

Add the cost of a bedroom at \$10 a month, and the total is \$572. For this sum he actually has the benefit of an income of \$15,000 to \$20,000, comfortable rooms, gas, fires, magazines, periodicals, English and other papers, books of reference, writing materials *ad libitum*, and admirable attendance without the trouble of managing or directing servants. He can have whatever meal he requires served at any time, and can dine alone or in company as he may choose, with all the appointments of the best private establishment. Wines and cigars are furnished at cost price, and he has his choice of amusements, with as much or as little conversation as he likes. His club enables him to make acquaintances who may advance him in business or help him with counsel, and to meet many men whom he would otherwise never have seen, besides giving him, if he choose to take it, the benefit of all the worldly wisdom of a couple of hundred or more fellow-members.

These, compared with the solitary and uncomfortable life in the only lodgings which Canadian towns afford, are no small advantages. In Montreal, for instance, there is no provision for the class of men whose incomes allow of the comfort of living which they seek. There is no alternative between the boarding-house, where a number of uncongenial people are forced to meet at badly cooked and worse served meals, where dirt and discomfort reign, and expensive but solitary rooms at \$50 to \$50 per month. There is indeed a *via media*, known to readers of the advertisement columns as living "in a private family," but no one who has once tried this is likely to make the experiment a second time. Even the first mode is not less expensive than the club, when the concomitant advantages of the latter are considered. It has never entered into the conception of the Canadian boarding-house keeper that a lodger has any ideas of comfortable living different from her own, and any love of privacy or evidence of fastidiousness is resented by his fellow-lodgers as much as by his landlady. The construction of Canadian houses, too, is such that quiet is almost impossible, and you are compelled perforce to endure your neighbor's piano playing, card parties, or domestic quarrels.

It is hardly necessary to touch upon the questions of gambling and dissipation. The former is generally forbidden, all stakes being limited to a very small sum, and the card-room of a Canadian club being as slow and decorous a place, for the most part, as any old ladies' whist party; the latter cannot be carried to any length without the interference of the committee, and intoxication is discouraged not only by the written law but by public opinion, much more severely than by public policy as we see it every day in municipal and parliamentary legislation. The evil that does exist is neither greater nor less than that peculiar to the class from which the members are drawn, and varies in amount and intensity with the public morality of the day. What has been said above with regard to the London and New York Clubs applies with corresponding force to the humbler establishments of this country. When it is said that the ballot-box and the payment of an annual subscription will not work a regeneration of a man's moral nature, and that within a club a man is pretty much the same that he would be out of it,—except for the feeling of responsibility for good behaviour which is enforced upon the individual by his brother members, and the requirements of a society of gentlemen,—all the case is stated. Those who disapprove of clubs on grounds of morality can but urge against them the same objections that apply to society generally. Among their members are people of all shades of opinion on all matters. A man's religious and moral beliefs meet with the same degree of respect and tolerance from his fellow clubmen as they do from his other associates; more so, indeed, since if he feel inclined to converse as to them those who feel inclined to listen are under greater obligations as to civility and restraint of temper than outsiders would be.

So much for the positive extravagance and the religious and moral aspects of club life. There remain to be considered the indirect extravagance, luxurious habits, and the influence these have indirectly upon religions and social duties. It is on these that the strongest grounds of objection are based.

There cannot be the least doubt that many men are won away from looking the world in the face by the love of the ease thus easily obtained, and that in the comfort of club life arises much of the careless epicureanism of our day. Evenings spent in an arm chair with nothing heavier to read than the last magazine, the attractions of tobacco and fellow-idlers' conversation are demoralizing to culture or anything better. Little dinners cut up the evening and leave no time for work or for society, and the *dulce est desipere in loco* becomes a pernicious *dolce far niente*. The man who used to go to church finds a twelve o'clock breakfast and an eight o'clock dinner on Sunday interfere with the occasional good intention. Some active minds find occupation in eternal billiards or the fascination of the whist table, and the stretch round the mountain supplies all the physical exercise needed for health. But there is to be said, that in Canada, where there are few men of independent means and leisure, the evening at the club follows a good day's work, and it is perhaps better to keep a man in good company when his day's work is done than to let him either sleep it out in his rooms or wander about aimlessly doing worse than nothing.

With the evil there is the antidote. By its very nature there is little permanency in club life. The modern club is like a big hotel, a convenient stopping place, rather than the snug retreat made famous by Thackeray. There is a constant succession of new faces, a loss of old companions, and an ever shifting complexion of the club, which keep alive in a man the sense of individuality among the acquaintances of whom he sees so much and knows so little. There is a shiftlessness on the one hand, and a monotony on the other; and monotony, even when luxurious, tells. A few may fold their hands and settle down to a life of drowsy gossip and good dinners; but with the majority principle, ambition, business interests, the thousand and one chances of life, come into play. The man of average determination is kept up to the mark by the constant contact with his fellows, and runs little risk of becoming a confirmed lotos-eater.

MUSICAL TASTES.—There is no accounting for taste in music. When the King of the Sandwich Islands was entertained to a concert, he was asked what instrument he preferred. His Majesty frankly confessed that he liked the drum better than all the instruments of the orchestra.

CANADIAN CELEBRITIES.

No. V.—SIR HUGH ALLAN.

["Meanwhile the storm had increased in violence. The wind howled among the pines that clothed the rocky steep above our heads, and moaned like a complaining spirit among the chimneys and turrets of Wolf's Nest. But the baron gave no heed to it. He but drew his arm-chair a little nearer the blazing faggots on the hearth, and turned to the steaming bowl to replenish our glasses. The blaze flickered fitfully upon the brass dogs which guarded the fuel upon the hearth; upon the ruddy hangings of the hall; upon many a quaint and costly home-treasure; and upon the baron's massive head and grizzled beard, as he bent courteously over the board. 'Time has been,' said he, 'when I should have shivered with every rocking of the house in the winter's storm, as I thought of my good ships upon the sea, and the rich wares which freighted them. But that has all calmed down with the lapse of years; and since good Queen Anne gave me my title to grace the guineas I had gathered in my commerce, I have learned to live as I have built my house—high on these crags, above the fretting and carking of the counting-room and the city.' 'But,' said I, 'I hear that even here you are not raised above the storms of life, nor out of the reach of what our Shakspeare hath called "the slings and arrows of outrageous fortune," nor above the level at which the envious and malevolent may aim the shafts of calumny.' 'Verily, nay!' replied the baron, with a grim smile, 'even as a cat may look at a king, so may a very small dog bay at the moon. Do not think, either, that my life has been free from strifes and oppositions, or that, even now, all men are my friends. The story of my life is not without its moral. Listen. 'Tis over fifty years since I——']—*Stories of Land and Sea*, Vol. 2.

The first ship from Britain to Montreal in the spring of 1826 brought among its passengers a young Scottish lad fresh from the banks of the Clyde. The vessel came to the wharf on the 1st May; that is, it *would* have come to it had there been one, but Canadian trade was scanty in those early days, and ships to Montreal were few, and wharves there were none. The one little tug—oddly named the "Hercules"—had to be assisted in bringing up the ship against the current by a half score of oxen harnessed to a hawser run out from the vessel. The strong, quiet, Ayrshire lad who stood on the deck might—had he been gifted with the traditional second sight of his native land—have seen his life-work laid out for him along that river bank. His ships were to come hither, not singly but in fleets; ships to which that which now bore him was but a cock-boat; ships which should need neither oxen nor steam-tug to aid them, but which in the quiet majesty of resistless strength should draw in alongside broad wharves and warehouses all his own. But young Hugh Allan dreamed not of all this; though perhaps the yearning to command a ship, like his father, or even to own it, may have been already in his heart. The son of a sea-king, he was almost a child of the sea itself, so strong was his liking for it, and so great his familiarity with it.

Those who know Montreal now, and understand the transformation it has undergone in fifty years, can also understand the transformation of the lad who came from Scotland to seek his fortune, into the present knight of Ravenscrag, whose baronial hall—founded high and strong on the steep sides of Mount Royal, looks out over the city to the harbour and the river which have been the avenues of his wealth and greatness. And those who know Sir Hugh Allan himself can as easily understand the reason and the secret of the transformation. The secret is in the man. The first glance at him reveals power. There is first that which is required as the substratum of all intellectual capacity from which anything great is to be expected—immense physical vigour. Probably few grander men of sixty-eight years are to be found in any land. A strong, square-built form, with the vigour and elasticity of youth still in its movements; a head, which looks almost lion-like, in its firm lines and profuse environment of hair; a keen eye which looks straight at and through the person who confronts him; a firm and resolute mouth which tells of an iron will; these make the portrait of the man who in making his own fortunes has helped to make those of the country which he made his home, and who, even now, is quietly influential in most of its industrial and commercial enterprises.

Perhaps it is hardly just to speak of the rise of Sir Hugh Allan as a transformation, if the word is to be understood in the sense of a sudden change. It has been more exactly a growth or natural development, as gradual as that of this new country itself; with which it has indeed kept pace, and by which it might at any time have been measured. It would be useless to follow with any minuteness the various steps by which the Scottish youth climbed the hill which lay before him. It was very often the hill Difficulty. The very first step was into an uncongenial employment: uncongenial except that it *was* employment, honourable, and fairly well remunerated. The lad stayed in it till he was twenty-one; then took a broad survey of the country, and went home to see and consult with his friends. That visit seems to have shaped the after-life. The young man came back to make Canada his country and Montreal his home, and determinedly entered upon pursuits which would eventually enable him to combine the interests of the whole family, and bring the strength of unity into its operations. The shipping business was the chosen line. So we find Hugh Allan first a clerk in a shipping house, to get knowledge of details. Then, by his talent and zeal, a junior partner in the same firm. Next, he forms a separate firm, and begins not only to charter but to build ships. At thirty years of age a master ship-builder, we soon find him brought into connection with the Government, constructing vessels required in its service. Mr. Allan had the faculty—so needful in making money—of discerning what is needed by the community a little sooner than it makes the discovery itself. He saw that the time had come for the establishment of a line of steamers between Britain and Canada, and proposed to initiate the enterprise. This was in 1851. But the old distrust of, or contempt for, everything Canadian, had not yet died out in the Government; and, although the project was entertained, the contract was made with an English firm.

The new line speedily came to grief (commercially), and the contract being again open, this time Mr. Allan's firm succeeded in obtaining it. The partners already owned or controlled two fine steamers, and the Clyde yards speedily furnished two others; so that the new "Allan Line" at once assumed respectable dimensions. For a time all went swimmingly; and the five brothers who—on both sides of the sea—constituted the firm, threw all their energies into the effort to make the line the favorite over all competitors for trans-Atlantic ferriage. But somehow things went wrong: in spite of enterprise, vigour, talent, good ships and experienced commanders, vessel after vessel was wrecked and lost. The public—always superstitious—began to regard the line as "unlucky"—the most damaging verdict which can be passed on a man or an