

ness communication, where a party is somewhat excited, having failed to get a proper communication, and uses the words 'Damn your telephone!' there is no sufficient ground for cutting off permanently the use of the telephone for which he has paid, and depriving him of a vested right." And he maintained that the use of the word is not profanity, either according to Scripture, the statutes of Ohio or the dictionary.

This judge may be versed in the statutes of Ohio, but he doesn't seem possessed with the spirit of Scripture or familiar with a great variety of dictionaries. If he consulted Worcester he might have learned that the word in question is "almost never used as a monosyllable except by the very lowest of the vulgar or by the profane;" but Worcester may be, to his mind, as the native American in Martin Chuzzlewit phrased it, "too European" to be admitted as an authority.

At any rate, the decision of the majority of the Court that the word used in that sense is profane, stands as the law; and all persons will be expected to observe due propriety in their telephonic communications. As the New York Herald puts it, "they will have to eschew the use of the word 'damn,' but whether it will be equally unlawful and improper to employ recognized substitutes of milder type, such as 'your darned telephone,' 'infernal telephone,' 'devilish telephone' or even '—telephone' is a question of great practical interest which remains to be adjudicated."

THE GOSPEL OF RELAXATION.

Mr. Herbert Spencer has been telling the Americans that they need a gospel of relaxation preached to them, since their business eagerness and unrest show too close an obedience to the gospel of work. It is probably true that the business men of the United States, more than of any other country, need to learn the meaning and the value of rest and recreation. They work long hours; they impose on their eye-sight, their stomachs and their brains; they suffer more from indigestion and from nervous ailments than any other nation on the globe. They do a vast amount of business, making enormous drafts upon their physical and mental energies, so that when they have "made their pile" many among them are hopeless dyspeptics at forty or sufferers from insomnia or incipient paralysis at thirty-five.

Is the game worth the candle, when pursued at the cost of comfort, culture and health? Nothing in the business world of the old countries strikes a Canadian or American visitor so much as the attention which is there paid to matters of exercise and recreation. The Glasgow manufacturer or the Liverpool merchant, however diligently he may pursue his business avocations from ten till four, is equally rigid in the observance of his hours of relaxation. His horse, his yacht, his bowling-green, or his billiard-table finds its place in the day's occupation just as certainly as his factory or his counting house. And he lives longer, has a better physique and enjoys better health than his trans-Atlantic cousin, who strains mind and body in the groove of commerce from dawn till dark.

His Canadian neighbor bids fair to rival him in devotion to business; for in the younger countries life is more feverish as the chances of money-getting seem more numerous. But we in Canada possess a greater love for athletics and are more given to physical exercise than our friends south of the Lakes. No lake city of the States that we know of can boast such a group of row-boats and yachts as dot the surface of Toronto Bay on a summer's evening. And the business men of no American community go in so heartily for winter sports as do the merchants

of Canadian cities. To drive a fast horse is the *summum bonum* of the average American of means; but it is not one in ten who can afford that luxury. We are fortunate in our winter sports, at all events. It would furnish a new sensation to many a prematurely-old Yankee to visit one of our curling rinks on a winter evening or Saturday afternoon. Here is a group of representative business men, twenty, fifty—we have seen seventy, in number on one rink—broom in hand, Glengarry-cap, Kilmarnock-bonnet or *tuque-bleue* on head, decked, on New Year's day, with sprigs of heather, plying the twirling, roaring stones over the glistening ice with as much glee and perspiration as was ever shown at cricket or base ball.

Here the jaded banker has left his austere bank-parlor face behind with his balances, and "draws" something else than bills of exchange. The statesman eschews, for the nonce, checks and guarantees, and bends his energies to the study of "guards." The lawyer perceives special pleas and exceptions to be of no avail in the matter of "turns" and *caroms*, and finds statutes in force upon the rink that none dare proclaim *ultra vires*. The doctor finds, for once, the patient's blood up, disdaining his tonics or sedatives. The anxious merchant forgets his orders, his renewal notes, his bad debts, and finds "tee," "wick" and "hog" to mean something else than merchandise. Nay, even the grave teacher of school or college, who happens to be the Mentor of a rink, "teaches the young idea how to shoot" with Ailsa Craig stones, and "pours the fresh instruction o'er the mind" (on the subject of, say, the Glacial theory) with the broom as the symbol of authority instead of the birch.

And is this not well? Is not healthy human nature enjoying and benefitting by such recreation? As the other of *Rab and his Friends* puts it "Here are some of the great cardinal virtues—courage, endurance and skill—in intense action." Rest does not mean lethargy. There are better sorts of recreation than strong cigars or a lounge with heels on mantel-piece. These healthy out-door sports, which are to be exemplified on a large scale at the Winter Carnival in Montreal, will recruit exhausted nervous energies better than cards or novels. And when next Herbert Spencer visits this continent he will find the impress of our out-door sports upon the rising generation of this Northern Dominion in a way that cannot but be pleasing to his philosophic eye.

CAUSES OF INSOLVENCY AND BUSINESS FAILURE.

Insolvency has been described as a disease which afflicts Trade and Commerce, and the suggestion made that it would be extremely useful if some official were compelled to make a diagnosis of the cause or causes of failure in every case which occurs. The principal causes of insolvency are not numerous, and they lie so plainly on the surface that it is surprising so many persons either do not discern or cannot avoid them. No sooner does one batch of unfortunates pass into the limbo of insolvency than others appear as candidates for the same Happy Despatch—the blunders, follies and misfortunes of their predecessors having had little or no effect in warning them of their danger.

Those who have frequently attended those interesting gatherings, "meetings of creditors," must have been surprised and even amused at the great variety and peculiarity of the reasons given by insolvents for their failure. But it may be asserted, that, if strict candour characterised their replies, the large majority of them would

have to admit that they failed from one or more of the following causes:

I.—Because ignorant of, or not fully understanding business.

II.—Because of inadequate capital and resources.

III.—Because the business entered into was over-crowded and over-done.

IV.—Because, following the long credit system and lacking knowledge of accounts, they made losses.

V.—Because of personal or family extravagance.

VI.—Because bent on defrauding creditors.

When shorn of romance, and brought down to hard facts, the reasons for failure given in this list cover most of the cases of insolvencies which occur, and should act as beacons of warning to all persons in business or about to start therein. The first four causes of failures given above cover a large portion of the ground, and are not, morally speaking, so objectionable as the last two. But insolvents who, at this time of day, fall under one or more of the first four classes must be held guilty of something more than indiscretion. The conditions of business success are now well-defined and not very difficult to comprehend, and those who now start any branch of business (1) without fully understanding it, (2) without reasonable capital, (3) without having room for it, and (4) without at least approximating to a cash basis, cannot be held guiltless when the inevitable crash comes. Failures sometimes happen from circumstances implying no blame to the trader. But these instances are infrequent, and we cannot in this age of business intelligence place any of the above causes among the number.

It is to be regretted that such a cause as No. VI. should have to be placed in the list at all. But it is impossible to examine the cases which formally come before our Insolvent Court—even with an eye of charity—without concluding that not a few black sheep resorted to it, as a means of getting relieved from their honest obligations. The Central Prison on some occasions has received some of these fraudulent insolvents. And it is to be hoped that hereafter every such crafty knave will receive the full penalty of the law.

Those about to begin business, and even many persons now engaged therein, would do well to give heed to the foregoing too frequent causes of insolvency. They expose the rocks upon which many business enterprises are wrecked; and those who are not able or prepared to avoid these breakers will save themselves and others trouble, vexation and loss, by confining their ventures to shallower waters.

TRADE IN PRINCE EDWARD ISLAND.

The business of the past fall has been more satisfactory than at one time seemed probable, owing to the open weather permitting shipment of field products to be made. The oat crop the reported short in Prince's County, is very fair in Queen's and King's and the price obtained for them have been encouraging. British demand was slight, but the white oats went early to the West Indies and Bermuda at good prices. The activity of lumber business has given good demand for oats and horses in New Brunswick. And the favorable feature has been the good market for potatoes in the United States. A steamer visited Georgetown Christmas week for 16,000 bushels to take to Boston, and there are good many still held, unsold. Shipments of canned lobsters, fish and meat were considerable and those of starch worthy of mention. There is yet a good deal of pork in the Province, as well as some beef.

Farmers are in good credit and farming lands