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W. F. MACLEAN.

THURSDAY MORNING, SEPT. 18, 1884.

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Our "Magnificent Water Stretches."

The Montreal Gazette gives us what we suppose is the official explanation regarding the reimposition of the harbor dues. The harbor commissioners, or, more exactly, a majority of them, are appointees of the government, to whom is delegated the duty of administering a public trust, and they have no more power to reduce the tariff of charges on any class of goods entering the port than they have to declare the navigation of Lake St. Peter free of tolls. It so happened that at the opening of the season of navigation an exceptionally small quantity of grain was moved from the west to the seaboard for export to Great Britain, and that the Canadian route by reason of canal tolls and other circumstances obtained practically none of the trade. The grain export trade of the St. Lawrence was, in fact, threatened with extinction for the time being, and with serious derangement throughout the whole season, and to avert the loss an agitation sprang up for the reduction of canal tolls, and of wharfage dues at Montreal. It was pointed out that unless vigorous measures were adopted the government and harbor commissioners would suffer the loss of both revenue and trade, that the fleet of ocean vessels entering the St. Lawrence would be materially reduced, and that a considerable period might elapse before the transportation facilities thus afforded could be recovered. The government thereupon decided wisely to retain the trade at a sacrifice of revenue, which in no case could then have been obtained; the canal tolls were reduced one-half, and the harbor commissioners were authorised to reduce the wharfage dues on grain for three months from seven and a half cents to one cent per ton. The period of the latter concession expired on September 1, and the old rate of charges thereupon became operative.

It would not be taking the true patriotic, national policy view of this matter, to say that it concerns Montreal only. The truth is that it concerns the whole dominion; it is the interest of *all* the provinces, not only that the efficiency and importance of the great Canadian water route should be maintained, but that the fact should be made evident to the world. This great water route of ours, which is open to all, with no monopoly of its use, is really our best protection against overcharges by rail. The canals are valuable, not alone for the good they do, but also for the evil they prevent. In the latter way they save to our farmers and merchants, every year, several times over, all the interest on their cost, also current expenses. Our canal system should be looked upon as the *material guarantee* which we hold against exorbitant freight rates. But for this we should quickly see—what we should see. We should be at the mercy of the railway corporations. But the canals, which are of capacity practically boundless, are our insurance against that. Most important, then, it is, that our great water way to the ocean should be well employed, so that its immense capacity of transportation should be always kept in sight of the commercial world.

A railway may become a monopoly, but lake, and river, and canal never can. These water highways are open to any individual or company that can put vessels on the route. The canals, which make the connections, without which lake and river would be of but limited use, are national works which no monopoly can get hold of. We, therefore, fully agree with the Gazette when it says that there remains to be dealt with the broader and more important question of a permanent reduction of charges on the St. Lawrence route, to effect which every influence should be bent. The commissioners cannot abate in any particular the dues from which the revenue is derived without the consent of the government. But, in urging initial action on the part of the government, their hands can be and ought to be strengthened by a vigorous and well-defined public opinion, to the creation of which the energies of the press and the commercial community ought to be constantly directed. We hope that public opinion will promptly give the government so much urging in this direction that we shall not have long to wait for a thoroughgoing national canal policy. Let us get out of our "magnificent water stretches" all the good there is in them.

Tyranny in Banking Institutions.

In our issue of to-day we print several letters which we have received on this subject, chiefly written in response to a communication signed W. J. Burns, which appeared in our edition of yesterday. We observe that Mr. Burns instead of confining himself to the strictures to which we called attention in our previous articles runs away in grandiloquent praise of the bank of British North America, whose claims to solidity and respectability we never impugned; and his statement that it stands head and shoulders above any Canadian bank in any direction is only calculated to provoke a smile on the part of our readers. He displays a want of knowledge, too, in the matter of salaries, forgetting that the imported clerks, whose position he rates so highly, are not apprentice hands, but are thoroughly trained men from other banks in the united kingdom. One can scarcely comprehend the object of Mr. Burns' letter, unless indeed he was anxious that the directors of the bank in London should make a reduction in salaries on the ground that those paid are in excess of the salaries common to other Canadian banks.

Judging from the remarks contained in most of the letters addressed to us on this matter, we do not stand alone in the opinion we have already expressed, that the late James C. Law's connection with the bank of British North America, and the treatment accorded to him by the acting manager of the Toronto branch, demands a thorough and searching investigation on the part of the bank's directors.

A meeting of the executive committee of the Ontario Manufacturers' association was held at the Rossin house yesterday afternoon. We understand the principal business before the meeting was with relation to the appointment of Canadian commercial agents abroad. The dominion government will be strongly pressed to appoint such agents, with the view of promoting Canadian manufacturing and commercial interests the world over. That we should have such representation abroad is part and parcel of the national policy, and we look for it that the government will certainly take action accordingly. But if we want to get the government to act, the thing must be pressed, it must be backed by public opinion, and this we fully expect will be forthcoming.

It is not exactly the thing for Canadian journals to become partizans of either side in the great contest now going on over the border. But the Globe is so hot for Cleveland that it had to represent the Maine election last week as an indication of gain for the democrats, whereas in fact the result was the most sweeping republican victory in that state for many years. The World does not constitute itself a champion for Mr. Blaine, but, having a due regard for the facts of the situation, it does advise people here to look for Blaine's election as the most probable result of the contest.

It is rumored that Montreal is to have still another exciting lunacy case. One despatch says it is that of a military pensioner of some substance, who is confined in Longue Pointe asylum at the instance of a clergyman, who draws the man's pension and manages his estates. "There is strong reason," it is added, "for believing that the pensioner is perfectly sane." Perhaps so, but then—don't you see?—there is also a strong inducement for somebody else to make him out to be insane, in order to get the handling of his money. This institution at Longue Pointe needs looking after, we should say. Somebody is making money by running it, and several parties appear to making money by keeping sane people confined there. To get hold of the money and property of the victims appears to be the main object in more than a few cases.

The Montreal Herald says in its commercial columns, under date of Sept. 12: The meeting of the Montreal Cotton company was full of promise and all look for brighter prospects in the next few years. There were faint rumors of a bank shutting down on some exporters or shippers, owing probably to the heated term, while the sugar situation is also giving rise to whiperings as to its serious nature, and, taking all things into consideration, we feel called upon to still hold out the caution signal.

Glad as all Canadians were to learn of Lord Dufferin's promotion to the viceroyalty of India they will be still more glad to hear that the position carries with it a life pension, so that the lord of Clandeboye is not likely to run out of shekels again in his lifetime.

The Bank of British North America.

To the Editor of The World.

SIR: It must be very evident to every one who knows anything about banks that the apologist for the bank of British North America, Mr. W. J. Burns, who appears in your columns to-day, has made out an extremely poor case. As, however, the outside public may possibly be led away by his disinterested enthusiasm for red tape and extortion, it may be as well to point out a few trifling errors in his composition.

A clerkship in this institution, according to Mr. Burns, is a much coveted position. This would appear to be contradicted by the fact that the bank has been compelled to bind its clerks to the service for three years after coming to Canada, under a penalty of $400, and also by the fact that one man at least was willing to pay the $400 in order to get out of the much-coveted position. But it appears that if the incumbent is one of those unhappy mortals who is "ignorant of what is necessary to his own welfare," he need not submit to the wholesome thraldom imposed upon him, but has the alternative of resigning; but here again Mr. Burns, possibly owing to the blindness which afflicts us when gazing at the faults of those we love, fails to mention that the resignation must in all cases during the first three year's residence in Canada be accompanied by a remittance of $400. Whether the branches charge a commission for transferring this sum to the credit of the head office, I am not in a position to say.

Were the statement correct that the British bank gives a junior clerk on entering its service a salary equal to three times that paid by Canadian banks, the fact would go far towards making their discipline endurable, as well as wholesome to the officers. Such, however, is not the case. A man on being sent out to Canada from the head office in London is given a salary on which he can live in this country. I believe it is about three times what a raw youth would get on entering a bank here as junior, but as no man is sent out by the British unless he has served three or four years in the old country, the comparison is obviously unfair.

As for Mr. Nowers' instructions, which are so vigorously insisted upon by our champion of discipline, they have no bearing upon the justice or injustice of the way in which Law was treated. Somebody has to bear the blame for that treatment, if not Mr. Nowers then the head office, and it is merely playing with the real question to say that possibly the acting manager had instructions for what he did.

There is, moreover, this point to be remembered, that Law's trouble began with the arrival of Mr. Nowers, and it is not to be supposed that on his appointment to the post of manager in Toronto he was furnished with special instructions to make Law's life miserable.

A. B. C.

Toronto, Sept. 17, 1884.

White Slavery.

To the Editor of the World.

SIR:—Will you allow me space in your bright little journal to say a word on the subject treated of in the epistle signed A. B. C., which appears in your paper of to-day? This correspondent writes, "as a general thing, the clerks in purely Canadian banks work pleasantly and harmoniously with their immediate superior officers, and it is only fair to the latter that they should be relieved from the odium which the transactions lately brought to light (in your columns) might cast on them." Now, permit me to observe for the information not only of A. B. C. but for that of your readers generally that the experiences of some other bank clerks, including my own, do not bear out the views expressed by A. B. C. On the contrary I am sorry to say that tyranny is not confined to the British neither in times past nor in the present. It would be invidious to particularize, but I might tell A. B. C. that I have heard that some years ago a gentleman named Greer who was in the employ of one of the Canadian banks died under circumstances that were thought to be at the time as lamentable as those connected with the decease of the late James C. Law.

X. Y. Z.

Toronto, Sept. 16.

Is the B. B. N. A. a Superior Institution?

To the Editor of The World.

SIR: I notice in your issue of Sept. 17 a letter from W. J. Burns on the bank of British North America. I am afraid Mr. Burns views the whole matter through rose-colored glasses. The bank of B. N. A. is respectable enough, but I do not think it stands higher in public estimation than other banks I could mention. The statement that a clerkship in it is a coveted position is not strictly true. It may be coveted by the writer of the letter, but I do not think the majority of young Canadians sigh for a situation in the bank of B.N.A. In fact the bank is a thoroughly English institution, as Mr. Burns says, and like all very conservative English institutions is not suited for Canadians. It is commonly known in banking circles as the "red tape bank."

I deny entirely that the bank of B.N.A. stands head and shoulders above any Canadian bank in discipline. Some banks are doubtless very lax, but others are as well officered and well disciplined as the bank of B.N.A. "without the assistance of any large sums of money expended by the directors," "any importation from the old country," or "well-selected libraries and prizes for essays."

I fail to see why, being an English institution, it should only appoint English officers. Such a course alone would tend to make it unpopular. "Canada for the Canadians." As far as the well-selected library is concerned, I don't think bank clerks as a rule are given to troubling themselves with banking and professional literature. There is no time during bank hours, and after hours banking is dismissed from their thoughts.

As far as Mr. Law is concerned, I quite agree with Mr. Burns. Until all the facts of the case are known it is not just to criticise the action of the bank. Mr. Nowers doubtless carried out his instructions, and for this he could not be blamed.

I think the question of charging 50c. on a draft is a very small one, but still it is a fact recognized in every bank, and by the authorities of every bank, that clerks should have privileges of this kind. A clerk in a store gets goods at cost; why should not a clerk in a bank get drafts, etc., without any charge? Whether open to question or not, it is always allowed, and it shows a very mean spirit to refuse a clerk that privilege.

BANK CLERK.

The Scott Act and Politics.

To the Editor of The World.

SIR: The gentleman interviewed by The World, as in your to-day's issue, seems to take a pretty accurate view of the Scott act position so far as he goes. There are political considerations not touched upon, however, one of which is that if the liberal party thinks it has any chance of securing the reins of power, it must face what is to it an utter abomination, viz., the prospect of renewed deficits and increased taxation under prohibition. There is no hope of wheat ever paying the farmer as that crop once did, and there is none whatever of barley being a profitable growth under the circumstances. The weary fight of holding the people true to total abstinence and the inevitable filling of jails consequent upon evasions of the law would prevent any recouping for loss of taxation for a long series of years. Consequently the grits would once more secure office only to be unable to hold it under the realistic coming down to hard pan, before the hoped for millenium arrived. The political cave of Adullam would be quite too small to hold the discontented and robbed of their means of subsistence, and the immediate end would be such as obtained in New Brunswick, as so graphically described by Sir Leonard Tilley in the house. It is a matter of much surprise to many that if some twenty-seven millions of dollars can be saved to the country yearly prohibitionists should continue such a state of matters merely for purposes of revenge and at the greater cost of the moral welfare of the nation, as they put it. Why not buy up the trade with a fraction of this money and save enormously ever afterwards if they believe their own story? But that thinking compulsionists do believe it can scarcely be credited, as of that sum some seven millions are paid into the treasury annually in shape of taxes and license fees. The remainder goes for cost of raw material—keeping up of plant and premises—rents—wages—distribution—leakages—bad debts—cost of living to manufacturers, traders, retailers, and profits if any. The nation, as a nation, pays nothing. Individuals pay it all and it is to be presumed receive value satisfactory to themselves. At all events, the cost to the nation is simply that of material used, which is paid to farmers who again expend it. It is evident the cleverest political party must throw the onus of prohibition upon the opposing party—get them into trouble over it—and eventually get into power by redeeming the country from false morality and false economy.

A. B. C.

Sept. 15, 1884.

Mr. Law's Death and the British Bank.

To the Editor of The World.

SIR: Referring to the letter of Mr. W. J. Burns in your paper of to-day, if I read your article touching on the death of J. C. Law correctly, I understood you to complain of the system pursued by the bank of British North America in appointing its officials, not of that observed in the conducting of its business with the public. After giving some particulars about the British bank, which everybody knew before they read his letter, Mr. Burns says that old country clerks are paid three times as much salary as is given to those in Canada entering business for the first time. Now, there is no comparison at all between clerks coming from Scotch banks and those joining here, as the former serve an apprenticeship of three or four years in a Scotch bank—where I am sure the rules of discipline come nearer perfection than those of which Mr. Burns seems to have such a high opinion—and they are known to be competent hands before they are brought out, consequently their pay is much better than that given to those who enter without experience. I would also inform Mr. Burns that clerks who come out to other banks in Canada are paid equally as well as those of the British bank, so on this point Mr. Burns is again astray. Mr. Burns questions the right of "outsiders" to pass an opinion on Mr. Nowers until they know the facts. Now I hold that as there are many "outsiders" among the friends of poor Law, who are as well acquainted with the facts as Mr. Nowers himself, a great deal better than Mr. Burns, and who know something that has not yet come to light, they have a perfect right to judge of the causes that led to poor Law's death. I do not believe that it is an injunction of the "superior authority" to bull-doze and tyrannize as was practiced towards Mr. Law. Every one in a bank knows that it is the custom of the general manager to consult the manager of the particular branch previous to removing one of its clerks. This case seems to have been the exception, as all the hard treatment was done in Toronto office, the general manager expressing surprise when poor Law asked to be relieved. This attempt of Mr. Burns to exonerate Mr. Nowers by saying he "may have been" acting under "superior authority," fails in its object. As for the charge of fifty cents on draft on Chicago which Mr. Burns excuses by saying Mr. Nowers "may have been" acting under a sense of duty. Such rot! If ever meanness was perpetrated on any one it was when after squeezing $400 out of poor Law he added insult to injury by taking from him another twenty-five cents.

In conclusion it might be well to remind Mr. Nowers, Mr. Burns and others in like positions that with what measure they mete it out it shall be meted out to them.

NO URIAH.

A Critique of Archbishop Lynch.

To the Editor of The World.

SIR: In your issue of Monday you give an account of a discourse delivered by Dr. Lynch on Sunday in St. Michael's church, Toronto. In the first place I would like to know whether this report is correct, and whether Dr. Lynch said just what has been reported or something else, if not correct of course he will be at liberty to correct it; until this is done the public has a right to assume that he is correctly reported, and to deal with it accordingly. In the ordinary course of things it would not be worth one's while to notice what was said in Sunday sermons, but the present is an exception, because Dr. Lynch in the Mail advertised himself to preach especially to the general public under the head, What Catholics Believe and What Catholics Do Not Believe. I must admit that he has kept tolerably well to his text, and has equally well avoided all Roman doctrine. It was, however, about Roman doctrine that people went to hear, consequently they were disappointed when Dr. Lynch so carefully avoided it. Dr. Lynch is simply doing what Romanists are constantly trying to do with the unthinking public, simply entrap them. He wishes to make out that catholic and Roman are synonymous words, that catholic doctrine and Roman doctrine are one and the same, and that the peculiarities of Romanism are harmless, so he disguises Romanism and keeps it entirely in the back ground. A more shapeless and confused jamble, I venture to say, never was delivered by any man who proposed to address the congregation you say was gathered to hear Dr. Lynch. You would at least expect that the man who calls himself the head of the Roman body in Ontario would be able to give a statement of the doctrines of the Roman faith in an intelligible and perspicuous way, and that he would also have the moral honesty to say what are the doctrines of the Romanists and not try as he evidently does to disguise the doctrines of his church and to deceive the unthinking public.

In the first place, has Dr. Lynch no knowledge of the council of Trent and of Pius IV's catechism, which was made the standard of Romanism doctrine? Why did not Dr. Lynch tell his audience that the doctrines of the catholic faith are all contained in the Nicean creed, which the church catholic of England holds, the Greek church and the various other eastern churches, and that this creed is the faith once delivered to the saints, but that Rome has added fourteen new articles as necessary to salvation and has cursed all who will not accept and believe them, so that the "very respectable gentleman of high intelligence" who the other day remarked that though we were friendly still that I was obliged to look upon him as one lost because he was a heretic," was not so very far wrong. All Dr. Lynch says "is "that gentleman is very much mistaken." In reply I beg to say the gentleman was not very much mistaken, and Dr. Lynch was simply acting the jesuit for the purpose of drawing a veil over the doctrines of his church, which he evidently saw were too strong for present use.

I think, therefore, that it might be useful to bring before the reading public the catechism of Pius IV., which is now the standard of Roman doctrine as far as it goes. Two more articles of faith have since been added, the immaculate conception and the infallibility of the pope. How many more Romanists may have to believe, of course no one can tell, but they have done fairly well. They have up to this time added fourteen to the catholic faith. "Catechism Pius IV.: (1) I most piously admit and embrace the apostolic and ecclesiastical traditions and all other observations and constitutions of the same church. (2) I do admit the holy scriptures in the same sense that holy mother church doth, whose business it is to judge of the true sense and interpretation of them; and I will interpret them according to the unanimous sense of the fathers." With regard to this, let me say that the Romanists do not interpret scripture by the fathers, on the hand, their writers distinctly ignore the fathers, they say the present voice of the church is of more value; in other words, "a live dog is better than a dead lion."

No. 3 refers to the seven sacraments.

No. 4, I do embrace and receive all and everything that hath been defined and declared by the holy council of Trent concerning original sin and justification.

No. 5, I do also profess that in the mass there is offered unto God a true, proper and propitiary sacrifice for the quickening of the dead, and that in the most holy sacrament of the eucharist there is truly, really and substantially the body and blood, together with the soul and divinity of our Lord Jesus Christ, and that there is a conversion made of the whole substance of the bread into the body, and of the whole substance of the wine into the blood, which conversion the [catholic] church calls transubstantiation.

I have bracketed the word catholic because the catholic church doesn't say that Christ is again offered. His sacrifice was once and only once offered never to be repeated. The catholic never did and does not believe in transubstantiation. The word should be Roman.

6, I confess that under one kind only whole and entire, Christ and a true sacrament is taken and received. I must reserve further remarks for my next letter.

ENGLISH CATHOLIC.

Remarkable Restoration.

—Mrs. Adelaide O'Brien of Buffalo, N.Y., was given up to die by her physicians, as incurable with consumption. It proved liver complaint and was cured with Burdock Blood Bitters.

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