

that all the good it is capable of is not got out of this annual gathering of bankers. To do so, some systematic action is necessary; and this implies some preparation. If every delegate would contribute the experience of the bank he represents to the elucidation of the great practical problems which banks are called upon, in their daily practice, to deal with, the net result could not fail to be of great value. It should be understood in advance what are the chief points on which the united experience of bankers is required; the information could be systematically collected, and put in shape for practical application.

ONE of the most interesting papers of the month is that contributed to the *Century* by Joseph Edgar Chamberlin on the "Foreign Elements in Our Population." The author, with a view of throwing light upon the changes which are taking place in America as the result of continuous immigration, makes a careful analysis of the last census returns. The American nation, he reminds us, is in the formative stage, and the problem, Which type—Angle, Dane, Saxon, or Norman—will become dominant? is still to be solved. Of the 50,155,783 persons who form the population of the United States, 14,922,744 are of foreign birth and parentage, the remainder being native, coloured and Indians. The complete fusing of these different races is recognized as impossible. Nevada, Arizona, Minnesota, California, Utah, Wisconsin, Montana, Wyoming, Rhode Island, Massachusetts, and New York, are, in the order named, the least American States—having the largest proportion of inhabitants of foreign birth. The most numerous element in this foreign population is the German, of whom there were in 1880 over 1,966,742, or 3.9 per cent. of the whole. The Irish-born is the next largest element in the foreign population. Of Irish there were 1,854,571 at the last census—equal to 3.7 per cent. The immigrants from Great Britain—English, Scotch, and Welsh—numbered 917,598; whilst British America contributed 717,157. There were, moreover, 440,262 Scandinavians in the country in 1880, and 104,468 Chinese. Rhode Island is shown to have 26.4 per cent. of foreign-born population, and 51.9 per cent. of foreign parentage—principally Irish, with a strong sprinkling of French Canadians. "As the fruitfulness of these two strong new Roman Catholic elements is considerably greater than that of the old inhabitants, it is plain that Rhode Island must be a future stronghold of the Roman Catholic Church, and the character of the people is likely to be modified from grave to gay, from serious to mercurial." This presupposes fusion. In Massachusetts and Connecticut, the situation is practically the same as in Rhode Island. The New England States are not likely to undergo marked change. In New York State the immigrant races stand in such proportion as to offset each other, and prevent the preponderant influence of any. The Western States are most profoundly affected by immigration. In Ohio the influence is strongly Germanic; the same remark applies to Indiana, Michigan, Wisconsin, and Iowa. Minnesota and Dakota have a preponderating Scandinavian element in their foreign populations. Nevada, Arizona, and Utah are mixed; California, Oregon, and Washington are tinged with Chinese immigrants. The summary shows the Germans are the most numerous body of foreigners in fifteen States, the Irish in twelve, and of the remaining States and territories, thirteen have more Irish than German, and seven have more German than Irish. The Chinese lead in five States and territories, the British American in four, the British in two, the Mexicans in one, the Scandinavians in one, and the West Indians in Florida. "The Wisconsin man of the near future is likely to be almost a German, while the New Englander (supposing the elements to combine) will be at least half an Irishman." "But, in the meantime, all come to speak in a single dialect; all come under the assimilating influence of an intensely active commerce; and all accustom themselves to diversity of views on religion and politics without social separation on that account. May we not assume that such a state of affairs will tend to make the people a single and homogenous nation, in spite of local diversity of origin?"

THE current *Century* has an able and candid editorial upon the political education of the American people. The writer, premising that never was there so great need of intelligence and virtue in public affairs as now, suggests that one cause of the intellectual character of English politics is "the presence of a body of able popular teachers animated by regard for the general good, and capable of representing themselves effectively by speech or writing." He attaches great importance to *viva voce* popular political instruction by such men. "We doubt if the speeches and debates of the public men of any nation have ever been of less weight or less fitted to instruct and guide the people than those of our own politicians during the past ten years." Strong words, but in all probability literally correct. On the other hand, "The influence wielded by the

leading (English) members of Parliament seems to be little diminished by the great and growing influence of the press, and is still one of the most potent agencies in the formation of English opinion." It is pointed out that two great abuses considerably detract from the influence of the American press. "There is a tendency on the part of its conductors to publish what will please their readers rather than that which will instruct them"—a state of things which comes from the pecuniary motive by which they are influenced. The second abuse is the influence of sinister interests upon the press. But high-minded, capable public speakers would be beyond these influences, and the writer does not see why such should not be produced in America. Indeed, "we should not be surprised if they should eventually become more numerous here than anywhere else in the world"—a prognostication which appears somewhat sanguine, but the fulfilment of which every patriotic American would hail with unmingled satisfaction.

THE editor of *Mahattan*, contrasting the reception accorded to Sir Lepel Griffin's book on America with that which Mrs. Trollope's work met half a century ago, says: "The production of Mrs. Trollope was received (in America) with a howl of anguish. Our fathers were desolated at the bad opinion that lady had of us. But in five decades what a change! Sir Lepel's book has not called forth the least indignation—hardly a smile of derision." The public, continues our contemporary, substantially tells Sir Lepel that he is welcome to slander the Republic as much as he likes. "If it makes him feel good, it does no harm." If he can find a publisher, "he is at liberty to paint us as black as the 'old boy' himself, in any number of volumes." No intelligent person will deny that Americans have become more independent of European opinion during the last fifty years; but the bitter attacks upon Matthew Arnold and Sir Lepel which have lately appeared in the American press give a peculiar colour to the "I don't care" of the magazine writer referred to.

THOSE of us who are concerned with the English mail arrangements—and who is not?—will rejoice in the knowledge that on and after the first of September the British Post-office authorities will, month by month, select as mail steamers those vessels which have made the most rapid passages between Liverpool and New York, instead of adhering to the old system of contracting for a year with one particular line. By the plan just adopted the services of the fastest ships will be secured. Hitherto it has not by any means been the rule for the mail steamers to be the swiftest, and there is every reason to believe that the system of monthly contracts will effect a large improvement in speed and punctuality.

OLD COUNTRY papers report that croquet is again coming to the fore, and that lawn-tennis is going down. It is a moot question yet whether the same thing can be said of Canada, though there is no question but lawn-tennis has developed into a non-social and physically difficult game—two serious drawbacks to ladies. "It is a splendid game, but it calls for too much exertion. The girls get overheated, lose their tempers, and strain their muscles. Croquet, on the other hand, is a quiet game. It requires skill, but may be played in leisurely fashion. It offers unrivalled facilities for a little quiet flirtation 'before folk.' Hundreds of ladies have croquetted a husband to one who has driven him to court at tennis. Furthermore, croquet is a less expensive game, and one which may be enjoyed by old as well as young."

THE ST. GEORGE'S UNION AT CHICAGO.

THE Convention of the North America St. George's Union at Chicago is a significant example of the growing tendency to social fusion between the two sections of the Anglo-Saxon race upon this continent. The hope of a moral reunion of the race at all events is neither chimerical nor treasonable. It was in an evil day, not for Anglo-Saxons only but for humanity, that the rupture took place and the American colonies, instead of parting from their mother in the fulness of time and in peace, broke away from her in enmity. That there was wrong on both sides history will say, whatever may be said by Fourth of July oratory. Nor ought it to be forgotten, though by American historians it certainly is forgotten, that the division extended to England herself. The Whig Opposition it was that, by weakening the arm of the Government, enfeebled, and, upon the first serious reverses, stopped the war. The feud, which had originally been only between the Crown and the colonists, ought soon to have died out; but it was kept alive by American Jacobins of the Jefferson school who got up the war of 1812, and desperate efforts are now being made to revive it by the common enemies of our race. The hearts of most native Ameri-