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CONTENTS OF CURRENT NUMBER.

TOPICS—	PAGE.
Our Financial Advisers	483
Words of Warning to Speculators	483
Mr. Darling on Civic Administration	483
Significance of the Quebec Demonstration	483
The French Canadian Nation	483
Sir Richard Cartwright's Speech	484
Sir Richard's Theory of the Veto	484
The Minister of Education on the School Act	484
Government Policy re the French Schools	484
Memorial of Prof. Young	484
An Interesting Correspondence	484
The American Senate and Extradition	485
Dr. Grant on Matriculation Standards	485
THE ANTI-JESUIT CRUSADE	485
CONCERNING RELIGION IN JAPAN AND SOMETHING ABOUT BUDDHA, Louis Lloyd.	485
LONGINGS (POEM)	Rev. Prof. Jones. 486
MONTREAL LETTER	Ville Marie. 486
LETTERS TO LIVING AUTHORS—MR. ROBERT LOUIS STEVENSON, Roderick Random.	486
ON CONQUEST BENT (POEM)	Samuel M. Baylis. 487
PRESTON DARKIES	J. Macdonald Oxley. 487
ABOVE THE GUNS (POEM)	Annie Rothwell. 488
PROMINENT CANADIANS—JOHN MACDONALD, SENATOR	G. S. A. 488
IN APRIL WEATHER (POEM)	Emily McManus. 490
AUSTRALIAN ABORIGINES	Thad. W. H. Leavitt. 490
CORRESPONDENCE—	
Canadian Literature and the Alleged Preponderance of Verse, G. Mercer Adam.	491
"More Prose Wanted"	S. A. C. 491
NANSEN'S EXPEDITION ACROSS GREENLAND	492
ART NOTES	Templar. 492
OUR LIBRARY TABLE	492
LITERARY AND PERSONAL GOSSIP	493
READINGS FROM CURRENT LITERATURE	493
CHESS	494

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THERE is, probably, no better gauge of the business condition of any country whose banking institutions are on a sound basis than the reports of its leading monetary institutions; and there are certainly no men in this country better qualified to form reliable conclusions and give sound advice on financial matters than the presidents and managers of the chartered banks. The men are chosen for these positions by the suffrages of the leading capitalists, manufacturers and merchants of the community, and may therefore be safely accepted as representative of the widest knowledge and shrewdest foresight to be found in business circles. Not only so, but in virtue of the official responsibilities in connection with these institutions, it becomes their daily duty to study the condition of their country from the business point of view; to note the fluctuations in trade and trace them to their causes; to acquaint themselves with whatever affects, or is likely to affect, whether favourably or adversely, the general prosperity. As a natural result they attain the position of recognized authorities in financial matters, and it is not without good reason that their annual reports and addresses are awaited with great interest in business circles. Investors, merchants, tradesmen and producers all over Ontario will do well to give special heed to the words, whether of encouragement or of warning, which have been spoken during the last two or three weeks by such men as the President and the Manager of the Bank of Commerce, the General Manager of the Merchants Bank, and others. These words are the outcome of close observation and trained foresight, and contain many valuable hints with regard to the causes of success and failure. It is easy to see that, in the opinion of these authorities, those causes are procurable and preventable in a much greater degree than less careful observers are wont to suppose.

THERE is in banking, as in other business affairs, a golden mean, which is more to be desired than any temporary inflation. This mean seems to have been reached by the principal banks in their operations during

the past year. Handsome additions to "rests," dividends of seven and eight per cent., and the respectable sums "carried forward" indicate a degree of prosperity which, in the present state of the world's money markets, must be satisfactory to all who are content with moderate gains. Turning from the facts of special interest to shareholders, Mr. Walker and Mr. Hague, in particular, the General Managers, respectively, of the Bank of Commerce and the Merchants Bank, spoke words of caution which we have not space to quote, but which those interested in, and all who are in any way connected with, trade, manufacturing, and commerce, will do well to study. Mr. Darling, President of the Bank of Commerce, dealt with some matters of special interest to property owners, and those ambitious to become such, in the city of Toronto and its suburbs. The advance in the value of real estate on the business and chief residential streets of the city itself he regards as resting on a substantial and permanent basis, but his warning to speculative builders and speculative purchasers of lots in the suburban districts was emphatic and, no doubt, timely. No one can traverse the newer streets in the city and on its outskirts and note the hundreds of new houses unoccupied without realizing that the warning is needed. The growth of the city is wonderful, both in rapidity and in steadiness, but the increase of population is, nevertheless, a limited quantity, while the provision that is being made for new-comers seems almost unlimited.

ONE subject broached by Mr. Darling, President of the Bank of Commerce, is of the deepest interest to the people of Toronto. We refer to the pressing need which he pointed out, and which is becoming painfully obvious to all thoughtful citizens, of a radical reform in the methods of civic administration. His severe rebuke of those concerned in the threatened breach of faith with regard to the appointment of Court House Commissioners was no doubt echoed by the moral sentiment of the great majority of the ratepayers, and was not, probably, without some effect. But it is becoming clearly and in some respects painfully obvious that this city has outgrown the old, uncertain, aldermanic system, and that the time has come when its wisest men should put their heads together to devise something better. The details of the new administration will need to be carefully and deliberately wrought out, in the light of all the information that can be gained from the experience and experiments of older and larger cities, but there can be little doubt that the general outlines must conform to those briefly sketched by Mr. Darling. In place of a large and constantly changing body of unpaid aldermen, whose minds and bodies alike are kept in a state of oscillation between civic and private offices and occupations, and who may not always be able to distinguish with proper clearness between the two sets of interests, a few men of the highest character and ability, paid to devote their whole time and energies to the administration of the affairs of the city, might in a few years work a change for the better that would fall little short of a moral and financial revolution. If there is amongst us any man with a special talent for organization who would have his name go down to posterity amongst the fathers and benefactors of the city of Toronto, he cannot do better than come forward with a well-devised plan for the future administration of its affairs. It is high time the most thoughtful citizens were studying the hard problem of civic reform, and nothing would give such a stimulus to thought as the submission of one or more well matured schemes for public consideration.

IT is scarcely too much to say that the Jacques Cartier and Brébeuf celebration in Quebec, the other day, has brought the Canadian Confederation face to face with a new issue of the gravest character. Whatever allowance we may make for the excited feelings and utterances of an abnormally excitable people, on the occasion of a celebration which appealed most powerfully at the same moment to their warmest racial and their deepest religious sentiments, and in the presence of a great agitation in a neighbouring Province, in which, view it as we may, they are utterly incapable of seeing anything but a fanatical and unprovoked outburst of hostility to themselves and their

most cherished institutions, it is still impossible to shut our eyes to the significance of the demonstration. That significance is startling. If the reports which reach us may be relied on, our French-Canadian fellow-citizens declare, in the plainest terms their cherished mother tongue can furnish, that their ambition and their aim is to build up, not even an autonomous French Province in an Anglo-Saxon federation, but an independent French-Canadian nation. They even speak of this purpose as already achieved, asking and receiving the blessing of the Pope of Rome upon the "Young French-Canadian nation." This is a bold stand, and one never before distinctly taken. Notwithstanding the occasional extravagances of some of the rasher newspapers, those whom we have been accustomed to regard as the leaders and true representatives of French-Canadian sentiment, from Sir George Cartier to Laurier, have assured us in the strongest language that Great Britain had no more loyal subjects than the French Canadians; that while cherishing their language and their religion, as they have a perfect and natural right to do, their eyes were never turned backward to their mother land, but were steadily fixed on the glorious home of British freedom, under whose banner they had fought and conquered. Is all now changed? It would almost seem so. The broad, statesmanlike utterances of their own eloquent Laurier evoked, we are told, no hearty response, while the fiery harangues of a Mercier, declaring that even "the Rouge and the Bleu must give place to the tricolour," drew forth salvos of applause.

THE French-Canadians are surely ill-advised if they really mean what their Nationalist orators and newspapers declare them to mean. To the fullest measure of local autonomy they are justly entitled. Federation is the only possible form of union for Canada. Many of the most thoughtful and fair-minded men in Ontario are now holding aloof from the agitation against the Jesuit Estates Act because they honestly believe that outside interference with even that Act would be in violation of the spirit and intention of the Federal compact. The French-Canadians would do wisely to retain the sympathies of these men, but such expressions as those which abounded at the Quebec demonstration can only tend to make this impossible. British-Canadians of liberal mind will readily admit the right of their French fellow-citizens to retain their language and their religion, though many of them may demur at the continuance of a system which taxes English-speaking Canadians to aid in the perpetuation of the one, and pledges the Canadian Constitution to safeguard the State-aided propagation of the other. But all will unite in drawing the line this side of a "French-Canadian Nation." The northern half of this continent is British, and must remain so. It must be dominated by British institutions and ideas. Its civilization must remain Anglo-Saxon. Civil and religious freedom are and must continue to be the basal principle of those institutions and that civilization. It would be, we suppose, a thankless and hopeless task to attempt to show such men as Mr. Mercier that the parallelism it is attempted to establish between the toleration of Ontario and that of Quebec does not really exist; that the public schools of the former are unsectarian, those of the latter intensely clerical; and that while toleration has a meaning easily understood as applied to French institutions and ideas in a British Dominion, it is meaningless as applied to Anglo-Saxon ideas and usages in any Province of a British Dominion. English civilization and Christianity are irrevocably pledged to the fullest measure of civil and religious liberty everywhere within British domains, but the logical answer to defiance flung forth in the name of a "French-Canadian Nation" would be the abrogation of Separate schools in Ontario, and of every vestige of connection between State and Church in Quebec, in the name of the equal rights and the individual freedom which are, or should be, the birthright of Anglo-Saxon citizenship everywhere. We should regard it as equally unpatriotic and unchristian to say a word calculated to disturb the harmony that should exist between English and French-speaking Canadians, but it would be recreancy to every high trust to admit, even by silence, the possibility of any other than an Anglo-Saxon nation ever being founded in the northern half of North America, entrusted, as it is, to Canadian keeping.