## THE SATURDAY READER.

Vor. I.—No. 19.

FOR WEEK ENDING JANUARY 13, 1866.

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"THE FAMILY HONOUR."

By MRS. C. L. BALFOUR.

## MAMMON.

MAMMON! how numerous are his worshippers.

Other gods have passed away; but he flourishes in immortal youth, more beautiful than the Pythean Apollo, more powerful than Olympian Jove. The gods of Egypt, of Assyria, of Greece, of Rome, Woden and the Scandinavian deities, all have disappeared, all but he; and his shrine will never be deserted while human nature re-mains what it is; and the millennium, we fear, is mains what it is; and the miniculum, whear, is an era of the far distant future. Mahomedan, Jew and Christian, from the pauper grubbing in the kennel and dust-beap, to Dives scheming to add millions to his millions, each alike bow before his altar. By day and by night, in their thoughts and in their dreams, his shadow comes between them and their conscience and heaven. Mighty power! even we would propitiate you, but you listen not to editorial prayers.

Yes, Mammon has always governed the world, and he is more omnipotent than ever in this and he is more omnipotent than ever in this nineteenth century. The devotion paid to him has become a fanaticism. Gold, gold, more gold, is the cry that proceeds from myriads of hearts and voices, in every clime and country; and to obtain the coveted prize no toil is spared, few sins left uncommitted. This passion is conscioult appearant in the great Angle. sion is especially apparent in the great Anglo-Saxon civilization, imparting to it that spirit of materialism which is one of its chief blots. In England what is love of money, on this conti-nent has degenerated into the worship of the almighty dollar. Here as well as there, however, the evil is traceable to the same source, and the results also are much the same, giving a vulgar aspect to the two great branches of our nationalities. It was this that led Napoleon the First to reproach Englishmen as a nation of shopkeepers, and he would, no doubt, regard the Americans as a nation of pedlars. That the love of money, kept within proper limits, is praiseworthy, cannot be denied; it is when carried to extremes that from being a virtue it turns into a vice. As an incentive to industry it is highly meritorious and valuable; and that the possession of some share of it is not only desirable but a necessity, is equally true. Without such no man can be respectable or respected, few can be just, virtuous and honest. Money is desirable:

Not to hide it in a ditch, Or for a train attendant, But for the glorious privilege Of being independent.

This is both rhymo and reason. He who negicus, while it is yot day—and he has the power to make himself independent—is a fool; he who tolls, and perhaps sins, to do more than this, is probably a greater fool still. In North America this is particularly so. There are no idle classes here, and to inherit wealth is often to inherit misery; a melancholy truth, though few will admit it. Let any one who has lived in this country, even for one generation, trace back the fate of families who have been left money by their parents, and what a sad record presents itself to his memory. We knew one person, a ship-builder, who died, leaving behind him some thirty thousand pounds. His surviving family consisted of three boys and two girls. The eldest son succeeded to his father's business, but he neglected it, and became a bankrupt in a few years. The two other sons wasted their time and money in saloons, billiard rooms, or worse places, and ended in being paupers and dissipated loafers. One of the girls married respectably; the other became the prey of an adventurer who ill-used her, and spent her fortune. Take another case: a gentleman possessed of considerable pro-perty bequeathed it to a brother's sons who were still young. On coming of age, they sought race-horses, betted and gambled. They have long come to the end of their money, and are too old to learn any business by which they might maintain themselves, even if their habits and a contempt for honest labour did not disand a contempt for honest labour did not disqualify them for the task. These are two of many similar instances we might mention. To many similar instances we might mention. To refer to another phase of the question: we remember having occasion to call on a person. 1 a Western city who was reported to be immensely rich. We found him in a "palatial residence," of which he and his family occupied a few rooms, in which his yearly expenditure might amount to \$1,000 or \$1,200, while he was worth thirty times the amount. while he was worth thirty times the amount. What earthly use is this poor wretch's money either to himseif or cry body else? It is like the stones which Swift's Yahoos gathered so greedily, hid so suspiciously in their holes, and guarded so zealously. We have already given instances showing the probable benefit it will be to his heirs. Yet if this man were to lose, say one half of this useless hoard, be would not sur-vive the loss many months. He would die of a broken heart; for we have known several such instances. From the facts we have stated, and from others of the same kind on which we have not touched, we would draw these conclusions. First, that the rage for accumulating large fortunes in this country is a folly, partaking largely of insanity, or idiocy at least. Secondly, that leaving a fortune to one's children is, nine times out of ten, leaving them "a heritage of woe." But it will be asked if a man ought not to make provision for sickness, old age, and the support of his family in case of his death. Certainly, we have already said that a man's first duty is to secure an independence, to meet such con-tingencies. To boys, the best boon a father can confer on them will be a good education, industricus habits, and sound principles; with these they have to fight the battle of life, as he fought it before them. Girls are more "kittle cattle to deal with." But a life insurance is always within the reach of parents in the class of society

of which we have been speaking:
These, we contend, are words of truth and soberness; and if the views we have expressed were more generally entertained, people often would gather comfort from the reflection that pecuniary losses which cause them so much grief may be "blessings in disguise."

## REVIEWS.

Books for review should be forwarded, as soon as published, to the Editor, SATURDAY BRADER.

RICHARD CORDEN, the Apostle of Free Trade. His political career and public services. A biography. By John McGilchrist. New York. Harper & Brothers. For sale by Dawson Brothers: Montreal.

This volume might be classed among the small books on great subjects. With all due respect to author and publishers, we must say, that the Life of Richard Cobden must be projected and portrayed on a much larger scale than is here portrayed on a much larger scale than is here presented, before the legitimate expectations of the public are fairly met. Still we accept Mr. McGilchrist's little book gratefully, and we gravely bear testimony to the good judgment evinced in the compilation. For the volume is autobiographical. So far as was possible, the author says, Cobden has been made to tell the story of his own life.

Richard Cobden was a leading instrument in effecting one of the greatest revolutions in modern times. The history of the Free Trade agita-tion, the fierce and bigotted opposition, the new doctrines encountered, the gradual education of public opinion by the persistent efforts of the league, the final conversion of the prominent league, the final conversion of the prominent statesmen who carried its parliamentary triumph, and the subsequent verdict of the country at large on the success of the new policy—all this forms not only one of the most striking chapters in the annals of British politics, but one of the grandest and most instructive chapters in the history of modern civilization.

Cobden was the son of a Sussex fartier, but through his natural gifts and stainless character he acquired an influence in England beyond that of the most lordly landowner of his day. Cobden's career we see the value of those free institutions with which our mother country is the best type, able, honourable, persistent in effort, undaunted before opposition. He began life as a "warehouse boy" in London, and gradually won the confidence of his employers and of those with whom he came into coutact, so that on the retirement of his employers he was enabled to engage in business on his own account. His energy and capacity brought abundant success. His first essays in public affairs were connected with municipal reform in Manchester. After this he turned his attention to the subject of public education, and then to the Corn Laws, in connection with which he accomplished the great achievement of his life. To the question of international peace, also, he gave much thought, and his negotiation of the French treaty of commerce is to be regarded as a grand practical essay in a direction. After the negotiation of this treaty Lord Palmerston offered Mr. Cobden a baronetcy, and a seat in the Privy Council, both of which were respectfully declined. On the subject of Canadian defences, it is well known, that he entertained and expressed very decided opinions. And it was in an endeavour to attend Parliament to oppose what he regarded an unwise expenditure of public money on the "defences of Canada," that he overtasked his failing physical strength, and hastened his disso-His death, which took place on Sunday, and April, 1865, was a sad suprise to England and the world. From all quarters came testimonies to his worth. His loss, as a public man, was felt to be irreparable, "His eminence in the State," said the Times, "was, and must always remain indisputable." "Richard Cobden's name,"