

ing process. That is a great point, of course, and we treat the argument with due respect. Wealth creates leisure, and from leisure comes design and thoughts of enterprise—the development of government, and the appreciation of art. The unalloyed pursuit of wealth is the enemy of all these, in its actual process, although it creates the leisure by which these elements of civilization are afterwards perfected.

But let it not be argued that the new arrangement of occupations called specialization will of itself advance the welfare of the producing populations. In some respects it will do the very contrary. While enforcing habits of order, it will largely take the life out of the individual—almost all that makes a man, in fact, unless its influences are compensated by special arrangements—his personal ingenuity, his resource, his contact and sympathy with nature, his muscular vigour, his freedom and good cheer. What is there this throwing men into orderly squares of productive machinery will not deprive them of in the sense of human faculty? The one capacity cultivated in each will only be exercised up to a certain point, to the exclusion of many others; and will continue to be so exercised for months and years after he has got all the ideas that are to be obtained from it. This can be nothing but loss of time and of life in the educational sense. But the economist thinks he can afford to overlook the terrible deprivation, for the sake and on the ground of material accumulation; and though we do not go this length, we are quite ready to admit as compensations the social accumulation of means, the ability for great common enterprises, the leisure already referred to with its valuable products, and the means of education for numbers so far as the study of books constitutes education. But if we wish to know whether the populations have advanced or deteriorated on the whole by the change in the social habits which manufactures and commerce have produced, we must take the liberty to compare the European labourer, or power-loom minder, or lime-burner, or glass-blower, or omnibus-driver, with the free rangers of far less civilized lands, who have the cultivated use of their limbs, a quick eye and prompt resource, a thinking faculty judiciously applied to their own affairs, lively domestic affections, taste and individuality in their raiment, with a very constant manifestation of ideas and a will of their own. The question is, Which are cultivated men?

The other enquiry of moral and spiritual advantages involved in the diffusion of the religion of Christ is distinct from the industrial question, although constantly affected by it; for if we would save souls we must exert ourselves to save bodies also, which are the temporary abode of souls, and for which we have the highest authorities. But as a general rule, and other things being equal, an atmosphere of social freedom is the one in which Christianity can best be propagated, and which gives the best hope of evolving a high and religious character in the people—for the religion will then be practical as well as argumentative. Even in the life of modern cities, if we wish a youth to learn something for himself, or to gain ideas, we do not send him into a great establishment with its division of labour, but into a small one, every member of which has a fair notion of the work of all; but if we do consent to make him for the time a member of the larger machine, we certainly do not do so with the intention that he shall all his life continue in the work of fulfilling one and the same minute function, and as a tributary to the wants of others while dwarfing every natural power with which he has been endowed in rudimentary form.

Theta.

"PROTECTION" FOR HONESTY.

It would be difficult to dispel the illusion that a man who pays his debts is necessarily honest, yet there is hardly any axiom of this age so absolutely untrue.

There are two ways of paying debts. One is by giving usefulness to the community in payment of them; the other is by economizing usefulness and inducing the community to pay high for ingenious but inexpensive shams, in which inheres little labour but much appearance of it, that with the proceeds debt to individuals may be defrayed. The one lasts and eventually pays its debts in one form or other; the other is liable to be found out sooner or later, and crash into ruin just when it seems most prosperous. Even if this event be avoided, there are some debts which this kind of life never pays. The payment of business debt is not a proof of honesty. The point is not—has he paid his debts? but *how* has he paid them? By what means—the selfishness of grab, or the reality of service—has he acquired the ability to pay them? For what reason has he come to lack the ability to pay them? Has he served the cause of humanity, or has he served self alone.

It will be asserted that all this is fearfully dangerous business doctrine. That is a secondary consideration, if it be truth. And the "whirligig" of time always brings about its revenges. Men will, through time, come to study out these problems by results. A man may go on paying those who trust him for many a year; yet the means whereby he does so may be ingenious swindling of the public; but by and bye the obtuse unenlightened and much-enduring public find him out even in his last, most intricate, ultra-comprehensive wriggle, and light is at once thrown upon all his previous contortions. And then, if he

begin to be forced to believe honesty is the best policy, and revert to that in his despair, the public whom he has so long fooled cannot be blamed if it look only for a deeper wriggle, a more deftly concealed game within his new-fledged real honesty. Thus a relentless law of cause and effect overtakes him. Confidence, trade, and capital vanish like the baseless fabric of a vision, and leave only a wreck behind—a wreck destroyed by, and drifting on the wild waste of an ocean of falsities, while the official assignee wheels overhead with the poised wing and fateful visage of the albatross.

A fancy picture, say some, and not a very pretty one either. Well, be it so. Let us come down to facts. Can any one explain why it is that the lowest, least durable class of goods are what are imported and made in this country? Is it because the average income of our people is so low they cannot afford to buy genuine good articles? Surely not. The average income in Canada is high compared to other civilized lands. Yet we distance all competitors in scarcity of really first-class, durable, serviceable goods of any description, and in the multitude of our insolvencies. Why have we here so many men who do *not* pay their debts? Is it because we have too many traders, and too few producers? Is it not, rather, that the traders we have do not aim at productive trade,—trade by which both buyer and seller are benefited?

The true debt a man owes to his neighbour is to do him service. The trader who lives for that end cannot, will not resort to *deceptive* service. He cannot, dare not buy cheap but rancid butter at 10 cents per lb., send it to the creamery to be freshened up and coloured that it may take new rank as "choice dairy" at 22c. per lb. He buys genuine "choice dairy" at 20c. and sells it at 22c. It takes a little time for a people who have come to believe that large windows and show-and-glitter are the outward and visible effects of smartness applied to getting good goods, to discover, by repeated experiment, their error. They are apt, naturally enough, to get discouraged trying one after another with like result in all, and resign themselves to their fate, in the matter of axle-grease butter, before they have succeeded in unearthing the genuine butter-man who swindleth not, neither rejoiceth in the profits of iniquity. And so it becomes to the honest tradesman simply a question of capital, or ability to starve cheerfully and continuously and still do the right, as to whether he shall fail or not.

Nor is butter the only article of trade to which these distinctive, but idiotic principles apply. The fact that it is so puts another difficulty in the way of honest service trade, because the tendency of evil and falsity is to stand by and support those of like genus. Thus the dry-goods man is content to be diurnally disgusted with the butter of his grocer so long as said grocer is content to spend his profits with him in shoddy, but showy dress-goods or cloths. It is only when the whole system comes out too strongly, when competition in deception has become so keen and so expensive it defeats itself, that the revulsion comes on and men turn to honest and genuine service as the best policy. Too late, alas! Honesty, even could it gain credence after so much deception, will not support the complicated machinery built up by the necessities of deception. It cannot support that which is not a natural growth from that root; and so these useless, expensive and delusive accessories must go—through the Insolvent Court by the auctioneer's hammer, and be reduced exceeding small by the mills of the gods—be ground out into material for the true bread of usefulness.

This is the process we have seen going on these last two years with retail traders and wholesale, and latterly with banks. All who have served deception and not usefulness are going or gone.

The insolvent list has been piled either by honesty beaten in the struggle with knavery, or by deception forced to destruction by the strength of its own deceptiveness.

Let no one deceive himself, however. The man who lives for usefulness can always pay his monetary debts; for he need have none. If he be wise, as well as honest, he will not incur any. He will labour for others honestly and live by what others choose to give him for such labour, whether the reward be little or much. But to judge *all* by this standard, in this age and country, is hardly a fair test. The genius of our trade is credit. Hence those brought up in its atmosphere, however honest they may be at heart, see no evil in using credit to do good genuine service towards their fellows in trade, till the results of *honest* competition with knavery eventuate in loss to creditors. Therefore it is that there is hardly any axiom so absolutely untrue as that a man who pays his debts is necessarily therefore honest.

This thing ought not so to be; nor can it long continue, for the love of usefulness is awake once more and must, and will, conquer that selfishness which lives only by destruction, and grows by what it feeds on, till it becomes unwieldy, and its powers enfeebled by luxury and misuse grow unfit for any real living usefulness. Then death, extinction of power, the "wages of sin," ensue.

These views are endorsed and carried out by the various firms represented by

"Brown, Jones and Robinson."