, have paid up both interest and sinking fund, while more favored or less honest municipalities have allowed their indebtedness to accumulate in a most shameful manner:

Some months ago the Government notified all the municipalities who were in default on their payments to the Municipal Loan Fund, under the five cents in the dollar arrangement of the Act of 1858, that, if arrears were not paid up by a certain date, warrants would issue immediately thereafter for collection. We believe the time specified in the notice has already expired, and we may expect therefore to hear very soon of vigorous measures being taken to bring into the Provincial Treasury the amounts due by the municipalities still in default. There can be no question that the time has fully arrived when such measures should be resorted to. When Mr. Ga t's Relief Act of 1858 passed, allowing municipalities to pay their indebtedness to the Fund with an assessment of five cents in the dollar, the difference between that and the actual liability being borne by the Province, it was felt that a serious injustice was thereby done to the municipalities, which either had not borrowed from the Fund at all, or which had exercised such prudence in borrowing, that they had never been in default, and an assessment of five cents in the dollar would more than cover their entire liability. The measure in fact was tantamount to making the prudent municipalities share the penalty of the recklessness with which the defaulting municipalities had borrowed beyond their ability, or at all events paying no interest pay. Perhaps it was to some extent a necessary consequence of the course which had been pursued by the Coalition Government, in yielding to the pressure of particular localities, or of individual supporters, and authorizing large amounts to be borrowed, when there was no reasonable probability that the municipalities borrowing would be able to meet their engagements. By the action of the Government, the municipalities had got into a position, in which it was difficult for many, and absolutely impossible for some of them, to pay in full the interest and sinking fund on the amounts they had borrowed, and, as they could not meet the whole of their liability, the best thing that could be done was to arrange to take from them such a composition as they actually could pay. But an injustice to the rest of the Province was committed in making the composition so low.—Toronto, though it has not borrowed from the Municipal Loan Fund, has a large debt, and keeps good faith with its creditors, by levying for the payment of interest and sinking fund a rate of an assessment of 15½ cents in the dollar; while Cobourg and Port Hope, because they have borrowed from the Municipal Loan Fund, are called to tax themselves for the payment of their indebtedness only 5 cents in the dollar, and leave the Province to pay the rest. The arrangement was evidently most unfair to Toronto, and other localities similarly situated.

That is worst feature in the business, rendering necessary the proceedings which are now being taken by the present Government, is that even the composition of 5 cents in the dollar has not been paid—in some instances for several years back. From a return as to the condition of the Municipal Loan Fund, obtained last session on motion of Dr. Parker, we learn that, since the arrangement introduced by the Act of 1858 came into operation, the following municipalities have been yearly diminishing. In each of the last four years the Province has had to pay interest to the amount of $137,648 on the Municipal Loan Fund Debentures of Upper Canada, which sum, if the municipalities were in 1859, $143,780; in 1860, $158,814; in 1861, $138,262; and in 1862, $92,589. On the Lower Canada Loan Fund Debentures, the Province, in 1859, paid $116,521 of interest, and received $35,151; in 1860, it paid $128,888, and received $59,675; in 1861, it paid $136,541, and received $89,763; and in 1862 it paid $136,541 and received $4,620. The relief given to the defaulting municipalities seems to have made them still more remiss than before, in the discharge of their obligations. Year by year the amount paid in by them to the Provincial Treasury has diminished, and in some cases the only effect of the Relief Act appears to have been a stoppage of payments altogether. The Government, therefore, in the fulfillment of their duty to the Province, had to other alternative than to adopt the policy on which they have now entered, of instructing the Sheriff to levy for the amount to which the municipalities have failed to pay under the five cents in the dollar arrangement.

The return before us gives full details of the transactions on which each borrowing municipality has had with the Fund, showing the amount it has borrowed, the yearly amount of interest and sinking fund which it ought to have paid, and the amount it has actually paid. We shall give a few instances.

The town of Port Hope, on the 1st March, 1853, borrowed $25,000 from the Fund. This was probably quite as much as a town like Port Hope, with two or three thousand inhabitants, should have been allowed to borrow, for it involved an annual payment for interest and sinking fund of not less than $16,000. But in March and August, 1854, Port Hope was allowed to borrow the additional amount of $320,000. In that year it paid on account of interest at 6 per cent $17,871, and on account of a 2 per cent sinking fund, $5,938. On the 19th September, 1855, when it had already borrowed far beyond its ability to pay, the Coalition Government allowed Port Hope to borrow another $119,000; making its total debt $460,000, which entailed an annual liability of $31,600 for interest, and $17,200 for sinking fund; in all $58,000. In 1855, the municipality made the large payment on its debt of $19,561. But in 1856 it paid only $3,167, less than one-tenth the amount it ought to have paid. This payment, however, was supplemented by $8,012 of Clergy Reserve money, which, under ordinary circumstances, would have gone to Port Hope, but which was retained by the Receiver General on account of the interest on its Municipal Loan Fund indebtedness. In 1857 the payments by the municipality of Port Hope, for arrears and for the $58,800 of interest and sinking fund accruing due in that year, were *nil*; but $2,011, which was its share, under the distribution of the Clergy Reserve money for that year, was retained by the Receiver General. In 1858, the payments by the municipality again were *nil*, and there was only $1,149 of Clergy Reserve money to be placed to the account of its Loan Fund indebtedness. In 1858 the Relief Act was passed, and the reduced amount which Port Hope would have had to pay, in compliance with the provisions of that Act, at 5 cents in the dollar of its assessable property, would have been $6,125 annually, instead of its original liability of $58,800 annually. But it has never in any one year paid even that reduced amount. In 1859 it paid $3,418, and $339 more of Clergy Reserve money was paid to its account, $3,777 in all for that year. In 1860 it paid $2,706. In 1861 it paid *nil*. In 1862 it paid $1,600. On the 31st day of December, 1862, the arrears of interest on its debt, with interest on arrears and expenses, amounted to $386,618; in other words, Port Hope, by failure to pay interest, had increased its original indebtedness of $460,000, incurred in 1853-4-5, to $1,216,618. And at the same date, even under the arrangement of the Relief Act, authorizing a composition of five cents in the dollar, it was in arrear, for the four years that Act had been in operation, $16,775, having paid only $7,725, instead of $24,500.

The township of Hope, in which the town of Port Hope is situated, borrowed $60,000 in March, 1853, becoming liable for an annual payment of $4,800 interest and sinking fund. In 1854 it paid $6,400 for that and part of the previous year. In 1855 it paid the full amount of $4,800. In 1856, 1857 and 1858, it paid *nil*, the moneys, however, which accrued to the township from the Clergy Reserves being retained by the Receiver General on account of the Loan Fund indebtedness. In 1859, under the Relief Act, it paid to the Loan Fund 5 cents in the dollar of its assessable property, being $3,084, instead of its original liability of $4,800. Since 1858 it has paid absolutely *nil*. On the 31st December, 1862, the debt of the township of Hope had increased from $60,000 to $91,988; and at the same date it was $9,252 in default under the Relief Act arrangement of 1862.

The adjoining town of Cobourg borrowed from the Municipal Loan Fund $300,000 in 1853, $100,000 in 1854, and $100,000 more in 1855; in all, $500 000, involving an annual liability of $19,000. In 1854 it paid $26,323. In 1855, *nil*. In 1856, $5,520. In 1857, $12,000, besides $1,847 retained from its Clergy Reserve money. In 1858, the payments were *nil*, $1,710 being retained from the Clergy Reserve money. Under the 5 cents in the dollar arrangement, Cobourg should have paid in each of the last last four years, $6,761, instead of $19,000 annually. But on the 31st December, 1862, it had paid for the four years only $13,522, and was in default to the five amount, having paid nothing at all in 1862. On the 31st December, 1862, the original indebtedness of Cobourg to the Municipal Loan Fund, of $500,000, through non-payment of interest, had increased to $869,694.

The united counties of Northumberland & Durham, which embrace the towns and townships above mentioned, borrowed in March, 1854, $120,000; in 1855, $120,000; in 1856, $152,000; and in 1857, $68,000; in all, $460,000, involving an annual liability of $36,800. On the 31st of December, 1862, the original indebtedness of these counties had increased by $48,284. The assessment of 5 cts in the dollar, had it been enforced, would have been more than sufficient to meet the whole annual liability, and to pay off arrears—a rate of that amount on the assessable property in the counties yielding a total of $46,000 or $47,000—but the amount actually paid on account of the 5 cents in the dollar during the four years to 31st December, 1862, was only $10,615, equal to a little over $27,000 per annum.

The town of Brantford borrowed $500,000 from the Fund, involving an annual liability of $40,000. The case of Brantford is peculiar. Previously to 1859, it had fallen considerably in arrears, a though not in the same proportion as Port Hope and Cobourg, but since the passage of the Relief Act, it has paid every shilling required under the 5 cents in the dollar arrangement. It is alleged, in fact, that Brantford makes a clear profit out of it in arrangement, receiving on the bonds of the Buffalo and Lake Huron Railway, which it holds as security, a larger sum than the composition it is required to pay to the Government. On the 31st December, 1862, its original indebtedness of $500,000, though non-payment of interest, had increased to $727,786; but it was not a defaulter under the 5 cents in the dollar arrangement. The amount payable under that arrangement has been $9,229 annually, and the obligation has every year been punctually discharged.

The town of Niagara borrowed $200,000, which from non-payment of interest, had increased on the 31st December, 1862, to $459,131. Under the Relief Act, instead of its original annual liability of $22,400, it was required to pay annually $2,113, being what an assessment of 5 cents in the dollar on its rateable property would have produced.—The amount thus due in the four years was $9,652, and on the 31st December, 1862 Niagara was a defaulter for the whole amt.

The counties of Lanark and Renfrew borrowed $800,000; and their indebtedness to the Loan Fund, by the non payment of interest, is now increased to $1,177,265. A rate of 5 cents in the dollar would have produced, on an average of the four years, about $41,000 per annum; and they have actually paid under that arrangement $26,771, being defaulters to the amount of about $30,000.

We shall not go through the remainder of the list of defaulters, having now mentioned those which owe the largest amounts, and shall only further refer to the return, to select the names of the municipalities which have paid not merely the 5 cents in the dollar, but have honourably fulfilled the whole of the terms on which they originally borrowed, paying interest and sinking fund as they fell due. The township of Brantford, which borrowed $500,000 on the 30th June, 1863, has paid the whole amount due, within $11,311; the township of Wainfleet, within $880; the township of Moulton, within $313; the township of Middleton, within $301; and the county of Essex, within $749. The following municipalities had an absolutely clear record, having paid every shilling that was due up to the date to which the return extends:—The townships of Canboro' and Stanley; the towns of Cornwall, Belleville, Paris, (which borrowed $40,000) and Guelph (which borrowed $80,000); the counties of Grey, Lambton, Oxford, Lincoln, Elgin, which borrowed $80,000; Hastings, which borrowed $157,600; and Huron and Bruce, which borrowed $308,000.

☞ An English paper remarks:—A very distressing accident occurred to a Volunteer of the Robin Hood Rifles, after the review of the regiment on Bulwell Forest on Monday afternoon. As the Volunteers were marching from the forest to the railway station Mr. Newton, a private, was observed to fall out from the ranks. Lieutenant Bradley went up to him when the young man said, "Oh, I have killed myself." It appeared that while marching he was cleaning his bayonet, and his foot tripped on a stone, throwing him forward on to the weapon. He received a very serious wound just below the heart several inches deep, and blood flowed from it copiously. At present he remains in a precarious state.

Good out of Canada for Once.

(From the New York Herald.)

The Governor General of Canada has done us a service by informing Lord Lyons, and requesting him to notify this Government, of the rebel plot to seize on our cities on the Canadian border. It is so seldom that any good comes out of Canada that we hasten to make this acknowledgment of the favour she has rendered us. But, at the same time, we are not so carried away by gratitude that we cannot perceive there was a selfish feeling at the bottom of this friendly act. Indeed, all Englishmen are simply men nations of selfishness, and the Canadians are only provincial Englishmen.

Canada exposed this rebel plot for the same reason that England stopped the rebel rams. It was her interest to do so. She could not do otherwise with safety. We do not know what Secretary Seward has been writing to Earl Russell for the past six months, and we sincerely hope that we shall never be called upon to read any more of his voluminous correspondence; but we do know that if England had allowed those rams to go to sea we should have declared war against her at once. So, upon the same principle, if the Governor-General of Canada had kept this rebel conspiracy a secret, and permitted it to be carried into effect, we should have first rescued the rebel prisoners and imprisoned the rebel refugees who were going to undertake the raid, and then we should have turned our attention to the Canadians, and flogged them out of their boots offhand. The Northern border States could raise a hundred thousand volunteers—half of them veterans—in less than three weeks, for such an expedition, and where would the Kanucks and Bluenoses be then? Thousands of our fighting men are already very anxious to twist the neck of the British lion, and what would they have cared for a little tussle with one of her puny whelps.

Still, while we perceive the selfish motives which have actuated the Canadians in their kind deed, we do not the less appreciate the deed itself. General Dix has gone to Buffalo, and will see to it that affairs there are in a state of preparation against any surprise.—We thank the Canadians, then, for their friendly warning, and assure them that if, at some future period, they shall desire to drop into our delightful family party of States, and share with us the privileges and blessings of a republican form of government, they will be all the more welcome on account of their present neighbourly conduct. In conclusion, we have only to say that Vallandigham and the Chevalier Jewett have lost a magnificent opportunity in this matter. They are both in Canada, and if they are as clever as they profess to be, they both know all about this rebel plot. Had they revealed it to our Government they would have been invited to return here in triumph and honour, to be feasted and *feted* constantly and gloriously. As it is, we must either set them down as too ignorant to know about the plot or suspect them of complicity in it. The ancient geese saved Rome, but these two geese made no effort to save America. What a splendid opening for a historical parallel and a historical immortality have Vallandigham and Jewett wilfully neglected.

That's the game, is it, Mr. *Herald?* What about the Trent affair? When the old Lion began to raise his bristles and show a little of the ancient fire, you tried to twist his neck off, didn't you? You made him eat humble pie, old renegade—of *course you did!*—It becomes us not to boast, or to say a single word which would tend to create bad feeling between the two countries; but we cannot help retorting that people, before now, have had their hands badly scratched in the attempt to wring the necks of lion's whelps! As to asking admission into your happy family, to use one of your own elegant expressions, "we can't see it in that light."

THE AMERICAN WAR,

WASHINGTON, Nov. 17.—The *Republican* of this evening declares that it is expected that Generals Meade and Lee will have a battle ere the end of the present week, and the impression is confirmed somewhat, as we learn directly from the front to-day. It is understood that General Meade not only advances to the Rapidan, but that he is to cross it before the close of the week, and obtain battle if possible.

The army is in excellent condition, especially the cavalry.

NEW YORK, Nov. 18.—A Folly Island letter of the 14th, to the *Tribune*, says matters remain pretty much in the same stage as they were at last advices.

The bombardment of Sumter is still continued at intervals, our batteries being occupied principally in returning the fire of Moultrie and the works on Sullivan's Island.

The *Post's* Washington correspondent says there was some dispute here over an amusing question, and it is this—Does Gen. Meade desire to advance upon the enemy? It is claimed by some of his friends that he does desire to push on at once, but that General Halleck is opposed to it. On the other hand it is said that both General Halleck and General Meade are agreed that no further advance shall be made this winter, but that the President insists upon more fighting before the winter compels the army to cease its operations until next spring. It is a singular condition of things. At least four different men have the reputation of being opposed to the further prosecution of the war. I feel certain of two things—that Gen. Halleck is not eager for another battle on the southern side of the Rappahanock, and that Gen. Meade is. The General was urged to go to Gettysburg, and he refused peremptorily, and has gone back to fight. If the enemy afford him anything like a fair field, and will stand up for battle, he will try the hazard. Gen. Meade is a prudent General, too cautious at times, but even he is convinced that it is in his power to beat the army under Gen. Lee. Mosby is gathering all the Union citizens of Virginia, between here and Warrenton, and our troops by way of retaliation capturing the Confederate Virginians, and bringing them in for consignment to the old Capital Prison.

☞ The London *Spectator* says, take the stalks of cabbages, scrape them, leave them in water all night, and the next day cook them like vegetable marrow, and it will be found delicious. A cheap delicacy truly.

BAD MONEY.—Look out for *tens of a* Bank which has no existence, or, if it has, must have failed—Rhode Island State Bank, or some such name. It will be found in the detector. There is quite a trade in things of this kind among those members of the "floating" population who are up to anything—from floating bad bills upon innocent innkeepers to cajoling innocents into foreign enlistments. In fact, it is as well for every one to be careful what money they take in these days of "greenbacks."

POLICE COURT.

At the Police Court, on Wednesday afternoon, a young man named Michael Dillon was tried on a charge of assault upon the person of W. H. Bullock, artist. Our reporter gives the evidence of complainant in full:

Mr. Bullock said, "OnSunnynight comome fromMethisshurchtoBrisshange—groneenprane—toleDilloubboutmunyodeme. Hegodupan kickedmebehine anstruck meinfacetwelveerthirteentimes. ItoreDhicilenstrowrsanoffromthredollarstoparem.—Gotparspettakiesthoutglassnem b—gosh." [Anglice—a pair of black eyes.]

Witness appeared to have a considerable quantity of liquor concealed about his person. After hearing all the evidence, pro and con, the magistrates fined Dillon $2 and costs—$7.50 altogether.

Arrival of the Teutonia.

ST. JOHNS, Nov. 17.—The Teuton's from Southampton, Nov. 6, passed Cape Race at 5.30 last Monday evening.

Admiral Jones had notified the Federal steamer Kearsage to leave Cork harbor twenty-four hours. The commander refused.—The Kearsage was coaling on Tuesday night. It is said she is watching the blockade runners at Cork.

BOMBAY, Oct. 14.—The Alabama is cruising in the bay of Bengal.

LAMBERG, Nov. 4.—The insurgent corps, numbering, it is said, 600 infantry and 330 cavalry, which advanced on Sunday into