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THE CANADIAN

QUARTERLY REVIEW

AND

FAMILY MAGAZINE.

VOL. I.

APRIL, 1864.

No. 3.

POSITION OF CANADIAN BANKS.

As the present necessity for a National Bank and National Currency for Canada will not be fully apparent to those who have not examined the position of our Canadian Banks. and the character of the currency they furnish.

And as very few have the facilities for securing the *complete* statistics, we shall give them in full, up to the first of March.

The complete returns are furnished monthly in the official Gazette. The Toronto Globe professes to publish them in its Daily, but those who take the Globe will not see in those statements the five following items: the amcunts "On Deposit not on Interest," the "Deposits on Interest," the "Government Securities," the "Landed or other property," nor the "Other debts due to the Banks." We cannot see the object of publishing the statements with the above items abstracted, except it be to deceive the business men and people of Canada. The Globe is the only paper in Canada West that professes to regularly publish those statements, and it is particularly strange that it does not at least give the amounts" On Deposit," for they are the key to a knowledge of the safe position of our Banks, without them the Banks appear to have sufficient "Coin and Bullion" to meet the requirements of the law-which is that they shall hold of their gold and coin, or capital, one dollar for every three dollars of their notes in circulation. With those "Deposits" given as we shall show, it can be seen that the law is either ignorantly or wilfully disregarded. The necessity of a full exhibit is also evident from the fact that both the Globe and its great "figuring head"-the "three days financial Minister" of Canada have of late repeatedly stated that "our Banks are full of money," that we would not be "subject to a general inflation of the currency" as they then were in "England and in

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Position of Canadian Banks.

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• Statement of Bank of British North America. acting under Royal Charter, refers t pital, the sum of £620,000 Sterling, or \$3,007,333, is allotted to the branches in Canada.	

† Commercial Bank includes " Cash Credit," with "Bills Discounted."

QUEBEC, 16th March, 1864.

1864.]

AUDITOR.

JOHN LANGTON,

the United States," that "all may safely look forward to a period of prosperity of considerable duration." And Mr. Brown lately in his place in Parliament in a discussion on the subject of "rates of interest," said that the "Banks had plenty of money." If the Globe and its proprietor are correct it is encouraging; if the Globe and its proprietor-hitherto considered high authority-are both wrong the business men and people of Canada should know it. If neither the Globe nor its proprietor with the Bank statement in full before them can understand their position as we shall show. how can it be expected that the business men of Canada who trust in them can be safely guided by an official statement with several of the most inportant, yes, all-important items abstracted from it.

The above last monthly statement shows that all the Banks in Canada, after deducting \$1,859,033 which the Bank of B. N. America has invested in other countries, have \$25,290,243 of paid up capital; that they have \$11,490,515 on deposit on which they are paying interest, and \$10,793,581 of deposits on which they do not pay interest, making in all \$47,574,339 and that they have in their vaults \$5,105,917 in Coin and Bullion.

Those figures as set forth in their own exhibit, show that they have sold all their paid up capital, all their deposits on interest, and more than one half of their deposits not on interest. **That they are in debt for \$22,274,896** on account of Deposits, and \$10,886 302 on account of their Due Bills or notes in circulation, and that they have only \$5,105,917 in "Coin and Bullion" to pay \$33,173,198. The . amount of specie they are required by law to hold in their vaults for the amount of notes they now have in circulation is \$3,629,434, which would leave our Canadian Banks that George Brown and the Globe assert to be so full of money,

with only \$1,375,481 more than would clear them of the law, and if their gold continues to decrease as fast the next two months as it has in the last two, they will hardly have a dollar more than will save their charters. The decrease in their Coin and Bullion has been \$1,206,140 since the first of January, and \$2,087,221 since the first of December last.

We suppose that both George Brown and the Globe have founded their conclusions, upon the monthly statement of the Banks that they have \$22,273,896 of deposits. But to show that those conclusions are most falacious, it is only necessary to repeat, that of that \$22,273,896 of deposits they only have \$5,105,917 left, and of that last amount after deducting sufficient to save their charters. they only have \$1,206,140 left. That is the full amount of spare money that all the Banks in Canada had on the first of March. If that is what George Brown calls "Plenty of Money," and in the eyes of the Globe is sufficient to justify it in stating that "our Banks are full of money," their ideas of "plenty" and "full" are certainly different from that of most folks.

Our existing Bank system inevitably draws our Bank managers into a game of chance, into a semi-gambling method of obtaining gain. They have, on the security of their capital, lent their Due Bills, which do not draw interest, for customer's notes, which realize to them a large interest. They have sold at about ten per cent. profit all their paid up capital, or gold, amounting to \$25,290,293, to the importers of foreign goods, and it has been shipped off to foreign coun-In the meantime they have tries. borrowed \$11,590,575 on interest, upon the strength of which they lent more of their Due Bills, which in their turn have been presented by the importers, and they have been furnished the gold for them, and have also shipped it off to pay for foreign

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goods. The Banks have obtained \$10,793,581 on *deposit*, on which they pay no interest, and have also sold \$5,677,664 of those deposits to pay for foreign goods. On the security of the balance, or \$5,105,917, they loaned out the \$10,889,302 of their Due Bills now in circulation. It is easy to see that those Due Bills or notes are not secured by their own capital, or gold, as they should be, for it has all been sold, neither are they secured by the gold they have borrowed on interest, for they have sold that also. The \$10,889,302 of their Due Bills in circulation cannot for a moment be supposed to be secured by the gold of other people lying in the vaults of their Banks for safe keeping, which the owners have the right to draw out on demand, although the Banks have run the risk of selling more than one half of it also to our importers to pay for foreign goods.

Our Canadian Bankers are "Money Merchants" If a "Dry Goods Merchant" should sell out all his stock for customer's notes-say \$25, 000 worth-should borrow back \$11, 000 of those goods on interest to be paid back on a few days notice, and sell them for more notes, and should borrow back that \$11,000 to be delivered on demand, and sell one half of them for more notes, a. J the law which gave him a right to do business holds a lien on three fourths of the other half, would any body aware of the facts think that merchant had "plenty" of goods, would any one wanting goods go there to buy, would there not have to be a new word coined to designate his commercial position, yet that is the position of our Canadian Banks. The *idea* of a Bank being full of money with only \$30,000 or \$40,000 in its vaults as the statements of some herewith given show, is entirely too weak to stand alone, and looks very much as if it had originated in a mind gorged with "checks and guarantces" and fed on Rep. by

Pop. or some other of those sentimental abortions with which so many of our Canadian politicians have been trying to make this noble Province rich.

If a man should go to one of those Banks and ask to borrow \$100, payable on demand; they would enquire what security he had to offer for its payment; and if he should reply that a friend had left with him \$100 in gold until he should want it; that he would keep it as security for the \$100; would the Bank lend him \$100 on such security? One step farther. The Bank being a little inquisitive asks: "Where do you keep the gold? The borrower answers: "I had a chance to sell one half of it for a man's note, by which I made \$5, and I know the maker of the note is good; the other half I have in my chest at home." Would the Bank manager think him a sane man; or would any sane man think the Bank manager fool enough to loan him money on such security? Yet, by exactly such a guarantee are all the Bills now circulating Bank in Canada secured; on just such a system of kiteing is the Banking of Canada conducted; on just such a basis rests all the legalized monied institutions of the country, on a foundation so rickety that we have no word to adequately describe it, rests from day to day and from hour to hour only, the whole prosperity of Canada.

We have understood and have seen a statement in the *Glole* that the Americans have considerable money in our Banks, placed there at the beginning of the war; and as it can be seen that the Banks are at the mercy of their *depositors*, there can be no doubt but that the whole currency depends upon the will or necessity of a few Yankees. It cannot be said we are very ignorannt, when we have no word adequate to describe our monied position.

We have found many business men who suppose that all the Due Bills of our Banks now in circulation are secured by Government. It is a most erroneous idea. There are no Bank Notes now circulation in secured by Government except one and two dollar Bills of the Bank of B. N. America, which can always be known, for they are endorsed on the back by an officer of the Government. The last exhibit shows that the Banks have purchased \$5,397,925 of Government debentures; but we have reason to believe, on collateral evidence, which we have seen, that more or less of those debentures are mortgaged to monied institutions in England, for gold that has been sold to our importers.

It thus appears that in place of the Bank Due Bills in circulation being secured by specie or by government, that it is really circulating on the faith of the Banks in the likelihood of their Depositers (either American or Canadian) not demanding their money forthwith.

That they are lending their notes for interest, upon the credit of the Deposits for which they owe threefourths of which they have; also already sold to importers of foreign goods. That is very like making money out of nothing, or out of a gambling faith, and not out of capital, and comes the nearest to the position of the man who "lived on the interest of what he owed," of anything we have ever noticed.

There are many, again, who look upon the assets as summed up in their exhibit as sufficient security for their Due Bills in circulation. Those securities, however, are not money, and will no more redrem their notes in circulation, than a merchant's accounts will pay his notes.

History is partly given us to learn wisdom from the sufferings of others. In the history of the commercial crisis in Britain in 1825and the one in 1847 was little if any behind it—Mr. Francis tells us that "those Bankers who were obliged to sell stock to raise cash to pay their liabilities, had to pay at the rate of 72 per cent on the money. That even Exchequer Bills, which are Government notes secured by the whole wealth of the Empire, and payable when the taxes are collected, and can be presented in payment of taxes, were at a discount of sixty-five shillings."

The reason assigned for that ruinous condition of their finances was: " that parties possessing abundance of valuable commodities could not convert those commodities into gold, or printed Bank Notes payable in gold. Peel's Bill having offered a high premium to the foreigner to export the coin." Our monied system also offers, and our Banks secure, ten per cent. premium, by selling our hard earned gold in place of the products of the country. "Then it was," says the historian, "that men of unimpeachable honor and unquestioned solvency, were compelled to bend before the storm."

If the Banks in England, where gold is so plenty, had to make such heavy sacrifices to procure gold, what hope is there that our Banks can dispose of their securities for gold in time to meet the demands upon them. If we look at the amount of gold in our Banks, and who it belongs to, and the utter impossibility of our Banks securing gold in this country to save their credit; and then at the rapid rate the gold is decreasing in their vaults, and the continual decrease that must ensue through our over importations; it is easy to see that their assets are not sufficient to secure our currency, and meet the demands against the Banks in the coming crisis; and nothing can do it except the making their notes a legal tender, or adopting a National Currency as we have suggested.

One instance will give an idea of the comparative value of those assets during a commercial crisis.

In our last crisis, in a small county town, in a branch of our ablest and best managed Banks, one lawyer's bill of costs was over \$5000, and from the whole amount sucd there was not enough collected to pay the \$5000.

We know an instance of a wealthy merchant, who for several years kept on sending notes and accounts to Division Courts to be collected. It occurred to him one day to see whether it had paid. The investigation showed him that he had paid more costs than he received returns.

The Banks apparently have plenty of assets, their customers have as good and generally better; but when the greedy speculators in foreign goods have gleaned the country of gold, and demand more and cannot got it, then comes the pinch; they sue, the Banks sue, everbody sues; but from the Banks down to the poorest farmer no one has money, assets become of no value, a collapse and a crash follow. It has been estimated in England that in the crisis of 1825 the loss their country sustained was equal to their national debt, and that the loss in 1847 was equally as much Those are losses, let it be remore. marked that were predicted by the first Sir Robert Peel, and over 500 of the first merchants of London, who foreseeing the ruin that would follow, petitioned against the second Sir Robert Peel's money bill of 1819; and we could show that under a similar arrangement of monied institutions, Canada suffered a loss to its national industry, during our last crisis, equal to the whole of our national debt, and more than double the capital of all our Banks. It is for our business men to say whether they are willing to have those loses periodically repeated, and themselves and their children flecced and ruined for

the sake of perpetuating such a ruinous system of Currency.

Mr. McCulloch, in his work on the "General Principles of Banking" says, "the Bank of England keeps an average stock of coin and bullion equal to a third of its liabilities,' and that a bank with the best credit should never have less than one dollar in specie for every dollar it owes.

How does that compare with the position of our Canadian Banks. They owe for :

Deposits on Interest.	\$11,490,575
Deposits not on Interest.	10,793,581
Notes in circulation.	10,887,302
Balance due to the Banks	1,172,688
And they only have	\$34,344,146 \$5,105,817

which is very little over one dollar in specie for every seven that they owe. In connection with that fact it must be remembered that one third is considered the least amount they should have on hand when the balance of trade is favorable. Then, as the balance of trade is heavily against us, it is evident that our Banks should have an amount equal to one third of their liabilities, in specie, in their vaults; that in place of their \$5,105,917, they should have \$11,446,046.

The Bank of Brantford is a case in point to prove the necessity of at least that proportion. It failed, although in its previous monthly statement it showed one dollar in specie for every two that it owed, more than double the average of the other Banks.

The question that next arises is whether the present financial position of the Banks is the fault of the managers or the fault of the system.

The difference between the amount of notes in circulation on the 1st of December and the first of March is only \$57,007; while the decrease in gold has been \$2,087,221 during the same period. That looks as if the Banks had been recklessly selling their gold for the sake of the profit; but we think that is not the case; we are satisfied that they are compara-

[April,

tively helpless, that they cannot help the drain of gold if they would. They could do as the Bank of England does, charge a higher rate for exchange; but they cannot do much of that, for those who want the exchange would find it better to take gold, which the Banks could not prevent.

If the Banks have discounted notes for their Due Bills to the amount of the decrease in gold; which, from the heavy expenditure in the lumbering districts they no doubt have; then it has just been a stream of Due Bills running out of the Banks which have been immediately returned for gold.

It has been shown by statistics of the crisis of 1847, that when the circulation of Bank of England notes got down to about \$100.000.000 they remained at that level for months together, and it was greater in April when the pressure was the most severe, while the gold and deposits rapidly decreased nearly \$35,000,000 at the same date. From which it is apparent that so long as the solvency of the Bank that issues the notes is unquestioned, a large amount of notes will be kept floating in the hands of those who have no occasion to use them.

Our Canadian Banks are rapidly descending to the same position; their decrease in circulation the last three months has only been \$57,007; while the decrease in gcld has been \$2,087,221.

It may be asked if our Bank mauagers can prevent the decrease in gold; we think not, for if they did not discount notes, and for them pay out their Bills, the increased demand for deposits would relieve them of about the same amount of gold. The statistics of the Bank of England show, that when there is a pressure, and discounts refused, or shortened, that there is a withdrawal of deposits to an amount proportioned to the demand for discounts. They are,

therefore, evidently between two fires, and like the man who had the choice of driving through one of two mud holes, asked a boy which way was the best? He replied, 'it don't matter, go either road ; you will wish you had taken the other before you get halfway through'. If the Bank stops issuing Bills they will be drained of deposits, which is gold; and yet they have issued the Bills, and have been drained of their gold. The fact is, under our present system of Currency, the Banks and the country are at the mercy of the importers. the speculators in foreign goods; every dollars worth of which that enters our country in excess of our imports helps to swell the now fast increasing tide of evil; which will eventually, if not checked, flood the country with stagnation and ruin, as during the last crisis.

A National Currency like that we have proposed would soon use up the rash importers who flood Canada with an excess of foreign goods, that we can manufacture ourselves; put the business of importing on a sound basis, and secure our Banks and our country from the ruinous effects of our present money system, and from the fearful losses that every class of the community sustains; we except the usurist, it is then they become gorged with their prey.

The only thing that has saved a crash this winter has been the enormous amount of foreign gold that has during the last few months, been loaned upon the security of our farms. We know for a fact that more than one half the farms in Canada West that monied men will loan upon. are mortgaged for all they are worth, that is they will not rent for more than will pay the interest; and that their nominal owners are, besides, deep in the merchants books. Reliable business men in the different counties assure us that the condition of the farmers is truly frightful, and we have

other evidence to the same effect.

In the oldest sections the farms were mortgaged in past years; the past seasen, throughout the new section, the great mass of the farms have been mortgaged. As an example of a wide extent of country, we know in one little village near the Grand Trunk, west of London, in which are several good stores, besides one which has lately been closing up in the hands of an agent of a Montreal House, and no less than forty customers have had to mortgage their farms to pay up at that one store.

In another locality west of London, in a tract containing one hundred square miles, nine farms out of ten are mortgaged to their full value; and there are similar tracts East of London. And these are among the best lands in the country, the last in almost purely Scotch settlements; in which, with all their economy, stamina and energy, they are unable to cope with the huge incubus of semi-free trade, and gold money combined.

If it had not been for the gold the Banks have secured through those mortgages, they could not have stood. Our present Bank system is the instrumentality through which all our gold is drawn out of the country, but in place of changing the system some of oar political economists argue for the necessity of high rates of interest to secure more investment of capital in our land. We will show the effects of such political economy.

A man with a farm that the money lender will loan \$500 on at ten per cent., borrows that amount; but after he has paid the first six months interest, which is required in hand, and the law expenses, \$425 is all he gets.

We know that that has been about the average on the numberless farms mortgaged this last season. The class of political economists that we have referred to, assume that the money is borrowed to make improvements that will secure increase of profit the next

year: whereas, the fact is, it is to pay the debts already incurred for the purchase of forcign goods. W. ask how that hard working man and his family can now make a living off that farm, and annually pay \$50 interest, when they could not make a living before when they had no interest to pay; but there is still a harder point to the transaction, one that makes a deadlier wound still. It is that there are generally balances due to Government on the lands thus mortgaged, which have to be first paid off out of the loan effected ; and we know of cases when that balance was deducted, that the borrower had only \$75 to get out of \$500; and in place of paying the Government siz per cent. interest he now pays the money lender about six- • teen per cent.

These are no fancy sketches that cite, they are actual facts. Any man who thinks that such a system of introducing capital into this country is beneficial, lacks common The necessity or cause of such sense. rates of interest being demanded and secured is, from our over importations all the gold received for our products is shipped off to other countries, and the gold borrowed at the above rates of interest goes immediately into the hands of the importers to make up the deficiency. Therefore every dollar thus loaned only helps to swell the annually increasing proportion of our commercial debt, which now bears so heavily upon the shoulders of our people. There can be no change of any consequence for the better with our present system of Cur-With a National Currency rency. such as we have proposed, the speculator in foreign goods would either have to make fuller and more general purchases of the Canadian manufacturers, or pay a premium for Exchange that would soon learn him the difference between speculating in foreign goods and purchasing them of Canadica make.

A merchant asked us, a few days since, if it would not be advantagious to Canada if a man should bring out a million of dollars from England and start a bank? We enswered, no! that as long as we imported more than we exported, and a demand existed for gold to pay for the importations, the gold would go back as fast as it was paid out; the notes given for it would draw interest, and we would have from sixty to one hundred thousand dollars a year more to send abroad in consequence of what may be called a transient addition to our currency; which any one could see would not increase the prosperity of this country.

Another merchant said to us very · lately that the country breaks the Banks; whereas it is the Banks, conducted on the present system, that break the country. When we over import they become rapidly unable to procure money to pay their Due Bills. They then curtail their customers accounts, and cripple them when they should help them, in their want for money that the system has put into the hands of the speculators of foreign goods. The farmer cannot get money, he fails to square his account; the merchant fails, the Bank fails, the whole country fails.

It is true only a few of our Banks have failed, the most of them have maintained their credit; but it has been at the expense of their customers, whom they have crushed in the struggle for existence, and have left them with their helpless families to the bitter blasts of adversity.

We have been asked why it is that the Banks will furnish men whose property is mortgaged for all it is worth, and to foreigners who have no property in the country, any amount of money to purchase grain to be shipped off and manufactured in other lands, while they dole it out in littles and often refuse it altogether to the millers and manufacturers in Canada, who are reliable in every respect.

The first reason is that if the Banks loan their Bills to a miller or other manufacturer, they are paid out and are returned immediately for gold, which the Banks have not got, having sold all their own, and nearly all they could borrow, and they know the returns for those discounts will not mature for weeks or months; consequently they dare not lend to those who help to build up the country by giving employment to the people. The second reason is that when they lend to the purchaser of grain for export they can get back exchange, which is gold as fast as it is paid out, and on that exchange they have a handsome profit. Further, if they let a man have \$10,000, it is turned over in a few days and they lend it again, so with small risk, it also pave the Banks best to furnish the wheat buyer who takes away the raw material of the country, and thereby stops our own industry, clogs our own wheels of enterprize, and our operatives go away to the land where our raw material has gone, and the Banks sell the gold it has made by the operation to the importers to pay for goods that should have been made in Canada.

With a National Currency our Banks would run no risks in lending to our own manufacturers. They could then, without danger to their own existance, help on the enterprize of their own country, in place of which they are now compelled, whether they will or no, to spend their means and energies in stimulating the prosperity of other countries.

The facts as we have set them forth, clearly show that our Banks are not full of money, that they have not a dollar to call their own. That to say that a merchant who has a store full of goods, notes, bonds and mortgages has a store full of money, would be just as correct as to say that our Banks with their vanits full of Due Bills, notes, bonds and mortgages are full of money. We have ruin without helm or anchor, the further fully shown that it is utterly impossible for them to keep any money as long as they have their Due Bills in circulation, and we over That they are as helpless as import. a sailor gliding down to a gulph of

mere creatures of circumstances.

We hope the business men of Janada will ponder upon these facts. and endeavour to secure a healthier money system for Canada.

NATIONAL CURRENCY.

VERY little has ever appeared in print in this country upon Banking and Currency; only a very limited number of business men can be found in Canada with any ideas on the subject. Their thoughts in that line have not generally extended farther than to the accumulations of the notes and specie they receive for their produce or merchandize, and in what way they can invest their accumulations to ad-For those who desire a vantage. fuller knowledge of this interesting and very important subject, a few prominent facts, selected from the history of the past, will be of interest, and will enable them to more clearly perceive whether the National Currency, which we have suggested, would likely be advantageous to Canada.

In the history of both ancient and modern nations, we find that various kinds of currency have been used, that the produce of the field, the flock, the forest, the mine, the tannery, the loom, and the paper mill, have in turn and together been used as representatives of value.

In very early times the produce of the flock was nighly prized, for it could transport itself, silver and gold were early associated therewith. If we come down the pathway of time we find the various Grecian states had their distinctive currency. The currency of Sparta under the famed Lycurgus was a currency of iron, which he made useless for merchandize by destroying its malcability, Seneca says the Spartans also used a leather currency stamped by government. Byzantium had a currency

of iron for its own people, Plato advised a double currency for the Grecian states, one for Home trade. the other for Foreign trade; and Xenophen tells us, "most of the States of Greece have money which is not current except in their own territory." The effects of that double currency was that if one State pur-. chased of the other States more of their produce or merchandize than they sold to the others, that the balance had to be taken in those articles which it produced. A further effect of that currency was that each state could find employment for their own For instance Athens could people. not flood Sparta with goods or food, unless they took some other kind of food or goods of Sparta, neither could Sparta flood Athens with goods or food, unless she took other produce or merchandise in pay, which kept the trade on a balance between them. They had a currency, a "Foreign Currency," to enable them to make their foreign exchanges without conducting them by barter.

HOME CURRENCY.

To get a clear idea of the process, we will find that Sparta had a National Bank and Athens one also. Thev issued all the currency, both for the Home and for the Foreign trade. By acts of their legislature the expenses of government were paid in the Home Currency and were received again in taxes, and kept circulating as a currency for the benefit of the whole people. Those ancient legislators were too wise and patriotic to allow any corporation the right, the

privilege or the profits of issuing a currency, of lending their Due Bills, or promises to pay, for other peoples notes on interest; they had no difficulty in perceiving that such an arrangement would be a law to benefit a few at the expense of the whole people. That if private corporations made the currency the government would have to borrow it of them and pay interest on it, that if the government made the currency there would be no interest on it, and that so long as the government issued that currency to pay the annual expenses of the government, or for national improvements to develope national wealth, that there would be no undue inflation of it. It must be kept in mind that it was not an annual issue and constant increase of amount, for large portions of it were annually returned by the way of taxes, and then re-issued, the same as our Bank bills when paid into the Banks are immediately paid out again.

FOREIGN CURRENCY.

The same National Banks furnished a gold and silver coin for foreign trade, that was intrinsic in value and circulated throughout all the Grecian States, and was freely taken by the merchants of other nations with whom they dealt. When gold or silver was mined, which it was in those days, in their own country, it was coined by Government; also, that obtained by trade or commerce with other countries; all thus obtained was the regular *fruits* of the industry of the country, and not borrowed on the security of what they or their fathers had earned. The Bank gave National coin in exchange for the gold and silver thus furnished to it, with that coin the merchants or traders bought of other states or countries the products thereof, and exchanged them for those of their own conntry in the usual way. When the Foreign Currency had all been paid out all

the balance of trade had to be taken in some product of the country, which both prevented the country being unduly flooded with foreign goods, and gave increase of employment for the people in supplying the deficiency caused by the export of the goods or produce thus taken.

Athens rapidly increased its wealth and the quantity of that "Foreign Currency" by its commerce on the sea, and thus secured luxuries, and affluence; yet while it thus increased it did not impoverish other states, for they could only sell to them to the extent of their annual exports, to the amount of their overplus industry.

THE DIFFERENCE.

The difference between that arrangement and the trade arrangement of Canada is that our legal money being all "Foreign Currency" can be picked up to the last dollar by the importers of foreign goods, they consequently flood Canada with the products of other countries, which it should be as it was in the Grecian States, the inalienable right of the people of Canada to produce for themselves, and compel those who desire to trade with them to furnish other products than their own in exchange for what they can or do produce. That is the only sound way to secure national wealth and prosperity, the $p \sim ple$ that adopt that system will be able to give employment to their own people and to all that come. The currency for Home trade will remain in the country to keep the wheels of industry in economical motion, saving the time that would be lost in bartering.

The United States, by a high Tariff and a "War Currency," succeed in effecting nearly the same result—Canada, by a "foreign currency," enables the speculator in foreign goods—both from the field and the factory—to flood our land with the fruits of the industry of other nations and other people; and when our money is all gone, compels the purchasers to mortgage their farms, and ever after skims off the cream of their industry, and compels them and their families to Talk of slaexist on the leavings. very after that ! The slave of the money lender, of the usurist, is the most toil-worn specimen of hu-Talk of protection being manity ! synonomous with restriction; Free Trade is the restriction, its inevitable result; the naturally legitimate fruits of the system are restriction of home industry for the benefit of foreign; is to compel the hardy freeman of Canada to become a toiling slave and nominal owner on the farms of the foreign money lender.

The above digression partly belongs to the subject of protection of our own industry; but the facts so exactly illustrate the beneficial and statesman-like character of the legislative action of the patriots and philosophers of the ancient Greecian States, that those who wish to arrive at the truth will lose nothing by the stroll among the gleaned fields and beggared homes, caused by our unwise trade regulations and "foreign currency."

Ancient Carthage used a currency of stamped leather. The Romans. in the time of the second Punic war, used an inconvertible paper currency, which Arnold tells us, in his history of Rome, was issued immediately after the battle of Cannae; that it doubled the currency of I aly, and done more to secure success for the Romans than the arms of Scipio-that it All funded or saved the empire. trust monies were given to the "Banking commissioners" in exchange for that paper currency. The Government contractors willingly agreed with the "censors" to accept it in payment.

If we go to China, with its hundreds of of millions of people-Sir John Maundeville, who visited it in

the fourteenth century, tells us :---

"The Emperor Kublai Khan maketh no money but of *leather* imprinted, or of *paper*; and of that money, some is of great price, aftre the diversitie of his statutes. And when that money hath run so long that it beginneth to waste, then men bring it to the Emperor's treasurer, and that they take *new* money for the cld. And that money goeth throughout all the countrie, and through all his provinces. For, besides him, they make no money, neither of gold or silver."

The same currency was also in use when China was visited by Marco Polo.

In the early history of England under the Romans, different descriptions of animals and produce were stamped upon coin. That coin was issued by the Government in payment for necessaries, and received in payment for taxes or *tribute*; the value was typified not by the size, but by the emblem upon it. The taxes or tribute, as of old in Asiatic countries, were paid in kind from the flock or the field. If the sovereign or his servants wanted a horse, a cow, or a sheep, they gave for it a token, with the emblem on it of the kind of purchase made; this could be kept to pay *tribute* with, or be transferred to another for that purpose, in exchange for some other thing or things the first receiver might want, the same as Bank notes are at the present day.

All transferrable property in the country was then considered *real* money, and the owner of the Roman Emperors token considered the country owed him the money, was the security for it, that from that real money he could obtain the value of his token.

The tax or tribute in that early day was not only paid in kind, but also in the fruits of the producers labor, or by personal service in war, or on buildings and plantations. Henry the First, who commenced to

[Ayril,

reign in the year eleven hundred, found the system inconvenient, and introduced a token or symbol of real money, which was called an Exchange Those tallies were not made Tally. out of gold or silver, for England produced neither, they were made out of wood. With those tallies the king purchased all he wanted of his subjects, and when the taxes fell due the king took back the tallies in That wooden currency payment. was in use until the establishment of the Bank of England in 1693, and from it was devised the Exchequer Bills, first issued in 1696. The following description of that wooden money or currency, is by Richard Fitz Nigel, Treasurer to Henry the Second, and may be seen in Madox's History of the Exchequer:

"Under our Norman line of Kings, tallies of wood were issued by virtue of which the holder was entitled to receive from the Crown the value inscribed thereon; if the claim was satisfied by another, the tally was surrendered to that person, who might sell it in like manner to a third, and so on, till the last holder pleaded it in the Exchequer, as an acquittance of debt to the Crown to its nominal amount. This tally was one half of a four sided rod or staff, on which in its entire state, the sum it purported to represent was carved in transverse notches, varying in width for thousands, hundreds, scores, pounds, shillings and pence; £1000 was represented by a notch as broad as the palm of the hand; £100 by one the breadth of the thumb; for £20 the thickness of the little finger; £1 by that of a barley corn; for a shilling the least piece possible was cut out; a penny was marked merely by an incission, no wood being taken away. These signs were for the unlearned. For others, as well as to guard against fraud, the sum was written in ink on two opposite sides of the staff, the notched side not being one; and finally with a knife and mallet cleft in two, lengthwise; one part called the tally, staff, or cheque bearing the inscription and half the notches being given to the person for whose service it

was intended, the other, called the counter tally, being laid up in a safe place, until its tally should be brought in by the person who had last given value for it."

Those early coins, with the emblems of the articles to be paid, were a token of the real value of a horse, a cow, a sheep, &c., &c., in England; while the value of those same animals might be either of more or less value in other countries; the token consequently was not a standard of value for other lands, only for their own country.

So a sovereign or guinea may be a standard of value in England, and uot in China or Japan. As a pound of gold compared with silver has been worth more in one age than in another, it is evidently absurd to endeavour, as the English have tried to do, to make it a standard of value for the whole world.

In the time of Abraham 11b. of gold was only worth 8lbs. of silver; 500 years before Christ it was 1lb. of gold to 13lbs, of silver; in the time of Christ 1lb. of gold to 9lbs. of silver; 500 years after it was 1lb. to 18lbs. of silver. Then if we take our own times, 1lb. of gold, in Japan, is only worth 5lbs. of silver; in England, about 1'b. of gold to Even in England 16lb. of silver. at the present day the price of gold goes up and down in proportion to the quantity in the Bank of England; it is only a short time since it was at four per cent.; in a few weeks it rose four per cent. higher, in consequence of its scarcity, from the shipment abroad to meet the balance of trade against England ; which, in the last three years, has amounted to \$130,000,000. In Canada, Exchange on England, or gold, usually rules at ten per cent. premium; if it should go up in Canada in the same proportion as it has in England, it would be at twenty per cent. premium; there are reasons why it will not here

Those wooden tallies, in time, were, as before stated, superseded by Exchequer Bills, that could be returned in payment of taxes the same as the tallies had been; which any one can see, saved the government borrowing, also often answered for a National Currency at the same time. After the Bank of England was established, the necessities of the Government during war operations compelled it to borrow of the Bank. That borrowing has resulted in a permanent debt of £17,000,000 to the Bank, £11,000, 000 Sterling of which it must always hold, on the security of which, remark, the Bank is allowed to issue notes to the amount, and to issue notes on the security of £3,000,000 more of those or other public securities; all issues over that must be in notes paid for in gold purchased of the issuing department of the Bank. By Peel's Bank Bill of 1844, the Bank was divided into two departments; the issuing department sells the notes to the Banking department for gold, which lends them out on securities the same as other Banks. When Sir Robert Peel introduced the Bill, he predicted that it would keep the gold and the merchandize of the country at the same relative value, and prevent either inflations or crisis. His theories, like most other men who have not had a practical knowledge of business, were as chaff before the tornado of ruin that swept over the land in 1847, only three years after, and the predictions of his honoured father, who was a practical

business man, and that of 500 leading merchants of London, who petitioned against the Bill of 1819, requiring specie payments, were again verified, as they were in 1825, and the country again lost in the wreck an amount equal to the national debt. But, Lord Overstone, one of the then ministry and prime movers in securing the passage of the Bill, realized thereby a fortune of \$35,000,000.

Let those who are afraid of a National Currency, such as we have suggested, remember that England, independent of her Exchequer Bills. possessed for the internal trade of the country none other than paper money, which was legal tender from 1797 to 1819; that it saved the country from absolute ruin; that with that paper money she carried on the most stupendous wars and advanced most rapidly in manufacturing industry and in the extension of her agriculture; then barren and waste places, before unproductive, were brought into cultivation. which now, through free trade and metallic currency are becoming wastes again. In 1821 foreigners had taken away all the gold in payment for their products, in place of British goods; in other words the "Balance of Trade" was against England; there was abundance of food in England and a famine in Ireland, in that very year; but Peel's money Bill had caused all the gold to be exported to other countries, and at the same time made it the only legal tender; the consequence was that the Irish starved because they had no gold and could not get it to purchase food with, although it lay right before their Here was stagnation of trade. eyes. death of trade, and death to the population for want of currency. It was no better in England in 1826, when for want of currency, the money having all been taken away by foreigners, thousands of people had to be furnished with soldiers cast-off clothing,

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while the premoters of that specie paying Bill accused the manufacturers of causing the distress by an over production of clothing. As the same men had previously accused the farmers of growing too much food being the cause of the crisis of 1821, while before them were the unfortunate Irish starving for want of that very food.

They held on to their theories, no matter how much opposed to the the facts, and put themselves in the position of the Irishman who protested to the Judge that he was innocent; the Judge told him the facts proved to the contrary; he replied all the worse for the facts; just so the theorists seems to conclude. Let us again show the effects of similar currency on Canada; through a metallic currency all the currency received for the products of the country are drained away as fast as obtained, and after it goes all that the people have been able to borrow: they have not only actually mortgaged the accumulations of the past, but pledged all their future to pay the interest, have left themselves comparatively no currency, and placed in the hands of foreigners all they can ever procure. And thus they are as fully the chained slaves of the foreignar for whom they toil, as the black man on Southern plantations, with this difference, the slave in the South is sure of his yearly wants being supplied, whether his master is in want or not; the Canadian slave is compelled to make repairs, to pay the taxes on property, not his own, and to supply his master first whether his crops be little or much ; leavings alone are the portion of our Canadian slaves, and like the Israelites of old. they are also required to get straw when there is none, their master annually depriving them of it. That, we are aware is a hard description, but we write from a knowledge and an appreciation of the facts, which

we have cited elsewhere, and know that the source of those crying evils lies in an inefficient and injudicious currency as well as in a low tariff, which *restricts* enterprise and production in Canada, holds open the door as it were, and invites the people ef other countries to come and glean the land; the little money we have in hand, and the vast amount we owe, are facts to show that they have not hesitated to accept the invitation.

England is not the only country that has been benefited by a National Paper Currency. France was nearly ruined in 1847, also, by her metallic currency, and only saved herself from deeper disaster by making her paper money legal tender in that year. In three years, with that legal tender, she filled her Bank coffers with gold and turned the tide of trade in her favour; will Canadians unite to require a currency that will turn the tide of trade in their favor, and fill their pockets and their Banks with gold.

The United States Banks, in 1837. stopped payment—failed—were unable to pay their debts-and Hunt's Magazine says, "by their own insolvency saved the country :" yet their Bills still freely circulated and saved the country from immeasurably greater stagnation and ruin than had already ensued by the use of a metallic currency. That is a striking instance of the value of an unsecured paper currency, one upon which no real value could be fixed. carrying on the whole internal trade of a country until the gold of other lands began to flow in and fill the coffers of the Banks. If that currency was able to redeem the country from the flood of ruin caused by the metallic currency, and placed it on a sound basis again, we cannot see why the one we have suggested, with a fixed value secured by the whole wealth of the country, would not be

highly advantageous to our money forsaken land.

As we have seen, a standard of value was made from wood, in England, paper has been found to be equally good for the purpose, and much more suitable. It is the most unchangeable standard of value yet devised, for its substance or intrinsic value is worth next to nothing, while those products, or substances, called gold and silver are not only inconvenient, but more or less valuable in a high degree for other purposes, and varies according to its abundance and the desires or necessities of the countries in which it may be.

Then, as by paper we can have an abundant currency, the most unchangeable and suitable standard of value yet devised, or likely to be, evidently all sufficient for all the internal trade and commerce of the country, there can be no same reason why it should not be adopted, and be made a legal tender in Canada. and leave gold to be sold like wheat or butter to the first comer, or to the highest bidder, and when it is all gone, say to those who want it in payment for their foreign goods that we are out of the article; tell them as Mr. Huskisson, one of the Ministry in England during the crisis of 1825 told the Directors of the Bank, " to post on their doors that they had no gold, but expected to have some in a short time." The foreigners would either have to wait, or take their pay in what we produce, as we have taken of their produce, which is the only true reciprocity that can be conceived, the only one that will not impoverish one of any two countries that have trade with each other. Canada is an example, having under a so called "Reciprocity Treaty" been drained of \$37,000,000 in the last eight years by the Yankees, for goods she could and should have produced herself. Then Canadians would be on a level with other

people; then if other people could make anything cheaper than we can make it, and are willing to take other things that we can produce or make, in payment, our own peoples energies would at once be turned to develops or supply the demand thus raised, and they would still have employment which they are now driven to the United States to secure. At present the European manufacturer fills our markets in advance. because when his goods are made he can get advances on them, on interest, at three per cent, and can thus give three times the credit that can be given in this country, where it is from nine to lifteen and twenty per cent. That is the reason manufacturers want a higher tariff, and not because they eannot manufacture as cheap as the foreigner, who has the advantage of cheap money. By having only a "foreign currency," the cheap money of another nation ruins The interest on the capital used us. settles the whole question. Therefore truly did Baron Rothschild say, "make money cheap and you will have the commerce of the world, make it dear and you will lose it." The currency we have suggested would make money cheap, would lower the rates of interest and stop such a heavy drain of it to other countries, and would stimulate enterprize and industry in every walk of life.

OBJECTIONS.

A few objections have been raised to the National Currency and the National Bank we have proposed, which we will notice in succession as they have been presented to us. The first set forth, in the Canadian *Colonist*, in an article on Currency, that it is a Mississippi and South Sea Bubble, the next, that it would be used by the Government of the day as a means to strengthen its position, which simply means corrupt

purposes. The "Mississippi Scheme" and the "South Sea Bubble" resulted in the formation of Stock Companies, their capital was British and was to be expended in the localities above named to develope the great natural wealth of those regions, and thereby rcturn great gains to the stockholders who invested in these schemes. It was money invested in foreign countries, to first benefit those countries, with the expectation that when benefitted they would return rich fruits, by ample dividends to the stockhold-The money went forth from ers. their hands and their country, and neither principal or interest ever rcturned.

The system of currency we have proposed, is the issue of Government notes, for the development of the National wealth of our own Country, and not of other countries, to retain the money in our own land and not to ship it off to foreign lands. It can thus readily be seen that our proposed system would be exactly the reverse of those named. Our ideas of currncey as set forth in the system were natural the deductions from a careful consideration of the whole question of how to secure National wealth, and to relieve the Country of the fearful of National and incubus Commercial debt, which is pressing it down-The predents we have cited turned up while writing this article, we of course were aware of Currency of Iron, of Leather, of Beads and Shells, and Cotton; but upon what system they were issued had never crossed our mind, but when carefully considered, they are really the same as that we suggested, with the exception of ours being redeemable in twenty years. The reason for that provision in our system was to rapidly secure an ample currency without any undue inflation, and to provide funds for the

development of our National wealth.

As to putting too much power in the hands of the ministry of the day, the reverse is the case for it is provided that the Bank shall be exclusively within the control of the The ministry of the Legislature. day would not have as much control of it as they now have of the Bank of Montreal in which they make the Government deposits. That Bank has private interests, the Bank of Issue would have none. And the proof that pressure can and has been unduly brought to bear upon them is, that in the three days while the Hon. George Brown was Minister of Finance, he succeeded in getting the Bank of Upper Canada to loan him \$60,000, only \$25,000 of which had, by his own statement about a year ago, been paid. And we recollect another instance well authenticated to us, in which it was said, that in one financial arrangement for the benefit or this Province. the party who made it cleared \$309. 000. The modus operandi, as decribed to us, by which it was effected, is just as capable of being worked again as it was then. The Currency we suggest would deprive the Ministers of Finance coercing or being coerced by our monied institutions: and, if untrue, save them from those allegations of fraud by which some of them have had their reputations sullied; for with that National Currency our Government would never need to borrow of others, and it would before many years have our National debt liquidated.

THE MISSISSIPPI SOHEME OF CANADA.

No great effort is necessary to enable any one to see that our present Banking System is the "Mississippi Scheme" and "South Sea Bubble" of Canada, for making the people and the country rich. We call it the scheme of Canada, for its people

through their legislature authorize it. perpetuate, and extend it for the supposed advantage of the country; and the more thoroughly the system and the leading principles upon which it is founded and its operations in the working of it are investigated, the more clearly will it appear that Canadians are, through them, nourishing a huge cancer in their bosoms. which is striking its roots deep into the very life-springs of national prosperity; which, vampire-like, is sucking up the very heart's blood of the country, and the strength and energy of those who nurse them. The assertion is continually made, and it is true that we need more capital in the country, and it is generally believed that every Bank established increases the capital of the country ; but their own "exhibit," which we have given, shows as clear as the noon day sun that there is not the first particle of truth in that idea. It shows, taking round numbers, that they have sold all their paid up capital of \$25,000,000, and all the deposits they pay interest on being \$11,000,000, and one half of the deposits they hold that are not on interest; that in truth their capital is sold out of these deposits not on interest faster than it is paid in. If that is not kiteing, what is (?), and the unfortunate part of it is that the Banks cannot help themselves; it is the fault of the system, and not of the management.

That exhibit further shows that each new Bank established is really a sort of additional tax gatherer and "Mississippi Scheme," to glean the land of every dollar we obtain for the fruits of our industry, and that as fast as they collect it they ship it off to enrich foreign lands; that all our money, as in the "Mississippi Scheme" and "South Sea Bubble", is drained away by them never to return; and is continually going to strengthen the hands of foreigners to

thereby enable them to more fully flood our own markets with the fruits of the industry of other lands. In doing so they deprive the Canadian manufacturer of money to pay his workmon, and of a market for his goods. Life is before loyalty to a country whose laws and institutions are inimical to its citizen's interest. and only beneficial to strangers: therefore, to secure a living the employee and employed are compelled to expatriate themselves from the land of their fathers and their affections, to the United States; that is the reason thousands upon thousands of our people are forced into that country; the reason that more people leave the country annually for that land, than all the emigrants that come from all the world to Canada.

Any one can truly say that that is "Mississipi Scheme" and "South Sea Bubble" enough for Canada, But there is yot a deadlier sting to our monstrous anaconda system of currency which crushes in its heartless folds the prosperity of the country. It is the very high annual interest on the Bank capital and deposits sold for Canadian securities which is also regularly shipped off to other countries.

If we cannot pay the interest on our \$60,000,000 of National debt, if the searching through all the homes and cabins, at every door that lines the roads and streets and lancs of our country' for the annual or semi-annual interest on the more than \$43,000,000 of notes, bonds and mortgages held by our Banks, as shown in their exhibit, in place of the gold, the capital and deposits they have sold to our importers 'not all sufficient evidence that they are truly the real "Missisipi and South Sea Bubbles" of Canada; the embodiment of the most rainous schemes ever sanctioned by a people for getting rich, or that could be devised for ruining a country.

The monthly "exhibits" of that system of Banking and Currency show that in the place of the Capital invested to secure our Currency, and for Banking in Canada being used to increase agriculture or manufactures in Canada, that it has all been disposed of to *increase* the productions of foreign lands, any man that can see the benefits that such a system confers upon Canada, and the advantage to be derived from an increase of Banks upon that system must have a peculiar vision.

Another critic objects to the system we have suggested, because it gives the right to the Banks to possess more of the notes to circulate than they pay for, or pay interest for, that it is, too much like fancy legislation, we think if he reads the proposed system afresh he will understand why we allow of that right, they have it now' and can hold it while their charters exist.

It was fancy legislation that gave the privilege. Look once more at their position, do they pay for all the notes they are lending on interest, far from it, they have no money of their own to pay for any of them, they have sold all they had long ago and could not help it. We have provided a way through which they could be equitably dealt with and placed upon a sound foundation, where they could control their true interest, which it is now impossible for them to do.

MR. JENKIN'S BANKING SYSTEM.

- To the Honorable, the Legislative As. sembly in Provincial Parliament assembled,---
- The Petition of THOMAS JENKINS, of Middleton, in the County of Norfolk, humbly sheweth :

1st.—That your petitioner did, some tweaty-two years since, petition the Parliament of Upper Canada, through the late Colonel Burwell, to examine the basis upon which the paper circulation of the Province floated, and to which your petitioner did apply for the establishment of a sole Bank of Issue, under the Government control, which at that time might have been easily effected, as there was then but few Banks chartered, nevertheless the proposition was rejected by a small majority.

2nd.-That notwithstanding the refusal of the Upper Canadian Parliament to adopt the plan appended to that petition, the Assembly of the State of New York, on the following April took up the scheme and adopted two of its main features, under the title of "Safety Fund," which was again borrowed from the Assembly of New York and introduced to and adopted by your Honorable House, and is now, as your petitioner believes, the system upon which the circulation of some of the notes of the Bank of British North America, and that of several other Banks in this Province, were issued.

3rd.—That your petitioner has often heard intelligent men of business complain of the unguarded and unprotective nature of the laws which suthorized the issue of the paper money of this Province, and that security is not well provided therein for the full payment of the same in specie.

4th.— That twelve or more Banks of Issue have been chartered, and their circulation is an extraordinary medley of designs and colors, with much of it dirty, ragged aud loathsome to touch, and that the sordid motive indulged in by the reissue of these in such a condition is an actual disgrace to monied institutions.

5th.—That the national mint coins are recalled when defaced and depreciated by the felonious process of "divesting," or from wear, and new ones, at the prblic expense, are issued instead; therefore your petitioner humbly submits, that Bank Bills or notes should not be allowed to circulate in a torn and disgusting state, nor when the authorized money marks thereon are obliterated.

6th.—That in public estimation, the notes of all the Banks ought to be of the same intrinsic value, whereas on the contrary they are not, as there exists more or less a lack of confidence in several, nor does the Montreal Stock Market ever report such an indication. That your petitioner has witnessed in these reports a difference of some 40 per cent. in the price of the Stocks of the five oldest Banks in the Province.

7th.—That the jealousies so commonly existing between the Banks, regarding the supply of specie, and the consequent contraction in their discount and issues is often the cause of great public inconvenience.

8th. —That the system upon which the issue of paper currency is at present established does not afford ample security for the payment of the Bank Bills in circulation, nor any check on undue expansion and contraction, nor any scale to indicate the sum total circulating, nor the amount which should be in accordance with the necessities of the time.

9th.—That your petitioner verily believes that no alterations in the present system can be devised by which the inconvenience herein related might be removed, which does not commence in depriving the Banks of the safe keeping of their capital, the issue of the circulation, and the payment thereof.

10th.—That your petitioner has never orally, nor has he seen in print, any sound argument against the practicability of that proposition, and contends that it is only by that method that the complete uniformity of the note circulation, and the perfect security and confidence of the holders can be acquired.

11th.--That under such system neither the failure of Banks nor scarcely any other occurrence could render necessary an interruption of any portion of the circulation, nor incur any loss to the holders.

12th.—That thereby the Banks themselves would be placed in a safe and independent position, wherein they might fearlessly lend and discount to their last dollar, and for such times and at such dates as would render their institutions a real benefit to the community at large, which at present they are not.

13th.—That for the reason hereinbefore stated it does appear to your humble petitioner, that it may now be expedient for the public welfare and happiness, that your Honorable Honse should enact that on the expiration of some certain period, that the Royal prerogative of making money and its representatives, in this Province of Canada, shall be fully restored; and take such other

steps preparatory to the establishment of a safe Bank for the *issue* and *payment* of all the circulation under Government control.

14th.—That on the erection of a safe Bank of Issue, the present Banks might therein deposit their capital, by such instalments, and at such periods as might best suit themselves, provided the payment of the whole be completed within the time given.

15th.-That for every instalment so paid the Bank should receive, at the same time, the same amount of Provincial notes; and upon the capital, when fully paid up, they should be entitled to a loan, without interest, of 25 per cent. on depositing such security as the Legislature may appoint, and such loars to continue as long as their capital and banking capabilities remained entire and active.

16th.—That supposing the Banks to be wholly relieved of the responsibility and the expense attending the present Specie Departments, your petitioner believes the last section to contain a just consideration for the proposed surrender of their issueing privileges; and that by the mode suggested in the 14th section they might also pass through the transition without loss, and with but little, if any inconvenience to themselves.

17th.—That the establishment of a sole Bank of Issue, as already described, 25 per cent. of the Banking Capital might be appropriated for the formation of an ample purse of specie,

18th.—That the remaining 75 per cent. of the capital should form an Increase Fund to aid, in ordinary times, the Government and the Banks; in loans to the former for short periods, and in discounting for the latter bills of short date.

19th—That such a Fund might be formed for continual increase, or until its means became large enough to cover the whole amount of the Provincial circulation without recourse to the securities obtained on the proposed loan to Banks.

20th.-That your humble petitioner begs also to suggest, that on all future instances of our foreign commerce terminating unfavorably, as of late, with a heavy balance of trade against the Province; that the whole portion of the revenue derived from imports, which may be found in excess of the previous year, should of right be applied under such circumstances, to the relief of the country; therefore your humble petitioner submits: that the whole might, without disturbing the financial arrangements of the Government, be carried for a time, to the reserve herein proposed.

21st.-That the monetary account of the various Govermental Departments, together with those of the Court of Chancery, and othe doposits might all with more propriety be kept at such an institution, and then the balance would greatly add to its controlling power and profit; whereas your petitioner believes the revenue to be at present divided between several Banks, at a reduced rate of Interest, upon the average balances; that this method is not only estimated with a loss of interest, bnt furnishes additional means for the injudicious exercise of the power of expansion and contraction, the natural consequences of the avarice and jealousies which the present system creates.

22nd.—That after the payment of all the expenses incurred in conducting the business of the Institution, the balance of profits might be carried to the reserve Faud.

23rd.-That a Bank founded upon these principles, having no corporate, nor any other Bank of Issue to check its proceedings, would in a very few years be found of incalculable benefit to the Province, not only by an immense contribution to the Revenue, but by the removal also of all the causes, which under the present system so often thwart the progress and pro-perity of the country.

24th.—That your petitioner, further, most humbly submits: that as the required means seem to be at hand for the establishment of a safe Bank of Issue, and as there appears to be nothing oncrous nor difficult about the undertaking, nor any danger to be apprehended by those in power, from their assumption of the responsibility, your Honorable House might take immediate steps to forward the objects of your memorialists, for which he will, as in duty, ever pray.

COPT.

QUEBEC, March 5, 1860.

Sir, I beg to thank you for your communication on the subject of Banking, which I have read with much interest. and have placed in the hands of the Minister of Finance.

Your ob't servant, EDMUND HEAD.

The fruit of the above petition kindly acknowledged by 80 Sir Edmund Head, the then Governor General, is the system referred to in a former number of this Review for a Canadian Bank of Issue. The system thus petitioned for was embodied in a "motion" by Mr. Galt, the then Minister of Finance, for such a Bank, which was inserted in the Toronto Leader of March 26th 1860. That paper in closing a leading Editorial *lauding* the action thus taken, stated that, "A paper currency thus issued and guaranteed would be of almost equal value with the notes of the Bank of England; and would pass current in almost any part of the world."

Mr. Galt's motion failed to pass committee, in consequence of the objections of Isaac Buchanan Esq. who was one of the committee. We are not exactly certain of the particular objection, but believe it to have been that it would have put the government in a dangerous financial position in time of a crisis, by being required to raise gold at a sacrifice to pay for the over -importations, and really become responsible for our Commercial Debt as well as for our Provincial or National Debt. That would have been the natural result. We do not know that that was the objection raised, but it would be our The importers now objection to it. the country, swamp and that would have enabled them to also financially swamp the Government. Mr. Jenkins hoped that by it the government would be able to carry the country over a crisis, but those who have read our expose of the commercial position of the country will at once see, as Mr. Jenkins informed us a few days since, that

through the immense over-importations it would have been unequal to the task. That is the only particular objection that we would have to Mr. Jenkins' system, it would in other respects be a great improvement upon the present system.

The main difference between the system we have proposed, and that introduced by Mr. Galt, is :---

1st. That the importers will suffer from their over-importations, and not the people or the Government. We leave them to pay their debts with *Canadian money*, which will only decrease in value to them, and to them only, in proportion to their over-imports of foreign goods. They will thus be equitably dealt with in place of having undue advantage, as they have through our unwise money system, which guarantees or insures them against loss.

2nd. That by the money thus adopted the Government could, without borrowing at high rates of intercst, furnish money free of interest to make national improvements, to develope our national wealth, and while doing so furnish the country with ample currency of the most reliable character. The necessity of having an ample currency to secure individual and national prosperity, as we have asserted, and that the causes of crisis is a want of ample currency, can be clearly seen from the following extract from the Montreal Witness of Feb. 24th :-

"Something approaching to a monetary panic had occurred at Calcutta, Madras, and other parts of India, when the overland mail left, in consequence of the remarkable developement of trade, and the currency being wholly unable to meet the requirements of commerce. The well-known propensity of the natives to hoard all the silver they receive eggravated the evil of the scarcity of the circulating medium; and it was feared that the monetary pressure would be still more severely felt, seeing there

were large sums due for cotton, all of which must be paid in hard cash. The general prosperity of the country has been so sudden and so great that the present monetary system has proved wholly unequal to the demands made upon it."— English Paper.

The following confirmation of our views by McCulloch, one of the greatest writers of the present age on Banking and finauce, will show that he has preceded us, yet distinctly endorses the very currency we have proposed.

"It is not necessary, in order to sustain the legal tender Notes that they should be payable at all; the only thing that is required for that purpose is, that they should be issued in *limited quantities*. Every country has a certain number of exchanges to make, and whether these are effected, by the employment of a given number of coins of a particular denomination, or by the employment of the same number of Notes of the same denomination, is, in this respect, of no importance whatever. Notes which have been made legal tender, and are not payable on demand, do not circulate because of any confidence placed in the capacity of the issuers to retire them; neither do they circulate because they are of the same real value as the commodities for which they are exchanged ; but they circulate because, having been se.ected to perform the functions of money, they are as such readily received by all individuals in payment of their debts."

We hope, from the above survey of the currency question, that the soundness of our views will be seen. and the necessity and appropriateness of the system we have suggested the more clearly understood; and that all those who desire to see permanent prosperity, will date sign and get signed the petition furnished to them, and forward them at once to the Member for their Riding. Those who have forwarded the petitions previously furnished will lose nothing by getting those now furnished signed afresh, to be sent as directed, for we now have a new Government.

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THE "GLOBE" AND PROTECTION.

WE ask a careful perusal of the following extract from an article in the Toronto *Chobe*, of the 18th and 19th of Feb, headed "The Fallure of Protection."

In our absurd attempts to get the balance of trade in our favor, in which we have not succeeded, and cannot succeed without involving ourselves in ruin, we have caused the importations of goods maaufactured in the United States to decrease from \$11,149,172, in 1855, to \$6,122,171 in 1862. Surely, if anything, this ought to have proved the value of the protective system! That precious 'balance of trade' ought by this time to have been in our favour. But, alas! we find that whereas in 1855 the balance against us in our transactions with the United States was only \$3,892,100, in 1862 it was \$8,192,307, or more than double! Is this the result our opponent; would have looked for-is it the one they desired ? If not, how mistaken has been their policy ! They have restricted our means of production; they have taxed us to an unprecedented extent; they have raised the price of commodities; they have cut down the profits of the farmer, and we are landed in the very vortex away from which they pro-fessed themselves able to lead us. They ought by this time to be getting alarmed.

To show what reliance can be placed upon the *(iloke's* figures, assertions and conclusions we will first eite the last amount, \$8,192,307 which it puts as the balance against us for manufactured goods we imported from theUnited States in 1862 and which it says is "more than double" the amount we imported from them in 1855. Now if we take the amount it first stated, as imported in 1855 we find it to be \$11,449,472, that the goods imported from the United States decreased from that amount in 1855, yet it says the amount for 1862 was \$\$,192,307 and was also "more than double" that of 1855, that is that the \$\$,192,307 is "more than double" \$11,449,472. That point being clear, we next find that the Globe says that the \$11,449,307 of 1855 "decreased" to \$6,122,171 in 1862. Now if the manufactured goods from the United States "deereased" to that amount in 1862 how did the *Globe* come to assert as we have just seen that the balance against us for those goods imported in 1862 was \$8,192,307.

It may be necessary to state here that the Globe uses the same figures, as amounts of imported goods and as balances against us, to prove a balance against procetion, and to prove the amount of manufactured goods from the United States, shifting them back and forth mixing them up together to apparently prove, but they really deceive, for they are altogether wrong in the amounts, and would not, if they were correct, bear at all upon the question.

Again, if we look in the "Trade Reports," we will find that of that \$6,122,171 there were \$1,045,080 which were not of the products of the United States, consequently has no bearing on the subject; that \$1,272. 459 was sugar; that \$735,902 was tea and coffee; that besides the \$4,045,080 there was over \$500,000 that belonged to what is only dutiable goods, as tea and sugar, and not manufactured goods. There was, however, about \$1,000,000 of manufactured goods not the produce of the United States, which would, in place of either the six or eight millions

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above stated, leave the amount of manufactured goods imported from the United States in 1862, \$2,500, 000 in round numbers, one million of which, recollect, was not their manufacture; and in the way the Globe has taken up the question, by referring alone to the United States manufactures, has nothing to do with the question. Then, again, we find that of that \$11,449,472 which the Globe calls manufactured goods, \$4, 500,000 is not estimated as manufactured goods, which would leave the amount of those manufactured goods only \$7,000,000 for 1855, from which, if we take the \$2,500 000 of 1862, we will have \$4,500 000 to put to the credit of the "protective system" for the year 1862. The Giobe, however, to prove the "protective system" a failure, changes its figures and says, that in place of \$11,449,472 worth of those goods in 1855, that it "was only \$3,892,400 in that year; while in 1862 it was \$8,192,307, or more than double," and thereby presents us with a balance against the "protective system" of \$4,299,207, while we have from the statistics and its own figures show that the balance was \$4,500,000 the other way, and the Globe certainly wrong to the amount of both balances, which is **\$**8,799,907.

We have also shown that the \$8,192,307 against us for manufac tured goods, as the Globe has it, should only be \$2,500,000, which would leave an error for the Globe of \$5,700,000 in round numbers. Again, we have shown that the Globe is wrong, the difference between \$7.000'000 and \$11,349,472, and that it is further wrong in the differbetween \$11,44£,462, ence and \$3,892,400; that it contradicts itself in the paragraph to that extent. It will readily be seen by that prostitution of figures, and turning true amounts wrong end first, and useing

the same amount in different connections to blind and deceive in both; that it is difficult to disentangle the paragraph to give a clear idea of the deception practised upon its readers.

Let us have another look at that \$8,192,307. We have shown that \$2,500,000 of it was for manufactured goods, then if we take out about \$500,000 for other dutiable goods we would have in round numbers about \$5,200,000 of freetrade goods under the Reciprocity Treaty. Thus we find that the Globe has added the dutiable manufactured goods and the free trade goods together to make it \$8,192,306; that it has charged our over-importations of free goods the evils we suffered from free trade, against protection, to prove the system a failure. We distinctly repeat, the evils we suffered from those over-importations of free goods under reciprocity, for we know that they reduced the price of pork in the Canadian markets one-half, also other products, to the great injury of the farmers and mcrchants.

The Globe adds the \$5,200,000 of those free goods to the \$2,500,000 of manufactured goods, and represents that the Canadian farmer paid duty on the whole of them as manufactured goods, and that the amount positively proves the failure of the "protective system."

In first hastily reading the paragraph the above was the particular point that attracted our attention, and we at once remarked to a prominent member of Parliament who was by, that it was infamous. We thought so then and we think so still, for we had on our mind the recollection that a few weeks previous, the Globc, in reply to the New York World on Reciprocity, stated the United States had the advantage, for the balance of *free goods* against us for 1862 was "\$5,802,638." The Globe is about \$300,000 wrong in the amount, but it is near enough to

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justify the bolief that the Globe knew that at least \$5,200,000 of that \$8, 192,307 was for free goods, and to thus assert that they were all manufactured goods that we had paid duty on, was to our mind the boldest kind of deception. We hope no paper in the Province will attempt to emulate the Globe as in the paragraph given; so prostitute truthfulness and honesty to prove the ruinous theory of *free* trade to be sound and worthy of adoption.

The Globe's proofs of "the failure of the protective system" may be stated as follows:

1st. That we paid duty on \$11, 449,472 of manufactured goods from the United States in 1855, "which decreased" to only \$6,122,107 in 1862.

2nd. It then turns about and represents that those goods imported in 1855, "was only" \$3,892,400, and not \$11,449,472.

3rd. It begins again and says that those manufactured goods we imported in 1862, was not a "decrease" to \$6,100,107, but were \$8, 192,307.

4th. That the said \$8,191,307 was "double" the amount of manufactured goods in 1855, which in the start it says is \$11,449,472.

The Globe says that the above proofs "ought to prove the value of the protective system, that precious balance of trade ought to be in our fayor. But, alas !." Which balance does It has mixed them the *Globe* mean. all up together, and then says it ought to have been in our favour. The particular balance against us is a free trade balance, which protectionists foresaw would be against us; therefore, it is the *Globe* that should give a sound reason why there is a free trade balance against us. We had almost forgot that it also denies, in the very outset, that a balance of trade in our favor would be advan-

tageous; but declares "it would involve us in ruin."

When, at our leisure we carefully read the extract we have given, and saw wrong balances, and wrong names, and wrong amounts, and dutiable goods, and free goods, and manufactured goods, the semi-satanic, alas(!), and the left-handed jubilation, on its near approach to the *freetrade* millenium, all jumbled together, without any reference to or connection with each other, we came to the conclusion that truth, honesty, reason, and common sense were in a chaotic state in the Globs office; that after its "alas !" it was perfectly legi mate for it to also say, "we are landed in the very vortex away from which they professed to lead us," in that vortex of tangled misstatements where there is no light, or truth, or honesty, or side, or bottom, the Globe has established its reputation.

That whole paragraph, whon taken together, has very much the appearances of having been a printers "pi," and thrown into an editing machine, and that the paragraph was the uncorrected proof of the first machine editorial. We were further strengthened to conceive of an editorial machine somewhere about the Globs office, from its late attempt to prove that a farmer would get rich carning \$5000 a year, and spending \$6000; and its exhibit of the merchants transactions, who annually got more gold of his customers than they over possessed; both of which propositions it succeeded in proving to its own entire satisfaction, to the great amusement of those who always knew of its ignorance, and to the amazement of those who had taken it for their political Bible.

When the tariff was raised in 1858, George Brown declared in his place in Parliament, that if the duty was raised he would have to charge eight dollars a year, instead of six, for his Globe; that the paper manufacturers would increase the price of paper, that the tariff was only beneficial to the manufacturer, and the consumers would have to pay higher for necessaries. That was *free trade* theory; the *protection fact* was, that immediately after the increase of the tariff, the leading manufacturers in the Province at once advertised, that through the increase of the tariff they had been enabled to reduce the price of their paper ten per cent.

Since then, nearly if not every class of manufactured goods that we import from the Yankees are made in the country, and furnished from ten to twenty-five per cent. cheaper than they were under a lower tariff.

The farmer gets cheaper goods, and pays for them with otherwise unsaleable products-is that "restricting our means of production ?" And those advantages, ""the unprecedented taxes we pay," and the way the " price of commodities have raised ;" or, is the Globe's dictionary printed upside down, wrong end first, or inside out, for the facts are precisely the reverse of its theories and its assertions; and the accumulated fruit and proof is, that in 1862, alone, we with a greatly increased consumption, saved at least \$5,500,000 of gold, and added that amount to our national wealth, by that increase of tariff; which, however, by our imports of free trade goods, under reciprocity, was all plucked out of our hands, and our land and our Banks left so bare. that our Bankers held a meeting to decide whether it was not best to stop payment to prevent the balance leaving the country. Thus it is that the free trade "vortex" swallows up the hard carned savings of protection.

It also proves that "protection" restricts the foreign manufacturers, and that it is *free trade* only that restricts both our farmers and manufacturers, and saps the very foundations of national prosperity and wealth; consequently the *Globe* and

its free trade fanatics are the real restrictors of the industry of our own country, and the protectors of the foreign. If the prophet had lived in our day he could also have truly said, "hath the 'Globe' no knowledge."

TURN OF THE TIDE.

A very flittle cloud appears, but it is freighted with truth.

George Brown and his Globe have become interested in the agriculture of the country, in the prosperity of the farmers of Canada; and the first fruits are, that he wants Parliament to vote a sum of money wherewith to import improved balls and cows for the benefit of the Canadian farmer. He said, in doing so, he did not "believe in protection, but that this is an exceptional case," which is simply acknowledging that his free trade principles are too weak to stand alone; and he also remarked at the same time that "the man who made a blade of grass grow where none grow before," was to that extent a benefactor of his race. lo the best of our recollection, those are the first practical ideas in political economy that ever emanated from the Globe, or its proprietor. Hitherto. their creed has been to let things take their natural course, grass grow where it would, water run wh re it might to make its own dam, and people should not interfere with The natural operations of nature. those free trade and natural course principles is to let everything take care of itself, to bring man down to to the level of the brute. We do not expect they will admit it, but it is nevertheless the fact. It is, in fact. the creed that leads to ruin.

Small instalments are thankfully received, he has at last discovered a flaw in his free trade principles, protected agriculture is to be the future hoby and grass is to grow where grass never grew before. Grass is trumps, George Brown has had a

"roll on the grass;" Nebuchadnezzer had a roll on the grass too, and when he got up he readily saw what a great fool he had previously been. If the member for South Oxford and his paper could both be turned out to grass for "seven years" the rejuvenation would no doubt be advantageous to Canada as well as the other was to Babylon. The discovery has at last been made that the Catholic cow won't give milk or the Irish bull raise calves-the Orange horse don't draw-and the free trade nag is balky -the separate schools are dead, and its half-brother Rep. by Pop. is in a decline-that Lower Canada cannot be steered by checks or held by guarantees, that corruption is played out and that rolling in the grass is after all the best medicine for the worshippers of false gods, that raising one blade of grass is more beneficial to the

country than all those old ideas, those false gods that were to make Canada rich and great, yet have one by one tumbled into dust. The cloud was small, only the size of a blade of grass, but it has already developed into a Protection Bull and the hope of Canada is a protected agriculture. Thus out of the long night of error truth is springing up as pure and beautiful and bountiful as ever. We hope that blade of grass will have brothers and sisters that will each expand with like perfection, until through their agency, invigorated by the increasing light, that chaotic sanctum may become peopled with sound idees, beautiful with living truth to be poured out as rich treasures of heaven to protect and bless the land so desolated through legislative ignorance and free trade fanatioism.

CANADIAN MILITIA SYSTEM.

THE leading portion of the following system for the permanent and satisfactory organization of the Militia of Canada, was furnished us by a Military gentleman :---That portion furnished by him was in print last fall, but not in a shape to secure for it that attention which its merits entitle it to. We have arranged it into heads and added to it some additional clauses.

The great deficiency in the systems which have bitherto been presented to the public, through the "Press," has been a want of comprehensiveness and stability, want of a sure and reliable foundation, upon which, security for our whole future can permanently stand, without periodically pulling out a post here and a bent there, and adding a wing and then another story.

We have also carefully compared the one we give with the various European systems, at the head of which stands the Prussian and Swiss, especially the latter. But the marked difference in our form of Government from theirs, our hereditary institutions, and the military ideas resulting therefrom, will ever prevent Canadians consenting to engraft upon our institutions any of those European systems.

The only objectionable feature to the one we present is the first cost, which, however, is a secondary consideration; but we will be able to show that the cost can be modified, by reducing the number of officers and privates trained, and thereby, the expense, without at all interfering with the principles upon which the system is founded. We will present the cost of the present system, as stated by its originators, at \$500,000 a year, in round numbers, for 20,000 men; the amount actually voted last year was \$481,126, we believe \$132, 000 was not expended; the amount expended would be \$350,000 in round The actual average numnumbers. ber of officers and privates drilled, according to the returns for the six months ending Feb. 29th, was 7799, of which 684 were officers and 6443 privates, and cost the country within \$14 of \$500 each, for the military education of the men actually drilled during that term. The number of privates each month varied from 5504, in September, to 6440 in February. If the whole 20,000 estimated for had been drilled, and the cost been no more than the estimate, or \$500,000, the cost for each man would then have been \$25, whereas the cost of the system we present would only be about \$12.50 per man, which would give us 40,000 mcn in place of the 20,000 men it was estitimated the \$500,000 a year would secure us by the present system.

There are, according to the returns, about 470,000 militia of all ranks, about 100,000 of which are termed first class service men, who are those between the ages of 18 and 45 who are unmarried, or widowers without children.

We will now insert the system based upon a calculation for 200,000 men, and then show how it can be modified by a reduction in the numbors, so that the cost will not be burthensome or beyond our ability and duty.

MILITIA SYSTEM.

1st.—Embody 200,000 men into Batallions of 500 each, and divide those Battallions into companies of 100 men each.

2nd.—Establish a Military College for the whole country and, therein educate 2000 officers, who, after passing a preliminary examination will enter the College as cadets, to remain for four years, annually passing a certain examination, and so on until qualified for a commission. The Cadetship to be open to all classes of the community, and as a high order of ability is necessarily required for efficient officers, suitable inducements must be presented in order to secure them.

3rd.—In the first instance, in embodying the officers, care must be taken to secure literary acquirements, intelligence, and respectability, with the understanding that they shall pass at the end of four years the same examination that the students of the proposed College will have to undergo.

4th.—Every officer entering the service must retire at the age of forty unless his attainments are of such an order as to induce the Government to retain his services permanently.

5th.—Embody the officers into two Battalions for drill and other purposes. When drilled, they would be distributed among the various Battalions throughout the Province, to take charge of and drill companies of "Service Militia" not less than 100 strong.

6th.—Each Company would be divided by the officer in charge into from three to five Drill Associations, to meet in such localities and at such times as would the least interfere

with the daily business or avocation of each Association.

7th.—The length of time to drill for those between 18 and 30 years of age should be 50 hours annually, those from 30 to 40 years of age 30 hours, from 45 to 60 years of age 20 hours.

8th.—The term of drilling to be from four to six months and the officer in charge to reside within the limits of his company during that period.

9th.—Each man on the completion of his term of drill to be furnished by the officer with a *certificate* to that effect, the want of a certificate and the non-entry of a man's name on the books of the company, after being notified, to subject the man to a fine to be enforced by a summary process before the colonel of the Regiment who shall be a Magistrate ex-officio, and all fines under the "Militia act" to be applied to the support of the system.

10.—In organizing Drill Associations the men to have the choice of time and place of drill within the limits of the company. The choice to be made within three days after being notified by the proper officer, and when once made must remain on the muster roll for that year's term of drill, unless business engagements make a removal necessary. The period of drill to be arranged for that portion of the year in which the men have the most leisure time.

11.—Arsenals to be established in every County, to store the arms required for the "Service Militia" living within its limits, the officer in command of each company will when in the County take charge of the arms for his company to be completely under his control. At the end of the term for drill the arms to be thoroughly examined and be put in a fit state of repair and then returned to the arsenal.

12th.—The male teachers in all the public schools in the Province, by the end of a certain period, to have certificates to entitle them to a situation, and they shall drill the scholars at least one half hour each day.

13th.—After a period, to be fixed, no situation in the gift of the Government to be bestowed upon any one, unless efficient in drill.

14.—That all enrolled for drill in the *first* class shall be exempt from being juryman, constable, or fireman, and all the enrolled for drill in the *second class*, who shall have a cortificate of drill, to also be exempt.

15.—That, for the Cavalry service, any horse regularly used for drill by a member of the Cavalry force shall be exempt for seizure for debt, taxes, or rent; also that the same provision apply to all horses attached to the Artillery service.

16th.—That no man be eligible for election for Member of Parliament, or for any Municipal office, voted for, or be allowed to vote for either class of those offices, unless he have from the proper officer a certificate of efficiency in Drill, or a certificate of exemption from Drill, as hereinafter provided.

17.—That every man between the ages of 18 and 60, who is not enrolled for Drill, shall be required to have an Exemption certificate, for which he shall annually pay two dollars, unless from infirmity he be equitably entitled to free exemption.

18th.—Ťhere shall be six days Battalion drill each year.

19th.—The officers to be paid \$1.50 per day when at Battalion drill, privates to be paid twenty-five cents a day for the six days drill, and be furnished with one coat and one shake every three years.

20th.—The pay of the officers trained in the Military College to be \$1.50 per day, with a retiringfallowance of fifty cents per day, to be invested for them in Government or Municipal Securities, and payable to them at the age of 40 years, or in

Life Annuities, payable to them after the age of 40 years, when they rotire from the permanent staff, and to be paid whether they are retained on the permanent staff or not. The 50 cents per day, invested, would amount to \$4000, at 40 years of age.

Those officers might also be given, on passing their final examination as cadets, 100 acres of land under the Homestead principle; but which should be forfeited to the service if said officer should leave it before the said age of 40 years, cither through discharge or forfeiture of his office. If forfeited to be disposed of to any cadet who has passed his examination, on paying two thirds of the value of the improvements, all monies thus returned to be a portion of the Militia Fund.

The retired officers would thus be scattered throughout the country, in the prime of life, and can be made ready for any emergency.

The expenses of the system for the number of mon set forth, 200,000, is estimated as follows, and with the exception of the College, would not vary much from it:

	3 200,000
Pay and retiring allowance of 2000	
Officers.	1.450,000
Battalion Drill, 6000 Officers @ \$1.50.	54,000
Pay of 200,000, six days Battalion	
Drill @ 25 Cents.	300,000
200,000 Great Coats @ \$5; Shakos 50	
Cents, to last 3 years, \$1,100,000	
-one third, annually.	366,000

\$2,170,000

It can be seen, that by reducing the estimate to 100,000 men, and the officers in proportion, and only drilling the 1st Class service men, the cost would be in round numbers \$1,100,000. There would be 370,000 men left, of whom it can safely be calculated that 300,000 would pay \$2 each for Exemption certificates; we would thereby realize \$600,000; if we add the \$500,000 now voted we would have the amount necessary.

In place of the 7799 men now actually constituting the whole of our drilled Militia, or even the 20,000 which theory estimated rnd about \$500,000 was provided for, we would have 1,000

efficient and reliable officers always on hand for any emergency, and 100,000 woll drilled and efficient Militia, without any additional strain upon our finances. The men would then be responsible for their over coats and shakos, by the present system it is all so loose that they are in a great measure thrown away, and we know cases where the guns are not half taken care of, are used for shot in killing birds &c.,

There will, no doubt, be those who will object to the payment of \$2 for Exemption certificates, on the ground that all defence measures should be on a property tax. We have always thought. different, and have taken the ground that every man should be equally liable for the defence and stability of his coun-There is a revenue tax for Governtry. ment expenses, a municipal tax for local purposes, and there should be an individual tax for defence purposes that would equally reach all classes of the community, for the man without property should give either a portion of his time or of his earnings for the present and prospective advantages which he enjoys, while the property tax pays for the immediate expenditure for local purposes, where it is collected.

The amount we have set, is letting off those exempted full as easy as those who drill, and the man who is not willing to pay \$2 a year to see, at once, 100,000 men efficiently officered and drilled to guard his family, his property, and his country from the ravages of war, cares little for the future.

The lesson we may learn from the military opperations in the United States is that a large cavalry force is all-important, and that it is the duty of our government to use every exertion to strengthen that arm of the service, 25,000 men would not be an undue proportion in a force of 100,000 for Canada.

There are of course a multitude of details that we have not touched upon, only designing at this time to place this system in a proper shape before the country for the especial consideration of those who take an interest in the efficient defence of Canada.

It will be observed that the leading principles laid down, which we hold are of vital inportance are first a permanent staff of educated military officers, second

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training up the youth of our country from the beginning of their school days to be citizen soldiers-to be obedient to orders, to be respectful to superiors, and to the habits of gentlemen. Those high points in national character would be efficiently secured and tell with wonderful power upon the future manhood of the fifteen years the country. Within whole militia of the country would be efficiently drilled, and with the natural accession of population we would have at least 600,000 citizen soldiers readv to repel the invader.

Would it not also be a cheering sight on review days to see thousands upon thousands of our school boys going through all the evolutions and tactics of war. Then again from our day schools could be recommended those who evidence a taste and inclination for military service to be cadets in the Military College and the future officers of our soldiery.

We will for comparison give the outline of the Swiss Military System it being the first in Europe, the next to it is the Prussian in which every young man has to serve three years in camp or barracks from the age of 18 to 21.

The following is from the Montreal Witness.

"At the foundation of the Swiss military organization lies the declaration of the great moral principle, that every citizen is bound to assist in the defence of his This is the universal rule and country. duty to which there is no exception but that fixed by law. This great principle has become the axiom in Switzerland, it is one of the primary truths inculcated in schools and churches; in this lies the secret of a great latent power, which leads to military enthusiasm and prompts to sacrifice. We should like to see such a declaration constitute the first fundamental article of our militia bill; there is probably more military strength in the simple idea of nationality than our legislators are aware of, and that one idea is yet sadly wanting amongst the people of our province.

In obedience to that principle, every young man, when he reaches the age of nineteen, has to be drilled and trained as a soldier. It is part of his citizenship to be a soldier, and no compulsion is needed to make him accept the manly privilege. He does not receive a nomi. al drill of 6 days, which would be worthless; the minimum allowed by law is, for infantry, 28 days; for riflemen, 35; for artillery and cavalry, 42; and as drill alone does not make a soldier, this time is all spent consecutively in camp and barracks, so as to initiate the young citizen into a soldier's life and duties. At that early age the rules of discipline and the fatigues of the camp are no hardships; it is generally anticipated as a pleasure. Once well learned in youth, military practice is never for-gotten in after life, any more than swimming is. A very few days drill is all that is wanted to keep up the acquired proficiency."

To the system proposed there would, besides the amount given, be contingent expenses for arsenals &c., &c., which we are satisfied could with propriety be paid for by the Currency we have proposed, without increasing our load of borrowed debt or our taxation, and the money thus expended helps to increase the amount of Currency necessary for the internal trade of the country.

If any one who takes an interest in the efficiency of our militia organization should have any objection to any of the clauses given, or can make any suggestion of interest we will be glad to hear from them.

OUR COUNTRY AND OUR QUEEN.

In other lands the bright sunbeam

With richer glow is known. But none, however fair they seem. Are fairer than our own. And none a monarch can possess As on our throne is seen: Still then we'll pray to Heaven to bless. Our Country and our Queen. In song let children hail her name, For she our love hath won. By deeds of more enduring fame Than manhood's might hath done. And long as language can express, What's in the heart unscen. We'll pray to Heaven above to bless, Our Country and our Queen. From lordly tower, and princely hall. And peasant's lowly home. Where'er her gentle sway doth fall, Her heartfelt praises come : Our mountain their delight express, Our cliffs and valleys green: And still we pray to heaven to bless Our Country and our Queen. Though great her glory and renown, Theme of her peoples' provers, May she yet win a nobler Crown Than that on earth she wears ; And long may future times confess The virtues we have seen ; But Heaven, in thy great love, still bless, Our Country and our Queen.

SIGN OF RAIN.

The following pleasant lines, attributed in an old book to Dr. Jenner, contain nearly all the observed signs of rain. It is supposed to have been written as an excuse to a friend for deferring an invitation to a country excursion. Many of these signs may be thought very childish, and perhaps be ascribed to superstition; but they are really based upon wellknown laws, and can all be scientifically explained by a reference to them :

"The hollow winds begin to blow. The clouds look black, the glass is low. The soot falls down, the spaniels sleep, And spiders from their cobwebs creen. Last night the sun went pale to bed. The moon in halos hid her head, The boding shepherd heaves a sigh, For see ! a rainbow spans the sky. The walls are damp, the ditches smell, Closed is the pink eyed pimpernel. Hark ! how the chairs and tables crack ; Old Betty's joints are on the rack. Her corns with shooting pains torment her. And to her bed untimely sent her. The smoke from chimneys right a cends. Then speading back to earth it bends. The wind unsteady veers around, Or setting in the south is found. The tender colts on back do lie, Nor heed the traveler passing by. In fiery red the sun doth rise, Then wades through clouds to mount the skies. Loud quack the ducks, the peacocks cry. The distant hills are looking nigh. How restless are the snoring swine ! The busy flies disturb the kine. Low o'er the grass the swallow wings ; The cricket, too, how loud it sings! Puss, on the hearth, with velvet paws. Sits smoothing o'er her whiskered jaws. Through the clear stream the fishes rise. And nimbly catch the incautious flies. The sheep were seen at early light, Cropping the meads with eager bite. Though June, the air is cold and chill ; The mellow blackbird's voice is still ; The glow-worms, numerous and bright, Illumed the dewy dell last night. At dusk the squalid toad was seen, Hopping, crawling o'er the green. The frog has lost his yellow vest, And in a dingy suit is dressed. The leech, disturbed, is newly risen, Quite to the summit of his prison. The whirling wind the dust obeys, And in the rapid eddy plays. My dog, so altored in his taste, Quits mutton bones, on grass to feast, And see yon rooks, how odd their flight? They imitate the gliding kite; Or seem precipitate to fall, As if they felt the piercing ball. 'Twill surely rain. I see, with sorrow, Our journey must be put off to-morrow."

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HOW I SAVED ARTHUR WILLIAMS.

н. н. цорк.

' Do you know who it was that went by our house last night, singing and hooting as if he was drunk?'

'Yes, and he was drunk.'

'Who was it?'

- 'Arthur Williams.'
- 'Not our Arthur Williams?'
- 'Yes, our Arthur Williams.'

'Is it possible? Why, it is only a step back to the time when Mr. Williams was considered and regarded by the business men of this village as one of the first and most promising young men in it; full of rare powers; and such attention to business ; such fidelity to the interests of the firm in whose employment he was; such capabilities of engineering the most difficult business transactions; such an eye to general results; with such an eye to all the minute elaborations of the great firm, that, as head clerk, he was considered And now you say it unsurpassed. was him who made that terrible, drunken rowdy noise?"

'Yes, sir, I know it was him, for I stood on the steps when he went by, and by the light of the moon I saw wao it was as plainly as I see you.'

'Do tell me how he came into the habit.'

'By successive steps, sir. An orphan boy, as you know, bright and active, he was taken into the service of the house where he has ever since been, and from that day to this he has been left to himself. His natural capadities for business overcame his tendencies in other directions, he grew up to manhood, was held in high estimation —had, as you said, much more than

ordinary ability as a business man, and bid fair to thrive and take high rank . when in an evil hour he became attached to a young lady who instead of returning his affection as she should have done with honest sincerity, chose to play the coquette with him, and to prefer to him a young man every way bis inferior, but who was wealthy; and so great was the disappointment to him, and having no resources in true piety, he sought relief from his sorrow in the society of young men of his own age whose habit it is to frequent drinking saloons, and spend an hour or two of an evening, in smoking, drinking, telling anecdotes, and retailing gossip, until under the reaction from his disappointment, he gradually acquired a liking for such society, and took on the habits of the place. With a passionate nature strongly disposed to the gratification of alimentiveness, he has reached his present condition, and there is but little hope, in my judgement, of his being saved by any power such as is ordinarily brought to bear upon young men—in fact upon any man in the world who is on the downward road to the drunkard's grave ?'

'Why, will not remonstrances--cannot advice and assistance, if need be, save him ?'

'It might; but so few men have anything like a just idea of wherein consists the difficulty of curing a drunkard that I doubt whether right means can be adopted for the cure of Arthur Williams.'

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'What do you think is the chief difficulty in the way of curing a drunkard ?'

'Well sir, it is the failure to recognize the fact that drunkeness is a disease. Drunkeness is treated by all temperance reformers as though it were a habit which might easily be broken up, which finds its continuance and perpetuity only in their unwillingness to give it up.

Now, I am sure that this view, is wrong, and that till we take a broader and more comprehensive view, and come to see that drunkeness is a discase instead of being an indulgence, which can be put away at the option of the drinker, and that all that is needed to induce him to abandon it is an intelligent perception on his part of its ruinous effects on him, and a conscientious conviction on his part also of his obligation to put it away, we shall not cure drunkards. In order to cure the incbriate, we must regard him as a diseased man-one whose physical conditions are such as to render it quite impossible for him, unaided, to recover the position which he has lost. If drunkards were treated as sick men, we should save ten of them and restore them to If society where we now save one. they were to consider themselves as sick, they would be a great deal more placable, and could gather up much more recuperative force than they can now show.

'If I understand you, then, your hope of the cure of Mr. Williams is based upon the use of such means as are fitted to cure physical diseases.'

'Certainly, that is my idea exactly. The reason why Mr. Williams gets drunk is simply because the beverage which he uses has produced, and will produce a chronic inflammation of the nuccus coat of the stomach. The disease seats itself there and from that point proceeds all the desire to drink. There is just such a condition of the stomach of the dyspeptic to create an

inordinate desire for food : and all drunkards are drinking dyspeptics, as all persons with a morbid appetite for food are eating dyspeptics. If Mr. Williams, then, were to be placed in a hospital and treated on this principle. it would not be a month before he would be sensible of having less desire for strong drink, and a gradual recovery of a natural appetite-an appetite for water. Now water is distasteful to him, just as simple food is distasteful to the dyspeptic; and he will go on drinking, as the dyspeptic goes on cating, in spite of all the warnings and pleas to the contrary. In his present relations it is impossible that he should recover. If he should, by a sort of spasmodic effort, gain a footing and remain sober for a few weeks or months, the probabilities of his relapse are ninety-nine to one. That is the history of the inebriate of this country, and in fact, the world over. The only way to cure a drunkard is to cure his desire to drink. This cannot be done with any certainty by moral considerations only brought to bear upon him. The considerations must be chiefly physicalhaving reference to his physical state. If I could have Mr. Williams where I would have him, I could cure him."

Well, what are the conditions that you impose as essential to success? what assistance do you need? Come, state them frankly, for I cannot bear to have this man go to ruin; he is worth too much. Has he a wife?'

' No.'

- 'Where does he board?'
- 'At the Tremont House.'
- "Who are his boon companions?"

'Oh, our frollicking, noisy, smoking, drinking young men in town. There is Sam Peters who has pretty much spent a good fortune; there is Bill Day who uses up every day what he earns, and by-and-by, will be found to have used money that he never earned; there is Joe Billings whose father's heart is breaking under his

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son's extravagant dare devilism; there is Widow Smith's son, who is spending his father's money ten times as fast as the old man earned it; and there are half a dozen more who have got their toils about this man at spaces of inches, from his feet to his head, so that he has no liberty except such as they give him; and he is ruined beyond all hope, unless somebody who has influence over him and aims to help him, will step up to his side and make the effort.'

' How often does he get drunk?'

'Oh he is drunk all the time, after my idea of drunkeness. He will be fit for business to-morrow morningsimply, however, because he is a very remarkable business man, and when his debauch ends he falls into the track which he has traveled till it is rebeaten, and he knows every elevation and depression in it, and his business arrangements are methodical. But if he goes on this way a little while longer, he will make a mistake which will mortify him. He will try to cure it; that will make him dishonest. He will conceal it; that will make him criminal. He will be dismissed ; that will ruin him. It is not every night that he is heard hallooing in the streets, but it is every evening that he meets his fellows and drinks. He works hard through the day, and drinks hard in the evening, and once or twice a month has one of these paroxysmal turns, in which he travels the streets and is ready to commit any outrage upon any man, woman or child, or upon property, to which his fancy may lead him.'

'Do you think you have any influence over him?'

'Ionce had. He and I were once friends. I remain his friend still, but he does not regard me as such, because I have talked so plainly—and latterly, I think imprudently—to him. The more I have reflected upon his case, the more I am satisfied that my efforts to do him good, only sunk him deeper and for the reason that I always approached him as if he were to blame, and pressed home upon him the dangers that would result from pursuing such a course, as if he ought to be awake to them, and would be held responsible for any lack of perception of them. If at present 1 had the influence over him that I once had, I think I could do him good, for then I should treat him very differently.'

'Will he listen to you at all?'

'Yes, he will hear even now what I have to say; but it is like a man listening to another who is seeking to instruct him while his own thought is afar off.'

'Well suppose you try to regain your old standing with him. I will place means at your disposal to the amount of \$1,000 to save him. Come, I have wealth, and if I can save that man at such an expenditure as this, I am willing to do it.'

'Thank you, thank you' said I, 'I will see what can be done.'

'I took my measures. It was August, and I was going, not to the White Sulphur Springs, in Virginia; not to Cape May; not to Nahant; not to a fashionable watering place, nor any fashionable water cure. I was going into the country, away from cities, to spend my vacation at a health institution, where the severest simplicity showed itself in all that pertained to the arrangements for its guests. I had enough of the artificial and the false in my daily surroundings. I saw luxury enough, and had sufficient opportunity to enjoy all that it could give. And I wanted an opportunity to commune freely with Nature, in her gentle, sunny, refreshing moods. I wanted a larger landscape view than was afforded from my office window, where on looking out, only fifty feet distant, my eyes fell upon walls of brick that towered almost to the sky. I wanted air. such as spread itself in balmy breezes

through all those grand avenues that God laid out in Eden, before sin had entered and made a lodgement there. I wanted water that had not stood in reservoirs till its vegetable impurities could be precipitated and it made fit to drink. I wanted sunlight such as I could only have in the country. I wanted the songs of birds that were not in cages. I longed to hear the cackle of the good old goose, whose very existence was associated with all the recollections of my boyhood life at my parental home. The lowing of the cow; the shrill crow of the old chanticleer; the neighing of our old mare from the corner of the clover lot; the merry whistle of our hired man, as he drove his team afield; life in its juvenilities, free from its hardness, its roughness, its selfishness, its silliness, its wickedness. I wanted these, and I knew that I must go away into the country for them. Τ found out that far away in our State a man had built up a health institution and had his own way in its management. And I had learned, much to my satisfaction, that unpretentiously he had cured some thirty or forty cases of drunkeness whose victims had sunk so low that the pall of the poorhouse had spread itself over them, and it was little less black than that which covers the dead. It was to this place that I proposed, if I could have means placed at my command, to take my fallen friend. I knew that I had no money wherewith to take him out of his business and meet his expenses. So there was no way Jut to be frank with him, and for this purpose I sought him in business hours.

A curious fact it is, that a man remarkable for his business ability, and his devotion to business, will not give way to interruptions during business hours if he can possibly avoid it, so long as he cares more to maintain his reputation as a business man than he does for all else he possesses. And it is not less curves that when he be-

comes a drunkard yet retaining his business position, he will allow interruptions during business hours, and give you his attention in directions that do not pertain to business far better than he will during his hours of reaction and drunken debauch. Aware of this. I sought an interview with my friend in the very heart of the day's work, knowing that if I waited till it was over and he was on his way to his nightly rendezvous, he would not listen to me, So I went to the mercantile house, entered, made my way back to the counting room, went in, and passing the compliments of the day to him, said, 'Mr. Williams, I know that it is not at all according to etiquette to request you to turn away from your books and accounts and give me your time for twenty minutes; but my justification must be that I have a matter of importance, both to you and myself, in which I think we both shall be gainers. and that I feel cannot well be delayed. I hope, therefore, that you will give me an opportunity to present it to your consideration now."

'Certainly," said he, 'I will give it to you with pleasure. I can do it without very much disturbance. Walk into our private room."

"I went in shut the door, and began by saying; 'Formerly we were intimate friends, and I come to you to say that in a large measure I think the fault has been mine that our friendship has grown cold, and that we are almost strangers. I am aware of the difference in our methods of living, and the way in which we spend our leisure hours. I have been very desirous that you should take a different course to that which you are pursuing, and as you are aware, have sought to impress you with the necessity of doing so for your own good. And the arguments and reasons that I have presented had their origin in what I am ready to say is an erroneous philosophy; and therefore I feel that my efforts were legitimately calculated to separate us, and at the same time lead you to persist in the 'we course you have been and now are following, rather than to cause you to cease from that way. My business in part, therefore, to you this morning is to acknowledge that I have not in my

in part, therefore, to you this morning is to acknowledge that I have not in times past acted towards you with the good common sense that ought to characterize any man who seeks to aid a friend in overcoming an appetite for strong drink which he has been so unfortunate as to acquire.'

'Then you do think that I have been unfortunate in acquiring it?'

'Yes, I do.'

'And do you think me so criminal as you once did ?''

'No, I do not."

'And you do think that I regret my becoming a drunkard as much as any friend I have in the world ?"

'Yes, I do think so, and I have no doubt that you suffer more in that direction than any friend you have."

'He rose to his feet, walked across the room, turned and came back to me as I sat in my chair, and bending down, gave me such a look as I shall not attempt to portray, and then said : 'In God's name, who taught you this?' You are the first man, sir, who ever said a word to me on the subject of my love for strong drink who did not talk to me as if it were a matter of my own choice, and I could as well as not break off; and that therefore, in becoming a drunkard, I acted with my eyes open, my hands untied, my feet unfettered, and I free to go where I wished. W taught you this?'

I replied: 'The love of Christ shed abroad in my heart, and filling it with love for my fellow men who are unfortunate and unhappy, as well as as well as those who are full of sin and unhappy.'

'Well,' said he, smiling, ' that does more to settle mein a belief of Christ's Saviorly care than a whole body of divinity! Well, now, what do you want?'—and he gave me his hand— 'we will be friends; but I am a lost man. I cannot help myself. My resolutions are like burnt tow.— Pledges made in the night watches, when my heart is full of remorse, and my self respect lashes me up, and I feel the stripes on my soul, as a whipped sailor feels them on his body when tied to the yard arm, are broken daily, so that it is of no use. What do you want?'

"Well, my friend, I want to assist you to get back your self respect. I want to help you to become a man. I want to cure you. You are sick. In other words I want to relate myself to you, and I want you to relate yourself to yourself, upon the principle that your drunkeness is a disease,"

'So it is,' said he, 'so it is. I feei it in every fibre of my body. That is a bright thought. I am sick. My head aches, my back aches, my neck aches, my eyes ache, my arms are stiff, my legs totter, my bowels are costive, I have a pain in my right side, my appetite is excessively morbid. Yes, I am sick, and I am ready to be doctored, too-only let it be understood, that if I am doctored, I must not take anything that partakes of the nature of stimulus. Do not give me brandy to cure drunkeness. One might as well apply fire to a powder mill to keep it from blowing up. Keep everything of that kind away from me now. Come, where shall I go? what shall I do to be doctored? Yes, I am sick? I can see it now. Drunkeness is a disease. It has got into my bones, it has given them its own color as surely as madder ever colored the bones of a pig. I give myself up into your hands. What shall I do? What is your proposal? Do you think I can be saved? My God! This appetite in me for strong drink-do you suppose I can ever conquerit? Can you ever allay this thirst? O, how often have I thought

how strong are the bonds that the devil winds about men! How I have writhed in my toils and longed for some one to come and cut them in two, that I might be free. But my friends, whenever they have come to mc, have told me to cut them myself. What shall I do? What is your proposal?' 'Well,' said I, 'it is this: I am going into the country, and want you to go with me. This is the season of the year when you usually spend a little while in the country, and although you might not go if left to yourself under a week or two, yet I am going this afternoon, and I want you to go along with me.'

'Where are you going?'

' Far away ; hundreds of miles.'

'What is the place?'

'Never mind the place where I am going. You go with me, and I will take care of you, stand by you, be gentle with you, and not harsh; I will be a brother to you, sympathise with you, and labour for you.'

'Will they have any strong drink where we are going ?'

'No; nothing but water.'

'And high seasoned food?

'No, nothing but the simplest kind of food.'

'O, good!' said he; 'how many times have I sat down to my breakfast and ate it, to feel before I had half done such a thirst for liquor as no being can describe. I do honestly believe that half the drunkeness in this world has its foundation laid, and maintenance perpetuated, by indulgence at our tables.'

'Then will you go?'

'Ycs, I will; I can get permission, and I will go.'

'Do not fail me.'

'Oh,' said he, 'you must not fail me. My purposes are still as free as any man's, but are as weak as water.'

'Well, theu,' said I, 'suppose I stay here till you fix up, and then go. We can go at twelve o'clock as well as at four.'

' I will do it,' he said.

He went and made known his business, arranged his affairs, packed his trunk, called the porter, and ordered it sent to the railroad and checked; then arm-in-arm we walked up Main Street to my boarding place, where I packed my trunk, and arm-in-arm we walked to the cars, when we were whizzed and whirled four hundred miles through our great State, and there sat down to a new and fresh life. The case of my friend was stated to the physician; he was placed in very comfortable conditions, and in just twelve weeks his whole nature was changed, and he became as clear in head, as fresh in look, as strong in body, and as simple and straight forward in all his manifestations as he ever was in his earlier days. This happened years ago, and yet he has never tasted since a particle of alcholic drinks, cats regularly his simple meals, sleeps ten hours every night, takes out-of-door exercise daily, knows no sickness or pain, is a leading partner in the house wherein he has so many years been clerk, and stands in our State as one of the first business men. Long live the man whose writings first set me at thought in regard to the true method of curing the drunkard.

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"STONEWALL JACKSON'S DEAD."

Virginia! from thy hills and plains, To-night, the wail of sorrow comes; The solemn dirges' haunting strains,

The hollow roll of muffled drums, Low sobs and wailing fill the wind;

Down war-worn cheeks the tear-drops rur.—

The struggling South, with hot tears blind Mourus for her best her bravest son.

Nor there alone; wherever floats

Upon the gale the azure cross,

Sad requiums and funeral notes

Confess the patriot hero's loss. Nor there alone; wherever beats

A heart attuned to gallant deeds, To swell at tales of martial feasts,

And manly worth and truth—it bleeds.

He died, as he had lived, a brave Defender of GoD's sacred word ;

His is no dark and silent grave;

Nor hushed that voice, at all times heard

Bearing true witness to the faith— Teaching, like HAVELOCK; 'tis true,

That man may wage, unto the death, Gou's battles and his country's too.

His death-wound came in battle's smoke, As on his conquering legions poured,

And foemen fled the avenging stroke That fiashed from his resistless sword.

- He fell; but the bright orbs of heaven
- Shall fall, with crash and blinding flame And the lone sepulchres be riven,

E'er the fond South forgets his name.

Thy battle's o'er-rest warrior, rest-Green be the sward upon thy grave,

Light rest the sod upon the breast That shrined a heart so true and brave.

Virginia weeps! her tears, like rain, Shower blessings on that honored head

Then girds her for the strife again-The gallant STONEWALL JACKSON'S dead.

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HE who has plenty of brass can generally manage to get it off for gold.

It isn't commission alone that makes a sin. A man is guilty of all the sins he doesnt't hate.

A BACHELOR'S idea of wedlock—one of the casualties of life.

CURE FOR STAMMERING.

Some years ago a famous professor came to a town where I was then residing, and announced that he could 'cure the worst case of stuttering in ten minutes, without a surgical operation.'' A friend of mine was an inveterate case, and I advised him to call on the wonderful magician. He called, was convinced by the testimonials exhibited, struck up a bargain, paid the fifty dollars, and soon called at my office, as straight as a rail road track.

I was greatly astonished, and asked my friend by what miracle he had been so strangely and suddenly relieved of his life long trouble. He most provokeingly informed me that he had made a solemn pledge not to reveal the process of cure.

I knew two other had cases-ladiesand, calling on them, reported what had come to pass.

They were soon at the professor's rooms, came away greatly elated, raised a hundred dollars, went next day, paid the cash, and in half an hour were ready, had the question been popped, to say Yes! without a single jerk.

I was soon made acquainted with several other cures, quite as remarkable, and resolved to put on my sharpest wits and wait upon the magician mayself.

He seemed an honest, earnest man, and in two days I had made up my mind to pay a large fee and learn the strange art, with the privilege of using it to cure whomsoever I would.

Those who had been cured by the professor were solemnly bound not to reveal the secret to any one; but my contract gave me the privilege of using the knowledge as I pleased.

And now I propose to give the readers of my journal a simple art which has enabled me to make very happy many unhappy stammerers. In my own hands it has often failed to effect the desired result, but in three-fourths of the cases which I have treated the cure has been complete.

The secret is simply this: The stam merer is made to mark the time in his speech, just as is ordinarily doue in singing. He is at first to beat on every syllable. It is best at the first lesson to read simple composition, like one of David's Psalms striking the finger on the knee at every word; then read in a news-

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paper, beating each syllable. Soon you need only beat on every word.

GOD'S JEWELS.

You can beat time by striking the finger on the knee, by simply hitting the thumb against the fore-finger, or moving the large toe in the boot.

I doubt if the worst case of stuttering could continue long, provided the sufferer would read an hour or two each day, with thorough practice of this simple act, observing the same in conversation.

THE QUAKER GIRL.

There's many a jewelled beauty out. And many a wit at ball and rout, And many a head for such will whirl, But give me a beautiful Quaker girl !

There are those that please and those that charm.

There are those that boast of a lovely form-

Of pearly teeth or a pretty toot,

- Or of having sprung from an honor'd root.
- Or of heads all decked with gems and curls,

But these are unlike the Quaker girls !

Have you ever gazed on a pretty face, By nature deck'd with every grace, That told of a soul all pure and bright, Of a mind that glowed with virtue's light, That spoke of a heart to nature true? ' Tis the Quaker girl exposed to view.

Have you ever felt of a lily hand That shrinking gave you a reprimand? Have you ever chatted (we all know how)

And smiled at her simple "thee" and "thou"

- Or laughed when she frankly told you " yes"
- 'Tis the fashion you know with the Quakeress.
- There is kindness beaming from every eye,

And truth in every look and sigh;

There is honesty breathed in every vow, And it sounds no worse for its "thee" and "thou,"

So boast if you will of each lass you see.

But the Quaker girl is the one for me!

- As 'mid the rocks and sands of earth, The costly diamonds lie,
- As gold is sprinkled through the depths, Unseen by human eye,
- As pearls lie gleamless in their caves Beneath the restless sea.
- Or earth's deep vau'ts of wealth are bid. For ages yet to be.-

So sleep the jewels of God's grace. The diamonds of His love

Amid earth's darkness and its gloom. Till raised to joys above.

They dazzle not in crowded streets, Nor gleam in gilded halls:

They do not give the brightest may-Within high palaes walls;

We do not see on beauty's brow Their mystic flash always,

Nor do they wake in hearts of men Their words of warmest praise;

But oft in lowly homes they shine With softest brilliancy,

Where God's own spirit deigns to dwell, And guards them lovingly.

- What though they gleam unseen below, Or lie in slumbering worth,
- An eye unseen beholds them all, And loves His gems of earth,
- Not always 'mid the wreck of time Shall God's own jewels lie,
- His own right hand shall gather them To grace His Throne on high.
- There, where the Godhead's brightest rays Fall with effulgent beam,

They shall the radiance evermore, Reflect with loveliest gleam.

Ah, yes! these toils, these prayers, these tears,

These conflicts of the soul,

- These stern and angry storms of life That o'er the spirit roll,
- Shall but refine and polish well Each foud and lovely gem,
- And mould and fashion it aright For Christ's own diadem.
- And He shall tell His holy ones How, in earth's gloomy night,

He hasted to its awful wreck, And seized His jewels bright.

MANKIND are always happier for having been happy once; the memory of happiness is happiness.

There are not many brave girls about in these days, let the girls say what they please to the contrary. We have been watching how they manœuvre, and this is the conclusion to which we have come. Many of them are real cowards—they are afraid to keep on the right side of truth. They may not be afraid of the dark, nor of the dogs and spiders, but they are afraid to do what they think is right.

There was Hattie Stone, a brighteyed, intelligent, sprightly, lovable creature, sitting by her mother, who was trimming her winter bonnet with gay ribbons and beautiful feathers, when Nellie Larkin, one of her playmates, called :

'Is that your bonnet?' inquired Nellie.

'Yes,' replied Hattic. 'Isn't it pretty?'

'It is very pretty, indeed, I think. Mine is a poor-looking thing beside that.'

'Are you not going to have a new one?'

'No; mother says my old one must answer this winter with a little repairiug, and I think it will, mysek?'

'You will be the only girl in the meeting-house with an old bonnet on,' continued Hattic, 'and that will make you feel badly.'

'No, it will not make me feel badly at all, 'said Nellie. 'I like your new bonnet very much, and at the same time I am contented with my old one.'

'Well, I should be afraid that people would laugh at me when everybody else had new bonnets, ' responded Hattie. 'I want to look as well as the rest.'

'Mother says it is cowardly to be afraid of what people will say about us, if we are doing what we think is right.'

'Then there are a great many cowards in the world,' said Hattie, 'and I suppose I'm one. But you mean to be brave, and wear your old bonnet.' And Hattie smiled as she said it, for she evidently meant to ridicule Nellie's idea of bravery.

'I don't think it is necessary to be very brave to wear a last year's bonnet,' replied Nellie. 'I am sure that it is not a great cross to me, although I don't like to be laughed at any better than you do. Mother says she can't afford a better one, and that is enough for me to know, to be satisfied with what I have.'

Now Nellie really did not know that she was a brave girl in deciding to wear the bonnet that she had worn for a year. But she was the bravest girl in the neighborhood. Hattiepoor little mincing coward-was afraid somebody would laugh at her, if she did not have a bonnet as gay as a peacock's tail, and be in the heighth of She had no courage to say fashion. 'Let others think as they please; I shall do what mother thinks is best.' Poor weak thing ! Suppose everybody else should take it into their heads to go without bonnets she of course would not dare to do otherwise, and so she would go bareheaded. How much nobler is Nellic, who dares to follow her mother's counsels, though she may not appear guite so fashionable ! Yes, she is the genuine brave girl, unlike thousands who always stop and ask, what will be thought of this or that? what will Mrs. A. or Jemina B. say about me, if I do thus and so? not having courage to do right even, lest some one should laugh or sneer .----Home Monthly.

MARGARET'S LOVER.

Mr. Grant, an ingenious, dreamy enthusiastic mechanic, who had by years of unceasing devotion to a favourite invention which he hoped one day to perfect, reduced his family to When he very poor circumstances. had just about given the last finishing touch to his invention, and borrowed the last few dollars which his eldest daughter Margaret had saved from her earnings as saleswoman in the cstablishment of Mr. Churchill, all of which usually went in a similar way. Although she seemed to lose all hope that the oft repeated tale of completion would ever receive its fulfilment; vet she felt that her father needed all her assistance as well as encouragement in that dreamy project, which had made him prematurely grey and miserably poor. A young sister too, shared her warmest affection, but she was a sickly delicate creature, and was constantly getting into trouble with the younger members of the family by a second Mrs. Grant, who is sketched as not belying the impression generally formed in regard to stepmothers. Margaret's spare moments were devoted to reading, and being steady, careful, and exact in all her shop business, she had so far gained the respect of her employers, and the esteem of all her compan-But that one looked ions save one. on the quiet prudent Margaret with a jealous eye and was determined to wreak her revenge upon the unoffending victim. The means which she adopted turned out, however, to her own disadvantage and discomfiture. An elegant and costly robe which had been specially noted as No. 297 by the managing partner of the estab-

lishment, was missing. The cruel girl had taken it, and put it in a box and deposited it, as if secretly, under the counter at which Margaret Grant served her customers. It lay there for some time, however, none ever dreaming of looking within the precincts of the space presided over by that quiet, unobtrusive young woman. At last the person who had secretly deposited it, began to fancy that it would make a handsome dress for her Sunday promenades, and it was taken home and appropriated accordingly. Search was made in vain for the missing dress, and all the hands in the establishment were one by one, unknown to each other, called into the Counting House, and duly questioned as to their knowlege of its whereabouts. The guilty party seemingly had no dificulty in disclaiming all knowledge of it; but when Margaret Grant was called in, and the question put to her if she knew anything of, so and so, she felt as if the imputation was direct. The stiff, precise, calculating nature of the manager did not in the slightest relieve her . embarassment, and having had some uncasy apprehensions about the illness of her affectionate little sister, she appeared at first sight more as if suffering from the feeling of being found out, than from the fact that she felt her conscious innocence was sullied by the suspicion which the very examination implied. However, she remembered the robe, and had last seen it in the hands of her tormentor. Nothing further was said. and the principal of the firm had expressed his conviction that Margaret was innocent. He had watched that

young woman's movements very closely during the three years she had been in his employ, and remarked her quiet demeanor, and had learned from private sources of her many trials and struggles; her devotedness to her father and sister, and of her spending nearly all her carnings upon them, rather than in showy dresses for herself, as the rest of the shopwomen did. But the last trying struggle was about to come. It had been the habit of the elder Churchill to give all the persons in his employ a present on Christmas eve, something handsome in the shape of a dress for the young women, and a sum of money for the young men, as a generous remuneration for the extra labor entailed on them during Christmas week. The anxiously longed for evening came.

Nine o'clock was the signal for this cheerful business to commence, and one after another was called, and reappeared with smiling or disappointed faces, as the case might be.

Margaret dreaded, yet longed for the summons, the signal for her final departure, and stood watching the inner door with nervous starts and suddenly failing pulse, whenever she imagined the time had come. She echoed the merry wishes and glad 'good-nights' of those who were going, and thought, 'it is for the last time.' The lights were dying cut around her; the great cloth hangings began to stretch gloomily from floor to ceiling; still her name had not been called, and while she wondered and waited, and saw even the cash boys go in before her, it suddenly came into her mind that the omission was intentional, a part of the disapprobation in which she was held, and waited only definite proof, for her Her breath came quick dismissal. and hard at the thought, and she started up, yielding to the impulse of the moment to follow and detain the real aggressor, who had just passed

by with a light mocking laugh, and accuse her face to face. But a voice seemed ringing in her ears, 'avenge not yourselves,' and she turned, nerved by the very hopelessness of the moment, to scal her own dismissal.

Miss Choate now occupied the office-chair before which Margaret had been summoned to her brother's judgment, checking the list of names; there were but few remaining who had not received their Christmas gift. Margaret's was not there. She knew it when she appeared before them, and saw the start by which her entrance was greeted, quite as well as when Miss Choate said, uneasily, looking from Mr. Churchill to her brother—

' I don't find you here at all, Miss Grant. I don't think I have made the mistake; for I know I called out the G's regularly, and Mr, Churchill made out the list himself.'

Margaret gave him no time for reply. 'I did not come for any gift. I should have waited to be sent for. I came to say that I leave my situation to-night, to be disposed of as you think best. That is all.' And she was gone before Mr. Caleb and his sister had recovered from their astonishment, or Mr. Churchill, who would have detained her, could do so. He followed her to the door, indeed, the next moment, with hasty step; but the porters were in the store busy with their nightly arrangements, and she had passed on swiftly to the dressing room, where there were voices and laughter.

Margaret did not wait for any more farewells; she reached her bonnet and shawl, and went out into the night, followed closely by Adelaide Long and her lover. They had waited and watched for her—she felt that and the mockery of their 'Merry Christmas, Miss Grant,' as they hurried by. Then all feeling was absorbed in the utter loneliness of her position, shrinking with a woman's fear from the noisy groups of revellers, unsheltered from the drenching, driving storm. 'Always unsheltered, always uncared for,' she thought; 'it has been so all my life, from the time I can remember; always working for others, always sacrificed to others. *Must* I go on so! Oh! it is very hard! very bitter! All Thy waves and billows have gone over me!' It was a despairing but not a rebellious cry, and the 'Even so if it seemeth good in Thy sight,' rose up with true if not cheerful acquiescence.

There were hasty stops behind her, and she quickened her own pace. It was later than she had ever been abroad before, and the streets were full of lawless men, bent on a night of riot and excess.

' Margaret.'

Still she hurried on, thinking her own imagination mocked her.

'Margaret! One moment! Will you not let me take care of you? It is no night for you to be out alone!'

She faltered then, with a sudden trembling that made her heart stand still. It was not the cold, or the drenching shower; but that she should be remembered, cared for by him. She knew the carnest voice—whose arm had thrown a heavy plaid around her—as well as when she turned to find Lewis Churchill.

'You are drenched, and shivering with cold,' he said, 'you must not expose yourself in this way. Trust me, Margaret, as if I were your—brother. Will you not?'

Trust him? Ycs, she had always trusted him; and now she stood in beggarly need of some other human strength and comfort. A strange content stoie over her, and calmed her, as she stood leaning on his arm —he bending down to shelter her, until the carriage that he had signaled from the stand approached, and then she was lifted in, and he sprang to the seat beside her. She did not make a motion of dissent or

even wonder how he knew it, when she heard him tell the driver the name of the court in which she lived, but leaned back, not even caring to have the blessed silence broken.

'So, Margaret, you have given us up to-night,' he said, as they rolled away from the glare of the noisy thoroughfare. 'I will not ask you why; I know you never act without good reason. But what if I will not let you go? What if I hold you here by me always?'—and the hand that had sought her own grasped it firmly.

She did not reproach him with wronging another by such words; she trusted him, by all she knew of his life, that he meant what he was saying, honorably and truly, though she could not comprehend it, and sat silent as before.

'Will you go now, when I tell you that I love you as if you were already my own wife? Will you be my wife, Margaret?'

'His wife,' how the words rang in upon the stupor that seemed to have fallen on her. 'His wife!' She had never said that, even to herself, before; she had only thought, but never as now, how she could have loved him.

'Oh no, no !'

'I have no reason to think that you would make me such a precious Christmas gift as the right to love and cherish you. But if you knew how hard it has been to see you braving fatigue and exposure day after day, how many ways I have planned of approaching you less rashly; how I dreaded to speak lest I should have deceived myself in thinking that you would *learn* to love me! You cannot now—you do not even know me as I am, though you have seen me daily for three years.' 'But you do not know what you ask for. You do not know me !'

'I? I do, Margaret, better than you think. I knew you first in your gentle, dignified woman-hood, with such a face as always calmed me even in pictures when I have found it; and then I watched you to see if I were deceived in thinking it was the impress of the inner life, of its purity, energy, and loving-heartedness, that I saw. Forgive me that I began the study coldly, when it ended in loving what I found !'

'Do you love me?' she said, dreamily—as if she stayed her feet on the brink of a stream, which she dared not essay to cross.

'Yes, love you; could any one know how you have borne your lot in life, and not love you, my patient Margaret! How you have held to all things beautiful and pure and of good report in the midst of ungenial influences—what a daughter you have been—what a mother to your little sister! You must let me share the taskwork now; will you not? Will you try to love me, and give me time to prove that this is no sudden, pass ing fancy?'

The closing scene of this interest ing drama soon came, and the Churchill family having been acquainted with the intentions of the younger Mr. Churchill, consented to give a cordial welcome to the wife of his choice. To give a zest to the affair, and a sort of apologetic plea for such a selection, Mr. Grant's invention had been patented, and he had sold his interest in it for several thousand dollars, thus relieving himself from the pecuniary embarassment into which he had fallen, and enabling him to give his daughter an outfit more suited to the position in life she was destined to occupy.

TOBACCO AND OTHER STIMULANTS.

Tobacco in any form is not only a narcotic, but it is stimulant also; it not only blunts the sensibilities, but goads both mind and body to unnatural activities, and the machine made to run faster than was ever intended, wears out so much sooner and long before its time, and stops forever ! "Doctor why do you use tobacco so ?" said we a few months since to a physician whom we met on the street, whose whole mouth seemed to be so full of it that he was crunching it as persons do who have a mouthful of water-melon "I must do it to stop the pain in my teeth." We never saw him afterwards, and the record of his death reads thus in the American Medical Times : "He suffered death from

disease of the aortic values of the heart, leading to dropsical effusion, resulting in mortification of the legs and teet, ending in tetanic symptoms and death." What a fearful concatenation of human maladies; heart disease, dropsy, mortification and lockjaw! any one of which ailments is enough to destroy an iron frame. But note: the disease began in the heart, that heart which had been kept in excess of excitement for so many years by the long, steady and large use of tobacco.

With beacon-lights like these shining full in his eyes, the man who persists in the employment of tobacco, in any shape or form, and who, to all arguments against its employment can only reply, "I can't" or "I won't," only confesses himself a moral impotent or a reckless criminal; for that it is a crime to knowingly persist in practices which are destructive to the body, can scarcely be denied.

Thus it is that when persons come to their final sickness, who have used stimulants largely, whether of tobacco, opium or spirits, there is a lack of recuperative power: their disease is of the typhoid type; there is no elasticity of mind or body; the latter is weak, and the former asleep, and the ratient lies for hours and days in an insensible state or is only made conscious by shaking the body violently, by loud words, or some acute pain, the death three of nature for existence. Mr. Webster died in this way, so did Mr. Douglas, and Count Cayour, and Dr. Rease, and multitudes of other eminent men, who by keeping the system stirau-

lated beyond its natural condition. exhausted its vitality, its nervous power, in advance; hence, when serious illness came, there was nothing to fall back upon no recuperative power, and they now sleep in the grave ! Webster and Douglas used alcohal : Choate used opium, as was said : Rease used tobacco : Cavour was a gourmand, exhausted the life-power in advance, by overtaxing the powers of the stomach. It is notorious that men who, working about the breweries of London, swill beer by the gallon daily, do by the time they reach forty years, become so deficient in recuperative power, that an abrasion of the skin, a cut of the linger, and even the puncture of a splinter or the scratch of a pin, is almost as certainly fatal as a bullet through the brain These are terrible teachings. or body. but they are true.--[Hall's Journal of Health.1

THE LITTLE STRAWBERRY GIRL.

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BY MISS E. W. BARNES.

'Straw-ber-ries! Straw-ber-ries! Who will buy ? Who will buy ?'

The musical voice of Nellie trilled the words so sweetly, that the memory of the tones lingered with the passerby, as he went on to his daily tasks, and haunted him through the long hours, like the remembrance of a joy that has passed away. Her rosy face, too was worthy of a place in the memory; with its sunny suiles and dimples, shaded by careless natural curis; and its soft, black eyes, large, and full, and dreamy. It was not beautiful only, but so indicative of goodmess and purity, and all that we most love to cherish as a heart-picture of childhood !

Many an eye turned to look after Nellieas she tripped along in the bright June morning, in her neat pink calico, white apron, and large straw hat, shading her pretty face; while her little basket of fruit covered with dewy fresh green leaves were strung picturesquely over her arms and shoulders; and her hands contained each a larger basket, filled to overflowing with the smaller ones. She was so neat and attractive in her aspect, that many who would have passed others by unheeded, stopped to purchase the tempting fruit of Nellie,

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who was well-known, as she came with the other beautiful things in summer, and trilled her little song, like a bird, beneath the open windows: Straw-ber-ries! Straw-ber-ries! Who will buy? Who will buy?"

"Come in, child: What is your price?"

'Teapence a basket, miss.'

Nellie stepped into the spacious hall of a fashionable house in Montague street, where a young lady stood, in her morning robe, with flowers in her hand just gathered from the conservatory, and surrounded with all the appliances of wealth and luxury.

'Well, they are worth all that, so fresh and ripe. Give me half a dozen baskets. Here, Mary.' And while Mary emptied the baskets, she drew out her 'portemonnaie,' and dropped sixty cents, in 'fives' and 'tens,' into Nellic's little purse,—not into her hand, as the young reader must remember; for this apparently trivial act was the pivot on which turned the moral event of the day and of our story.

The smile with which she received the money and thanked her for it, penetrated like a sunbeam into the heart of Minnie Hamilton, for there was coldness there,—the chill of discontent and disappointment which find their way, sometimes, even into hxurious homes; and the association of poverty and contentment seemed very incongrous to one born in affluence as she had been.

'You seem very happy,' she said, responding to Nellie's smile. 'Do you earn your living by selling strawberries?'

'Yes, miss. In the summer I sell berries; in winter I go to school part the day, and help mother the other part.'

'And what makes you so happy? Can you tell me the secret?' • Mother says that we must be bright and happy, because we have so much to be thankful for.'

Minnie looked at her in amazement. 'So much to be thankful for!' thought she, 'and in their position! How does your mother support herself, child?'

'She takes in common sewing, miss. Sometimes she sews half the night.'

'Then what in the world has she to be so very thankful for?' she exclaimed; and a silent self-reproach came stealing up from her heart, that she had so often murmured over some evil in her own lot, which certainly scemed a bright one in comparison.

Nellie smiled again sweetly as she answered — Some people, as good as we are, have no home, and have nothing to eat. But mother and I have a little room to live in. She sings at her work all day long, because she says, God is so good to us. We have bread and potatoes every day, and on sundays we have meat. Don't you think, miss, that is something to be thankful for, she asked simply.

A deeper tint glowed upon Minnie's check. 'Yes, yes, child,' she answered nervously; and then followed a pause, during which she stored away in her heart like hidden (reasure, the lesson which Nellie had taught her, and which was to be re-perused often in after years, when discontent caused her to murmur at some little cloud, real or imaginary, that hung over her destiny. And she thought within herself-' it is your own sunny heart, poor child, that robes the world for you in its own love-lighted and rose-tinted atmosphere. You are happier, far, than I; may God forgive me.

Minnie Hamilton, a beautiful girl of eighteen, was an only daughter, petted, and idolized by her parents. Indulgence had injured, though it had not spoiled her. So fully had every wish of her heart been gratified from her birth, that she regarded it as a kind of privilege peculiar to her condition, to murmur if the slightest shadow came between her and the fulfilment of her most extravagant desires. Poor Minnie ! poor, though abounding in riches. 'One thing thou lackest'-one thing, which wealth cannot purchase---the joy of a sunny and contented heart.

Yet Minnie had noble qualities: generosity and active benevolence, with strong moral and religious principles. One shadow, the shadow of discontent, clouded them all.

Nellie had put her little purse into the pocket of her apron; and now; she issued into the street again, and recommenced her strawberry song, until she was summoned by another customer, who purchased largely. As she was about adding the payment she received to her little store, she discovered a small rent in her purse; and sitting down, she emptied the money into her apron to examine it. As she did so, she diseovered among the fives and tens a gold dollar, which had evidently been given her by mistake by the first purchaser.

'I will go right back with it,' thought Nellie.

She waited, however to re-arrange her baskets; and while doing so, the tempter came, with evil thoughts, to test her strength of principle.

'Why go back with it ?' said the wicked voice; perhaps the lady meant to give 't.'

'But I do not know that,' said the tender conscience of Nellie,

'Well, you can do good with it,' said the voice, appealing artfully to her filial love; 'you can purchase something for your mother, she works hard enough for all she has; and this will buy her a neat dress to go to church.'

For a moment—only a moment, Nellie listened to the sinful suggestion, and she thought how pleasant it

would be to carry a nice calico to her mother, and how pretty she would look in it. Perhaps, too, she could earn enough to buy a bonnet to match, and how happy that would make her! But suddenly the smile died away on Nellie's lip; her step grew less light. There was a weight at her heart. It was the burden of a guilty thought. She had parleyed with Evil, and its shadow was on her path. It had dimmed the happiness which Innocence had hitherto bestowed.

And, now, happily for little Nellie, Conscience, 'that voice of God in the soul,' came powerfully to her aid. It recalled vividly the previous Sabbath evening, when her mother sat with her at the window, just as the sun was sinking, and after their scanty supper had been disposed of.

'Nellie, my darling,' she said as she laid her head upon her knee, and smoothed back her dark hair, 'ydu could not go to the Sunday school today, because you had no shoes to Perhaps we can earn a pair wear. before another Sabbath; but I will teach you the commandments Then Nellic repeated them after her. All but were vivid now to her memory; especially, and as if written in letters of fire, stood the cighth-

' Thou shalt not steal.'

Nellie's heart sank within her. Had she listened and obeyed that evil voice, what might she have become—a breaker of God's holy commandment ! The sin would have lain heavy and dark upon her soul, dimming its sunlight and weighing down her buoyant happy spirit. And then her home would have been changed so much to her. And she would have destroyed its peace and her mother's cheerful song would have Nellie waited not a been hushed. moment but terrified at her own thoughts, she rushed back with the speed of light, lest that evil voice should speak again, and rested not

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until she reached the home of Minnie Hamilton.

'You made a mistake, Miss. You gave me this'-helding up the gold dollar--' for a silver piece.'

'Did I? Well, it was a mistake. I'am very near sighted; but you are an honest little girl, and shall have it as a reward.'

'No, Miss, thank you; I would rather have the silver picce.'

'You would?'

'Yos, Miss.'

'You are a singular shild. Pray tell me why you would rather.'

'Because-because-it would remind me'-Nellie burst into tears and covered her face with her hands.

'Of what ? tell me, child.'

'How I was tempted to break God's command.'

'And to keep the dollar, you mean?'

'Yes, Miss.'

'But you resisted the temptation as God gave you strength. This was beautiful in you. Now tell me your name. I must remember it.'

'Nellie Townsend.'

' There is no sin, Nellie, in being tempted. The sin consists in yielding to temptation. Now that you have resisted you will find yourself strengthened in might to overcome Henceforth I shall not fear for evil. Only resist the first promptvou. ings to do wrong, resist them and all will be well. Nellio, you were not aware of it, but to-day you taught me a lesson of contentment which I shall not easily forget; and you shall have the happiness of knowing that you, though a little child, have been a minister of good to me. And you must let me reward you. You must keep that identical dollar to remind you of what has occurred to-day, and you have no reason to be ashamed of it. Now tell me what was the temptation? What did you most desire to do with it?

Nellie hesitated, and then said: 'Last Sunday, mother had no neat dress to go to church. That would just buy a calico. I only thought of it for a moment.'

Minnie Hamilton turned aside without speaking. When she looked again there was a moisture in the eye-lids that had not been there before.

'Does your mother require anything else? Does she not want a bonnet too ?'

'Yes, Miss; but I shall soon earn that by my berries. Mother's sewing has nearly paid the rent this month.'

'Nellie you and I must be friends. Go now, and sell the remainder of your strawberries, and call here on your way home.'

That evening, Nellie was tripping home with her empty little baskets strung around her, as usual; but in the larger ones lay a new straw bonnet, trimmed with a neat ribbon, and a package which she was directed not to open until her return. Mrs. Townsend was looking anxiously for Nellie when she arrived, but what was her astonishment and gratitude when she heard her story, with a full confession of the temptation, not a word of which she withheld.

When the package was opened it was found to contain a fine calico dress for each, with a five dollar bill fastened within. Upon a slip of paper were written these words :

'For Mrs. Townsend, as an acknowledgement for a benefit received from her little girl, whom she has reared to be an example of truth and honesty and virtue.'

From this time, Nellie and her mother were under the particular patronage of the Hamilton family. Sewing was supplied, for which they received good pay, and Nellie was transferred to Minnie's Sunday School class where she was regarded as a pattern of truth and integrity for her associates.

And shall not her example speak also to our little readers, and remind them of that which the Bible teaches —to resist evil, and to follow that which is good; for that will bring them 'peace at last.'

THERE'S SOMETHING GOOD IN EVERY HEART.

Would'st win the crim-stained wanderer back

From Vice's dark and hideous track, Let not a frown thy brow deform, 'Twiil add but fierceness to the storm; Deal kindly— in that bosom dark Still lingers Virtue's glimmering spark;

Plead with him---'tis the nobler part--There's something good in every heart!

Bring to his mind the early time, E'er sin had stained his soul with crime; When fond affection blessed his hours, And strew'd his joyous path with flowers; When sportive jest, and harmless glee Bespoke a spirit pure and free;

Plead with him—'tis the nobler part— There's something good in every heart !

There was time that head did rest, Close to a mother's yearning breast— A time hisear the precepts caught, A kind and virtuous father taught; It matters not what treacherous ray First lured his steps from virtue's way— Enough to know thou yet may'st save That soul from sins engulfing wave;

Plead with him—act the nobler part— There's something good in every heart.

An English barrister who was accustomed to train students for the practice of law and who was not himself a religious man, was once asked "Why he put students, from the very first, to the study and analysis of the most difficult parts of the sacred Scriptures?" "Because," said he, "there is nothing else like it, in any language, for the development of mind and character." THE WEIGHT OF A TEAR.

- A pair of scales before him, a rich man sat and weighed
- A piece of gold—a widows all—and unto Ler he said;
- "Your coin is not the proper weight, so take it back it again,
- Or sell it to me for half its worth; it lacks a single grain."
- With tearful eye the widow said, "Oh! weigh it, sir, once more ;
- I pray you be not so exact, nor drive me from your door."
- "Why see yourself, its under weight; your tears are no avail."
- The second time he tries it; it just bears down the scale;
- But little guessed that rich man, who held his gold so dear,

That the extra weight which bore it down, had been the wIDOW'S TEAR.

WHICH IS WORSE?

I was thinking yesterday, as I walked behind a lame boy, how sad it is to be lame. To limp when others walk, to be left behind whan others run, to walk apart from the busy throng alone, to pass through days of pain and nights of weariness, to be pitied, or to be scorned—ah, it is a sad thing to be lame !

Just then, across the street, I heard loud talking and laughter. I looked and caw another boy limping or staggering, not lame, but drunk. My feeling for the lame boy changed at once. He needed my pity so little, after all, and the drunken boy so much. The body will be dropped off by and by. Death will relieve the lame boy of this poor, imperfect body. In heaven he shall be perfect as the angels that stand before our Father not lame.

But the soul lives forever, and a stain upon that is a fearful thing. Christ's blood alone can cleanse it. "It is better for thee to enter halt into life, than having two feet to be cast into hell."— Child at Home.

A DOLLAR in the hand is generally worth two in the ledger.

WHY should farmers keep hens? Be, cause for every grain they give s pecd.

AN AFFECTING SCENE.

AT a recent trial at the Old Bailey, in Lopdon, Geo. Hammond, a portrait painter, was placed at the bar for trial. on an indictment found against himself by the Grand Jury, for the wilful murder, with malice aforethought, of George Baldwin, a rope-dancer The prisoner was and mountebank. a man of medium height, but slender form. His eyes were blue and mild. His whole bearing gave evidence of subdued sadness and melancholy resignation. He was 41 years of age, had a soft voice; and his appearance and manner bore evidence of his being s. man of distinction, in spite of the poverty of his address.

On being called to plead, the prisoner admitted that he did kill Baldwin, and he deplored the act, adding, however, that on his soul and conscience, he did not believe himself guilty. Thereupon a jury was impannelled to try the prisoner. The indictment was then read to the jury, and the act of killing being admitted, the Government rested their case, and the prisoner was called upon for his defence.

The prisoner thus addressed himself to the Court and Jury :---

"My lord,' said he. 'my justification is to be found in a recital of the facts. Three years ago I lost a daughter, then four years of age, the sole memorial of a beloved wife, whom it had pleased God to recall to Himself. I had lost her but I did not see her die. She disappearedshe was stolen from me. She was a charming child, and but her I had nobody in the world to love me. Gentlemen, what I have suffered cannot be described; you cannot comprehend it. I had expended in ad-

vertising and fruitless searches everything I possessed-furniture, pictures, All have been even to my clothes. For three years on foot I had sold. been seeking for my child in all the cities and all the villages in the three kingdoms. As soon as by painting portraits I had succeeded in gaining a little money, I returned to London to commence my advertisements in the newspapers. At length, on Friday, the 14th of April last, I crossed the Smithfield cattle market. In the centre of the market a group of mountcbanks were performing their feats. Among them a child was turning on its head supported by a halbert. A ray from the soul of its mother must have penetrated my own, for me to have recognized my child in that condition. It was my poor child. Her mother would perhaps have precipitated herscif towards her, and locked herself in her arms. As for me, a vail passed I know not how it over my eyes. was-I, habitually gentle, even to weakness, seized him by the clothes -I raised him in the air, then dashed him to the ground—then again; he Afterwards I repented was dead. what I had done. At that moment I regretted that I was able to kill but one.

Lord Chief Justice Tisdale.— 'These are not Christian sentiments. How can you expect the Court and Jary to look with favor on your defence, or God to pardon you, if you cannot forgive.'

Prisoner.—'I know my lord, what will be your judgment, and that of the jury; but God has pardoned me; I feel it in my heart. You know not, I knew not then, the whole extent of the evil that man had done. When

some compassionate people brought : my daughter in prison she was no longer my child : she was no longer pure and angelic as formerly ; she was corrupt body and soul-her manner, her language, infamous, like those with whom she had been living. Ι did not recognize her myself. Do you comprehend now? That man had robbed me of the love and soul of my child. And I-I have killed him but once."

Foreman .--- ' My Lord, we have agreed on our verdict.'

Chief Justice .--- 'I understand you gentleman, but the law must take its conrse. I must sum up the case. and then you will retire to ... liberate.

The Chief Justice having summed up the case, the jury retired, and in an instant after returned into Court with a verdict of 'Not Guilty.'

On the discharge of Hammond, the sheriff was obliged to surround him with an escort. The women were determined to carry him off in triumph. The crowd followed him all the way to his house with deafening shouts and huzzas.

FOREST LAND. MY

BT DAVID WYLIE, BROCEVILLE.

O tell me not of sunny leaves, Where snow is never seen!

Where show is never seen! (If spicy gales and fragrant trees, With branches ever green; Such scenes may please the languishing. But bold hearts spurn their spells— Give me the land where winter reigns In snow roads, and sleigh bells.

Some sing of lands where purling brooks Are all the streams they boast. Where craggy mountains clothed in mist, Protect their strile coast;— Give me the land where inland seas

And giant rivers sweep, And where from Niagara's falls

A deluge meets the deep.

Give me the land where forests rise With towering heads and high; Where leaves in Autumn's mellow sun,

Reflect the tinted sky. Our own dear land our Canada, A land of freedom strong! Then join with me this song to raise.

And sound it loud and long.

EABNESTNESS .- The late Reverend Rowland Hill, in cuce addressing the people of Wotton, raising himself, exclaimed, 'Because I am in carnest, men call me an enthusiast. When I first came into this part of the country, I was walking on yonder hill, and saw a gravel-pit fall in and bury three human beings alive. lifted up my voice fer help so loud that I was heard in the town below. at a distance of nearly a mile; help came, and rescued two of the sufferers. No one called me an enthusiast then. and when I see eternal destruction ready to fall on poor sinners, and about to entomb them irrecoverably in an eternal mass of woe, and call on them to escape, shall I be called an enthusiast now? No. sinner. I am no enthusiast in so doing; and I call on thee aloud to fly for refuge to the hope set before thee in the Gospel.'

EFFECT OF TOBACCO UPON PUL-SATION .- Dr. A. Smith, of Manchester, states that tobacco-smoking increases the rate of pulsation in somepersons and decreases it in others, hence there is a diversity in the action of tobacco upon different constitutions. He experimented with tobacco upon Dr. Dale, at Scarborough. and found that the effect of tobacco upon him was as follows :- During the first six minutes of smoking there was only an increase in the heat of his pulse of four beats per second. but after that there was a steady in crease, and after smoking twentyone minutes the beat increased to 371 per minute. After smoking had ccased, the pulsations rapidly decreased. Dr. Smith states that tobaccosmoking acts as a stimulant like alchohol, upon those persons whose pulse is excited. When the body is of full habit, the use of tobacco, he believes, leads to disturbed sleep, and in some cases may end in apoplexy.

THE MANAGEMENT OF MONEY.

SIR BULWER LYTTON, in BLACEWOOD'S MAGAZINE, SAYS:

In a work of fiction I once wrote this sentence, which may perhaps be found, if considered, suggestive of some practical truths: 'Money is character.'

In the humbler grades of life, certainly character is money. The man who gives me his labor in return for the wages which his labor is worth, pledges to me something more than his labor-he pledges me certain qualities of his moral being—such as honesty, sobriety and diligence. If, in these respects, he maintain his character, he will have my money as long as I want his labor; and when I want his labor no longer, his character is money's worth to him from somebody else. If, in addition to the moral qualities I have named, he establish a character for other attributes which have their own price in the money Larket-if he exhibit a superior intelligence, skill, energy, zeal-his labor rises in value. Thus, in the humblest class of life, character is money; and, according as the man earns or spends the money, money in turn becomes character.

As money is the most evident power in the world's uses, so the use that he makes of money is often all that the world knows about a man. Is our money gained justly and spent prudently? our character establishes a claim on respect. Is it gained nobly and spent benificently? our character commands more than respect-it wins a place in that higher sphere of opinion which comprises admiration, gratitude, love. Is money, inherited without merit of ours, lavished recklessly away? our character disperses itself with the spray of the golden shower,—it is not the money alone of which we are spendthrifts. Is money, meanly acquired, selfishly hoarded; it is not the money alone of which we are misers; we are starving our own human hearts -depriving them of their own natural aliment in the approval and affection of others. We invest the money which we fancy so safe out at compound interest, in the very worst possession a man can purchase-viz: an odious reputation. In fact, the more we look around, the more we shall come to the knowledge

that there is no test of a man's character more generally adopted than the way in which his money is managed. Money is a terrible blab; she will betray the secrets of her owner whatover he does to gag her. His virtues will creep out in her whisper—his vices she will cry out at the top of her tongue.

But the management of money is an art! True, but that which we call an art means an improvement and not a dcteriora `on, of a something existing already in nature, and the artist can only succeed in improving his art in proportion as he improves himself in the qualities which the art demands in the artist. Now, the management of money is, in much, the management of self. If heaven allotted to each man seven guardian angels, five of them, at least, would be hovering over his pockets.

On the first rule of the art of managing money all preceptors must be agreed. It is told in three words—'Horror of delt.'

Nurse, cherish, never cavil away the wholesome horror of debt. Personal liberty is the paramount essential to human happiness. Man hazards the condition, and loses the virtues of freeman, in proportion as he accustoms his thoughts to view, without anguish and shame, his lapse into the bondage of debtor. Debt is to the man what the serpent is to the bird; its eye fascinates, its breath poisons, its coil crushes sinew and bone, its jaw is the pitiless grave. If you mock my illustration, if you sneer at the truth it embodies, give yourself no further trouble to learn how to manage your money. Consider yourself doomed; pass on your way with a jaunty step; the path is facile-path to Avernus always are. But if, while I write, your heart is true to the instinct of manhood, responds to my words-if you say 'Agreed; that which you call the first rule for the management of money, I hold yet more imperative as the necessity to freedom and the lifespring of probity' -then advance on your way, assured that wherever it winds it must ascend. You see but the temple of Honor; close behind is the temple of Fortune. You will pass through the one to the other.

BAD COMPANIONS AND DRINK.

LOOK out, Ellen, right across the street, said Mr. Walden, laying his paper on his knee, and speaking to his wife, who sat at the opposite front window. Do you see that young man.

Yes, Henry; I happen to know him, one of your clerks, and the lady turned her face, most sweet, most fair, from the beautiful child, to whom she was tossing up and down a cluster of silvervoiced bells, and listening to its crow of triumph.

Was one of my clerks, you mcan, Ellen. That's the very young man we turned off last week for helping himself to a \$10 bill out of our drawcr. You remember I told you about it.

Yes, but I never suspected that he was the one. You know he brought me messages several times from the store, and I was always pleased with his bright courteous manner. He hadn't the face of a rogue, Harry.

No; this was his first offence. I believe the boy was as honest when he came up from the country as ever one was; but he fell into bad company, and there was an end of him. There's no trusting boy or man after the first theft, and Mr. Walden took up his paper.

His wife glanced sadly across the street to the slight young figure which was slowly passing out of her range of vision. She remembered its rapid, alert step, which had struck her a little while before, and fancied there was remorse and depression in the altered bearing. Then her glance dropped on the sweet face with the wide bloom in its cheek, and the childish wonder and joy in its eyes, and her heart grew pitiful, and reached out with a half mother-yearning after the

slight, half drooping figure which had just passed by.

She thought of him, friendless, disgraced, desolate, this youth, in the great city, so full of all temptation and enticement; and she thought too, of the mother he must have had, and who was just so fond of him as she was of her own boy, and involuntarily this lady, with the sweet face, this lady, whom wealth and luxury, and all that is good and to be desired in life, had not spoiled, reached out her hands with a quick gesture of alarm and protection to her child.

The gentleman opposite her, with his pleasant face and portly figure, and hair a little sifted with gray, caught the movement, and looking up from his paper, asked :

What is the matter, Ellen?

She smiled half apologetically.

I was thinking, dear, that if that boy were ours!

Mr. Walden looked down on his small heir a little touched.

I shall never place him in the midst of such temptations as my warehouse.

But this boy had to meet them, and because he failed once, it seems to me that it was hard to run him right out into the cold and dark of the world.

Mr. Walden smiled a little.

O, Ellen, he said, that would sound very pretty in a story. and sentiment of this sort is very attractive in a woman like you; but it don't do for us; business men. We've got to be up to the mark, hard, and straightforward and practical.

And yet, Harry, you business men have had mothers to love you, and have sons in your turn to love.— That is the hard, straight practical truth.

When she paused her husband said, Why Ellen, what makes you take such an interest in this clerk, whom you've never seen half a dozen times?

I don't know, Harry. Perhaps it's because I look at my own boy and yours.

Well, to please you, I'll promise to take him back once more, and give him another trial.

And Mrs. Walden rose up, and went over to her husband, pushed away the black hair sifted with gray from his forehead, and the kiss which fell there was the warm, sweet, fragrant kiss of a loving wife.

Half an hour later Lucius Street was retracing his steps through the wide street flanked with its stately homes, down which he had wandered unconsciously, for some spirit of unrest and unhappiness had taken possession of him that day, from which he vainly tried to deliver himself.

Suddenly a voice called to him on the opposite side—Lucius! Lucius Street!

He turned and there standing on the broad stone steps of his dwelling was Mr. Walden beckoning to him. A blush burned up into the boy's check; he hesitated.

And again Mr. Walden's voice came over him kindly, but authoritatively—Lucius ! Lucius Street ! And it compelled his steps to the gentleman's side.

Mr. Walden looked on his former clerk with kindly eyes, which were not to be mistaken.

Come in Lucius, he said.

And the youth followed him into the great parlor, whose gorgeousness fairly dazzled his eyes, and scating him in one chair, took another by his side, and looking at him, said in a kindly voice, Lucius you have an honest face, and you had an honest name till that time, and because of it, if you

had told the truth, we should have forgiven and kept you.

The tears strained themselves into the boy's eyes, his breast heaved, every limb shook. Mr. Walden was touched. He laid his hand on the boy's shoulder.

Tell me the truth now, Lucius, he said; you shall not be sorry for it.

The boy looked up; his face was white, and worked fearfully. At last the half coherent words struggled out.

It's all dim and blurred to me, Mr. Walden; but I s'pose I did take the money although I can't remember very well; the wine had got into my head.

Mr. Walden shook his head. Bad company, bad company, my boy, he said.

It was the first time, the very first time in my life, speaking steady and fervent this time.

I believe you : and now, if because of this, we take you back once more to your old place, will you promise, for your own sake, not to fail again, to avoid all temptations, of evil wine and wrong companions, for they have made you fall once, and they will inevitably drift you to your ruin?

I will promise you, sir.

Then be back to your old place tomorrow morning.

The boy buried his hands, and burst into tears which, in his case, were the blessed later rain, in which dwelt repentance and a new purpose. And Mr. Walden, touched beyond his usual self, laid his hand once more on the boy's shoulder, and spoke to him many words of counsel and encouragement which were almost fatherly in their tone, and even invited him to remain for supper with his family; but the reinstated clerk declined do-And when Lucius Street ing so. went out on the sidewalk once more, it was not as he went in.

That night, at Spark's saloon, a dozen young men and boys, bent on what they call 'mischief and fun,' waited vainley for another to join their company. The barn was fired; the flames spread beyond the original intentions of the incendiaries. Much valuable property was destroyed, but Lucius Street was not there to see. He was faithful to his new covenant. He withstood the jeers and persuasions of his old companions, the temptations and enticements of his city life.

As his years grew into manhood, he rose to new positions of trust and responsibility in the great warehouse, and always filled these to the satisfaction of the proprietors, and at last he became head clerk in the establishment. And it was not till the evening of his appointment, which transpired ten years after his reinstalment in the warehouse and he related to Mr. Walden the evil into which he had fallen at that time.

I was on the brink of an awful precipice, sir, he said with emotion which fairly choked his words. My ruin was inevitable, and it was you under God who saved me.

Not I, interrupted Mr. Walden almost as much moved as his clerk, it was Ellen, my wife, who did it all. You owe the thanks to her.

And the senior partner, whose hair was not now sifted, but crusted with silver, related all which had transpired between himself and wife that afternoon in his sitting room, ten years ago. And the young man wept like a child again.

I never knew before what made Mrs. Walden so kind to me, he said : I understand all now.

Come up to supper to-night, and tell her with your own lips, said Mr. Walden.

And Lucius went, and hearing it, Mrs. Waldern wept for joy, and tharked God in her heart.

How few woman take any interest in the life, moral or physical, of their husband's clerks and employees! And here, at their very doors open

out great avenues through which they may walk like ministering angels speaking good, true words, doing their sweet, noble, most womanly deeds, which shall be counted blessed and honorable of the angels, and which shall be like good gifts of frankincence and myrrh, pleasant and acceptable in the sight of God the Father.— LADIES' REPOSITORY.

THE KEYS OF HEAVEN & HELL.

'And I will give unto thee the keys of the kingdom of heaven; and whatsoever thou shalt bind on earth shall be bound in heaven; and whatsoever thou shalt loose on earth shall be loosed in heaven.'—Matt. xiv. 19

Let me ask, then, Who carries the keys? Does the Pope? Yes, he can carry them. Cardinals? Yes, they muy carry them. Bishops? Yes, bishops may carry them. The church collectively? Yes, it may. Ministers? Yes, ministers may. Deacons and elders? Yes, deacons and elders may. Members? Yes, members may. But But they belong to the Pope, not because he is pope, but because he is Christian; to the Cardinal, not because he is cardinal, but because he is Christian ; to the Bishop not because he is bishop, but because he To the church collectively, is Christian. not because they are a collective church, but because they are Christian ; to ministers not because they are ministers, but because they are Christian; to deacons and elders, not because they are deavons and elders but because they are Christian; to members, not because they are members, but because they are Christian. To every living soul who knows the secret of God is given the power to open the gate to others; and to every living soul who does not know that secret, is taken this power. No matter what his outward show and circumstance may be.

Take heed, then. Let every man see to it that he has the power to open the gates of heaven; and when he has it, let him stand night and day, as the Spirit and the bride stand, saying, 'Come, come, come, and take of the water of life freely.'

KING OLAF OF NORWAY.

THE Saga of King Olaf Tryggveson, of Norway, which includes the narrative of the establishment of Christianity in the island of Iceland, by public act, in the year 1000, as in Norway several years before, has preserved for this age the names of the mariners who in 1001, and between that year and 1012, made voyages to Wineland, the great land in the West, since named America. They who doubt the authenticity of the Saga because it relates to maritime adventures of which they had not otherwise been informed, forget that it also relates occurences which happened elsewhere, and are recorded in English Saxon Chronicles, such as Olaf Tryggveson's expedition to England, when he pulled down London Bridge, and his detention in Ireland as a prisoner of war, where he was beloved by an Irish princess, was converted to Christianity and baptized. Although these olden 'Norroway' voyagers made no permanent settlement on the American coast, it is no idle theme to trace them thither. From their race the modern sea-coast population of Holland, Flanders, Northern France and Britain inherit the instincts of maritime adventure and the art of ship building. To this day the names of the parts of a ship, as keel, futtocks, helm, deck, mast, boom, bowsprit, anchor, the flukes of the anchor; cable-tow, and the act of towing, and many more such terms, as the fog-watch, remain in use, testifying by their Scandinavian etymology that modern navigation is inherited from the North.

Along the coast of England, in parts of Scotland and Ireland, names of Norwegian places and persons may be traced. So also social habits and popular amusements. The whittling of a piece of wood by a person indulging in thoughtful reverie, or by two persons at a trading contract, in which exchange (or 'swapping'—a Norwegian word) is an element, may be seen among the east coast fishermen of England and of Scotland to this day, as well as among the people of New England, in America.

From the Norwegian Thorwald, the name of the second of the Ericsons, Norman navigators, who visited the coast of America in the year 1003, and was killed, probably, at Fall river in Massachusetts, in the third winter of residence there, came the name Thorold to the counties of Lincoln and Norfolk in England in the early middle ages; and from old England to New England in America; and from thence with the United Empire Loyalists to Canada, at the time of the American revolution in 1779-1780; and thus is traced the name of Thorold in the county of Lincoln, Canada West. There also, is the county of Welland and the Welland canal, named from Welland, in England, which is a miswriting of the old Scandinavian word Helland, (Stoneland) the name given by one of the first Norman mariners to the island since called Newfoundland, in the year 1001, and to the coast of Labrador, by Thorwald Ericson and his companions in 1003. The chief city of New England, Boston, was founded and named by the descendants of Scandinavian settlers on the shores of Lincolnshire in The Saga of Olaf, first England. Christian king of Norway, already referred to, relates that being seated with his attendants on a Sunday, he became thoughtful, and taking a knife and piece of wood began whittling 'spunks.' He had ordered that the Christian Sabbath was to be religiously observed; no amusements to be indulged in; no work done that might be avoided. Fearing to offend his royal master an attendant thought to remind him of the offence he was committing by an indirect hint. 'Sire,' said he, 'to-morrow is Monday.' The king continued to whittle. The courtier tried again. 'May it please your majesty, to-morrow is Monday.' Then king Olaf comprehended the hint so respectfully conveyed; and causing the whittlings to be gathered carefully and placed on his open hand, they were set on fire and burned there. And this he did in the name of justice, so that none might complain that they suffered 1864.]

penalties for infraction of the new codo of laws, while the king broke the Christian Sabbath and went scatheless.

FIRST VOYAGE TO AMERICA.

In the year 999, the gallant Captain Byron, who had made himself famous on the shores of the Baltic, was ordered to quit his native Iceland forever, on the charge that he was still a follower of the Lady Thurid, the love of his early life, and that he had spoken with her, she nothing loth to listen, at the fair of Breidwik, in July of that year. He sailed from the island in the year following, A.D. 1000; and his voyage, intended to be for Greenland, only two hundred miles distant, but which reached to Massachusetts, is an event in the dim old time never to be omitted again in any faithful and full history of American discovery, if the authenticity of the Icelandic Sagas be accepted as beyond doubt; of which, presently.

Before following the voyagers to the shores of the Great Western land, since called America, let the Republic of Iceland rise before us in the year 1000. The Parliament, called Althing (to think and speak) was in session in Thingvalla, a place thirty-six miles inland from the seaport capital, Reykyathik. After travelling half that distance through uneven pasture land, the modern visitor refreshes at the gushing spring a few hours, while the diminutive horses, his pony cavalcade, are set free to graze. Then he reloads them, mounts into the saddle and ascends a rugged ravine for some miles, and going out over an open plain sees nothing around but desolation; nothing in the distance but purple tinted mountain tops. The desolate relics of lava stretch away like a great stony sea; and innumerable But sudboulders encumber the track. denly, on g 'loping ahead of the rest. the more impatient traveller is arrested by a chasm; beyond which lies a valley ten miles wide, sunlighted and intensely green, beginning on the e-ge of the chasm at a level one hundred feet lower than the upper level of lava. There, on the brink the stranger stands, surprised by the suddenness of the scene, charmed by its loveliness. That is Thingvalla. The platform of rock deep below, and those stupendous walls overshadowing it, reared to position by earthquakes in

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ages long gone by, are the floor and walls of the Althing, the Icelandic Parliament. If it be an evening in July, nine o'clock or thereabout, the sky is still a burnished dome lighted by a brilliant golden sun.

In times far, far, remote that lower plain was a red hot, hissing, molten mass, thrown out by far distant burning mountains, and after retaining its fearful heat for many years, it cooled, contracted and sunk down to its present level, and cracked into twenty thousand pieces. Near the bottom of the great precipice, an irregular oval area of about two hundred feet by fifty, was left almost surrounded by a crevice, so deep and broad as to be utterly impassable. At one extremity alone a scanty causeway connected it with the adjoining level and allowed access to its interior. At one point the circling chasm becomes so narrow as to be within the possibility of a man's leap; and an ancient member of Parliament, Mr. Flosi, pursued by an enraged opponent, did actually take it at a fly; but as leaping an inch short would have entailed certain drowning in the bright green, deep, deep, waters that sleep forty feetbelow, it may be conceived there was never much danger of that spot being made a thoroughfare.

This place, by nature almost a fortress, was selected for the sittings of the legislature by the founders of the Icelandic constitution ; a free people, nearly all noble, illustrious in lineage, and addicted to peaceful pursuits and intellectual studies, who came from Norway in 864, and a few years after, to escape the thraldom imposed on them by Harold Fairhair, first sole King and feudal Lord Para-To this day may be seen at the mount. upper end of the oval rock, the three hummocks of stone and earthwork on which sat in state the chiefs and judges of the land. But those grand old times have passed away. The Republic lasted nearly four hundred years, a period of intellectual vigor unparalleled elsewhere in Europe in those centuries; for to Iceland appertains the glory of constructing a literature in the native vernacular, treating of almost every topic which could engage philosophic thought (of which outlines are seen elsewhere in these preliminary chapters). But the In 1251, the day of doom came on. island became an appendage to the Norwegian crown. Yet, even then, the deed

embodying the concession of their independence was drawn up in such haughty terms as to resemble rather the offer of an alliance, than the renunciation of imperial rights. On the amalgamation of the three Scandinavian monarchies, at the union of Calmar, the allegiance of the people of Iceland was passively transferred to the Danes. Ever since then Danish pro-consuls have administered the government, and Danish restrictions have The regulated the Icelandic trade. printing press was introduced as early as 1530, and many works of merit have from time to time been printed, the fruit of Shakspeare, Milton, Icelandic genius. Pope and Byron (the latter of the same name and lineage as the first voyager to America in the year 1000), and other British poets have been translated into the native tongue. One of the best printed newspapers ; vrote Lord Dufferin in 1856] which he had ever seen was printed at Reykyathik, and the colleges of Copenhagen are adorned by many illustrious scholars from Iceland. The same competent authority tells that the men of the island to this day are in their manners and education, gentlemen; the women, in high intelligence and social refinement, Besides their native Icelandic ladies. tongue which is the purest remnant of Scandinavian, many speak English and French fluently, and nearly all can write and converse in Latin.

But it is a debate in the session of Parliament held in Thingvalla in the year 1000, that the historical student of to day is asked to recal out of the profound **past.** The subject under discussion in the warm July of that year, under the open sky of the bright blue heavens, was one never surpassed in solemnity in any hall of legislation, and the majesty of the argument and keenness of repartee were equal

to the best encounters of sharp intellects in later times. A report of the debate has been preserved. The question was that of adopting as the state religion of Iceland, the new theology, Christianity; brought from Norway by King Olaf's missionaries. When the leading missionary, Thangabrand, had spoken, the legislative debate began. Long, eloquent, fierce and prophetic were the opposing orations. The immovable pagan party foretold ruin to the island. The party advocating Christian baptism and who worshiped the God of the Christians, urged their arguments both theologically and politically. As one of them was speaking an earthquake shook Thingvalla, while an explosion of thunder reverberated from rock to rock, filling every legislator, missionary and auditor with momentary tremor. 'Lister,' cried the leading orator of the pagan party, 'how angry is Odin that we should even make the new religion a subject of debate. His fires will consume us!' Quickly. the leader of the new party exclaimed, pointing to the mountain precipices of lava around them; 'with whom were the gods angry when those rocks were melted, when that chasm was rifted open by earthquake and fire?' Taking advantage of that hit and of the disturbed assembly, a division was called, and the votes for the adoption of the Christian theology and ritual, as expounded by Thacgabrand, greatly proponderated.

And now we may follow the voyagers to the great western continent and islands, remarking that it was when King Ethelred the Unready ruled in England; that it was fifteen years after Hugh Capet had succeeded the last Carlovinian on the throne of France; and about fifty years before Macbeth and his wife murdered King Duncan, in Scotland.

THE HUMAN MIND.

A strange, but beautiful work is the human mind; a mysterious, incomprehensible volume, which you may always read, but never finish. The greater the exertion to exhaust, the more full and replete it becomes. A musical instrument giving forth a variety of sounds. Touch its cords tenderly, and deliciously sweet is the response. Strike it roughly, and it yields not melody, but harsh and discordant sounds.

It is like a beautiful palace, knock gently at the door, and it will be opened. Tread softly through its wonderful aisles, and gaze upon the wonderful mechanism displayed in its creation. Enter its banquet-hall and feast. Fear not to eat, for you are but increasing the stores of your entertainer. Examine its apartments. They but increase in number as you count them. Look at the diamonds; fear not to handle them for they will sparkle at your touch. Look at the touch; they will shine more wrightly by contact; wear them, for you cannot lose them if you would. Steal them you may, but return them you must.

It is like a murmuring stream, gliding quietly, gurgling sweetly in its harmonious nature. Fall, evening dews, on its polished surface, ye will not disturb its placidity. Descend, gentle showers, it will tremble with delight at your sweet kisses. Come not, ye torrents, children of the tornado, for it will rise at your approach, come not in your anger, for turbulence is not in its nature.

Like a mountain, from whose towering heights genius has scattered its gems, and intellect hurled the thunderbolt of its power; from whose summit have thowed streams of moral, to cleanse and purify a diseased world.

Like a quiet valley, where in security we may repose. Where intellect may indulge in its *siesta*, and arm itself for new achievements and greater triumphs.

Truly, the human mind is all these. Incomprehensible, yet ever inviting investigation. An inexhaustible reservoir, from which a world may drink and but add to its contents. A mystery to itself, yet never satisfied with its own interior workings, and constantly seeking to elucidate its own intricacies. A tangled skein, from which the thread runs smoothly, yet ever in a snarl; a myste-

rious ball, ever unwinding, yet never unwound; always speaking, yet never understood; ever familiar, yet new to itself; giving forth, but ever retaining; casting abroad, yet ever collecting.

Will a future world reveal its wonderderful mechanism? It never will ! Immortal in its nature, it must never be understood. A complete analysis of its material elements would destroy its immutability. Most perfect in its parts, yet can never attain perfection.

Go on then, thou immortal creation ! I know thee not, and yet I know thee. I cannot comprehend, yet deeply have I Farewell to thee; but in studied thee. vain do I speak the word. Thou wilt Then stay; but let me not not go? think of thee! Thou wilt not? Then assist me, but let beauty, harmony and goodness be the results of thy secret working; become attuned to sympathy and love, pour forth melody from the sweetest chords; work on, move on, for Immortality is thy name. Here I must cease to dwell upon thy wonderful mechanism, thy secret workings, thy mysterious power.

THE LOVE OF JESUS.

Get a single solitary thought in your mind, and that thought the precious love of Jesus, and go aud live it out, and come what may, you will be respected though abused. They may say you are an enthusiast, a fanatic, a fool, but those names from the world are titles of praise and glory. The world does not take the trouble to nickname a man unless he is worth it. It will not give you any censure unless it trembles at you. The moment they begin to turn at bay, it is because they feel they have a man to do with. So it will be with you. Be men, each one of you, stand up for Christ, and the word you believe, and the world will respect you yet. I met with a coachman some time ago, who said to me, 'Do you know the Rev. Mr. So and-80 ?'

'Yes, I do know him very well.'

'Well,' said he, 'he's the sort of man I like; he's a minister, and I like him very much; I like his religion.' 'What sort of a religion is it?' said I, for I was anxious to know what sort of religion it was he could like.

Why,' said, he, you see this box seat; well he has ridden on this box seat every day for this six months, and he's the kind of man I like, for he has never said anything about religion all the while.'

That is the sort of Christain the world likes, and that is the sort they despise. They say, 'Ah, we will not speak against him, he is one of our own.'

And if he were to come out one day and speak about religion, what would they say? 'He does not mean it, let him alone; he was silent as a man, and when he speaks, he speaks in his official capacity.'

There is no respect for that man, for it is not the man in the office, but it is the office overpowers the man for the time being. Let it not be so with you, tread the world under your feet, and serve God with all your heart, for you may never expect to have peace in your conscience until you have turned all the idols out of your soul. Live for Christ alone, for where your consecration ends, there your peace ends, too. Christian, you can never hope to stand accepted before God, while you only serve Him with half your heart; you can never hope to enter into heaven triumphantly when you have only used part of your manhood in the service of your Redeemer.-SPURGEON,

EYES.

The cyes of men converse as much as their tongues, with the advantage, that the ocular dialect needs no dictionary, but is understood all the world over. When the eyes say one thing, and the tongue another, a practiced man relies on the language of the first. If the man is off his centre, the eyes show it. You can read in the eyes of your companion, whether your argument hits him, though his tongue will not confess it. There is a look by which a man shows he is going to say a good thing, and a look when he has said it. Vain and forgotten are all the fine offers and offices of hospitality, if there is no holiday in the eye. How many furtive inclinations avowed by the eye, though dissembled by the lips! **One** comes away from a company, in which, it may easily happen, he said nothing, and no important remark has been addressed to him, and yet, if in sympathy with the

society, he shall not have a sense of the fact, such a stream of life has been flowing into him, and out from him, through the eyes. There are eyes, to be sure, that give no more admission into the man than blueberries. Others are liquid and deep,-wells that a man might fall into -others are aggressive and devouring; seem to call out the police, take all too much notice, and require crowded Broadways, and the security of millions, to protect individuals against them. The military eye I meet, now darkly sparkling under clerical, and now under rustic brows. 'Tis the City of Lacedæmon; 'tis a stack of bayonets. There are asking eyes, asserting eyes, prowling eyes; and eyes full of fate-some of good and some of sinister omen. The alleged power to charm down insanity, or ferocity of beasts, is a power behind the eye. It must be a victory achieved in the will, before it can be signified in the eye.- Emerson,

THE MAIDEN'S PRAYER.

BY JOHN G. WHITTIER.

She rose from her delicious sleep, And put away her soft brown hair,

- And, in a tone as low and deep
 - As love's first whisper, breathed a prayer;

Her snow-white hands together pressed, Her blue eyes sheltered in the lid,

The folded linen on her breast Just swelling with the charn. it hid.

And from her long and flowing dress Escaped a bare and snowy foot,

Whose step upon the earth did press Like a sweet snow-flake, soft and mute;

- And then from slumbers soft and warm, Like a young spirit fresh from heaven,
- She bowed that young and matchless form,

And humbly prayed to be forgiven.

Oh, Cod I if souls as pure as these

Our holiest and purest one;

She with a face so pure and bright, We deem her some stray child of light;

If she, with these soft eyes and tears, Day after day in her young years,

Must kneel and pray for grace from thee,

How hardly, if she win not heaven,

Will our wild errors be forgiven.

THE ALPINE CROSS.

BY JAMES T. FIELDS.

Benighted, once, where Alpine storms. Have buried hosts of martial forms, Halting with fear, benumbed with cold, While swift the avalanches rolled— Shouted our guide, with quivering breath; 'The path is lost 1—to move is cleath 1'

The savage snow-cliffs seemed to frown, The howling winds came fiorcer down; Shrouded in such a dismal scone, No mortal aid whereon to lean, Think you what music 'twas to hear-' I see the Cross I-our way is clear 1'

We looked, and there, amid the snows. A simple cross of wood uprose; Firm in the tompest's awful wrath It stood, to guide the traveler's path, And point to where the valley lies, Serene beneath the summer skies.

One dear companion of that night, Has passed away from mortal sight; He reached his home to droop and fade, And sleep within his native glade; But as his fluttering hand I took, Before he gave his farewell look. He whispered from his bed of pain--'The Alpine Cross I see again l' Then, smiling, sunk to endless rest. Upon his weeping mother's breast.

MR. SURLY HARDBAKE, ON TIGHT-LACING.

If there is to be another Fire in London, I hope it will break out in a corset manufactory. Now, look here: the inside of a young lady is, at least, as important as that of a bullock. doubt whether most young ladies ever think that they have insides at all. Is it possible that when nature has given a space of twenty-two inches, say, for certain important functions necessary to life to be performed in, that everything will go on as well when you squeeze the space down to twelve inches? Pooh! Nature hasn't got sufficient elbow room, I tell you! Now, we have been pretty sensible of late years in the matter of dress (barring excessive crinoline,) but don't let us make fools of ourselves again. Wherever you go you see fresh charming young creatures with the natural bloom of health on their faces. should think never since the primitive

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ages of the world were there so many healthy and beautiful girls. I don't think the girls of my youth were half so bewitching as those I meet now. and sigh that I am too old for 'em, or else I should have had a Mrs. Hardbake long ago. Well, what is the reason of this? I believe, loose clothing, fresh air, and exercise. Once begin the cursed tight-lacing again, and you will soon see cheeks like chalk, obliged to be raddled in the middle; noses like Orleans plums, obliged to be coated with pearl powder-you will have wheezy, panting, dic-away creatures, painful to look at. Exercise and fresh air can't be taken in sufficient quantities, because the corsets forbid exertion-the want of fresh air and exercise will soon tell on the pinched-up damsels-it would even upon a Hercules-they will pant, and wheeze, and faint through life, instead of freely inhaling the fresh air, and tasting a pleasure in a mere sensation of living; fine mothers of future riflemen they will make, won't they? If it is to come to a tug, other things being even, I'll lay my old hat on the side of the people whose moth-Well. ers do not wear tight stays. it's an ill wind that blows nobody good-the doctors will flourish, that's certain-perhaps I'd better change my profession, to be ready. But do you think the young fellows like their waists? I don't believe it; if they do, they're fools, that's all; but I think they don't. Every fellow with senses likes an armful, and soft, yielding, not a waist of buckram and jean. as stiff as a lamp-post. Did you ever waltz with a tight-laced young lady; it's like spinning round a clothes-prop, ain't it? As for the statue and garment question, I tell you the only people who thoroughly knew how to dress their women were the Greeks. Look at Parthenia, in 'Ingomar;' what a charming dress! Some pleasure in waltzing with a girl like that. -Lady's Newspaper.

FATE OF A DUELLIST.

THERE was a French ruffian-by courtesy called a gentleman-a thorough paced Bonapartist. He had been one of the many whose heels had preserved their leves at Waterloo's celebrated suave qui peut, and he consequently had a hatred to all Englishmen. To gratify his intended system of revenge he had practised pistol firing till be had arrived at such perfection in the art, that he was certain of hitting an opponent in any part of the body he pleased. Many had been the victims to his cool, calculating malignity; he had become an absolute nuisance, for he would not be shunned. One evening, at a Frascati gambling house, a green and young John Bull, with more money than brains, had been very much excited by continued He was sitting apart from losses. the players, the picture of spleen and self-reproach, when this runaway Waterloo hero approached him, and making some rude observation on the youth and country of the infatuated gamester, laughed outright. A verbal explanation of such insulting conduct was demanded and refused. This proved too much for the excited Englishman, for, with one determined blow (a la mode Anglaise) the astonished French ruffian was in an instant planchyse, in the corner of the splendid salon, to the momentary disturbance of the host of gamblers. Cards (comme ordinaire) were exchanged, and a meeting appointed; pistols were their weapons. They gambled even for the first shot, (the custom,) the Englishman won it, fired and missed his man. The Frenchman now coolly asked his opponent 'if he had made his will, and written to his mamma?' (his expression literally) then took del. berate aim at the unarmed youth, whom he had purposely insulted, and shot him through the heart ! Query, gentle reader-What is murder? This fiend in human

shape afterwards boasted that it was his intention to 'shoot an Englishman a week till he had thinned Paris of the silly vermin.' Those were his very words. The threat of this bully reached the ears of a gay, careless, but determined, British officer, a captain ---,(since, for a short time M. P., for a notorious Staffordshire borough,) while at a dinner party in London. He instantly guitted the table, overtook the Dover mail at Rochester. disembarked next afternoon at Calais. went on, and found die murderous ruffian in one of his usual haunts in Paris, and without any other words than these, 'I am an Englishman,' threw a glass of wine in the astonished Frenchman's face, met him next moruing in the Bois de Boulogne, and left him supine on earth, stark and stiff. with a bullet through his brain. This piece of 'Wild justice,' for so they termed it, was the admiration of all the English residents. I, as a woman; can give no opinion on the subject I merely state the fact, and leave the reader to judge of the propriety or impropriety of the gallant little English soldier's conduct. I have only this to add, that on the next day, when it was a matter of conversation at the table where I dined, I was requested, for the honor of England, to drink the little homicide's health in a glass of sparkling champagne, and I did it !- Confessions of an Actress.

THE BEAUTIFUL IS EVERYWHERE.

THE beautiful is everywhere. The good lies all around; And every spot of this fair earth Is truly hullowed ground.

VERY TRUE.

If every one's internal care. Were written on his brow. How many would our pity share Who raise our envy now ! The fatal secret when revealed Of every aching breast, Would fully prove. that while concealed, Their lot appears the best.
