

# THE WEEK:

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Sixth Year.  
Vol. VI, No. 30.

TORONTO, FRIDAY, JUNE 28th, 1889.

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2,972 policies were issued, assuring..... 7,282,295 07  
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Of which was re-assured with other offices..... 6,882,060 00  
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Being an increase during the year of..... 888,470 73

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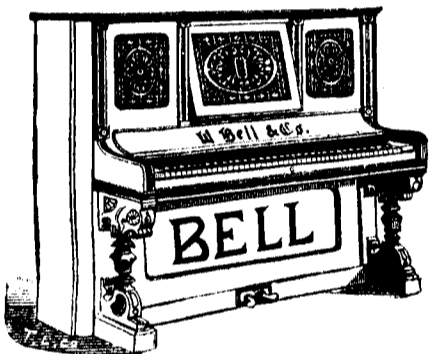
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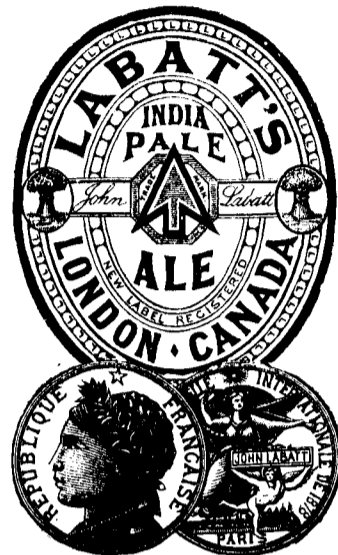
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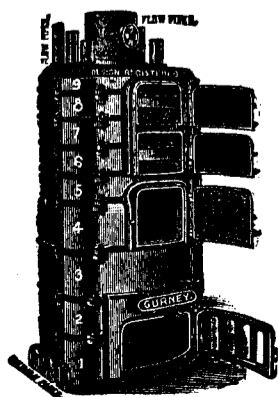
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## THE WEEK :

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All articles, contributions, and letters on matters pertaining to the editorial department should be addressed to the Editor, and not to any other person who may be supposed to be connected with the paper.

INSPECTOR HUGHES has explained that the word "Protestant," in the certificate to be signed by parents on making application for the admission of their children to the Public Schools, was inserted solely for the purpose of separating all applicants for admission into two classes, viz.: Those who can and those who cannot support Separate Schools. The reason for making this classification is that the children of Protestants are admitted without a certificate from the City Clerk, while the children of Roman Catholics require a certificate from that officer stating that their parents or guardians are rated as Public School supporters. This explanation suggests two observations. In the first place, some ill-feeling might have been saved had the other officers concerned understood more clearly the real reason for this part of the certificate being required and given it promptly when the matter was first mooted. The other and far more important point is that raised by Inspector Hughes's answer to the question why the appearance of presenting a creed test might not be avoided by simply asking whether the parent was a supporter of Public Schools. To this the Inspector makes the following remarkable reply: "This form might fairly be used if no Roman Catholic would be (were?) made a supporter of Separate Schools without his knowledge and consent. Unfortunately, however, many Roman Catholics are rated as Separate School supporters entirely without their knowledge of the fact; and, therefore, they cannot give a satisfactory certificate themselves." It is difficult to believe that this is not the prejudiced assertion of the political partisan, rather than the judicial statement of the responsible official. If many Roman Catholics are actually rated as Separate School supporters without their knowledge and consent it is an astonishing fact, and one that goes far to justify much of the indignation which has been aroused against the Local Government in the matter. Surely the Government or the Minister of Education is bound either to disprove the allegation thus directly and

officially made, or to promise prompt amendment of the law which leads to such a result. Justification of it is, we conceive, out of the question.

THE doubling of the rate of postage on drop letters for delivery in cities is said to be reducing instead of increasing the income of the Post Office Department from this source. This is a result which was easily foreseen and which we ventured to predict. Bills and circulars are now finding their way to the hands of citizens unadorned with the familiar, or rather, so far as the two-cent stamp is concerned, unfamiliar postage stamp, showing that other distributing agencies are being called into requisition. In view of this fact, the Post Office Department is, it appears, bringing test actions against certain of these agencies, with a view to compelling business men and others to send all such documents through the post office. It is highly probable that the letter of the law is in favour of the monopoly claimed on behalf of the Government. That the law relied on is a copy of an Act passed in Great Britain many years ago, before the development or even conception of the penny-postage reform, is significant. It would not, we fancy, be an easy matter to-day to induce any Parliament or Legislature to pass an Act compelling a citizen to pay the Government of the day more for the performance of a certain business service than the price at which voluntary agencies would be ready to undertake the service. If, as seems to be implied in the action begun against the Northwest Telegraph Company's District Messenger Service in Hamilton, the Post Office Department is prepared to go to the length of preventing the prompt delivery of letters and messages in cases in which the slow routine of the Post Office would be useless for the purpose of the sender, it is as well that the question is up for decision. On the principle that the best way to secure the repeal of a bad law is to enforce it, the action of the Department will eventually result either in cheap postage or in unhampered freedom of private delivery. The pushing business men of to-day are not likely to submit quietly to have their correspondence handled in the expensive and deliberate fashion that was in vogue in the days of the Georges.

WE are glad to see indications that the good seed so industriously sown by "The Prisoners' Aid Association of Canada," is bearing fruit in an aroused and enlightened public opinion. The case is, no doubt, one of those in which there is more need of the arousing than of the enlightenment. Of the eleven principles of prison reform advocated by the Association, there is scarcely one which will not, on consideration, commend itself to the judgment of every thoughtful and patriotic, not to say philanthropic, citizen. In this, as in many other cases where there is urgent need of reform, the *vis inertiae* is the great opposing force. In a recent circular the Association presents an encouraging consensus of opinion from the Canadian secular and religious press, from county judges, sheriffs, gaolers, etc., and from students of penology at home and abroad, whose conclusions are entitled to special attention. All heartily endorse the leading principles of the reform proposed. Surely the Government will no longer hesitate to take action, especially in the direction recommended years ago by Mr. J. W. Langmuir, the late Inspector of Prisons for Ontario, viz., to provide "a central prison in the east and a central prison in the west,—both on the Elmira reformatory principle, and large enough to completely relieve the gaols of all prisoners under sentence." Greatly enlarged accommodation, whether by means of two or a larger number of prisons, giving ample room for proper classification, and for the use of true reformatory methods, is clearly the first and great desideratum. It would make all the rest possible. The best public opinion of the Province will support the Government in making a liberal appropriation for this purpose, and the Government will do itself honour by courageous action.

TOUCHING the necessity of improved methods of dealing with certain classes of criminals, and especially with juvenile culprits, we note indications of a growing sentiment in favour of some form of corporal punishment. Individuals and newspapers advocate the use of the lash

as if they believed it endowed with some inherent reformatory virtue. Even the Grand Jury at Brockville, while strongly deprecating the practice of confining young persons in common jails, where they almost inevitably consort with confirmed criminals, and most wisely affirming that the society of depraved men and women should be rendered impossible for such, goes on to submit that "in the case of very young offenders, corporal punishment by a proper officer of justice would be a much greater deterrent from crime than imprisonment." This may be true, when the imprisonment is of the kind described. It is possible, too, that there may be cases in which any improvement of character on the part of the depraved criminal is so utterly beyond hope, that the State is justified in choosing the punishment solely with reference to its probable effect as a deterrent. But we hold that in the case of young culprits such as those referred to by the Brockville Grand Jury, and, in fact, in all cases in which there is any reasonable hope of reform, it would be both cruel and unphilosophical for society or the State to act on the theory which regards alone or chiefly the deterrent effects of punishment. In nine cases out of ten society is to blame for the production of the criminals. He is simply the product of the surroundings in which he has been permitted to grow up. The first duty the State owes both to the culprit and to itself is to do its utmost to effect a permanent reformation. But no one can seriously believe in the reformatory power of a flogging in such a case. Criminal tendencies are the product of habit, and time is an indispensable element in the formation of habit. Reform, in like manner, is possible only through habit, and time is equally indispensable to the formation of a new or reformed habit.

UNIVERSITIES of high standing do well to be chary in the distribution of the distinctions which they hold in their gift, yet they are sometimes able to bestow them so well that no less honour is done to the giver than to the receiver. Even those who may be disposed to regret that the University of Toronto should have departed from its safe conservatism in order to confer several honorary degrees at its late convocation, must still acknowledge that neither the University, nor the title of LL.D., can lose in dignity from being written after such names as Sir John A. Macdonald, Edward Blake, Oliver Mowat, etc. One's sense of the fitness of things is still more strongly appealed to by the announcement that the Board of Governors of McGill University have unanimously elected Sir Donald A. Smith Chancellor of that Institution and President of its Board. Sir Donald had already received the degree of LL.D. from the University of Cambridge. His election to the highest position in the gift of McGill is a most fitting recognition of his liberal and wise contributions in aid of the higher education of women, in connection with that institution. Sir Donald's name will go down in history as that of the man who had the high honour of being the first founder of a University Annex for women in Canada.

IT would be useless, just now, to discuss at length the very important questions that have arisen between the city of Toronto and the Canadian Pacific Railway Company, in connection with the attempt being made by the latter to expropriate certain lands along the Don and the city water front. The pending interview with the Railway Committee of the Privy Council, the result of which is not known at the time of this writing, will probably determine the question or the future course of the respective parties. There are, however, certain general principles in connection with the affair which seem so obvious that it is incredible that they can be seriously called in question. It is, for instance, clearly in the interest of all concerned that the railway should have all reasonable and necessary facilities for entering the city and providing for carrying on the greatly enlarged business which it may confidently expect in the future. It is no less obvious that no such exclusive rights should be granted to this or any other railway as might be used in the future to prevent or obstruct the entry of any other road on, so far as possible, equally favourable conditions. It is, in the third place, almost axiomatic that to permit any railway company to gain a position that would enable them to control the city water



front, or to shut off the people and business of the city from access to any portion of the lake shore, above all, to permit it to expropriate and hold in fee simple any portion of the water lots not actually necessary for railway purposes, would be treason to the best interests of the city and to future generations of citizens. However the letter of the law may seem to favour the claim of the company in this respect, common sense assures us that such a use of the powers of expropriation could never have been contemplated or intended. Expropriation of lands in a great and growing city, and especially along its water front, which may be at no distant day thronged with the masts of commerce, differs *toto celo* from the ordinary uses and manifest intentions of the powers conferred by the Act. The position of the city seems to have been gravely compromised by former hasty action, but it is hard to believe that the Railway Committee of the Privy Council can ask it to give way from these reasonable positions.

THE *Nation*, of New York, commenting on advices which it may be hoped are well-founded, to the effect that the Imperial Government has no objection to the Weldon Extradition Act, says that this is a very important step in international law and practice, and one which might be and probably will be imitated generally among civilized States, after a brief trial of the experiment by Canada. "For the first time, we believe," says the *Nation*, "the principle has been recognized that the systematic surrender of fugitives from justice need not depend upon mutual agreements, on the principle of give-and-take, but that it may be properly conducted on the same lines as those which define and govern the surrender of culprits from one court jurisdiction to another in the same country. Also, that the reasons which apply to the surrender for crimes of a high grade, such as murder, robbery, and forgery, apply also to the lesser offences of larceny, embezzlement, and the obtaining of goods under false pretences. The surrender of criminals by the sovereign power, without any treaty or law of any kind, is not infrequent, and there has been one conspicuous case of this kind in our own history—that of Arguelles, the slave trader, who was delivered to the Spanish authorities by order of Secretary Seward. But such transactions are dangerous from every point of view. The Canadian Government, it seems to us, has marked an advance in civilization." It is worthy of note that if the Canadian innovation be allowed and prove workable, it will remove at a stroke the chronic difficulty which has prevented the completion of a comprehensive extradition treaty between Great Britain and the United States. Each has but to legislate according to its own views and make its own definitions and limitations. There will be very little difference in the results reached, and no friction in reaching them.

DEMOCRACY is still on its trial not only in the United States but in Canada, and not only on this continent but over the world. Is the tendency of politics upward or downward in respect to morality? Upon the answer to this question depend the stability and permanence of all democratic systems of government. Is there taking for instance what seems almost the extreme case, sufficient moral vitality in the mixed masses of the United States to enable the Republic to expel the virus of corruption which threatens to eat into the very vitals of the political organism? If so, the politics of the Republic may yet undergo a process of reform and purification analogous to that which has done so much to raise those of England from the slough in which they were trampled in the early part of the century. Otherwise, if the utterly selfish and conscienceless forces which turned the recent Presidential election into a very carnival of corruption continue to hold sway and get the upper hand, nothing can save the nation from ultimate collapse into chaos, or Cæsarism, or, as would be most likely, into the one as the prelude to the other. This is virtually the question which is discussed by two writers from opposing points of view, in the *Forum* for June. On the one hand W. S. Lilly sees little ground for hope in the present condition of affairs. To his mind the country is wholly under the domination of material force, not of moral ideas. "The special kind of force now dominant is the force of numbers, disguised as public opinion. . . . No absolute rule of right and wrong is admitted. All is relative. No homage is paid to social truths and principles, eternal, immutable, paramount, against which the voice of the largest and loudest multitude should be powerless." In other words, the public men in all democratic countries, and above all in the United States, profess to derive their rules of conduct from what is called public

opinion, which is in Mr. Lilly's view but another name for force, the force of numbers, not of moral ideas. On the other hand Senator Edmund, while admitting almost as freely as Mr. Lilly the widespread corruption in the practical politics of the day, takes the hopeful view. "In all these evils," he writes, "manifest as they are, there is no reason for despair or discouragement in the hearts of those who believe that truth and justice and virtue are as essential in social and political affairs as they are everywhere agreed to be in the personal intercourse of men. There should be rather a hope and confidence inspired by the knowledge that these degrading and destructive practices can be brought to light, and that it is within the power of brave, unselfish and persistent patriotism to make them odious and profitless."

THERE is still room for hope that the extremely pessimistic view of democratic morals is unwarranted. In no country, perhaps, has the tendency to democracy been more marked or more rapid than in Great Britain and her colonies during the last fifty or sixty years. There is yet in these far too much of corrupt influence of one kind and another, but he would be a rash man who should hazard the assertion that either England or Canada, let us say, is more subject to such influence, or less under the dominion of moral ideas now, than half a century ago. In many parts of the United States there are signs of a pretty thorough awakening. In more than a score of States' Legislatures vigorous efforts have been made since the presidential election to amend the election laws so as to make bribery more difficult and perilous, and eight or nine of these States have already adopted ballot-reform Bills somewhat after the Australian and Canadian models. These measures, like our own, do not yet go far enough. None of them, we believe, have incorporated the simple and sensible method, which has proved so effective in England, of strictly limiting the election expenditure and requiring from the responsible parties sworn statements of receipts and disbursements. This will come in time both there and here, let us hope. Such a requirement rigidly enforced, as it is pretty sure to be through party vigilance, will carry the people about as far as legislation can go, in the direction of ballot-reform. Subtler modes of bribery, especially through Government manipulation of public funds, may still be possible and mischievous, but it will be no small gain to have the grosser forms of corruption stamped out by popular indignation embodied in legislative enactments. Meanwhile, the confidence of American patriots that there is yet virtue enough in the people to rescue their political system from the mire, finds some justification in the fact that even while the party machine is grinding out its huge daily grist of dismissals and appointments, the work of civil service reform is being efficiently carried on by the hands of honest commissioners. But Senator Edmund's calculation that \$5,000,000 was expended in bribing at the late election, shows that the task of cleansing the Augean stable is of appalling magnitude.

WE refer hopefully in another paragraph to the signs of progress in the direction of electoral and civil service reform in the United States. President Harrison's share in this work, so far as it may really be going on, seems thus far to have been confined to his spasmodic act of virtue in appointing as civil service commissioners men who have the confidence of all parties, and who are doing their duty with exemplary impartiality. But some of the changes made by President Harrison himself seem to be of the worst partisan character. His recent removal of Chief Justice Sandford, of Utah Territory, on the ground that his administration of the judicial office "was not in harmony with the policy he (the President) deemed proper to be pursued with reference to Utah affairs," is almost without precedent, even in American politics, in the way in which it lays the besmeared hand of party politics upon the ermine of the judiciary. The rejoinder of the deposed Chief Justice is dignified but most keen in its implication. "If," he writes to the Attorney-General, "the President of the United States has any policy which he desires a Judge of the Superior Court to carry out other than the one I have pursued, you may say to him that he has done well to remove me." A few more such removals would cause a reaction which would give a most powerful impulse to civil service reform.

THE investigation which is now going on in regard to the horrible Cronin murder, whatever conclusions may be reached as to the guilt or innocence of suspected individuals, can scarcely fail of one healthful result. It must

utterly discredit the Clan-na-Gael and other kindred secret organizations which have long been the worst enemies of the Irish race, and the especial bane of the Irish-American community. It is now almost beyond possibility of doubt that this murder, most foul and brutal, was deliberately planned and perpetrated by members of that society, and, so far as appears, without violence to its spirit and traditions, if not in harmony with its secret laws. Not only so, but the evidence will almost surely make clear to all, what shrewd observers have scarcely at any time doubted, that the large sums filched from the scanty earnings of servant girls and hard-working labourers have been scandalously misappropriated and embezzled by the trusted leaders of the society. It is to be hoped that the better classes of American Irish may have their eyes opened at last, and that one of the pests of Irish-American life may be effectually rooted out.

PROPERTY owners in London who are relying on the "unearned increment" for an increase of wealth are being surprised by an attack with weapons borrowed from an armoury which they fondly supposed could not be used against them. The London School Board is memorializing the Committee of the Privy Council on Education in regard to the necessity of providing better housing for the poor of the metropolis, amongst whose children the work of the schools is greatly hindered owing to the unhealthiness of the moral and physical atmosphere resulting from as many as seven persons living in one room. The London County Council has been making some movements in the direction of the same reform. And, strange to say, both the School Board and the Council are making use of arguments and recommendations furnished them in the report of the Royal Commission of 1885. Some of the members of the Council, it is said, could not believe that a reform so drastic as almost to seem tainted with Henry-Georgeism could actually have been proposed by a Royal Commission. But it is even so. The Commissioners, dealing with the rating of vacant land held by its owners with a view to enhancing its value, insisted that "if this land were rated at, say 4 per cent. on its selling value, the owners would have a more direct incentive to part with it to those who are desirous of building, and a two-fold advantage would result to the community. First, all the valuable property would contribute to the rates, and thus the burden on the occupiers would be diminished by the increase in the rateable property; secondly, the owners of the building land would be forced to offer the land for sale, and thus their competition with one another would bring down the price of building land, and so diminish the tax in the shape of ground rent or price paid for land which is now levied on urban enterprise by the adjacent landowners—a tax, be it remembered, which is no recompense for an industry or expenditure on their part, but is the natural result of the industry and activity of the townspeople themselves."

RECENT speeches of Lord Rosebery, and others have thrown a somewhat clearer light upon the mental attitude of English public men towards Imperial Federation. For some reason or other, not clearly stated, it is held even by those most friendly to the project, that the initiative, if taken at all, must be taken by the Colonies. This is scarcely the attitude that was to have been expected. The interest of the United Kingdom in the unification of the Empire cannot surely be less than that of the individual colonies. Any proposition looking to a change of the relation of dependence and subordination for one of partnership would come with better grace from the parent than from the child. Great Britain should not be, to say the least, less desirous of drawing closer and knitting more firmly the bonds which unite the scattered members of her wide Empire to herself than those members of being thus bound more closely to the centre of authority and power. Her strength, her prestige, even her safety are not less deeply involved than theirs. Then, again, any preliminary or tentative proposal emanating from the Imperial Centre might, without much trouble, be simultaneously communicated to the various dependencies, and independently considered by them, whereas concerted action on the part of colonies so far removed from each other in space, and so widely varying in circumstances and interests, would from the outset be attended with almost insuperable difficulties. They would be, in a word, hopeless.

SIR CHARLES TUPPER is said to have intimated or admitted in a recent speech that the enthusiasm in Canada in favour of Imperial Federation is equal to that in any other colony. We see no reason to doubt it. On

the contrary, so far as we can judge, the idea has taken a stronger hold upon the Canadian mind than upon that of any other colony. But in admitting this, the friends of the movement admit its weakness. A few men of influence in public affairs and a number of most respectable and worthy citizens are evidently in downright earnest in seeking to speed the movement. But not even its most sanguine promoters can claim that the idea has taken any deep or firm hold upon either the imaginations or the hearts of the people of Canada. To all appearance five-sixths of them have scarcely given it a place in their thoughts. Many who are thoroughly loyal to British institutions listen to what is urged in its favour with a kind of listless incredulity, as a thing too visionary to be worthy of serious consideration. More discouraging still, unless we misread public opinion, the idea itself impresses the minds of many disposed to favour it on sentimental grounds, as fundamentally impracticable, because of the irreconcilable elements or motives it involves. Sentiment may be a powerful auxiliary in forwarding national movements, but great political partnerships must have their foundations laid in mutual self-interest. It is just at this point Imperial Federation fails. The only condition which could commend the scheme, on grounds of self-interest, to the British people—viz., that of the colonies undertaking to bear their share of the tremendous cost of Imperial armaments and possible wars—is the very condition which the colonies, happily free from the turmoil and danger of European complications, would be most loath to accept. On the other hand, the only material advantages which could reconcile colonists—or, let us say, Canadians—to the arrangement—viz., a differential duty in favour of their products—is the very last which the British people would be disposed to grant. On the whole, we are unable to see that either the Canadian or English leaders of the movement have been able to carry it a single step towards general acceptance.

#### RAILWAYS IN CHINA.

ONE by one the hermit nations of the East have been opening their doors to admit the advancing tide of Western civilization. China, as the result of wars and treaties, has been rendered accessible to outsiders, while her own teeming population has overflowed until the question of Chinese exclusion has become a live issue on the American Continent and elsewhere. Corea is opening up, while Japan, having peeped out and seen that the wisdom of the world was not all concentrated within the borders of the group of islands which form that kingdom, soon opened wide her doors, and not only admitted foreigners and adopted their manners and customs, but sent forth her own sons to see what could be borrowed from other nations, adopting their ways with a readiness remarkable for a people which had hitherto kept themselves so completely from contact with outside barbarians.

But though China has, in a measure, allowed herself to mix with the people of the world at large, perhaps more from necessity than choice, she had never looked with much favour upon one of the world's great civilizers—railways. The recent announcement that the authorities of the flowery kingdom had given their consent to the construction of iron roads may therefore be looked upon as a decided step in advance, and one which will have a very marked effect in rendering further accessible the interior of a kingdom which contains about one third of the world's population.

The decision to allow railways to be constructed within their bounds appears to have been forced upon the Chinese authorities as a means of self-preservation from a military point of view, rather than as a commercial enterprise. During the late war with France, when the Chinese ports were effectually blockaded by the ships of the former, with which the Chinese vessels bearing troops to the scene of action found themselves unable to cope, it was only by forced marches of almost inconceivable difficulty that disciplined troops from the north could be brought to the assistance of the courageous but undisciplined men of the south who were fighting the French on the borders of Tonquin. These irregulars were able to inflict severe punishment upon their enemies, notwithstanding the disadvantage at which they were placed, and this might have been turned into utter defeat if there had existed facilities for bringing to their assistance the troops of the north, trained under the direction of European officers. Why these northern soldiers were so trained, while those in the South were not, I have not seen explained, but such was the fact. It is natural, therefore, that the authorities desire to obviate the possibility of being placed at such a disadvantage in any future struggle.

There are, however, three difficulties which stand in the way of railway construction in China. The first is the hostility of the provincial governors and officials, a class of men whose despotic power and corrupt administration puts that of the Turk to shame. These people are well aware that railways would prove the death blow to their power, and it is to be expected, therefore, that they will throw every obstacle in the way of their construction.

The second difficulty is one expressed by the single Chinese word, *Feng-shui*. The Celestials do not bury their dead in cemeteries, but put them almost anywhere, and as the places of sepulture are regarded with veneration, or more properly superstition, the passage of a locomotive would be regarded as having a tendency to drive away the wind and water spirits, who are supposed to minister to the dead, and would therefore be resented. The *Feng-shui* difficulty can, however, be easily overcome, as has been demonstrated in the case of a short line of railway between Shanghai and Woosung, built a few years ago, through a region in which the graves were unusually numerous, and where a small solatium in cash overcame the scruples of those who had friends buried there, for a Chinaman's superstition generally takes a secondary place when compared with the influence of the almighty dollar. The first mentioned difficulty is one with which all promoters of railway enterprises are more or less familiar, but it cannot be allowed to stand in the way. If the Imperial authorities sanction the work the opposition of the provincials need not be feared.

The third difficulty is perhaps of a more formidable character. It is of a financial nature, combined with the question of management. The Chinese Government is not in a position to furnish the capital required for railway construction, except by borrowing, and though its credit is good, as is shown by the quotations of the London Stock Exchange, its borrowings, like its revenue, have been small, and its resources would be unable to stand the strain of a loan sufficiently large to build anything like a complete railway system. Foreign capitalists would doubtless be quite willing to advance the money, provided they were allowed to build and manage the roads, but the latter privilege the Government does not yet seem willing to concede. This is not to be wondered at, since military considerations would have a great deal to do with the permission to build and run, while those undertaking the work would enter upon it purely as a commercial enterprise.

That railways in China would pay there can be no doubt. They should, however, be built as independent lines rather than as part of a complete system. The country is already well supplied with means for internal communication, in its great rivers, which flow generally towards the east, and on which well-equipped steamers will doubtless soon be placed. The river system of water communication is supplemented by canals, but apart from these, communication is difficult, for the roads are very bad and beasts of burden are scarce.

Two important railway lines are in contemplation, one from Taku, on the Gulf of Pechili, to Tungechow or Peking, with perhaps an extension to Kalgan, on the borders of the desert of Gobi, the other through Burnah, Siam, and the Shan States into Yunnan, the most southerly of the provinces of China, where there is no water communication. The former has been authorized and the work of construction commenced. It will doubtless command from the outset a large overland trade in tea, which is now carried on by means of camels, some 50,000 of these animals being employed in carrying this staple product of the country into Siberia, Russia and other countries to the north and west, 60,000,000 lbs. having been carried in this way in 1887; the latter, though a good part of it would not be in Chinese territory, would develop vast mineral wealth in Yunnan, the province already referred to. The first mentioned road will also carry large quantities of coal, a commodity which now sells for £3 to £4 a ton in Peking, but which railway carriage would reduce to £1 or less.

Comparisons have been instituted between the results of railways in India and what would probably follow their construction in China. Mr. Dunlop, who has studied the matter, and to whom I am indebted for many of the facts contained in this article, tells us the conditions are entirely different. India, except in the north, has no navigable rivers, and £175,000 had been spent on 15,000 miles of railway before it had facilities for internal communication equal to what China now possesses in its rivers and canals. Indian railways have however paid handsome dividends, and Chinese roads should do the same. They would, however, as already intimated, have to be under foreign management, for the average Chinaman is proverbially dishonest, and were foreign shareholders at the mercy of the native they could not expect to realize much in the way of dividends on their investment. The Chinese, however, easily learn anything in the mechanical line, and will soon be eligible for the practical work of operating the lines.

The native prejudice against railways is likely soon to disappear. The people are beginning to see the benefit of western ideas. There are already many miles of telegraph line in China. In this the usual order has been reversed, the telegraph preceding instead of following the railway. But the former does not affect property nor run over graves, nor ruthlessly awaken the sleeping spirits of one's ancestors. The father of the present emperor, too, is a man of considerable enlightenment. In 1887 he went to Chefoo to inspect the fleet, and having come in contact with foreigners went back to the capital impressed with the superiority of some of their ways, impressions which he communicated to the empress, and soon after the fiat granting permission for railway construction was issued. One of his viceroys, enlightened far beyond what might have been expected from his surroundings, has long favoured railways, and at his death left a document urging their construction. He went so far as to recommend the manufacture of the rails in China, where large deposits of coal and iron exist in close proximity. When the emperor orders the work to go on native opposition must

speedily disappear, for his majesty's wish is law and it would be dangerous to stand in the way of its fulfilment. An insignificant circumstance indicates the trend of events. There is a model railway in the imperial palace grounds at Peking on which the emperor frequently amuses himself by acting in the capacity of engine-driver. This toy will have its effect in influencing the Chinese mind in favour of railways.

The native superstition against works of the character indicated was shown by the fate of the first road built in the kingdom, a short line of eight or ten miles in length. It ran barely a year, carried large numbers of passengers, and promised to pay well, but at the end of that time it was purchased from the English company which built it, the roadway was pulled up and the rails taken to Formosa, where they lie rusting on the shore. A better fate surely awaits the lines which are soon to be built.

The beneficial effect of railways in China will be very marked. Agriculture will be helped, food cheapened, luxuries increased, and the terrible famines which have caused such suffering in portions of the empire rendered impossible. The frequent rebellions which have occurred in the past will be prevented. The language, which has proved such a stumbling-block in the way of foreigners, will be assimilated. At present it consists of about three hundred dialects, some of them as different from each other as English and French. In this connection it is curious to notice that the mere prospect of railway construction, on which a large number of English-speaking people will be employed as engineers, etc., has given quite an impetus to the study of the language, and many of the English and American universities have chairs devoted to this subject. It is usually looked upon as a very difficult language to acquire, and so it is, but fortunately the colloquial, which is that most generally used, and which differs entirely from the written language and from that spoken in official circles, is the most easily acquired.

The effect of railways on missions in China will be of the most marked character. Those who desire to see this work promoted will hail their advent with pleasure. Renewed activity in the way of evangelization in that country has been manifested of late, the floods in the Province of Honan and the famine and distress arising therefrom having paved the way for renewed exertions on the part of mission boards, Mr. J. Hudson Taylor's Chinese Inland Mission and the Presbyterian Church in Canada being examples of increased energy in that matter. But unless England is on the alert others will step in and secure the advantages which should be hers. France and Germany are moving in that direction, and the example of Africa should be a warning. The English people are slow in following up their advantages, and other nations too frequently reap where Great Britain has sown. It is to be hoped such will not be the case in the matter of Chinese railways.

Brockville.

J. J. BELL.

#### MORE PROSE WANTED.

THE publication of the "Songs of the Great Dominion," Canterbury Series, marks a distinctive epoch in the literary history of Canada. In this volume Mr. Light-hall has presented us with 167 carefully culled selections from the works of those of our writers who, having openly and boldly embarked upon the sea of letters, are already in some sense known to us, and also of many fugitive poems of more or less merit, which, having only appeared in the newspapers or the magazines, were in danger of being overlooked or lost altogether to the general reading public. The list comprises the names of over three score of the singers of the Dominion, native born, and those who have become so thoroughly identified with the land of their adoption as to have earned the right to be classed with Canadians.

To us who now on every side are awakening to proud consciousness of growing culture and intellectual prowess the mere advent of such a volume is in itself cause for congratulation; but it becomes doubly so when the book is edited and compiled by a Canadian; and Canadians will be cold indeed and unworthy the name, if they feel no glow of sympathetic exultation as they read the burning introductory words, pulsating with a heart throb of the purest patriotism; and the very titles, with but a few exceptions, indicative of new world characters, places, pursuits and events. That this great mass of poetic sentiment, local in colouring and national in tone, should be thus rescued from a possible oblivion and presented to us and to the world in consolidated form, is of the first importance.

But a thought strikes us as we read the "Notes Bibliographical and Biographical" appended. How is it that Canada seems to have produced and to be producing such a preponderance of poetry over prose?

In the list of sixty-seven poets represented, seventeen only, or twenty-five per cent., are described as having written prose also; and we are told that the number of those who have "at various times produced really good poetry might be roughly placed at three hundred;" so that if we suppose the average of these latter to be the same as that of the former, we shall have only seventy-five producers of combined prose and poetry.

Now it can be no disparagement to our poets or their poetry to ask, Why is this? Is it because, as one of our poets said recently, "Poetry is so much easier to write than prose"? It may be; but the fact remains that those who have tried both have been on the whole fairly successful.



Kirby's "Chien d'Or," which I confess had never any charms for me, was pronounced by one of our literateurs, in a paper read before the Montreal "Society of Canadian Literature," "one of the best Canadian novels written." Haliburton's "Sam Slick" is as original a personality as Dickens' "Sam Weller." Mrs. Moodie, when later years and more prosperous circumstances had brought a clearer judgment and less prejudiced opinions, gave us some good work, as did also others. And, to-day, Wilfred Chateaucclair, cultured, æsthetic, ardent, passionate, patriotic, full of high ideals—and erratic only as sometimes the highest genius is erratic—and with him many a lesser star in the galaxy of Canada's literary firmament are demonstrating that the two pursuits of prose and poetry may be successfully co-existent.

We have need of prose. Its almost illimitable realm is forever inviting us to fresh explorations. We want more writers of high class fiction. We are proud of, and thankful for, those we have; but there is room for more. We want essayists, more of them: thoughtful, philosophic or brilliant; deducers of practical conclusions for our guidance from the ethics of the past and of to-day. Art critics and critics of nature, who shall give us books like White's "Selborne," and Dudley Warner's "Summer in a Garden"—only with the locale changed.

Nay, and let not our Kingsford and his compeers take umbrage, we have even room for more historians. We want more writers on general and particular subjects. On hygiene and domestic, moral, social, religious and educational matters, in the magazines and the newspapers. We want any number of strong, practical, common sense, observant, alert writers—and of writers graceful, fanciful, but always reverent. So that, while we accord our grateful recognition to our poets in the past, and while we look with unqualified pride, and hope that is limitless, to our singers of to-day, we yet earnestly desire to have a more widely distributed effort in the direction we have indicated.

EROL GERVAISE.

Montreal.

### LITTLE MAY.

AH, well-a-day! our little May,  
With her eyes so blue, and her hair so brown,  
And her heart so light, she strayed away  
O'er the clover fields to the distant town.

She strayed away, our little May,  
So blue her eyes, and her hair so brown;  
For the fields were lone, and the town was gay,  
And one stood waiting out over the down.

Ah! many a day, for little May,  
With her eyes so blue and her hair so brown,  
Her mother looked out where the great town lay,  
And sighed as the years crept over the down.

At last, one day, was it little May?  
Her eyes were blue, her hair—so brown,  
The hair of this weary woman was gray,  
Who paused by the grave this side o' the down.

Oh, woe the day! moaned the woman gray,  
When with eyes so blue, and with hair so brown,  
And with heart so light, I strayed away  
O'er the clover fields to the distant town.

Toronto.

JAY KAYELLE.

### LONDON LETTER.

IN a busy little nook out of Whitehall Scotland Yard is to be found. The police, with their offices of all sorts, occupy the whole of the Yard, and here cabmen bring property found in their carriages or the owners of those umbrellas and handbags hasten to give information of their loss. A queer place, full of echoing noises that come through the open windows with startling clearness; a queer place with a character of its own, and one not easy to forget. Doors were perpetually banging, and people came briskly out into the air and tramped by without looking to the right or left, under the archway into the high road; cabs are for ever rattling in and out; everyone has an immense deal to do and to think about, and no time for anyone's concerns but their own. I stood aside while my companion searched for information as to the whereabouts of the Police Museum we were trying to find, and watched the anxious, restless crowd. There were fifty types, from the strong-minded old maid who was determined to recover her brown paper parcel, to the young gentleman who had lost a favourite stick. There were many nationalities, including a Frenchman, unaltered, even to the shape of his boots, since Leech drew him, and a Spaniard, fresh with grievances no doubt connected with the exhibition in Earl's Court. Every now and then idle folk strolled in, who, making nothing of us and our official surroundings, contented themselves with a stare and then turned back again, away from us and our noisy clamour; or country cousins, bent on doing the town thoroughly, took a rapid glance round, and then despatched us in a couple of seconds as not being interesting, for in our court there are no shops, and no carriages, and no smart people.

By-and-by we were guided to a house in a corner—a house nearly two centuries old, built the day just after the lodging of the Scotch Princes was cleared away—and then, after giving up our order, we stumbled through a dark

passage, down some steps into a small room built out at the back, and so found ourselves among the relics of which the police have from time to time become possessed, in consequence of the break up of the home of a murderer like Lamson, or a burglar like Peace, or an astrologer like Signor Zendavesta. Coverings were taken off the glass cases running round the walls. Some necessary dusting and re-arranging was given to the less valuable things exposed on the table or on shelves, and then we were permitted leisurely to examine the contents of the museum, unlike any museum I have visited. These hoarded relics make Madame Tussaud, who must wish to add to the Chamber of Horrors, no doubt very envious.

Near a small penknife and pair of scissors once belonging to the Claimant there lie picklocks, jemmy, gimlet, and crucible, the portable property of Peace, an excellent steady person of good character, deacon in his church, whose daughter living with him in the respectable suburban home, was quite unaware of her father's pursuits at night. Not far off is the astrologer's stock in trade, composed of a gaudy telescope, through which the Maidens of Marylebone, on payment of a small fee could have seen their future husbands; but the apparatus won't work now and the faded photographs (amongst which we were told were Neville, the actor, and Holman Hunt, the artist) gummed on the revolving ball look dismal enough in the bright light of Scotland Yard. The Signor had a large gilt Book of Fate with which to impress his clients; a few of his letters are still to be found hid carefully among the leaves, and on pink crumpled notepaper was written the following appeal: *Dear Sir,—I shall be glad if you will let me know by return how soon I shall be engaged, and how soon I shall be married.* It is to be hoped the young lady received a satisfactory answer. Zendavesta, by the way, lived in classic Cato Street, once the home of the Conspirators, the last prisoners lodged in the tower. Until very lately, the room in the loft still existed, which was drawn by Cruickshank in his well-known sketch of the murder of Smithers, the Bow Street officer. Now, the road is known as Homer Street and is a dingy shabby place, down which no one of consequence goes, and where any astrologer who respected himself and his calling would scorn to live. However, this particular dabbler in the Black Art found his employment exceedingly remunerative (like the gentleman who lived over in Lambeth Marshes whom the courtiers of the time of Charles the First were wont to consult) and was proportionately annoyed when the police came down upon him and confiscated his entire bag of tricks. We were shown, also, some trifles belonging to Dr. Lamson, and his photograph, and were told that the hangman was wont to declare that this particular murderer was the only gentleman he had ever had to do with. The faces of Roupell the forger and the Claimant looked out from one of the pages of the book, the latter old, lined and grey, so unlike the man I remembered seeing at his trial, it is impossible to believe it can be the same. Here, too, is a ghastly portrait of Carey, the informer, taken after his murder; and among the many bad pictures, one is struck by the excellent one of that handsome rogue Vivian (now doing ten years), who, well-dressed, intelligent, prosperous looking, and admirably photographed by a well-known firm, is sadly out of place among these other brown and dingy works of art, which all have an amateur touch about them. Wherever one's eyes turn they fall on something about which our guide discourses, regardless of time, reminding us of innumerable tragedies forgotten, of bits of criminal history as absorbing as Thornbury's "Old Stories Re-told," of cases of circumstantial evidence, as wonderful as those printed (do you remember them?) in *Chambers' Journal* forty years ago. He touches a dusty pocket-book and the history of its late owner is deftly put before you, a history which, though varied to begin with, ends in precisely the same manner as the others he repeats, or, you mention the name of a criminal long since dead, a man whose life was an extraordinary romance when out of prison, and straightway you are told in the quiet tone in which one speaks of the weather, fact upon fact, enough for a three volume novel, in connection with this person. One lingers long in this crowded little room with its clouded skylight, for in every corner is piled all manner of suggestive lumber, nothing but lumber here and now, but which was anything but useless once on a time, for in yonder dusty corner stand the flags used by the rioters of 1866; any quantity of skeleton keys all laid about the shelves; there is a long row of dark lanterns, many sets of burgling tools in the latest improved fashion; knives taken from violent-tempered sailors; a watchman's rattle once belonging to a much-laughed-at "Charlie"; copper rings, brooches, and earrings which have had their day in the salons of Whitechapel and Ratcliffe Highway, and now twinkle here in retirement under the care of the police. There hangs a good mezzo-tint of Jack Shepperd in his cell near to an original note of Lefroy the murderer: a gruesome relic of Bellingham is tenderly cared for; a gambler's bundle of flash notes lies not far from a lock of a woman's hair. What a sermon could be preached in this Museum, with its curiosities gathered a few miles round Whitehall. The visitor hears stories of a country as strange as if it were in the antipodes, of a people as utterly unlike those whom one has seen and known as if they were savage islanders. Listening to the guide as he explains and comments on the contents of the cases, you feel as if there were none but clever rogues peopling London, no honest citizens left. As one passes out again into the bustling Yard, leaving the room to its customary shrouded solitude it is hard to

get the impression the relics have made out of one's head, and our talk in consequence for the next hour or so was mainly of such exciting topics as murders and murderers.

"And we had an adventure with the police once," said my companion, who, though a timid lady, had yet been absorbed in the Scotland Yard tales, "and it happened in this wise. G. and I came home late from dining out, and were astonished to find the maid waiting for us on the doorstep. 'If you please,' she said, in a blood-curdling whisper, pointing to the house next door, which was unfurnished and to let, 'there's thieves in there.' It appeared that in my dressing-room she had through the partition wall heard some body moving, some one talk and laugh, and had from the garden at the back looked up and seen a light, which was quickly put out, at one of the windows. The story was pooh-poohed; she was nervous and had exaggerated; but when I too heard exactly the same muffled noises which she had described, I thought it only right to send G. at once for a policeman, while I and the maid waited for safety in the road. Our guardian came tramp, tramp, down the quiet road, talking to my husband. 'You are sure you heard the noises, ladies?' he said to us. Then he rang two or three times loudly at next door's bell, but no one came to answer it. Leaving us to guard the front, he went to the back, over our garden wall, into theirs, to see what he could discover; we now observed he had found a window which was easy to open. By that time I was waiting in the dining-room, for the road was full of shadows and very alarming, and through the walls I heard the policeman walking slowly up the uncarpeted stairs, pausing every now and then to look into the corners. How he dare! Then for a minute or two everything was quiet. Soon, to my relief, his steps sounded again, coming down this time; other steps followed him; he was speaking, and somebody was answering. I ran out to G., who was waiting, and smoking, by the railings. As I was telling him, the house door opened and out came our valiant protector, pushing before him two very small boys, aged eight and nine, who were looking as much scared as I was feeling. They had run away, they said (they lived round the corner), and had begun a totally new life by getting in next door and bivouacking in the top floor at the back. They had matches and provisions, taken from their mother, and had enjoyed themselves immensely till the bell rang, when they professed themselves frightened to fits, and when they heard footsteps coming nearer and nearer up the stairs, they ran wildly out in order to face the danger. Such shaking little adventurers were never seen before. They were led away through the dark by the policeman, and we heard afterwards that they weren't particularly welcomed at home, where their room was more desired than their company. Having once tasted liberty, I should doubt if they will stay quiet. Is it of material like these that our soldiers and sailors are made, or our thieves and vagabonds?"

WALTER POWELL.

### ACADIAN LEGENDS AND LYRICS.

A GIFTED son of Canada is Arthur Wentworth Eaton, the author of "The Heart of the Creeds," who is now an episcopal clergyman in the city of New York. Perhaps few of those who have read or heard of that book were aware that its author was a Nova Scotian, with his heart in the Dominion, though his bodily presence belongs to the literary circle of the American metropolis. "Acadian Legends and Lyrics," however, a volume got up after the model of Kegan Paul's best, and just published in London and New York by White & Allen, emphasizes the author's nationality, not only in title, but contents; it enables Canadians, to many of whom his verses were not altogether unknown before, to frankly welcome and claim him as theirs. Of these poems, "The Resettlement of Acadia" and "L'Île Ste. Croix," are familiar to readers of the recent collection, "Songs of the Great Dominion." There is delightful melody in the last stanzas of "L'Île Ste. Croix:"

Spring cannot last, and o'er the waves  
The welcome sail of Pontgravé:  
But half the number silent lay,  
Death's pale first-fruits, in western graves.

Sing on, wild sea, your sad refrain,  
For all the gallant sons of France,  
Whose sons and sufferings enhance  
The romance of the western main.

Sing requiems to these tangled woods  
With ruined forts and hidden graves;  
Your mournful music history craves  
For many of her noblest moods.

"L'Ordre de Bon Temps," also celebrating those jovial ceremonies of goodfellowship which Champlain instituted among his companions in old Quebec, is a charming ballad (by the way, Arthur Weir has one on the same subject); and "De Soto's Last Dream" has attracted admiration widely.

After "Legends," the volume is divided into "Lyrics" and "Sonnets." These are more uneven. The best qualities observable are a light pictorial touch as if of skilful water-colour sketches, and an earnest expression of fine religious liberality. His sketching power is illustrated in the deserted "Whaling Town" and "The Old New England Meeting House:"

Many a time I have sat as a child  
And listened until my ears were wild  
To the basses and tenors, with nasal sound,  
Through fine old fugue-tunes marching round.

His liberality is of this stamp :

I pray you look over the walls of your creed  
(Heaven-built though they be),  
At the shackled shapes of human need,  
Of pain and misery.

Then hope for the best, and pray and pray,  
Since unseen powers there be,  
But do not think that the world to-day  
Wants cheap philosophy.

That "newer theology," which is so truly the older,  
of his "Heart of the Creeds—a return from doctrine to  
the life of the Saviour—is illustrated in the very lovely  
"Eder's Watch-Tower."

But fairer than the silver tide,  
And brighter than the morning's flood,  
The light on Bethlehem's meadows wide,  
Where Eder's ancient watch-tower stood.

O, little town of Bethlehem,  
Where Christ the Perfect Man, was born,  
Thy memories are dear to them  
Whose earth-shod feet are travel-worn.

There shone the sacred Christmas light,  
And echoed clear the angels' song,  
That still rings out upon the night  
Of human misery and wrong.

O, fairer than the silver tide,  
And brighter than the morning's flood,  
The light on Bethlehem's meadows wide,  
Where Eder's ancient watch-tower stood.

It will be seen that Mr. Eaton is no common "poet of  
melody." ALCHEMIST.

### MONTREAL LETTER.

THE week has been devoted to Churches and Schools,  
Bank Statements and prophetic warnings about our  
haste to be rich having a tendency to check our speed in  
that direction.

The Thirteenth Annual Synod of the Diocese of Mon-  
treal, after registering in the Synod Hall, proceeded in a  
body to the Cathedral, headed by His Lordship Bishop  
Bond. After full choral service, the Rev. Canon Mills  
preached on the duty of the Ministry. At the after-  
noon session the Bishop took up the several matters con-  
tained in the encyclical letter of the Lambeth Conference,  
and touched on Immigration, the Montreal Diocesan College,  
and Union with other Churches. Dr. Davidson, of Equal  
Rights fame, was received with much enthusiasm as he  
rose to read his memorial, which secured the official  
approval of the Synod, and was afterwards laid on the  
table for signature. In connection with a clause in pro-  
posed legislation to amend the Church Temporalities Act,  
a keen discussion arose upon the question of what con-  
stitutes the right to vote in the Vestry. Before opinion  
could crystallize on this point it was necessary to settle  
what constituted a member of the Church, and many inter-  
esting aspects were advanced of the relation of the member  
who is in full communion with the Episcopal Churches in  
Canada, and that of the member who is merely an  
attendant, setting forth that the latter class were often the  
most liberal contributors to church work. In his charge,  
the Bishop intimated that he had visited during the year  
95 parishes, missions and stations; had paid official visits  
to 74 churches; had administered Communion to 828  
persons; had ordained 8 deacons, and 6 priests; and had  
opened 6 churches and one burying-ground. A motion to  
the effect that the ability to speak French is an important  
qualification for the ministry in the diocese, will doubtless  
lead to an alteration of the word *important* into *essential*.  
The reverend gentlemen had the communion administered  
each morning at 9 a.m., and a special daily service at 5 p.m.  
Perhaps some member will explain the ground upon which  
the Episcopal Church in Canada makes use of the word  
"Parish."

The enormous new church of the Methodists, a veritable  
cathedral in size and style of architecture, was formally  
opened on the 16th instant. The old quarters of the con-  
gregation on St. James Street have been converted into  
one of the most fashionable suites of offices, preserving  
their connection with the past in the name, Temple Build-  
ing. The new Church has been in course of erection for  
two years, is a stately and impressive pile, seated for  
2,700 people, with a Hall behind to accommodate 1,000  
more. At the opening ceremonies the preachers were  
chiefly men who had been formerly pastors of the church,  
and the collection amounted to \$3,500.

The Annual Recreation Outing of the Young Men's  
Christian Association took place on Tuesday. A lovely  
slope of mountain on the Ottawa River was selected, and  
a deputation from the brotherhood of Ottawa, who joined  
the party, added to the day's enjoyment. In boating,  
fishing, football, lacrosse, and races, the young men and  
their friends re-created themselves, returning in the even-  
ing sorry to part.

The Young Women's Christian Association have just  
brought to a successful conclusion a session of classes in  
Dressmaking, Millinery, French, German, and Shorthand.  
The women are more timid than the men in their associ-  
ation work, but a step of this sort, were it followed up by  
something still more aggressive must soon entitle them to  
at least a wing of the young men's handsome new building,  
if not to a large and suitable one of their own.

Few of our benevolent institutions are more interesting  
than our Boys' Home on Mountain Street. And seldom  
has ever it been the object of more genuine sympathy than  
a few evenings ago when the boys, guided by the Superin-  
tendent, marched up to the residence of the President, Mr.

Charles Alexander, a gentleman whose name is connected  
with every good work, and who has been for a score of  
years a loving father to homeless boys. An address of  
gratitude and affection was read, and a cane with an  
inscription was presented to the venerable President, who  
made a reply which compelled some speeches from the boys  
in return, who, in due time, carried away with them the  
most *creamy*, etc., etc., recollections of their visit.

The principle of faith cure is emboldened to extend  
the sphere of its domination. One of our churches has  
staked its all upon it. The minister is to receive no  
longer a stated salary. Collections are abandoned. Drop  
boxes are fastened in suggestive places. A receptacle,  
decorated with illuminated Scripture texts, is placed under  
the pulpit for the voluntary contributions of the faithful  
towards the special debt fund. Already, in three months,  
the subscriptions in the boxes to the general expenditure,  
amount to \$1,500. And the new method is expected to  
work wonders in the larger box also.

His Grace Archbishop Fabre, performed the ceremony  
of laying the foundation-stone of the new church of St.  
Anthony. His Grace was accompanied by his guards,  
and attended by the usual societies, banners, and music in  
procession.

The young ladies of Douglass Church gave a "lawn  
social," with creams, fruits and sweets, under canvas, and  
lanterns under the trees; and the children of the Hervey  
Institute were entertained at the residence of Mr. George  
Hague, where, aided by Mrs. and Miss Hague, they  
romped on grass, swung in hammocks, and did full justice  
to a more substantial hospitality provided for them.

Ten years ago the property of the late Mr. P. P.  
Carpenter, brother of the lady and gentleman of that name  
so well-known in English literary and scientific circles,  
was purchased for the Infants' Home. The committee  
has found its work extending, and the building must  
follow its example. While undergoing the process of  
doubling its size, the nurses and babies have been removed  
to other quarters on Dorchester Street.

Of closing of schools this week there is no end. The  
public schools, under the auspices of the Protestant School  
Commissioners, held their final examinations, and the boys,  
and girls too, tossed up their caps in glee. Of private  
schools, the Elick, Mr. Mowat's, Misses Millar and Pitts,  
Mrs. Lay's, Misses Symmus and Smith's, and Trafalgar  
Institute are all off for their holidays.

The Stanstead Wesleyan College for Women has held  
a series of closing exercises, extending over the greater  
part of a week. This College, which is doing a magnifi-  
cent work in a magnificent part of the country, is on the  
way to affiliation with McGill University.

The Montreal and the Shamrock Lacrosse Clubs gave  
their first tournament of the season on the 15th. In spite  
of torrents of rain, 6000 spectators assembled and sat in  
cloaks and umbrellas, and the teams set about their game  
as if the fate of empires rested on their ball. With brief  
respite the rain poured, and with no respite whatever the  
men ran, jumped, slipped, fell, rolled, splashed, piled, and  
splashed and piled again, as men do only when at play.  
Each club had its three games, and, in deathlike silence,  
commenced the last and decisive venture. The audience,  
who began by laughter at the mud escapades, were liter-  
ally beyond control with excitement, and when the umpire  
at length held up his hand for the Montrealers, the scene  
was à la Barnum on fire and escaped. Nevertheless, in  
less than two minutes the entire field was cleared.

The City Council, either ahead of, or behind, time, has  
passed new laws about ice-cutting. Fit and proper places  
are to be selected by the City Surveyor, and each man's  
lot is to be guarded by a high and safe fence. The Board  
of Health has printed cards to inform milk-dealers of the  
recent improvements in the laws. A milk inspector has  
been appointed; a license to sell must be obtained at the  
Health Office; a register of vendors is to be kept; all  
measures must be officially stamped; no milk can be sold  
from cows which have been fed on deleterious substances;  
no adulteration with water is to be allowed; and a list of  
penalties attached to any breach of these regulations is  
given as a terror to evil imaginations. The hours when  
we may legally block up the footpath with coal, wood, or  
general merchandise have been sensibly shortened, and a  
by-law, which I hope came from the Health Committee,  
has been passed prohibiting hand-organs within the city  
limits, and regulating their perpetration beyond by a  
license. The Road Committee received complaints from  
citizens that the customary music in the squares had not  
commenced, and had applied to the Park Commissioners  
for plants and flowers for the squares with no result. The  
park-keepers refuse to decorate where the square-keepers  
get the credit. The condition of the streets, with the car  
tracks three inches above level, with cars blocking the way  
at crossings, and trace horses trampling up mud at corners,  
is, the committee was assured, due to the constant inter-  
ruption of the service by the laying of drains, and water  
and gas pipes.

VILLE MARIE.

THE fact that such artists as Annie Louise Carey,  
Myron W. Whitney, Jennie Sargent and Sig. Zinoni have  
been his pupils will secure for Mr. Lyman Wheeler, who  
comes from Boston to pass a part of his vacation in Toronto  
and receive a limited number of pupils in singing, a hearty  
reception from our best citizens. Mr. Wheeler has for  
many years been instructor in the N. E. Conservatory of  
Music to advanced pupils; and many of the best known  
teachers and singers have been graduates from this  
institution.

### BETTY'S CHOICE.

IT was the month of October in the year 1783. The  
Treaty of peace had been signed at Versailles; the  
Revolutionary War was over, but the air was full of unrest.

There were evidences of unusual stir around a Massa-  
chusetts farm house. The inmates, young and old, serving  
and served, moved in and out, by door and porch, with a  
pre-occupied air, each wearing upon a grave countenance  
the imprint of a set purpose. Through the forest behind  
the homestead the winds wailed mournfully, and with  
every fresh blast tore their leafy honours from the rich  
orchard trees, even then not wholly stripped of their ruddy  
and golden treasures. On the lowest step of the wide  
piazza that shaded the southern entrance of the house two  
prim little maids, with short hair neatly parted and brushed  
over their temples, alternately caressed a huge dog that  
stood *en sentinel* at their feet and wiped their eyes upon  
their pinafores. It was easy to see that partings were in  
progress.

At the back of the house the yard was strewn with  
household gear and packing cases of a rough but strong  
workmanship. Here a sonny maiden of twenty-two was  
occupied in directing the efforts of a couple of loutish lads  
who were carrying from the kitchen various brewing and  
cooking utensils, and bestowing them handy for the packing  
of a great waggon that stood by, evidently ready for the  
road.

Pots, pans, tubs and benches all had to undergo Betty's  
strict scrutiny, and if they were not immaculately clean,  
she at once shot back to a region where their purification  
was being carried on by that old-fashioned household  
official—somewhat analogous to the devil of a printing  
office—the scullery-maid. From the fields comes the cry  
of the neat-herd, but whether it was the homeward halloo  
when the next scene is the milking yard with pail and  
stool, or the driving shout when a herd is put upon the  
road it was hard to tell. And so apparently Betty found  
it, for she lifted her head quickly as the sound fell upon  
her ear, and after a moment's listening she, too, took up  
her great brown linen pinafore and wiped a tear from her  
fine grey eyes.

Before Betty's equanimity was quite restored, a young  
man about her own age approached. He carried a stable-  
bucket, and was evidently on his way for water.

"Tut, my wench," he cried, "why should'st thou spoil  
thy fine eyes with crying?"

"And why should I not cry, John Shaw, when I hear  
the low of the herd and know that they are being driven  
out of the pastures they have been bred in, for the last  
time? These are crying times, I think."

"Not for thee, Betty, not for thee! Let them leave  
housen and land as likes, but thou and me be not so foolish."

"What dost thou mean, John Shaw?" cried the girl,  
turning full upon him. "Is not our master's road our  
road?"

"Not this time, Betty; though faithfully it has ever  
been so before. This time, Betty, our road is our own,  
and no man call we master any more."

"Explain thyself, man? What hast thou in the rear  
of all this fine talk?"

"I mean, Betty," said the young man approaching her  
as nearly as he could with propriety, "that to-night ends  
service, and to-morrow begins independence."

"And yet I do not understand thee, John Shaw."

"Well, well, wench, to put it in plain words I go not  
on this wild goose chase to Canada. Let who will serve  
the tyrannical old King, and throw away home and com-  
fort for a fancy. I do not; I stay here. Here where I  
have been born and bred, and have saved and served, and  
having got a bit cottage and a paddock and a right of  
commons, I am minded to sit down contented with my  
little wench at my side and be happy, let who will govern."

"I wish thee much joy, John Shaw, of thy bit cotty  
and little paddock and thy little wench," replied the girl  
with high colour and flashing eyes, and making him a low  
courtesy.

"Nay but, Betty, lass, donno be angry. Art not *thou*  
my little wench—the dear lass for whose sake I have toiled  
to get all these things? Sewerly it canna matter to a  
woman whether she lives under king or president so long  
as she be's happy."

"Happy! O no! I trow it matters not if she be  
*happy*. But I am not thy little wench, John Shaw; i'  
that thou art mistaken. I am a good man's little wench,  
a man faithful to his king, and faithful to his master, and  
faithful to his *oath*—his oath of allegiance as a servant and  
soldier of his king, John Shaw. Go thy way, man! Thou  
art no man o' mine."

"Well but, Betty, wouldst thee ha' me give up every  
thing I have worked for these ten year, just because Old  
George is too silly to treat his colonists well, and has let  
them choose a king for themselves, least-wise a president.  
And *such* a president, Washington; and yet not Wash-  
ington—worth a dozen old kings of the wornout people of  
the East—but us, THE PEOPLE, we are to be the *governors*.  
Fancy that! Such good times as will come then! No  
'John Shaw do this, John Shaw do that,' but—"

"Shut up thy silly prate, John Shaw, and take thyself  
off, thou art a greater traitor than I could imagine if I had  
not heard thee."

"Traitor!!! Who dares call John Shaw 'traitor,'  
lies!" cried the man, kindling hotly. "Who has been  
talking to thee about me, Bessie Barnes?"

"None but thyself, John Shaw. And yet what else  
art thou? Thou hast enjoyed of the king's substance; thou  
hast won his badge; thou hast served under his flag; thou



even boasted bravely of thy loyalty, and thou art a true bond-servant to a king's officer and thine own kind and good master, and now thou sayest thou wilt forsake both, and fare with their enemies—God help me that I should have to call my own countryman by so hard a name!—and yet thou art not a traitor? What then shall I call thee?"

"Thy husband, Betty, good and true. That I will ever be: so now no more high words, but look at the thing reasonably and let me tell the master—the squire—I mean that thou wilt not go with him but with me."

"Not for gold, John Shaw; I also am a bond-servant, bound in honest indenture to which I have consented heart and hand, and have also set my mark, and think ye I am a traitor? No! go thy way, John Shaw, I am no mate for thee."

With a firm step Betty entered the house shutting the door in the face of her astonished suitor, and shooting the great wooden bolt: as if to express by irresponsible agents the strength of the sentiment that animated her. Half an hour afterwards, Mistress Elizabeth Cradock, the eldest daughter of the house, found Betty mopping away the hot tears that welled irrepressibly from her eyes, while she rolled up bedding, tossed quilts out of the window to be shaken and folded by the strong maids of the kitchen, and counted the towels laid out for the use of the family on the long and painful journey that lay before them.

Between the serving men and maids of the Cradock household and the elder members of the family existed that cordially reciprocated consideration and respect so beautiful to see, so safe to live under, and so helpful both to soul and body in any time of trouble or distress. In a few minutes Mistress Elizabeth had drawn from poor Betty, who, bearing her own Christian name, was also her own maid, the grief that had thrown her into so unusual a state of agitation: and with that quick sense called tact, had come to the conclusion that the best salve she could apply to poor Betty's wounds which, notwithstanding her fortitude at the moment, were deep and wide, was to exhibit her own. This she did in a few words, telling Betty that her lover, who was the younger son of her father's old friend before the war, Governor Wardrope, remained true to the British flag, though all the younger members of the same family beside him had espoused the revolution, but that his elder brother who at that date, as head of the family, had plenary powers of control over the younger branches, had forbidden him on pain of forfeiture of his fortune which consisted in rights of merchandise with the Indians and foreign ports, to follow the old flag. There were many at that time who clung to the hope that in spite of the Constitution, in spite of the wonderful influence of Washington over the people, and in spite of the treaty, the rights of Britain over her recreant colony would be re-established, and of these young Wardrope was one. Thus he cherished the idea that a very few years would see the change he hoped for take place, and himself enabled to take his bride to a home already planned where they would once more enjoy the prosperity of which British subjects had been so rudely robbed, and that without the loss, inevitable should he join the brave, loyal, but hopeless band, now about to forsake their beautiful homes, their prosperous possessions, and enter upon a contest with the wolf and the rattle-snake, the dense forest, and the swamp of which they had heard their great-grandfathers tell on winter evenings, but had no conception of save through their imaginations.

Poor Mistress Elizabeth had her own troubles, in no degree lighter than those of Betty, save that she was spared the humiliation of finding the man she had loved and trusted a traitor to his King. This she knew was a sharp sting to her loyal hearted maid, herself the daughter of a British soldier who had fought at Blenheim and Malplaquet, under John Churchill, the great Duke of Marlborough.

But the exigencies of the time admitted no indulgence of grief, a great household was to be moved. The family mansion, a gable house of good dimensions, with its second floor and dormer windows in the roof, its roses and honeysuckles now thrown rudely hither and thither by the keen October gale, its pleasant parterres with Dutch flower-beds and shrubbery, its orchard full of russets, blenheims, pears, and medlars, the delight of the thrifty house-keeper, as of the youngsters; the wide and luscious meadows where the kine lowed in the sweet June grass, and the fruitful corn fields where the gleaner was always welcome, according to the Scriptures, had to be left for ever. The ancient church that crowned the burial hill where lay the dust of the pious and loyal ancestors, not only of the Cradocks themselves, but of all their wide, feudal household, and where the beautiful bells each Sabbath pleaded out in loveliest harmony their call to the lands to "Be joyful in the Lord," would know them no more. The boys had to be brought home from school and the youths from college, the girls had to give up their governess, and the babes their nursery. The mistress of the household who had born and brought up children, and the master who had provided by his industry, thrift and good judgment for the large demands upon him, had to give up their hopes and rest and comfort, and one and all had to turn their faces to the wilderness, if so be they might there find a living, and keep their honour bright.

It is hardly to be supposed that John Shaw gave up the hopes of years and the girl he truly loved without another struggle; he even appealed from the girl herself to her mistress, who, thinking that a maid-servant was sacrificing more than she was called upon to do in the matter of loyalty, used all her ability to persuade Betty to stay in Massachusetts as John Shaw's wife, promising to release her from her bond, and to give her the usual

bonus, a cow and a feather-bed, to which she added numerous household matters that she must herself leave behind or sell. But Betty was true to her principles; she said she no longer loved John Shaw, he was not the man she thought he was, he might be as rich as the Indies, but to her he would ever be poor, because he was poor in principle.

The cavalcade left the Cradock homestead early one dull October morning, the red round sun stared mournfully as the waggons and carts filed out upon the rough road, and John Shaw kept him company as he gazed with dazed eyes upon the procession from the summit of a little hill. Not a glimpse of Betty could he catch, nor a word of farewell had she left behind her among the neighbours, many of whom viewed the matter from John Shaw's standpoint and thought Betty a foolish wench indeed.

The May sun of the following year found John Shaw in pursuit of Betty's good graces again. He had learned that the Cradocks had settled in the neighbourhood of Niagara, and as the spring came on and his little place grew pretty, his flocks and herds promising success, and his hay looking well, the bright cheerful face of Betty Barnes surrounded by its brown curls tucked under a neat white cap rose before him, he saw her strong and beautiful figure, her shapely arms, and her white feet dance before him, as many a time he had watched her at the brook at the time of the great family washing, or of the sheep-shearing, when all hands were aloft on behalf of the valuable fleeces.

Choosing a week when he could safely leave his two ewes and a cow and calf in the care of a neighbour, John set off to find Betty and try his persuasive powers once more. By means of the help he promised to a little band of refugees who had found their hopes of a restoration of British rule dashed, and had suffered much from the persecution of neighbours who prided themselves on loyalty to "the people," meaning their own aggrandisement, Shaw reached the steep shore of the Niagara at the old Indian landing-place, now called Lewiston, and there he tarried until he found where the Cradocks had settled. It was further down the river, not far from the future site of Newark.

Sending Betty a carefully worded message, which betrayed him to neither side, he awaited leave to visit her. It came, and John Shaw was conducted by a messenger to a rough log hut, where a friend of Betty's lived. She was already at the meeting place, and, save that she had grown thin, was as beautiful as ever. The winter had been a hard one to all, both high and low, privations had been severe, and the change from the commodiousness and conveniences of civilized life to the straitness of uncleared forest had told upon even the most hopeful and patient. John Shaw's quick eye had informed him of much that was uncouth and trying in the new life, and for a moment his heart smote him for forsaking his good old master, in whose household he had been born and brought up. But he congratulated himself on his own comforts, clung the more closely to them, and thought, by means of them, to win Betty over to him again. But he reckoned without his host. Betty was not to be moved; nay, when she found that his views of his duty to his king had remained as disloyal as before, she gave him a cool good-bye and went home.

No way disconcerted, Shaw learned that Betty would be at one of the numerous creeks that drain into Lake Ontario in a day or two, doing the family washing, according to old custom, but, in accordance with the new circumstances of the family, almost unassisted. Here he determined to seek her and to carry her off. To this end he hired a boat from an acquaintance on the other side of the river, and mooring it in a little sheltered nook, he awaited his opportunity.

But the next day it rained; the creeks were swollen beyond usefulness, and the banks of the lake became sticky and difficult to climb. Of course no Betty appeared, and Shaw spent the night under the shelter of his boat, hungry, and somewhat in alarm of the Indians, who were in force about the lake fishing. A fish broiled on hot sticks made Shaw's breakfast, and as the morning rose clear and bright he looked for Betty and the baskets. Noon came and no Betty; the evening fell, and yet the boat lay moored just within the creek. Shaw had found means to satisfy the cravings of his hunger, but the craving of his heart was as unsatisfied as ever, and he had to bear the chidings of an outraged conscience too, for he was too well taught in his duty to God and his neighbour not to be aware that he was contemplating a sin. That an abduction was also a crime in the eyes of civil law did not occur to him until long after.

A love song in tones that he readily recognized broke on his ear just as the moon rose above the trees. It was Betty come to reconnoitre in view of her day's washing. "Now or never," thought Shaw, but his heart gave a great bound, both from love and fear of consequences if he were unsuccessful, that unmanned him for a moment.

"Betty, my dear wench," he cried, in tender accents, as he gently placed himself between his quarry and the road home, "I am here to ask you once again to return with me and be my wife."

Startled for the moment, Betty replied in a firm tone, "I have put the alternative before you, John Shaw, if you are ready to return to your king and prove it by serving the master from whose claims upon you a false government only released you, I will think again of your offer; otherwise not."

"But really, Betty, thou cannot wish me to throw up my hard-earned property and become a bond-servant again just for a mere sentiment. A foolish sort 'un, too, twist man and man, for what is a king or president else?"

"Do not start the story again, John Shaw, it is useless. I marry no traitor."

"Th' art a bold wench to use that word to me again, Betty; but I love thee too well to hit thee, as I would a man. I have a boat here and will row thee across the river and make thee my little wife in a few hours if thou wilt say yea; and thou shalt never regret the day thou leaved'st the wild wood where wolves may tear thee in pieces or the savages use thee worse than death, if thou wilt but listen to the man that loves thee. Hast no pity for me, wench? or dost think I lie; and have followed thee through the great wilderness and been hungry and thirsty, sleepless and wet through, just for the sake of a whim?"

"Pity I have for thee, John Shaw, God knows how great. I have prayed for thee night and day, for thy soul is in danger, and once thy hopes and mine seemed locked like the twining stems of the bitter-sweet yonder; but I go not with thee. Take the word once for all and leave me in peace. A Yankee wife will best suit thee, who will not cross thy will, nor mourn over thy lost honour as I do."

"Then by the Evil One I will have thee by foul means, if fair ones serve naught," cried Shaw. And throwing his strong arms round Betty he lifted her off her feet and bore her shrieking towards his boat. The poor girl clutched at everything as she was borne along, but her captor's strength was too much for her fettered endeavours, and Shaw succeeded in placing her, not without much dangerous struggling, in the bottom of his boat. But there he found himself in a dilemma. Betty, though exhausted with her struggles, had not fainted: he dare not use her as roughly as he would a man and tie her. The boat rocked threateningly, the light was departing. He solved the difficulty by blindfolding his prisoner with his cravat, having first fastened her arms behind her with a short end of rope. The girl no longer shrieked, but sobs broke from her lips at long intervals, and if truth must be told the painful sounds went to the heart of John Shaw. But he was desperate, it was now or never with him, and, seizing his oars he bent to his task with fierce energy.

He had put two or three hundred yards between boat and shore, and was revolving in his mind some speech that should touch the obdurate fair one's heart, when suddenly she plunged into the water, the boat swayed and swung so violently that he could hardly keep her right; and both head and heart helped to intensify the horrors of the moment by their violent throbbing. At length, after, as it seemed to the astonished man, an never-ending period, though but a few seconds, John Shaw was able to look what had become of his late captive. Unbound and no longer blindfold, the courageous girl was bravely breasting the current and had almost reached the shore when the bewildered gaze of her quondam lover fell upon her. At the same moment John Shaw beheld more than one Indian canoe silently creeping out from among the coves that fringe the Niagara river at that point. Then he knew that the girl was safe, for his short sojourn on the Canadian side had informed him of the great esteem in which the Cradock household was held both by red men and white; so, with a sigh as deep as Niagara, the baffled Shaw resumed his labours; and made with all speed for his own shore, never again to leave it.

Great was the surprise of Mistress Elizabeth that evening when her maid Betty rushed into her little bedroom, wet and wild, and incontinently fainted away. With loving care she tended the poor maiden until the colour came back to her cheek and the light to her eye; and most indignantly did she receive the extraordinary story Betty poured into her ears when sufficiently recovered to talk.

"My poor Betty," said Mistress Elizabeth, with the tears in her soft eyes, "thou hast, indeed, been roughly forced upon thy choice! Thou shalt not regret it if kind acts and true hearts can make it up to thee."

"What else have I ever received?" cried Betty. "What other choice was before me but where duty lay? John Shaw may go hang!"

S. A. CURZON.

#### PROFIT-SHARING, A SOLVENT FOR THE LABOUR PROBLEM.\*

DESPITE the materialism—the deepening materialism, we fear—of the age, there are happily signs that the bitter conflict between capital and labour will ere long draw to a peaceful close. Not only are strikes more and more yielding now to arbitration, but the attitude of labour towards capital which provoked them has sensibly softened before the humanitarian spirit of the time, and the honest effort of the employer to deal justly with the employed. Co-operation, though it has not met all the difficulties of the position, or been satisfactory to the employer, whom in truth it practically gets rid of, has been a factor of some importance in reconciling antagonism and in seeking to improve the industrial situation. That the industrial situation can be improved by any means short of those revolutionary ones which would make chaos of commerce and rend the social fabric to its base, the hopeful among us at least still think. We can well understand that to some minds—the mind of the socialist and trades agitator, for instance—the prospect is not a pleasing one of getting rid of peaceful means of industrial wars and of laying the demon of labour revolt; but to the well-wishers of society and the lovers of their kind the prospect must be one not only devoutly to be desired but a thing

\* "Profit Sharing between Employer and Employee: A Study in the Evolution of the Wages System." By Nicholas Paine Gilman. Boston and New York: Houghton, Mifflin and Company; Toronto: Williamson and Company.



ardently and zealously to be sought after. To bring the hitherto conflicting forces—the makers and the possessors of wealth—of industrial society together, and to show them, not only how identical are their interests, but how essential, even in a democratic age, the one is to the other, and how desirable it is that each should not misunderstand or mistrust the other, ought to be the object of our most solicitous effort. In the last twenty-five years much has been done by humane legislation in removing the disabilities under which the toiling masses have wrought and in improving their social as well as political condition. To these gains have to be added what philanthropy has so nobly accomplished in realizing the obligations and fulfilling the duties of the employer to the employed, and in helping to allay the resentment caused by social inequality, with its “stinging sense of wrong.” But it is not so much to philanthropy as to practical business effort that we must hopefully look for the future avoidance of industrial strife and the removal of that sense of injustice in the relations of capital and labour which has so embittered the working class against the employer, and interfered so seriously with the well-being of society. The cure, if it comes at all, must come not from without the workshop but from within; not from disinterested onlookers, but from those who are jointly interested with labour in the varied work which labour produces, and who, realizing the defects of the wage system, seek to supplement it by more just methods of compensation, which shall not only satisfy but encourage the working class, and give it the stimulus arising from some real, though modified, form of partnership. It is such a mode of cure as this that Mr. Gilman ably and warmly advocates in the instructive and highly interesting volume on “Profit-Sharing” which he has just published, and which, in our judgment, is the most valuable contribution we have yet had to the literature of the labour problem.

The experiments tried in the industrial world of both continents, to give to the workman some share beyond wages in the profits of labour, have been many and varied. These experiments, which date chiefly from the introduction of machinery, have been most interesting. Even where they have failed, they have not been without value to the student of economical and social questions; while to the philanthropic employer of labour they have been welcome as aids to renewed effort, warned and guided by the results of practical experience. Aside from the co-operative principle, the experiments in more justly recompensing labour have been tested in various forms—in a percentage on sales; in piece-work, with prizes for good quality; in gratuities for the avoidance of waste and the care of materials; in contributions towards a provident fund for the workman; and in bonuses, either in cash or in shares in the business. Varying circumstances have given or withheld success in the case of each, and indeed we might say in the case of all, of these different forms of compensating labour. Some of them have been wrecked by the ignorance and perversity, and some by the recklessness and cupidity, of the workman himself; while all of them have had to contend against trade competition, and been more or less affected by the ups and downs of the industrial market. Few of these experiments have proved more satisfactory in the past or promise better for the future than has profit-sharing, the system which Mr. Gilman enthusiastically advocates and supports with a wealth of facts which speak eloquently for the soundness of the principle. It may be feared that the author, like other philanthropists, is over-sanguine in his view of the benefits accruing from the adoption of his scheme; but it must be said in its favour that it is a commendable advance over the system of pure wages, and does not appear to conflict with economic laws. Moreover, it has been put to the test of a lengthy, extensive and varied experience, in all manner of trades, and in the Old World as well as in the New; and the almost universal testimony of those who have adopted the system and practised it for many years is conclusively and convincingly in its favour. Our author regards it as the most equitable and generally satisfactory method of remunerating the three industrial agents—capital, business skill and labour. More than the wages system does, he urges, it involves a fuller recognition of the employee as something more than a machine, and meets the advancing democratic element of the time with a hearty recognition of the duties of prosperity and all that is implied in human brotherhood. More practically, he concludes that profit-sharing “advances the prosperity of an establishment by increasing the quantity of the product, by improving its quality, by promoting care of implements and economy of materials, and by diminishing labour difficulties and the cost of superintendence.” In support of this opinion he cites the results of inquiry in the case of hundreds of establishments, embracing a variety of industries, in which the system of profit-sharing has been long in vogue with the best results. Nor does the author withhold the statistics of failure, where the experiment has either not worked well or for other reasons has been abandoned; but in these cases he analyses the cause of abandonment and satisfies the inquirer that the principle itself is not at fault, but that failure has been the result of specially adverse and unfavourable circumstances. “The influence,” says Mr. Gilman, “of labour organizations, or of socialistic agitation, upon attempts at profit-sharing is distinctly traceable. It is a palpable inference from the record that the comparatively modest scheme of participation in simple profits stands little chance of impressing workmen favourably when their minds are filled with ideas of a universal division, or a common enjoyment of property, under the name of Socialism. No moderate reforms,” he adds, “could prosper in such an atmosphere.”

For some special industries Mr. Gilman thinks profit-sharing specially advantageous, though in the enumeration he seems unconsciously to cover a wide field. His opening chapter, after an introduction on the “Industrial Problem,” deals with the system, or rather with its equivalent, “product-sharing,” as applied in agriculture, in the fisheries, and in mining. In chapter four we see the system in use on the European continent, in the various handicrafts, in iron, brass and steel works, in cotton and woollen factories, in paper, typographical and miscellaneous industries, and in insurance and banking companies. In the two following chapters it is presented to us in the experience of transportation and distributing companies, and in England, in the form of industrial partnerships and profit-sharing, in coal mining and iron works, in co-operative productive societies, and in many miscellaneous establishments. Lastly, and very fully, we have the experience of all manner of firms and corporations in the United States who have adopted profit-sharing and, after a lengthy trial, found it to give complete satisfaction. The testimony of these establishments is most gratifying, as the chapter proves which deals with the summary and analysis of experience. There is, of course, no hard and fast rule imposed upon those who have taken up the scheme; but each establishment is free to work out the details of the principle as circumstances require or as the heads of the house elect. The house which the author, with high approval, holds up as an example to be followed, is that of “the father of profit-sharing,” the Maison Leclaire, a great Parisian house-painting and decorating establishment, in which workmen, from 1842 to the present time, have been admitted to a participation in the profits of the business. Space will not allow us to note all the features of the scheme in practical operation in this great establishment; nor perhaps is it necessary, for it is referred to with pardonable pride in the works of the more notable economists of the time. It will suffice if we quote from our author the position a workman in the Maison Leclaire occupies financially at the present day: “1st. He receives at least as high wages as are generally paid in Paris, and in addition a bonus which has varied between 1870 and 1886 from 12 to 24 per cent. 2nd. In case of sickness he gets five francs a day from the Mutual Aid Society and other sources organized by the house. 3rd. If permanently disabled through disease or injury, he comes into a pension of 1,200 francs a year, one-half of which is continued to his children during their minority, or to his widow for life. He is entitled to retire on the same pension when he has been twenty years in the service of the house and is fifty years old. 4th. His sons, if he desires it, will be taken by preference as apprentices; they will receive pay from the first, increasing in proportion to the value of their services. 5th. At his death 1,000 francs, the amount of his life assurance, will be paid to his family, and his funeral expenses defrayed.” Such, in this model establishment, are the economic advantages enjoyed by a permanent workman, and such the philanthropy which its founder exercised in the interest of those to whom he owed his fortune. “The sagacity of M. Leclaire,” adds our author, “so constructed his institution that moral benefits of the first order are inextricably interwoven with them. The house is a school of industry, honesty, sobriety, thrift, self-respect and common kindness.” It is needless to say that the Maison Leclaire does not suffer from strikes.

Professor Jevons has remarked that the best trade union is a union of employer and employee. This axiom will be amply borne out by all who read Mr. Gilman's instructive volume, particularly the chapter in the work which summarizes the experience of firms that have conducted their business on the system of permitting their employees to participate in the profits, and the one reciting the argument from profit-sharing. Viewed in the light of these chapters, with their rich detail of facts for and against the scheme, no one, we think, can fail to commend the plan of profit-sharing as generally adopted by the industries that look to this means of rewarding labour and of gaining its friendly and interested co-operation. Under its operation antagonism between capital and labour and collision of interests are reduced to the minimum, if not got rid of altogether. Before it, beneficently vanish nine-tenths of the complaints of the master against the man and nine-tenths of the grievances of the man against the master. All are bound together in a common interest, while the system calls into play ready and conscientious effort and establishes the friendliest and most enduring relations between the co-operating powers. The great point is to master the system, with a careful consideration of all the circumstances in the business in which it is to be adopted, then to make the employees see and appreciate its manifest advantages, and finally to give it a lengthened and fair trial. In adopting the principle, while it is the employer who must take the initiative, it must not be supposed that he is parting with his privileges or is unfairly called upon to sacrifice his profits. It is the employer who makes the agreement—always subject, of course, to modification and withdrawal—and it is the employee by whose superior industry, care and economy, and in view of a bonus, the fund is created out of which his bonus is to be drawn. As Mr. Gilman puts it, “far from being a mere theory, it is pre-eminently a practical, common sense measure. In broad contradiction to schemes of productive co-operation, it begins with the employer, and it keeps his interest in view throughout.” To the employee, to whom the project comes as a friendly overture, profit-sharing should be no less acceptable. It will not only stimulate him and give him scope for the freer play of his powers, but it will treat and reward him “as a partner in toil, not a mere hired hand.”

G. MERCER ADAM.

FLEMING—IN APRIL.

HARD—in this beautiful weather,  
Not to enjoy it together!  
Hard—to stand by the gate  
With that sense of a dead dull weight,  
Pressing upon the heart,  
Settled above the brows,  
That sense of a sad frustration  
No hope of a meeting allows—  
Most of the flowers I prize  
Are over—their petals shaken  
To earth, and their places taken  
By later and hardier ones.  
The bloodroot blossoms waken  
First of the buds demure,  
And after the warmer suns  
Have shone for a day or two,  
On the ivory immature  
Of crumpled petal and plume,  
There steals to the air the perfume  
Of the sweet arbutus—tinged  
With the faintest of rose; star-fringed  
Will the edge of the wood soon be,  
Where the clustered anemone  
Makes of earthy a milky way.  
The delicate starflower too will be seen,  
Walled in its leaves of pallid green;  
And tall splashed trilliums, mauve and pink,  
Green and purple, striped and gay,  
With here and there,  
A specimen rare  
Of deepest puce with a heart of ink,  
And up in your path,  
With that way he hath  
Of flaunting sudden in empty air,  
The aquilegia's jester's frock  
Will suddenly flare.  
At the side of a rock  
You frequently meet his red and yellow,  
He is the wit for all the wood,  
Known by his colours and pointed hood.  
Already the beauty of noon has passed;  
As I stand by the gate  
And moodily wait  
For a face, for a sign,  
For I know not what,  
I dimly divine  
A change in the air,  
A chill, a despair,  
That is foreign to hope,  
To shimmering green  
On the wooded slope  
Of the rushing river.  
No one will come though I wait all day,  
Let me go in—what use to stay!

SERANUS.

ART NOTES.

THE late Exhibition of the Ontario Society of Artists proved an unexpected success, both in regard to the attendance of visitors and the number of works disposed of. As it was held in a rather out of the way locality, and in a room not well lighted or adapted to the purpose, it was considered rather in the light of an experiment, and we are informed that the members are satisfied that it is no longer necessary in Toronto to maintain an expensive establishment on King Street, as the art-loving public will not object to a less prominent situation if within reasonable distance.

It is contemplated to build a gallery as a permanent home for the society, we believe, so soon as a good site can be found.

Many members, assisted by some of our prominent art-loving citizens, with Hon. G. W. Allan at their head, are taking hold of the Art Union, and propose to revert to the old system of monthly meetings. There is no doubt that a prosperous career is before them.

Now that the exhibitions at Ottawa, Montreal, and Toronto are all over, the artist members of the Academy and Ontario Society are preparing for the summer campaign. L. R. O'Brien has already departed for England, where two other Canadian artists are residing, viz., Homer Watson and John A. Fraser. M. Matthews intends to revisit the Rockies. F. M. Bell-Smith is holding an exhibition of his works at the Canadian Institute, preparatory to a lengthy visit to France for purposes of study. T. Mower-Martin proposes to sketch his way down the St. Lawrence, with a view to illustrating that noble river in a series of water-colour drawings and etchings. M. Hannaford is doing the same thing for the Niagara River, with its points of historical interest, and the “white umbrella” will be in time a familiar institution here, as it is in the older sections of the continent.

In the current number of *Academy* we read of the the National Academy's Exhibition in New York: “The current of pictorial art in America is all in the direction of landscape and portrait, including in portrait studies of single figures in costumes. Of anything American there is little trace, except an occasional negro; of the ‘nude’ or of the ‘ideal’ there is no example.”

TEMPLAR.

LEPROSY is increasing in Russia. During the last ten years forty-nine patients were treated in the St. Petersburg hospitals, half of whom were natives of the city. The Baltic provinces suffer most from the disease.

## "FORGIVE, FORGET."

AFTER long waiting—after unwept agony—  
After the onward march of weary years—  
Once more we stood together, a glad silence fell  
Up on us both more eloquent than words or even tears,  
Our very silence seemed in truth to span  
Across the gulf of years we neither dared to scan.

What parted us? Ah me! a careless word  
Too lightly spoken, all too soon believed,  
Piercing each heart as with a two-edged sword,  
Rending two lives apart. Yet both have grieved  
Most bitterly—yes, we alone can tell  
All the deep agony of our long farewell.

We waited long. Once more the shrouding mists have lifted,  
All doubts are vanished, wholly—not in part—  
Back to the old familiar places we have drifted,  
Once more the joy of speaking heart to heart,  
For hands have clasped again, and lips have met  
To breathe the magic words "Forgive, Forget."  
*The Rocks.* M. E. MICHAEL.

## OUR LIBRARY TABLE.

THE July number of *Outing* is a thoroughly excellent number. The various sports and pastimes are treated in a masterly way, by writers who know whereof they speak. The opening article by Dwight Benton, is entitled "The Ciociari and their Mountains," and is very richly illustrated. This is followed by "A Cruise of a Pilot Boat," for which F. S. Cozzens has furnished spirited sketches; "Lawn Tennis as a Game for Women," by the champion player, H. W. Slocum, Jr., and "A Race Meeting," by T. S. Blackwell; "How Cycling Road Records are Made," by the well-known "Faed"; "The Pleasures of Pair-oared Rowing" and "Horseback Riding in Relation to Physical Health," by D. N. Patterson, M. D.; "Picnicking in the Adirondacks," suggests to ladies a delightful way to spend a short vacation cheaply. "Scudding Along" and "A Note to Rose" are poems of much merit. The Editorial Departments reflect the latest thought in the world of sports, and the records give a faithful resumé of the doings of athletes.

THE *Magazine of American History* opens its July number—the beginning of its twenty-second volume—with a spirited "Story of the Washington Centennial," illustrated in the most unique and picturesque fashion from photographs by amateurs and other artists, executed during the progress of the celebration. "The Discovery of the Mississippi" is the second paper in this beautiful number, a scholarly and instructive study of Henry Lee Reynolds. "Washing and William the Silent—a Parallel," is an ably written and readable article, by M. M. Baldwin. Judge Dykman contributes the second part of his interesting and informing account of "The Last Twelve Days of Major André." General Alfred E. Lee writes a vigorous and entertaining paper, entitled "Some Glimpses of Holland." There is a clever sketch of Hon. Robert C. Winthrop, by Daniel Godwin; and a short paper on Colonel William S. Smith, the son-in-law of John Adams, by M. D. Raymond. There are other short articles, and the notes furnish fresh and curious data. The editorial and all the departments maintain their high character. Price \$5.00 a year. Published at 743 Broadway, New York.

## LITERARY AND PERSONAL GOSSIP.

A VOLUME of essays on English literature, by W. S. McCormick, is one of the impending London issues.

MESSRS. ROUTLEDGE announce a new edition of Dr. Amelia B. Edwards' "A Thousand Miles Up the Niles."

MRS. E. P. ROE has placed a granite monument over the grave of her husband in the Cornwall village cemetery.

CHRISTINE TERHUNE HERRICK will tell in *Harper's Bazar* for June 28th what to have at lawn parties and how to make it.

CHAPMAN & HALL have nearly ready an important work in two volumes, by David Nichol, called "The Political Life of our Time."

MR. JOHN MORLEY'S monograph on Walpole, which he is writing for the "English Statesmen" series, will be ready very soon.

A NEW story by Jules Verne, called in English, "A Family Without a Name," is soon to be printed simultaneously in London and Paris.

"OUR ENGLISH VILLAGES; their Story and Antiquities," by P. H. Litchfield, M.A., is in the London press. Such a work, if well done, ought to prove especially interesting.

SHORT stories by Col. Higginson, T. A. Janvier and Edward Bellamy will appear in the *July Century*. "The Temperance Question in India" will engage the attention of the Methodist Bishop Hurst.

THE *July Outing* contains an excellent paper entitled "A Memory of the Thousand Islands." In view of the approaching Canoe Meet at the Thousand Islands, the article recommends itself strongly to canoeists.

By a will dated Sept. 17, 1881, the late Minister Rice left fifty-one one-hundredths of the stock of the *North*

*American Review* to Mr. Lloyd S. Bryce. The will was filed for probate on the 13th inst.

FREDERICK WARNE & Co. have just issued "Fifty Years on the Trail: A True Story of Western Life," by John Y. Nelson and Harrington O'Reilly, illustrated with over one hundred sketches by Paul Frenzeny.

A BIBLIOGRAPHY of George Meredith's writings, compiled by Mr. J. Lane, will be attached to a volume of essays on "George Meredith, Novelist and Poet," by Mr. Le Gallienne, to be published shortly in London.

A BOSTON despatch to the *New York Tribune* says that Messrs. D. Appleton & Co. have been "razzle-dazzled" out of about \$6,000 by two subscription book agents who were selling one of their art publications at the Hub.

ROBERT LOUIS STEVENSON'S last story, "The Wrong Box," is said to have been commenced last winter in the Adirondacks, when he and his step-son, Mr. Lloyd Osbourne, who is his *collaborateur* in the work, spent the winter together.

MESSRS. HUBBARD BROTHERS, of Philadelphia, promise to issue a book of stories by F. Blake Crofton next month. It is to be entitled "The Hairbreadth Escapes of Major Mendaxe," and will be highly illustrated by Arthur Bennett, of New York.

ADMIRERS of Mrs. Oliphant will be glad to have the sequel to one of her most admired and most highly finished novels, "The Ladies Lindores." This tale, "Lady Car," has nearly completed its course in *Longman's Magazine*, and is announced in book form.

THE works of the poet Crabbe, who is linked with Cowper and Burns as beginning a new poetic era, are coming to the front again. There is a vividness and charm about Crabbe's poetry which most strongly impress any one who takes it up for the first time.

THE "Life of Coleridge," upon which the poet's grandson, Mr. Ernest Coleridge, has long been engaged, now approaches completion. There is a reference to it in Prof. Knight's new life of Wordsworth, and like that work the volume on Coleridge will contain much fresh literary material.

THE tomb of Virgil at Posilippo, just outside Naples, is for sale. The tomb is a small square building with a domed roof, standing on the hillside among vineyards and orchards, which originally composed the poet's farm. Formerly the urn containing Virgil's ashes occupied one of the ten niches.

As a stirring introduction to the explorer Stanley's probable book on the Dark Continent, Messrs. Scribner & Welford have imported J. R. Werner's Congo experiences, "A Visit to Stanley's Rear-Guard and River Life on the Congo." The work makes a handsome volume with numerous illustrations.

A NEW series of small volumes, announced by the Putnams, is to be called *Literary Gems*. It will have for its earliest issues Poe's "Gold Bug," John Brown's "Rab and His Friends," Goldsmith's "Goodnatured Man," Drake's "Culprit Fay," G. W. Curtis' "Our Best Society," and Matthew Arnold's "Sweetness and Light."

ACCORDING to "G. W. S." in the *New York Tribune*, the sale of some of Lord Tennyson's earlier poems in manuscript has provoked a strong, though private and unavailing, protest from the poet. "There are letters, of his, too, one at least of a kind which ought never to have come before the public. All these are understood to have once made a part of the fine collection of Lord Tennyson's former publisher, Mr. Moxon."

## MUSIC AND THE DRAMA.

TORONTO COLLEGE OF MUSIC.

A BRILLIANT event took place in connection with the College of Music on the 20th inst., when some of the more advanced pupils gave a public concert in the Pavilion Music Hall before an audience of about 2,000 people, comprising the élite of the city. The programme was a very fine one, and included Mozart's concerto in E flat, by Misses Tufford and Tait; "Consolation," Liszt, La Fileuse, Raff, by Miss O'Brien, pupils of Mr. H. M. Field; Gavotte op. 37, No. 1, Dupont, Impromptu in E flat, op. 90. Schubert, by Miss Benson, pupil of Mr. Vogt; Prelude in D flat major, Chopin; Spinnenlied, Mendelssohn, Miss Florence Mason, pupil of Mr. Forsyth; Duo Concertante, Gorla, by Misses Taylor and Hunter, pupils of Mr. Torrington, and the G minor concerto of Mendelssohn, played in its entirety by Miss Florence Taylor (of Detroit), pupil of Mr. Torrington, and Mendelssohn's Caprice Brilliant, played by Miss Sullivan, pupil of Mr. Carl Martens. The last two numbers were given with the full orchestral parts. The vocal music was excellent, showing the high standard aimed at in this department of the College, and sung by pupils of Mr. Haslam and Mr. Torrington. The numbers given were: "Ave Maria," Lange, by Miss Clarke; "Il Balen" (Trovatore), Verdi, Mr. Frank Chambers; "The Last Rose of Summer," Miss McCormack; Ballad, "Madaline," Lee, Mr. Gorrie; sextette and chorus "Chi mi frena" Donizetti, Miss McCormack, Miss Johnson, Mr. Gorrie, Mr. Huestis, Mr. Chambers, Mr. Coates, chorus and orchestra; Scena, "Sad is My Soul" (Lurline), Wallace, Miss Donnelly, pupils of Mr. Haslam; "Miserere" scene (Il Trovatore), solos by Miss Kate Ryan, and Mr. A. E. Dent (pupils of Mr. Torrington), chorus and orchestra, and the finale to the second part of "Il Trovatore," with

Misses Ryan and Tilley, Messrs. Dent, Baguley and Walton, as soloists. The chorus also sang an effective chorus, fugal in style, from an oratorio, by Mr. Clarence Lucas. At this concert Herr Ernst Mahr, of the Royal Academy of Arts, Berlin, made his first appearance in Toronto as a 'cello soloist, his broad pure tone, technique and refined style, being greatly admired. Mr. S. H. Clark, the Professor of Elocution at the College, read the "Chariot Race" from "Ben Hur," with thrilling effect, and won three tremendous recalls. He is a thorough master of this difficult art. The concert went through smoothly under the direction of Mr. Torrington.

## MUSICAL CRITICISM.

IT is useless to hope for any marked improvement in the musical taste of what we are prone to call "the masses," until there has been a signal change in the style and aim of the average musical criticism of the press. This much-abused instrument of torture may be divided into three classes—the provincial "criticism," the professional, and non-professional. The first is by far the most offensive and injurious to true art. In rare instances only do the papers outside of the metropolitan cities employ a musical writer of positive technical knowledge of the subject. This work usually falls to the lot of a reporter who is far more at home figuring out a baseball score, or informing the world the particulars of yesterday's local scrapping match. But when a travelling concert troupe comes along, the "general utility man" is sent to write up "the show." This he accomplishes by dropping in at the middle of the programme, hearing a couple of numbers, and being "seen" by the manager, who invites him around the corner, plys him with cigars and liquids, and fills his mellow brain with glowing accounts of the merit of his troupe and the unparalleled enthusiasm of the audience. More than likely he furnishes the reporter with a previously written notice, or clipping, all of which saves the pen-pusher mental effort and a half-hour's writing, and goes in as "editorial matter." The public receive the next morning a fulsome description of all concerned, which is duly copied in the next town, and are beguiled into patronizing a performance which may be second or tenth rate. All this, provided the manager's advertising bill has reached respectable dimensions. If the bulk of it went to "the other paper," he will, as spice for his breakfast, learn that the audience was small and the performance "vile."

But it is at concerts given by "home talent" where the critic likes to get in his work. The young and conscientious teacher who gives a recital, or brings out his pupils in a concert, though he may be doing noble work in shaping musical taste, is ignored, especially if he has an aversion to saloons, or is so unfortunate as not to carry a pocketful of cigars, and receives brief notice, or is "damned with faint praise," or comparison, especially if the writer happens to "chum" with a rival teacher. If the subject of the notice is a society belle, the dictionary does not contain adjectives enough to describe the perfection of her performance. She is likened to Patti, or compared with Joseffy; her solo was "divinely sung" or "faultlessly executed;" the thesaurus is ransacked for superlative synonyms, which are distributed *ad nauseam* through a half-column of verbal emetic. The reporter is cuddled and has a bouquet sent him, and a large number of papers are bought and sent to friends. If the performer is a lady whose husband is a business man, with the placing of a liberal amount of advertising patronage, the business office of the paper influences the report with the same general effect.

The net result to art of all this is, a false standard of perfection is raised, both in the mind of the public and the performer. Connoisseurs, musical students, and intelligent, travelled readers laugh in their sleeves at this idiotic twaddle, but the general public, whose oracle is the local paper, and whom sectional pride prompts to magnify the merit of local attractions and institutions, proudly believe it all as law and gospel, and "swear by" the local paper as the grand champion of the town's interests and wonderful local talent. The effect upon the flattered musician is truly pitiable. Natural vanity is fed and innate egotism—that inevitable result of living in a small town where fourth rate merit is "the best" in the place—is swelled to a conceit that is unapproachable in its sublimity. With these victims of newspaper flattery there is nothing more to learn. Art and progress are at a standstill. They have reached perfection, because the local paper says so. The lying stuff is pleasant to believe, and though they know it emanates from the brain of a gushing writer utterly ignorant of the subject he treats, and who doesn't know a fugue from a funnel, they will believe it, even if opposed to the contrary opinion of a dozen experts in musical matters. And so nine out of ten towns go on, each serene in the imaginary possession of its local prima donnas and piano virtuosos, in blissful ignorance of a correct standard of piano, or vocal performance, and fondly believing their place has the finest musical talent in the country because "the local paper says so."

The professional criticism is found usually in the larger cities where prosperous dailies can afford to pay a salary to an educated professional musician to conduct their musical department, which inclines to be as erudite as the first was ignorant. The musical editor's writings are apt to be too technical to be of general interest, too scientific to have educational value with the casual reader, too dry and pedagogy to be generally read. Few musical writers have the faculty of luring the general reader on into bits of



musical knowledge and scraps of valuable information, by sugar coating them with fresh and breezy descriptions, or bright comments. The musical student draws his pabulum from his text books and the high class musical journals. The daily paper is the great educator of the masses in the arts and sciences, and all the economics which enter into the life of a busy people. They will read to the end a vivid description of a grand musical performance, interspersed though it be with running commentary and brief explanation. A dry theoretical dissertation they will skip *in toto*, and its educational worth is thereby *nil*, except to the few specialists who are, doubtless, equally well informed.

But there are likely to be other features of this kind of criticism which nullify their musical value. Not one professional musician in one hundred can rise absolutely above the little jealousies for which they, as a class, are noted, and deal impartially with rivals when speaking in his professional capacity of musical critic. The concealed envy, the personal pique, or the longstanding grudge, will be sure to colour the opinions of the critic, which, as soon as they appear in print, become the opinions of the paper, and "impersonality in journalism," thereby becomes a fraud. The appearance in public of talented pupils of the critic's competitors is apt to be ignored or coolly noticed, though the oversight, by some coincidence, seldom extends to his own pupils. In short, there is a burning temptation to use the position as a vehicle, in many ways, for personal and professional advancement.

The "non-professional" critic—by which I mean a man who is an educated and discriminating judge in musical matters, but not following the profession—is the one who may be looked to for the most impartial judgments and the fairest ratings. But his kind is exceedingly rare. If his technical knowledge is limited, it will quickly prove that "a little knowledge is a dangerous thing;" for of all things to be dreaded, it is a conceited amateur, with a smattering of music. If the "non-professional" critic is versed in musical history, and reasonably well informed in technique and analysis, he is altogether the safest guide to the musical opinions of the great public.

The ideal musical critic is a professional musician of high attainments, having the education to analyze, the experience to compare, the keen discernment to discriminate, and general musical knowledge to draw upon for information, all as a solid foundation for the important trust. To this must be added the fairest sense of honour, candour, and absolute impartiality, ever keeping in mind that musical criticism is objective, not subjective. The style should be instructive without being dull, didactic without being pedantic, bright and racy, yet not flippant, and at all times honest, truthful, even severe and caustic if necessary, but never harsh or unkind.

The true critic will have one high and inflexible standard by which he will judge strictly professional performances, and another less severe, by which he will measure the efforts of young students, those making first appearances, amateurs, etc., whom he should encourage by judicious praise. Above all, he must ever uphold the highest type of musical art and be absolutely incorruptible. —*The Etude.*

READINGS FROM CURRENT LITERATURE.

MR. BRIGHT'S ORATORY.

HE had much fancy and vivacity, and his universal sympathies invested his speeches with a wide and permanent claim upon the world's attention. As compared with Mr. Gladstone, who has all the treasures of classical lore at his command, he lacked comprehensiveness and varied in treatment. But those who are in the habit of assuming that Mr. Bright's knowledge of the literature of his own country was confined almost exclusively to Shakespeare and Milton—with, of course, a profound knowledge of the Bible—commit a grievous error. There was scarcely an English poet or writer of prose with whose works he was not largely familiar, and he could draw at will, and with facility from this great storehouse of intellectual wealth. The House of Commons filled immediately when the news reached the lobbies that Mr. Bright was "up." He had always something to say, and in this respect he might be imitated with advantage by younger and more garrulous speakers. The great art of legislative oratory is to have something to say, and to know when to say it. Let these conditions be observed, and the House will speedily recognize its duty, and will listen. The simplicity of Mr. Bright's language was another point worthy of note; he demonstrated the mighty, but neglected, power of words of one syllable, and thus, while enlisting the attention of the most intellectual and the refined, he at the same time secured a still larger audience amongst the masses. It has been well remarked that his natural gifts were both modified and expanded by study, and that in his eloquence he went to the primary roots of things; he seized hold of eternal principles. Facts occupied a subordinate position in his oratory; but they were always at command, and whenever they were used they had the awkward merit for his opponents of being perfectly irrefragable. Mr. Bright was unquestionably a fine humorist. His humour was of that rich and mellow kind which pervades the pages of the quaint old writers. Lord Beaconsfield when provoked was a master of sarcasm; Lord Sherbrooke, when goaded by stupidity, or what he regarded as prejudice, could call into exercise a power which, like the lightning, had a withering and blasting influence; but neither of these statesmen, nor indeed any other public speaker of our

time, with the exception, perhaps, of Mr. Spurgeon, had the same full, genial, and flowing humour. Take some examples of this. There have been few happier strokes of Parliamentary humour in our time than Mr. Bright's comparison between Lord Beaconsfield and the quack at the country fair who sold pills which were good against earthquakes. To an observation that the ancestors of a particular gentleman had come over with the Conqueror, he replied that they never did anything else. Then there was the comparison between Mr. Lowe and Mr. Horsman to a Scotch terrier, the epithet of the Adullamites, and the description of Mr. Disraeli as the "mystery man" of the Ministry.—*From "Life of John Bright," by George Barnett Smith.*

FRENCH TOURISTS.

HERE is the married tourist—the most serious of all—already rather portly and half bald. You recognize him by his small figure, his short legs, by his wife walking like a sentinel by his side, and by his absorbing occupation as nurse-maid. He is continually in search of Paul or Jeanne, whom he is always in dread of seeing disappear over a precipice or into a torrent, carries madam's waterproof and shawl, and the brats also when they are tired, is always in a profuse perspiration, and casts envious looks at dogs without collars. Thinks nothing finer than the railways that go to the tops of mountains, and the tramways that carry him to the foot of the glaciers. Travels to be like everybody else, to write his name and designation in the hotel register, and to enable his wife to say on her reception days next winter, "Ah, yes, the Rigi—that dear little baby railroad; oh, delicious!" The tartarin, a very common type, travels in illusion and flannel, and changes his clothes four times a day for fear of catching cold. Discourses with the peasants in the plains to teach them how to sow wheat and to know turnips from potatoes; believes that the Swiss still shoot with cross-bows, and that the bears at Berne were caught in the Oberland. Greets everybody; chats familiarly with the hotel porter, whom he takes for the steward, or for a Swiss admiral, because of his gold laced cap; makes jokes with the waiters and becomes confidential with the attendants in *cafés* and with the street porters; has seen everything, visited everything, ascended everything; relates stories that never happened; is infatuated with himself; thinks himself a better mountaineer than the men born in the mountains, and proclaims it aloud. The terror of *tables-d'hôte*, the bugbear of all sensible people.—*From "Unknown Switzerland," by Victor Tissot.*

AUSTRALIAN WINES.

IT is to the extension of the wine industry that the colonists are looking with most hopefulness. Readers of "Oceana" will remember the description of the vineyard of St. Hubert's, where, according to Mr. Froude, "the only entirely successful attempt to grow a fine Australian wine had been carried out, after many difficulties, by a Mr. Castella, a Swiss Catholic gentleman from Neufchatel." Mr. Castella deserves great honour for his vigour, perseverance and skill; and he has produced very good wine; but it is not quite certain that the wine manufacturers of New South Wales and of South Australia would admit that the Victorian is alone in his success. My judgment on such matters is of very little value, but Sir Samuel Davenport's Chablis and Mr. Hardy's Reising, which I often drank at Adelaide, seemed to me excellent; and in New South Wales there is a wine called Dalwood's Red which I found both wholesome and pleasant. It will not be easy to persuade the world that Australia can rival the vineyards of France, Germany, and Spain, and for many years to come it seems probable that the Australian manufacturer will be compelled to imitate as closely as he can the wines which have become familiar to the taste of Europe. He believes—and he is probably right—that he has no chance of a market unless he uses the old labels—"Port" and "Sherry," "Claret" and "Hock;" and the contents of his casks must correspond to the familiar names. He is lost if he ventures to be original. In these days a new wine has a harder battle to fight than a new theory of the universe; and the battle is very much more costly. And so the new man in the new country cannot do his best: like the rest of us he is bound and fettered by the tyranny of "use and wont." But the new man will have his turn. The Adelaide Select Committee is of opinion that, if the whole area of South Australia now devoted to the growth of wheat were one immense vineyard, the produce would not be equal to the deficiency in the wine production of France through the devastation of the phylloxera; and there is a general belief in Australia that a large amount of Australian wine is supplied to the English consumer under French labels, and that the happy Englishman finds the wines of Australia most admirable when they have undergone treatment in France, and are called Macon or Beaune.—*From "Impressions of Australia," by R. W. Dale, LL.D.*

THE UST KARA PRISON.

"A COSSACK corporal ran to the entrance with a bunch of keys in his hand, unlocked the huge padlock that secured the small door in the large wooden gate, and admitted us to the prison court-yard. Three or four convicts, with half-shaven heads, ran hastily across the yard as we entered, to take their places in their cells for inspection. We ascended two or three steps incrustated with an inde-

scribable coating of filth and ice an inch and a half thick, and entered, through a heavy plank door, a long, low, and very dark corridor, the broken and decaying floor of which felt wet and slippery to the feet, and where the atmosphere, although warm, was very damp, and saturated with the strong and peculiar odour that is characteristic of Siberian prisons. A person who has once inhaled that odour can never forget it; and yet it is so unlike any other bad smell in the world that I hardly know with what to compare it. I can ask you to imagine cellar air, every atom of which has been half a dozen times through human lungs and is heavy with carbonic acid; to imagine that air still further vitiated by foul, pungent, slightly ammoniacal exhalations from long unwashed human bodies; to imagine that it has a suggestion of damp, decaying wood and more than a suggestion of human excrement—and still you will have no adequate idea of it. To unaccustomed senses it seems so saturated with foulness and disease as to be almost unsupportable. As we entered the corridor, slipped upon the wet, filthy floor, and caught the first breath of this air, Major Potulof turned to me with a scowl of disgust, and exclaimed, 'Otvratitelni tiumra!' (Ot-vra-tet-el-nee tyoor-ma)—'It is a repulsive prison!' The Cossack corporal who preceded us threw open the heavy wooden door of the first kamera (kah-mer-ha) and shouted, 'Smirno!' (Smeer-no)—'Be quiet!' the customary warning of the guard to the prisoners when an officer is about to enter the cell. We stepped across the threshold into a room about 24 feet long, 22 feet wide, and 8 feet high, which contained 29 convicts. The air here was so much worse than the air in the corridor that it made me faint and sick. The room was lighted by two nearly square, heavily grated windows with double sashes, that could not be raised or opened, and there was not the least apparent provision anywhere for ventilation. Even the brick oven, by which the cell was warmed, drew its air from the corridor. The walls of the kamera were of squared logs and had once been whitewashed; but they had become dark and grimy from lapse of time, and were blotched in hundreds of places with dull red blood-stains where the convicts had crushed bed-bugs. The floor was made of heavy planks, and, although it had recently been swept, it was incrustated with dry, hard-trodden filth. Out from the walls on the three sides of the room projected low sloping wooden platforms about six feet wide, upon which the convicts slept, side by side, in closely packed rows, with their heads to the walls and their feet extended towards the middle of the cell. They had neither pillows nor blankets, and were compelled to lie down upon these sleeping-benches at night without removing their clothing and without other covering than their coarse gray overcoats. The cell contained no furniture of any kind, except these sleeping-platforms, the brick oven, and a large wooden tub. When the door was locked for the night each one of these 29 prisoners would have, for 8 or 10 hours' consumption, about as much air as would be contained in a packing-box 5 feet square and 5 feet high. I could discover no way in which a single cubic foot of fresh air could get into that cell after the doors had been closed for the night.—*George Kenian in the Century Magazine.*

MAN-EATING TIGRESS KILLED.

THE notorious Jounsar man-eating tigress has at last been killed by a young forest officer. This tigress has been the scourge of the neighbourhood of Chakrata for the last ten years, and her victims have been innumerable. On one occasion she seized one out of a number of foresters who were sleeping together in a hut, carried him off, and deliberately made him over to her cubs to play with, whilst she protected their innocent gambols from being disturbed. His companions were eventually forced to take refuge in a tree from her savage attacks. Here, says the *Times* correspondent, they witnessed the following ghastly tragedy. The tigress went back and stood over the prostrate form of her victim, and purred in a catlike and self-complacent way to her cubs, who were romping about and rolling over the apparently lifeless body. She then lay down a few yards off, and with blinking eyes watched the gambols of her young progeny. In a few moments the man sat up and tried to beat the young brutes off. They were too young to hold him down, so he made a desperate attempt to shake himself free, and started off at a run; but before he had gone twenty yards, the tigress bounded out and brought him back to her cubs. Once more the doomed wretch had to defend himself over again from their playful attacks. He made renewed attempts to regain his freedom, but was seized by the old tigress and brought back each time before he had gone many yards. His groans and cries for help were heart-rending; but the men on the tree were paralyzed with fear and quite unable to move. At last the tigress herself joined in the gambols of her cubs, and the wretched man was thrown about and tossed over her head exactly as many of us have seen our domestic cat throw rats and mice about before beginning to feed on them. The man's efforts of escape grew feebler. For the last time they saw him try to get away on his hands and knees towards a fig tree, with the cubs clinging to his limbs. This final attempt was as futile as the rest. The tigress brought him back once again, and then held him down under her forepaws, and deliberately began her living meal before their eyes. It was this formidable beast that the young Cooper's Hill officer and student attacked on foot. They were working up her trail 15 yards apart when suddenly Mr. Osmaston heard his younger companion groan, and, turning round, saw him borne to the ground by the tigress. Mr.



Osmaston fortunately succeeded in shooting her through the spine, and a second ball stopped her in mid spring. Meanwhile his companion rolled over the hill, and was eventually discovered insensible a few feet away from his terrible assailant. He is terribly mauled, and now lies at Chakrata Station Hospital, where hopes of his recovery are entertained.—*The Colonies and India.*

#### THE EFFECTS OF TRUE RELIGION.

RELIGION should be a strength, guide, and comfort, not a source of intellectual anxiety or angry argument. To persecute for religion's sake implies belief in a jealous, cruel, and unjust Deity. If we have done our best to arrive at the truth, to torment oneself about the result is to doubt the goodness of God, and, in the words of Bacon, "to bring down the Holy Ghost, instead of in the likeness of a dove, in the shape of a raven." "The letter killeth, but the spirit giveth life," and the first duty of religion is to form the highest possible conception of God. Many a man, however, and still more many a woman, render themselves miserable on entering life by theological doubts and difficulties. These have reference, in ninety-nine cases out of a hundred, not to what we should do, but to what we should think. As regards action, conscience is generally a ready guide; to follow it is the real difficulty. Theology, on the other hand, is a most abstruse science; but as long as we honestly wish to arrive at truth we need not fear that we shall be punished for unintentional error. "For what," says Micah, "doth the Lord require of thee, but to do justly, to love mercy, and to walk humbly with God?" There is very little theology in the Sermon on the Mount, or indeed in any part of the Gospels; and the differences which keep us apart have their origin rather in the study than the Church. Religion was intended to bring peace on earth and good will towards men, and whatever tends to hatred and persecution, however correct in the letter, must be utterly wrong in the spirit.—*From "Pleasures of Life," by Sir John Lubbock.*

#### NEW FORMS OF NARCOTISM.

AMONGST the existing plagues of civilization must now be added some new forms of intoxication, showing how readily the latest additions to the means of relieving human suffering are seized upon as means of self-indulgence, however dangerous. Cocainism is already a recognized form of self-intoxication, leading to special kinds of hallucinations and insanity. M.M. Magnan and Saury report three cases of hallucination due to the cocaine habit. One patient was always scraping his tongue, and thought he was extracting from it little black worms; another made his skin raw in the endeavour to draw out cholera microbes; and a third, a physician, is perpetually looking for cocaine crystals under his skin. Two patients suffered from epileptic attacks, and a third from cramps. It is important to notice that two of these patients were persons who had resorted to cocaine in the hope of being able to cure themselves thereby of the morphine habit, an expectation which had been disappointed. For more than a year they had daily injected from one to two grammes of cocaine under the skin, without, however, giving up the morphine injections, which were only reduced in quantity. The possibility of substituting cocainism in the endeavour to cure morphinomanias, a danger therefore, which must be carefully held in view.—*British Medical Journal.*

#### ENGLISH RATHER THAN FRENCH.

THERE was a time when French was the only cosmopolitan language; but that time is long passed. To-day the tongue of Shakespeare and Bacon, of Milton and Burke, of Whittier and Lowell is spoken by not far from 115,000,000 people. There is no considerable city of the civilized world where it is not heard. It has long been the language of colonization and of commerce. It is already to a considerable extent, it is every day becoming to a greater extent, it must inevitably and speedily become to a prevailing extent, the language of diplomacy. It is plain to any intelligent student of history why French has been the chief vehicle for international negotiations, and equally plain why it cannot continue to be so. In the Middle Ages the University of Paris was the intellectual centre of Europe. Thither flocked aspiring students from Britain, and from every part of the Continent. Then Latin was the language of learning. It therefore became the means of communication among learners and the learned. Whatever men deemed worth reading was written in that language, whatever men deemed worth knowing was enshrined in that language. Hence the locality in Paris where students most congregated is called to this day the "Latin Quarter." When Constantinople fell, and the buried treasures of Greek literature were exhumed, and that morning dawn called "the revival of learning" broke upon Europe, the University of Paris lost its pre-eminence, but Paris did not lose its prestige. Inevitably, though it might be unintentionally, those who talked Latin to one another in Paris learned more or less of the native speech of Parisian citizens. When the mighty stirring of the human mind, which was at once cause and effect of the conditions belonging to the modern era, took place, men needed a language which was common to at least a few people in each of many nations. Latin would not serve the turn, for no dead speech, however splendid, could adequately express such living thoughts as

were there struggling for utterance in the heart and brain of the awakened world. Under these circumstances the French language became, of necessity, the language of diplomacy, and, indeed, during a long period, was also the language of art, science, letters, and refined social life. It is a law of human nature that makes us cling to customs after their reason has ceased to exist. But even force of habit must yield at length to force of necessity. English, and not French, is and is to be the international speech. Those diplomats at Berlin who are talking to one another in English and not in French, are simply recognising the fact that they live in the nineteenth century verging on the twentieth, and not in the eighteenth or seventeenth.—*Boston Advertiser.*

#### IN THE TOWER OF ANTWERP CATHEDRAL.

UP, up, higher and higher I mounted, constantly finding the stone steps more and more worn and cracked. It became lighter, and soon a brilliant shaft of sunlight appeared through a narrow Gothic window in the tower. I was now considerably above the roof of the cathedral. Just beneath the window a huge gargoyle shaped like a dragon stretched out its length above the roofs far below. From the square beneath I doubt if one could have distinguished its form, but from where I stood above him the stone dragon seemed to be at least twelve feet long. About him, all carved in stone, were huge roses and leaves—each rose as large as a bushel basket. Doves were flying around at that great height, or, resting upon the grim figures, cooed softly to one another. As I stood gazing out at the wonderful carvings for which this cathedral is famous, a massive, flat piece of metal came jerkily up before the narrow window out of which I was looking. For a moment I was puzzled, but then it suddenly dawned upon me that the object I had seen must be a part of the minute-hand of the huge clock in the tower. It was quite near the window, and I put out my hand and touched it. In three jerks the minute-hand had passed on, making its mighty round at the rate of a foot a minute. From the window where I rested the panorama was unsurpassed. It is said that one hundred and twenty steeples may be counted, far and near, upon a clear day. I did not attempt this, however. Toward the north, the river Scheldt wound its silvery way until it was lost in the mist of the horizon as it joined the North Sea. Looking east, toward Holland, I saw dimly the towns shining in the sunlight. When the atmosphere is clear, the guide-book says, one can see towns fifty miles away. Below, the great square seemed to have contracted, and the few lazily-moving cabs, drays and people looked like flies creeping across a piece of coarse bagging. Soon I realized that it was quite late in the day, and that if I wished to see the famous carillon I should lose no time. The bells in the tower of Antwerp Cathedral are doubtless quite as interesting to many tourists as are the great pictures by Peter Paul Rubens in the cathedral itself. These bells have curious histories, and quaintly worded inscriptions may be deciphered on many of them. Besides the forty bells comprising the carillon, there are five bells of great interest in the tower. The most ancient of these is named "Horrida," and is said to date from 1316. It is a peculiar pear-shaped bell, and is rarely rung. Next in importance comes the "Curfew," and it is the sweet note of this bell that is heard far over the polders of Belgium, every day at five, at twelve, and at eight o'clock. Next in rank is the bell called "Ste. Marie," said to weigh between four and five tons. Charles the Bold heard its first peal as he entered the city in 1467. At its side hangs "Silent St. Antoine," so called because its voice has not been heard for nearly a century; and, finally, we come upon grand "Old Carolus," the greatest of them. It is called Carolus because it was given by the Emperor Charles V. The popular belief is that gold, silver and copper enter into its composition, and it is valued at nearly \$100,000. I saw where the clapper, from always striking in the same place, had worn away the metal from the sides. Far below hangs the rope, by which it is rung on rare occasions, with sixteen ends for as many ringers; and even sixteen strong bell-ringers are none too many.—*George Wharton Edwards in St. Nicholas.*

#### SMALL-POX AND VACCINATION IN BELGIUM.

IN Belgium there is no law compelling parents to have their children vaccinated; and though children before admission to school, and workmen sometimes before being employed on public works, are usually obliged to show a certificate of having been vaccinated, there is a very large number of totally unvaccinated persons in the country—more probably, than in most other European countries. Besides, revaccination is rather the exception than the rule, and primary vaccination is too often very inefficiently performed, so that when an epidemic of small-pox comes it claims a great many victims. Dr. Titeca has recently been endeavouring to stir up professional opinion on the subject of the sadly unprotected state of his fellow-countrymen; and Dr. Dejae has just written an article in the *Scalpel* in which he mentions what occurred in his own locality when there was an epidemic. There were 107 cases amongst non-vaccinated and 68 amongst vaccinated. Of the first mentioned series, however, more than 80 per cent. were serious, and amongst the second, or more or less protected cases, there were under 14 per cent. of grave cases. Again, in the Belgian army, where vaccination and revaccination are required, there is a minimum of small-pox. There is, it seems, an anti-vaccination league,

but this body finds little need to carry on an active propaganda, as indifference, which is peculiarly rife in Belgium, seems to answer its purpose. Medical men are attempting to influence public opinion in favour of a compulsory law, but it is very doubtful if they will get many people to listen to good advice.—*Lancet.*

#### THE VICTIM OF A DANGEROUS HABIT.

A COCAINE habitué, who recently died at Cincinnati of traumatic tetanus, and a physician of ability and former mark, took as high as fifty grains of cocaine a day, in from three to five-grain doses. The *American Lancet* states that "he always said that he who died from the use of cocaine would retain his consciousness till the last, and this was the case. He was conscious to the very second of his death. He frequently made efforts to dispel the influence the drug had over him, but it was useless. He always looked to the time when he would be free from its hold, and hoped against hope." The following hallucinations and delusions formed a prominent part of his symptoms. He imagined somebody, some enemy, was continually pursuing him, trying to kidnap him. He frequently thought he saw a dark lantern flashed at him. He would sometimes hear noises and imagine enemies were pursuing him in the night. His appetite is also recorded by the *Lancet* as "capricious," eating but one meal a day; sometimes "eating a bit and walking about," and he "ate nothing for the three days previous to his death."

#### THE SPIRIT OF PURITANISM.

THIS is an extract from one of the leading articles in the *Daily Telegraph*:—"We are not exaggerating in declaring that we have in our midst a thoroughly conscientious, undeniably powerful, and most mischievous set of zealots, who, if they had their way, would make the London of the nineteenth century as gloomy, dejected, and dispirited a city as the Puritans made it during the Commonwealth. Desperate dullness is the aim and object for which these worthy but exasperating people strive. The hope which they most dearly cherish is to stamp out merriment and stifle amusement." The foundation for this extraordinary nonsense is that the man who spread the filth of "La Terre" broadcast in English translations has been sent to gaol, that Mrs. Fawcett has conducted a crusade against the usage that deprives children employed in theatres of the protection secured by law to all children employed in factories, and that some logical member of the County Council believed that, as they had authority over theatres and music-halls, they should see what goes on in them. Surely all these efforts put together, even if successful, would not add a featherweight to the "gloom and dejection" of London, or diminish in the least the merriment and amusement which prevades the city of the *Daily Telegraph*!—*Pall Mall Gazette.*

THE Imperial Bank, of this city, has been appointed agent in the Dominion for the Cheque Bank Company, of London and New York. The appointment is a good one, and sure to add materially to the Canadian business of this useful banking institution.

In this issue will be found the annual reports of the Imperial Bank and the Merchants' Bank. The business of both institutions seem to have been marked by a large measure of prosperity; and in both cases the retiring boards were unanimously re-elected. The general manager of the Merchants' Bank addressed the shareholders in a speech—some features of which may claim more than a passing notice next week.

THE wave of prohibition is undoubtedly receding. The defeat of a prohibitory amendment in Massachusetts will almost certainly be followed by the defeat of a similar amendment in Pennsylvania next month. This does not mean a relaxation of the people's resolve to regulate the liquor traffic and abate its worst evils. It means simply that the popular mind throughout the country is becoming fixed in the conviction that high license and local option are the most efficient methods of attaining the objects aimed at.—*St. Louis Republican.*

IT is estimated that the number of horses and mules employed for street car services in Canada and the United States is, in round numbers 115,000; 1 being the smallest number owned by any one company, 7,683 the largest, and 165 the average. The general average of feed per animal is 26½ pounds, and the average for Kentucky is 45 pounds. The daily consumption of food is approximately 1,600 tons, or 584,000 tons per annum; and the cost of feed per animal varies from 17 to 50 cents per day, according to locality and season of the year.

THE project of a through Siberian railway is still the subject of two commissions and three sub-commissions, one of which is presided over by General Annenkoff. There is much discussion on the question of choosing the northern or southern route, the latter being virtually a continuation of the Transcaspian Samarcand Tashkend Railway through Semipalatinsk, Kopal Kuldja, and as far as possible along the Chinese frontier. The *Moscow Gazette* says that the northern route has been decided upon, and that the line will be commenced in 1890. The Russians are fully convinced that this great undertaking is important, both politically and commercially.

# IMPERIAL BANK OF CANADA. MERCHANTS BANK OF CANADA.

## Annual Meeting of the Shareholders.

*The General Manager gives a Financial and Commercial Review of the Country—the Future of the Country.*

The Fourteenth Annual General Meeting of the Imperial Bank of Canada was held, in pursuance of the terms of the charter, at the banking house of the institution, Toronto, 19th June, 1889. There were present:

Messrs. H. S. Howland, T. R. Merritt (St. Catharines), T. R. Wadsworth (Weston), Robt. Jaffray, Hon. Alexander Morris, Hugh Ryan, Rev. E. B. Lawler, George Robinson, W. T. Kiely, James Mason, Robert Thompson, R. Wickens, G. M. Rose, Robert Beaty, A. McFall (Bolton), R. S. Cassels, John Stewart, W. B. Hamilton, John Herbert, D. R. Wilkie, etc.

The chair was taken by the President, Mr. H. S. Howland, and Mr. D. R. Wilkie was requested to act as Secretary.

The Secretary, at the request of the Chairman, read the report of the Directors and the statement of affairs.

### REPORT.

The Directors beg to submit to the Shareholders the fourteenth annual balance sheet, and statement of profits for the year ended 31st May, 1889.

#### PROFIT AND LOSS ACCOUNT.

Balance at Credit of Account 31st May, 1888, brought forward	\$12,262 58
Profits for the year ending 31st May, 1889, after deducting charges of management and interest due depositors, and making full provision for all bad and doubtful debts.....	186,879 78
	\$199,142 36
From which has been taken:	
Dividend No. 27, 4 per cent. (paid 1st December, 1888)	\$60,000 00
Dividend No. 28, 4 per cent. (payable 1st June, 1889).....	60,000 00
	120,000 00
Written off Bank premises and Furniture Account.....	\$7,231 34
Carried to Rest Account.....	50,000 00
	57,231 34
Balance of account carried forward.....	\$21,911 02
<b>REST ACCOUNT.</b>	
Balance at Credit of Account, 31st May, 1888.....	600,000 00
Transferred from Profit and Loss Account.....	50,000 00
Balance of account carried forward.....	\$650,000 00

The result of the year's business is gratifying; the customary dividends have been maintained, and a sum of \$50,000 has been added to Rest Account, which now amounts to \$650,000.

The policy of keeping a portion of the funds of the Bank invested in Dominion of Canada and other first-class securities, inaugurated in the early history of the Bank, has been maintained, and further purchases of Dominion of Canada and other debentures have been made.

The last harvest in Manitoba and the North-West Provinces was disappointing, both as regards quantity and marketable value; the development of those provinces has, nevertheless, progressed most satisfactorily in wealth and population, and at present there is a fair prospect of an early and bountiful crop.

During the year branches of the Bank have been opened under the best auspices at Portage la Prairie, Man., and Sault Ste. Marie, Ont.

The officers of the Bank continue to perform their respective duties to the satisfaction of the Board.

All of which is respectfully submitted.

H. S. HOWLAND,  
President.

### GENERAL STATEMENT.

31st May, 1889.

LIABILITIES.	
Notes of the bank in circulation.....	\$1,141,314 00
Deposits not bearing interest.....	\$1,372,958 63
Deposits bearing interest (including interest accrued to date).....	5,019,895 70
Due to agents in United Kingdom.....	6,302,854 38
	57,626 90
Total liabilities to the public.....	\$7,591,795 23
Capital stock paid up.....	1,500,000 00
Rest account.....	650,000 00
Contingent account.....	32,870 00
Dividend No. 28, payable 1st June, 1889 (4 per cent.).....	60,000 00
Former dividends unpaid.....	346 19
Balance of profit and loss account carried forward.....	21,911 02
	\$9,856,929 49
ASSETS.	
Gold and silver coin current.....	\$346,662 77
Dominion Government notes.....	571,670 00
Notes of and cheques on other banks.....	918,332 77
Balance due from other banks in Canada.....	200,129 00
Balance due from agents in foreign countries.....	266,435 02
Dominion of Canada debentures.....	220,089 18
Province of Ontario securities.....	\$398,919 33
Municipal and other debentures.....	430,586 28
	395,316 49
Loans on call, secured by debentures and other securities.....	1,224,822 10
	428,465 56
Total assets immediately available.....	\$3,258,294 53
Loans, discounts or advances on current account of municipal and other corporation.....	845,443 61
Other current loans, discounts and advances to public.....	5,401,284 83
Notes discounted overdue, unsecured (estimated loss provided for).....	11,178 39
Notes discounted overdue, secured.....	53,269 69
Real estate the property of the bank (other than bank premises).....	39,132 25
Mortgages on real estate sold by the Bank (all bearing interest).....	69,840 07
Bank premises, including safes, vaults and office furniture, at the head offices and branches.....	152,652 10
Other assets not included under foregoing heads.....	25,834 02
	\$9,856,929 49

D. R. WILKIE, Cashier.

Messrs. R. S. Cassels and R. Beaty were appointed scrutineers. The usual votes of thanks were passed to the President and Directors, also to the Cashier and other officers, for their attention and zeal in promoting the interests of the Bank.

The ballot was then taken for the election of Directors, which resulted in the election of the following shareholders, viz.: Messrs. H. S. Howland, T. R. Merritt, Wm. Ramsay, T. R. Wadsworth, Hon. Alex. Morris, Robert Jaffray, Hugh Ryan.

At a subsequent meeting of the Directors Mr. Henry S. Howland was elected President, and Mr. Thomas R. Merritt, Vice-President, for the ensuing year.

The annual meeting of the Stockholders of the Merchants Bank of Canada was held in the Board room of the institution at noon of the 19th inst., when there were present Messrs. Andrew Allan (president), Robt. Anderson (vice-president), Jonathan Hodgson, H. Montagu Allan, John Cassils, Jas. P. Dawes, John Duncan, Hector Mackenzie, Henry Yates (Brantford), T. D. Hood, Michael Burke, John H. R. Molson, James Williamson, John Morrison, J. Alex. Strathy, D. McCarthy (Sorel), J. P. Cleghorn, Robt. Benny, J. Y. Gilmour, Murdock Mackenzie, F. S. Lyman, John T. Molson, James F. Smith (Toronto), John Curran, John Dunlop, A. C. Clark and E. Lichtenheim.

The proceedings were opened by the president, Mr. Andrew Allan, taking the chair.

The president asked Mr. John Gault to act as Secretary. The Secretary having read the advertisement calling the meeting the President submitted the following

### ANNUAL REPORT OF THE DIRECTORS.

The Directors of the Merchants Bank of Canada beg to place before the Stockholders the result of the business for the past year:

The net profits of the year, after payment of charges and all interest due, and making provision for bad and doubtful debts, have amounted to.....	\$617,858 11
Balance from last year.....	8,570 19
	\$626,428 30

This has been disposed of as follows:	
Dividends Nos. 30 and 31, at the rate of 7 per cent.....	405,344 00
Added to the "Rest".....	215,000 00
Carried forward to Profit and Loss Account of next year.....	5,484 30
	\$626,428 30

The business of the Bank has been well maintained at all points, and the demand for money for mercantile purposes has been steadily and continually increasing. The discounts of the Bank are considerably in excess of the amount at which they stood last year.

Each Department of the business of the Bank has called for the exercise of constant vigilance on the part of the Board and the administrative officers of the Bank.

They are pleased to report that the failures amongst the circle of the Bank's numerous connections have been few in number, while none of them have entailed serious loss. It is largely in consequence of this that the Bank has been able, after providing for its usual seven per cent. dividend to the Stockholders, to add the sum of \$215,000 to the "Rest."

Competition has been increasingly severe, and the tendency of profits has been to diminish. On a larger volume of transactions, the Bank has realized a decreasing percentage of profit. The Directors, however, have the satisfaction of considering that they are doing business with a large class of sound and solvent men of business, and assisting them to carry on the legitimate trade of the country.

The steady growth of the "Rest" will no doubt be a matter of satisfaction to the stockholders. The policy of the Board in respect to the building up of this important fund continues as before. The "Rest" now amounts to nearly 37 per cent. of the capital.

The officers of the Bank have discharged their duties with zeal and fidelity, and to the entire satisfaction of the Board.

The whole respectfully submitted.

(Signed) ANDREW ALLAN,  
President.

### THE MERCHANTS BANK OF CANADA.

STATEMENT OF ASSETS AND LIABILITIES, 31st MAY, 1889.

LIABILITIES.	
1. To the Public.	
Notes in circulation.....	\$2,565,645 00
Deposits at interest (including interest accrued to date).....	\$6,366,436 41
Deposits not bearing interest.....	3,025,556 90
	9,997,638 31
Balance due Canadian banks keeping deposit accounts with Merchants Bank of Canada.....	550,748 18
Balance due Canadian banks in daily exchanges.....	595 54
Balance due to agents in Great Britain.....	383,411 01
Dividend No. 41.....	202,972 00
Dividends unclaimed.....	6,428 87
	\$13,101,793 91
2. To the Stockholders.	
Capital paid up.....	\$5,709,200 00
Rest.....	2,135,000 00
Contingent account.....	98,460 00
Balance of profit and loss account carried to next year.....	5,484 30
	\$21,134,938 21
ASSETS.	
Gold and silver coin on hand.....	\$278,009 86
Dominion notes.....	647,211 00
Notes and cheques of other Canadian banks.....	569,274 54
Balance due by other Canadian banks in daily exchanges.....	58,917 38
Balance due by banks and agents in the United States.....	496,091 22
Dominion Government bonds.....	668,967 33
Railway and municipal debentures.....	104,650 00
Call and short loans on bonds and stocks.....	1,174,049 00
	\$3,997,170 33
Time loans on bonds and stocks.....	\$161,220 00
Other loans and discounts.....	16,012,909 85
Loans and discounts overdue, and not specially secured (loss provided for in contingent account).....	106,313 09
Loans and discounts overdue, secured.....	25,438 74
	16,305,881 68
Mortgages, bonds and other securities, the property of the bank.....	187,652 35
Real estate.....	167,130 72
Bank premises and furniture.....	448,773 28
Other assets.....	30,329 85
	\$21,134,938 21

G. HAGUE, General Manager.

The President then moved, seconded by the Vice-President, Mr. Robert Anderson, "That the report of the Directors as submitted be, and is hereby adopted, and ordered to be printed for distribution amongst the stockholders."

The President, before putting this motion to the meeting, said: We will be happy to hear any remarks from any shareholder present, and to answer any questions which may be asked.

Mr. John Morrison—In a bill discounted on 30th April, 1889, due at three months from date, is the total amount of discount included in return for the past year, or is only the amount of discount for one month included, in return for year ending 31st May, 1889?

Mr. George Hague—The whole amount of discount is included.

Mr. Morrison thought that was counting the profit in advance. It would be better to take the average amount due on bills discounted when making the report.

Mr. H. Yates, of Brantford, said that the other day he heard that the liabilities of the Directors of that bank were greater than the "Rest." The statement of accounts said nothing about it, but he hoped that the General Manager would say whether or not it was so, and would also state what the liabilities of the Directors were. He also wished to know what was the sum deducted for bad and doubtful debts. He thought it was only reasonable that these things should appear in the annual statement of accounts; it would be more satisfactory to the shareholders and to the public. He suggested that instead of piling up the "Rest" account, it would be better to divide the money amongst the shareholders, to whom it belonged. He did not like large "Rests;" they were a temptation for managers to lend money on unearned paper or anything. After making some jocular remarks respecting a bank at Toronto and the Bank of Montreal, he said, in conclusion, that he had obtained information from Ottawa of sundry possible amendments to the Banking Act, such as that no Director should hold a proxy or borrow money from the bank and that auditors be appointed by the shareholders. He did not know if the information was correct or not.

### THE GENERAL MANAGER'S ADDRESS.

The General Manager stated that he would reply to Mr. Yates after making the remarks he had prepared as to the general business. He then went on as follows:—

Mr. President—In supplementing the report of the Board of Directors by a few remarks, I will commence by stating that in many respects the course of events during the past year was disappointing.

A year ago the outlook for our grain crops was satisfactory. As is generally the case, many engagements were made on the strength of this outlook, which ultimately resulted in embarrassment. For, as the summer proceeded, we had in some parts of Ontario a severe drought, while in certain districts of Quebec we had such continuous rains that crops could not ripen.

The effect of this was to diminish by millions of dollars the actual value of the productions of the year, and our power of paying for goods purchased abroad.

A general impoverishment of the farming population in these districts was the result, with the usual consequence of diminished purchases, non-payment of debts, renewal of notes instead of payment, and a continuous increase in the demand for money. This last is the final outcome of the diminution of the value of our products. The whole finally results in increased loans and discounts, with, in some cases, increased liability to embarrassment.

There is a certain amount of indebtedness which every individual firm, or corporation can carry with safety. If that line is passed a condition of danger supervenes, and if prompt remedies are not applied, suspension and bankruptcy are the inevitable result.

In some districts of Ontario, however, crops were unusually good, and particularly in the fine agricultural region bordering on the western division of the Grand Trunk Railway. The result was the exact opposite of all that has been before stated. Farmers had abundance of money, notes were promptly taken up, indebtedness reduced, and a general air of prosperity pervaded the community.

But the severest disappointment has been felt in Manitoba. There never were such fine crops on the ground as there were in Manitoba this time last year; but when the period of harvesting came on the weather proved unfavourable. In some districts frost, and in others a kind of blight, destroyed considerable portions of the crop and largely reduced the quantity available for export. The increased price obtained, however, somewhat compensated for this heavy drawback. And frost did not prevail in every locality. Some districts escaped it entirely, and many farmers were able to sell a large crop at a high price, and thus place themselves in a splendid position.

The amount of money realized by the farmers of Manitoba did not therefore fall much short of what was realized the previous year. The advantage to all concerned in the development of trade in the North-West is obvious.

The area of cultivated land in the North-West is constantly increasing, and careful observations are being made with regard to the manner in which damage from frost may be avoided and the best returns from the land obtained. Cattle and dairy interests are also having increased attention and with good results. Railway development there is going on at a remarkable rate, and in a few years we may see the North-West as thoroughly gridironed with railways as the older parts of Canada are at present.

Of the cattle and dairy products of the older Provinces of the Dominion, a good report can be made. We had a splendid production of cheese, which we sent abroad and realized good prices for. Canada is rapidly becoming the best known cheese-producing country in the world.

Our export of live cattle went on steadily all last summer, but shippers realized little by the business, and farmers got low prices. In sending cattle to England we shall meet increasing competition from English and continental graziers. The trade, however, is well established, and it will be for the farmer and the cattle dealer in all parts of the country to produce animals of a class that will take the best price of the English market and give Canada as good a name for cattle as we have for cheese.

Our great lumber and timber interest was not prosperous last year. The production was large, the markets were disappointing, and the results unsatisfactory. This year, however, prospects are better, especially for heavy timber. The great increase in English trade prosperity is directly reflected back in an improved demand for our forest productions.

It has been in such conditions as these with regard to what the country produces from its soil that our merchants and manufacturers have carried on business. It goes without saying that the bulk of them have not had a satisfactory year. Great stocks of goods were on hand a year ago, which have been disposed of at unremunerative prices, and much forcing and slaughtering have characterized the year's business, especially in the dry goods trade. The purchasing power of the country has been over-estimated. The country did not want much of what has been brought into it, and produced within it, and if unwilling purchasers have been persuaded or almost driven to purchase, the result has simply been an increase of poor accounts due to the wholesale merchant, and unsold goods on the shelves of storekeepers. I venture to say that of the balance sheets made out since last Christmas not one in five has shown a reasonable return for the business done.

And what has characterized the business of distributing merchandize has to a large extent characterized that of manufacturing. There have been exceptions no doubt. But, taken as a whole, our manufacturing industries which have been so enormously developed of late, realized last year a poor return on their capital.

Our shipping industries have perhaps fared better. We sometimes boast of being a great shipping country, and plume ourselves on the fact that we rank about fourth amongst the maritime nations of the world.

Our shipowners and shipping companies on lake and ocean are abreast of the times, and the business has been rather more remunerative this year than it sometimes is.

Our collieries have about held their own. I do not refer particularly to our fisheries, which have had a prosperous year, for the reason that this bank has no branches in the Maritime Provinces.

The bank has had to conduct its business during the year under the above named circumstances. We have had to lend our money (and the amount you will remember is in millions) to people engaged in this variety of industries. You may believe me when I say that the year has been one of considerable anxiety. As its various developments were watched sometimes hopes and sometimes fears alternated.

A year ago I made a careful analysis of the loans and advances of every description we had out, and classified the names according to stability and strength. I was glad to notice the proportion we had of customers whose stability was undoubted. But no bank has a monopoly of this first-class business. In a new country like this, the majority of traders and manufacturers are those with a more limited capital. It is in undertaking risks with these that the judgment of the banker has to be most carefully exercised.

Especially is care needed when symptoms arise which show that things are not going well. The banker's treatment of a merchant at such a time may either ruin him or reinstate him. Nothing tends more effectually to ruin a customer than an unlimited supply of funds and the supporting him in overtrading. A banker with bad judgment, whose only anxiety it is to discount as many bills as possible, is a trader's worst enemy. Many a man who is prosperous to-day owes his position to the fact that he was checked in time by a prudent banker who, while imposing a firm check upon foolish credit operations, was ready with judicious assistance when danger transpired. It is, I know, much easier to give advice than to take it. But the experience of bankers generally qualifies them to be sound judges, and if merchants and business men take counsel with their bankers frequently, receiving hints from them in good part, and acting upon them, I venture to say in a majority of cases the result will be beneficial.

It has been our endeavour to train up a staff of well-informed men at our branches who are familiar with the business of the country, and are fitted to give good counsel to our customers. It is largely on their reports that the operations of the bank are carried on. Their opinions are, of course, constantly under the influence of judgment exercised from headquarters, for we make it a point here to keep ourselves acquainted with the position and character of the customers of the bank at all points. This is for mutual advantage, I am certain.

The Directors state that few failures have occurred amongst our customers. The inference may naturally be drawn that our customers as a whole are of a sound and reliable sort, and so they are. Many of them have been made such by judicious help from the bank. From small beginnings many have developed into the possession of large capital and extended trade. We would not take more credit than is due, but the credit of appreciating who are worthy of support; of assisting freely when assistance is deserved; of checking unfavourable symptoms at an early stage, and giving good advice at all times; for these things we do take credit. How much they have to do with the prosperity of a man of business you can judge.

The question of failures is always a vital one for banks doing busi-



ness in Canada. It is by the number and character of the failures amongst a bank's customers, that the quality of its business must be judged. How to prevent failures or keep them within narrow limits is therefore a very practical and sometimes a very pressing question both for bankers and merchants. The great drawback of our modern trading system is the loss by bad debts. The proportion is unreasonably large in Canada. Men seldom lose much by the mere buying and selling of imported or manufactured goods. But losses by bad debts often eat away the profit made by a whole year's trading. For one failure brings about another, and that another still. So the circle of mischief goes on widening until it has spent itself.

A bad condition of general trade, caused by bad crops or bad markets abroad, or a low range of prices, ought not to bring about as many failures as it does. If all men had capital requisite for the business done, and exercised due caution in carrying it on, they could go through the most difficult times without calling their creditors together.

Men should be cautious enough always to insure, and certainly every man is bound in common honesty to insure who is in debt for insurable property. He would not fail in that case if his premises were burned down. Fire is no good reason for failing; with such facilities for insurance as exist in Canada, no man who owes money has a right to leave his property uninsured. If the cost is heavy, as it is in certain branches of manufacture, the cost should be added to the price of the goods he produces. For it is a part of the cost, and the neglect to count it such only leads to the goods being sold at less than they are worth.

It may seem like child's play to say that every man ought to be prudent and cautious in conducting his business. There is, however, so much said in these days about enterprise and push, as if these alone were the virtues of a trader, that it is time for bankers to point out that enterprise and push, without prudence and caution, are very likely to lead a man to ruin. Mere prudence and caution, without enterprise, of course result in stagnation. There is not much of this, however, in such a pushing, growing country as Canada is. It is not so much the whip and spur that we need, as the strong hand on the bridle to keep us from getting into trouble. It was lately said to me by a well-informed person that the country merchants in a certain district would credit "anybody" to "any amount." The end of that kind of trading is easy enough to foresee. The point of the foregoing remarks about failing is this: When times are hard and crops are bad, the position can be met by a curtailment of trade a curtailment of credit, and, above all, by decreased personal expenditure. I emphasize the last. Prudence and economy will carry a man through the worst of times, but if men go on spending as much in bad times as in good, there can be no wonder that their names will figure in the bankruptcy sheet.

There are probably not as many men in Canada now as formerly who engage in a line of business of which they are ignorant. But we still have too many. Business must, of course, be carried on in a happy-go-lucky style. Can any one wonder that they fail? And is it not foolishness to go back a step, for wholesale houses to give such people credit, and for bankers to lend them money?

But another reason for failure, I think, is quite as common, namely, for traders to be tempted into outside speculations. There are always abundance of things of this kind for a man who is willing to be tempted. Many a man thinks if he cannot make money out of his own business, he can make money out of the business of some one else. But all experience tends in one direction, viz., that such outside ventures are follies. Whether it is in real estate, stocks or grain, for one man that makes money eventually there are twenty that lose; and the one man that makes money, if he continues, will be infallibly caught in the reverse of the tide. One of the worst of all excuses for failure is that the trader went outside his own line of business.

Of the losses made by the banks during the last five years, this, I think, has been the most prominent cause. Parties who engage in outside operations generally conceal them from their bankers, acting on the reverse of the good rule previously laid down about taking counsel with them. This kind of secretiveness brings its own punishment. Failures are not accidents. There are always causes leading up to them. In a majority of cases there are preventable causes. Failure comes about, as it is certain to come, from a certain course of conduct. It therefore follows that the greater part of the failures that occur ought not to have occurred, and that some one was to blame. Sometimes a large trade is done on a very slender capital. Is not a man to blame for this? Sometimes there is a want of caution, amounting to folly, in not insuring. Can this not be prevented? Often a business is entered on for which a man has no training or experience. Sometimes credit is given to everybody that asks for it, and along with this no pains are taken to collect debts. And finally comes speculation. Is a man not his own master in all these?

The average of our failures is too high altogether. It reflects discredit upon us as a commercial community. The effect is bad both commercially and morally. What with men thrown out of employment and misery in homes and families, what with a demoralized standard of probity and honour, and what with the introduction of an element of uncertainty into all trade operations, the effect of frequent failures is bad. All institutions and firms that have the dispensing of credit in their hands, and especially banks, wholesale houses and large manufacturers, are bound in honour and common sense to reduce this baneful business to the smallest proportions.

It will be observed that the bank has added no new branches to its business this year. This has not been because we have become inactive. The condition of our discounts and deposits is a sufficient answer to this. The reason is that we are doing business at thirty points already, that we have established branches in all the leading centres of Quebec, Ontario and Manitoba, as well as an agency in New York, and that we find it tasks all the energies at the command of the Directors and the general management to keep an efficient oversight of the business of these branches. We aim to do well what we have undertaken to do, and we are convinced it is the most profitable course. We have not opened any new branches for the good reason that there have been no openings leading up to such. All experience shows that for a bank to push its way into a place where there is no opening for it, and where it is not wanted, leads to no permanent good. This bank some years ago had experience in multiplication of branches, and the experience was not pleasant.

I visited British Columbia last year, and while there had my attention directed to the possibility of branch openings. But I found the field well occupied, either by the Bank of British Columbia—a well managed institution—or by two others of our leading banks. In both cases circumstances had naturally led to their operations being extended to such distant localities. But no such circumstances have existed in our own case so far. It is a mistake to suppose that increased banking facilities always conduce to prosperity. There is a point up to which judicious banking credit develops legitimate trade; beyond that all increase of facilities only tends to over-trading. The final result is a crop of losses. This has been proved in repeated instances. Many towns in Canada have already too many branch banks in them. The banks of Scotland have long ago, under a wise system of co-operation that prevails there, taken steps to remedy this abuse. It once prevailed in Scotland to as great an extent as it does in Canada, and led to the same bad results. Let me emphasize this point. The bad results are not to the bank only, but to the traders and property owners of these towns themselves. This is contrary to the general opinion, but my observation is the result of experience.

With regard to the outlook for business it is in many respects encouraging. This prospect, after all, finally rests on the producing power of the country. It is the outcome of the natural products of the country—our farms, forests, fisheries and mines—that determines all the rest.

So far as the farm is concerned, one of our great staple crops is all but assured already. It is a question if our hay crop is not the most important we have, in its direct and indirect bearings. The burning up of our hay crop last year impoverished whole counties. A bountiful hay crop, if well gathered in, will equally enrich them.

We shall have undoubtedly a large production of cheese for export. We have also a large surplus of fine cattle to send across the sea. But what our grain crops are to be no one can tell. The indications so far are on the whole favourable. The condition of the weather from this time forth will be watched with keen interest.

The prospects of our fruit crop have been undoubted interfered with by late frost. This is to be regretted; for fruit of various kinds is becoming an increasingly valuable crop for export.

But our forest products are likely to meet a good market, especially square timber, and that of all kinds. It will bring good returns, and the whole country will benefit by the enhanced price. When the various branches of our export and producing trade are in a healthy condition we may import and manufacture with some reasonable confidence.

But in the dry goods trade we are barely recovering from the consequences of over importation. We incautiously based large operations on a mere anticipation of large crops. We counted our chickens before they were hatched in this case and suffered the consequences thereof. Increasing trade did not bring increased profits, but the reverse. If one house imports almost enough of certain lines of goods to supply the whole Dominion, it may be found that other houses have done the like, with the result of piling shelves with masses of goods which cannot be disposed of except by slaughtering. We are only just recovering from the consequences of this state of things. Merchants will doubtless put such restraint upon their buyers abroad as will ensure some reasonable proportion between what is brought into the country and what the country wants.

In certain other staples of merchandise there is little room for the operation of fancy. The merchants who have supplied the country with food of all descriptions have, as a rule, pursued a judicious policy in carrying on their business, and only need to continue it to do well for themselves and the community.

Of manufacturers it is more difficult to speak. We have largely increased the productive power of our manufactures of textiles, and apparently have out-built the requirements of the country. Manufacturers have found an outlet by shipping large quantities of cotton goods to China, realizing no profit from the venture so far; but giving employment to workmen, keeping looms running and factories open. This, after all, is no unusual condition of things in manufacturing. England and Scotland have known it repeatedly. There are more mills in Lancashire than can find profitable employment. In the Oldham district three years ago, out of between eighty and ninety mills, all but seven lost money. Out

of the same number this year, though matters had much improved, fourteen were run at a loss.

Stockholders who have received small dividends or no dividends may console themselves with the fact that there are fellow-sufferers across the sea. This does not make matters better for the stockholder needing his dividend. It does, however, teach us that if we build factories, we must submit to the conditions under which factories are run, and take bad times and good times together. And we may certainly conclude that when times are good, dividends should be moderate, and money set aside for a rainy day. And it teaches further that when a country has factories enough it is folly to build more. When our population is double what it is at present, or even half as much again, we can then enlarge our looms and spindles with some reason. But our population, though steadily growing, is not growing by leaps and bounds, nor is it likely to.

One thing is evident to all who study the manufacturing question, namely, that it is a business requiring the sharpest attention to details, and a constant exercise of the inventive faculty which searches out new materials, new processes, and can carry out improvements in machinery and organization, and can create specialties and modes of manufacture known only to the initiated. No matter what kind of manufacture a man is engaged in, whether the raw material be cotton, wool, iron, or leather, these remarks are pertinent to it. No money can, as a rule, be made out of mere staples, or out of articles that everybody can make, and that everybody understands. Any manufactory or mill that is built without close calculation, and is carried on in a humdrum, careless manner, will undoubtedly drift into loss. There are manufacturers of all descriptions who can make some money in the worst of times. There are manufacturers in the same lines who can hardly make money when times are best. The prospects of trade are, on the whole, good for those who know how to take advantage of such prospects. As for others, they are better out of trade altogether. One thing I must say, and it applies to nearly all lines of business, viz.: that the terms of credit are unreasonably long. A reform in this direction is urgently needed.

The charters of the banks expire on 1st July, 1891. There are some reasons why the Banking Act should be carefully reviewed and improvements in detail made to adapt it to existing circumstances. The Act, for instance, might be cast into a much more intelligible shape. Some of its restrictions might be modified to the benefit of business. Others of its restrictions should rather be enlarged so as to make it less easy for impetuous speculators to obtain bank charters.

But it does not seem that any advantage would accrue to the public, but very much the contrary, from any further restriction of the powers now possessed by the banks for issuing notes. The power to issue is undoubtedly necessary to enable the banks to furnish means for carrying on the business of the country. It has been so ever since banks did business at all in this country. It is important to notice that this power of issue forms a very large part of the resources of the banks. These resources are placed at the disposal of the mercantile and trading community. To cut off these resources would necessitate such an irremediable calling in and cutting down of mercantile loans, that a general revulsion and panic could hardly fail to be the result. We have had experience as to the effect of a reduction of loans when only one of our banks adopted a stringent policy of curtailment in Ontario about twenty years ago. The curtailment only amounted to one or two millions; what would be the effect of a curtailment of thirty or forty millions?

There can be no doubt that the whole business of the country would be thrown into confusion if the bank circulation were cut off. Even a partial curtailment would be attended by the same result in a mitigated form. The same effect would be produced by an enactment compelling the banks to buy Government bonds to secure their bills. This would require to curtail their loans to the same extent, and the same consequences would follow.

But there is no need for such drastic measures. No class of the community are more interested in the stability of banks than bankers themselves. Any well considered measures to secure this end they have always supported. But they object to impracticable schemes or to measures which would throw the business of the country into confusion.

The notes have been made safe by being made a preferential charge. This is no mere theory. It has been proved by experience. The last vestige of doubt as to this has just been removed by the final payment of all the notes of that frightfully mismanaged concern, the Maritime Bank, of St. John. The notes of the bank then being safe beyond question, arrangements can be made by which they will pass current at par in all parts of the Dominion. In fact such arrangements are being made already. When the Government has secured that all bank notes shall be safe and universally negotiable, they have fulfilled every public requirement. It is certainly not to the interest of the Government to bring about commercial disaster. The whole matter will receive careful consideration at the hands of Parliament.

My general conclusion is that no alteration should be made in the Banking Act but such as experience has shown to be necessary to its more smooth and harmonious working.

The bank has already entered upon the business of another year. We cannot stand still for a day. Operations are now going on and will continue during the whole year, of which we cannot see the issue. I can only hope, with yourselves, that when another year returns, if we live to see it, the directors may be able to present you with as good a report as they have done on the present occasion.

In reply to Mr. Yates, Mr. Hague said that the liability of the Directors of banks was made a matter of public notoriety by being published in the *Canada Gazette* every month, but that much apprehension existed with regard to the meaning of such liability. In the case of this bank it largely included the guarantees of members of the Board for various accounts in which they were interested, or their endorsements of good trade bills of their firms, or, occasionally, bills of exchange drawn by them upon England. It is often supposed that the liabilities of Directors, as printed in the bank statements, were the amounts of money they borrowed, but this, as he had shown, was not the case. As to the guarantee of Directors, he would be very glad if the Directors of this bank guaranteed all its bills discounted. As to the amount of loans to themselves or to their firms, he sometimes wished they would discount more. The bank could not have better business. Amongst the By-laws of the Bank was one prohibiting any loan to a Director beyond the amount of his stock unless security was given for it. This by-law was complied with, and the stockholders might rest assured that any liability of the Directors of this bank was on a good basis. With regard to more detailed accounts, it would answer very little practical purpose to fill up the columns of the report with voluminous details which no one but a banker could understand. As to the losses it was sometimes customary for banks to state them but more frequently it was not. This bank followed the general custom in Canada. Sometimes if a stockholder desired information on points of detail, he could obtain it in the General Manager's room. With regard to the replacing of the amount by which the stock of the bank had been reduced some eleven years ago, it was gradually and satisfactorily done by the increase of the "Rest," which was the property of the stockholders. This increase gave the stock a larger value, and when it amounted to fifty per cent. the stockholders would have in the Capital and Rest as large an amount as they nominally had before the act of reduction was passed.

Mr. Yates—What amount of Rest do the Board desire to accumulate before they stop? Is it 35, 40, 50 or 60 per cent?

The President—The general idea is 50 per cent.

Mr. Yates—Then when it reaches 50 per cent. any profits accruing after that will go to the Shareholders?

The President—I should think so.

Mr. Yates—Let us understand it.

The President—I would not like to promise what a future Board would do.

Mr. Hague—We cannot bind future Boards, and as this will not take place next year, it is hardly a practical question.

The motion to adopt the report was carried unanimously.

THANKS TO THE DIRECTORS AND GENERAL MANAGER.

Mr. J. H. R. Molsou moved, "That the thanks of the Stockholders are due and are hereby tendered to the President, Vice President and Directors for the manner in which they have conducted the institution during the past year, and to the General Manager for his efficient management during the year."

He said: It is unnecessary for me to say anything. The result of the year's business speaks for itself. The Directors, we know, are above suspicion and reproach. The year has been a good one financially to this institution, although the profits have not been so large as generally; it has not been a favourable season. But while the business has been well managed, the Rest of the Bank is steadily increasing, and the price at which stock is quoted in the market shows the confidence held by the general public. I think the area over which the Bank does its business speaks much for the General Manager, because it is very difficult to manage an institution extending over such a wide sphere. The smallness of the meeting to-day is the result of the fact that the confidence of the public is with the bank; if it were not, the meeting would probably be a longer and stronger one. Whenever you see a small meeting you may consider the affairs are satisfactory to the Shareholders.

Mr. McCarthy, of Sorel, seconded the motion, which was carried unanimously.

Mr. J. Y. Gilmour moved, seconded by Mr. T. D. Hood: "That Messrs. F. S. Lyman and James Williamson be appointed scrutineers of the election of directors about to take place, that they proceed to take the votes immediately, that the ballot shall close at three o'clock p.m., but if an interval of ten minutes elapse without a vote being tendered, that the ballot shall thereupon be closed immediately."

It was finally moved by Mr. Murdoch Mackenzie, seconded by Mr. John Thomas Molsou, and carried.

"That the thanks of the meeting are due and are hereby tendered to the Chairman for his efficient conduct of the business of the meeting."

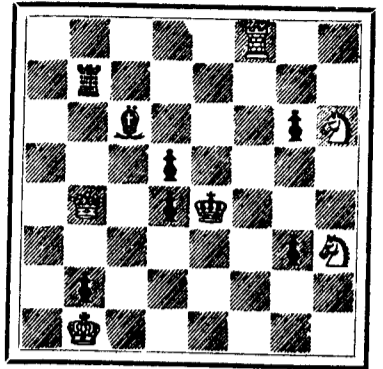
The meeting then adjourned, and the Scrutineers shortly after reported the following gentlemen to be duly elected as Directors for the ensuing year: Andrew Allan, Esq., Robert Anderson, Esq., H. Montagu Allan, Esq., John Cassils, Esq., James P. Dawes, Esq., John Duncan, Esq., T. H. Dunn, Esq., Jonathan Hodgson, Esq., Hester Mackenzie, Esq. The new Board met in the afternoon, when Mr. Andrew Allan was re-elected President, and Mr. Robert Anderson Vice-President.

CHESS.

PROBLEM No. 369.

By N. EBELI.  
From *Illustrirte Zeitung*.

BLACK.



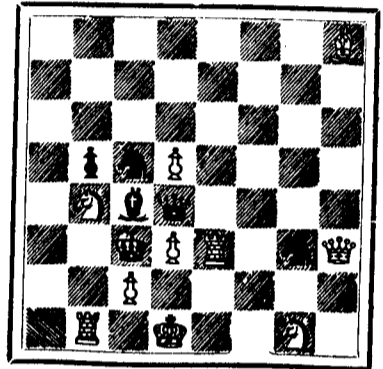
WHITE.

White to play and mate in three moves.

PROBLEM No. 370.

By E. H. E. EDDIS,  
Orillia.

BLACK.



WHITE.

White to play and mate in two moves.

SOLUTIONS TO PROBLEMS.

No. 363.

- |               |        |
|---------------|--------|
| White.        | Black. |
| 1. B-R1       | P-B6   |
| 2. B-Kt2      | P x B  |
| 3. P-B4 mate. |        |

No. 364.

- |               |        |
|---------------|--------|
| White.        | Black. |
| 1. R-Q8       | K-B2   |
| 2. R-Q7 +     | K-K3   |
| 3. Kt-B8 mate |        |
- With other variations.

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White.	Black.	White.	Black.
JUDD.	BLACKBURNE.	JUDD.	BLACKBURNE.
1. P-K4	P-K4	18. B-Q2	Q-Q5
2. Kt-KB3	Kt-KB3	19. Kt-B1	Q-R1
3. Kt-B3	P-Q3	20. P-QKt3	B-Q4
4. P-Q4	P x P	21. Kt-Kt3	R-K3
5. Kt x P	B-K2	22. Q-R5	Q x Q
6. B-Q3	Kt-B3	23. R x Q	Kt-Kt5
7. Kt x Kt	P x Kt	24. R x BP	KR-K1
8. Castles	Castles	25. K-Kt1	P-Kt3
9. P-B4	P-Q4	26. R-Kt5	Kt-R3
10. P-K5	B-B4 +	27. Kt-K2	Kt-B2
11. K-R1	Kt-Kt5	28. R-Kt4	Kt-R3
12. Q-K1	P-B4	29. R-R4	K-Kt2
13. Kt-Q1	B-K3	30. R x Kt	B-Kt5
14. Kt-K3	Kt-B3	31. R x RP +	K x R
15. R-B3	K-R1	32. B x B	R-QKt1
16. R-R3	Q-K1	33. B-QKt5	
17. Q-K2	Q-B2		and Black resigns.

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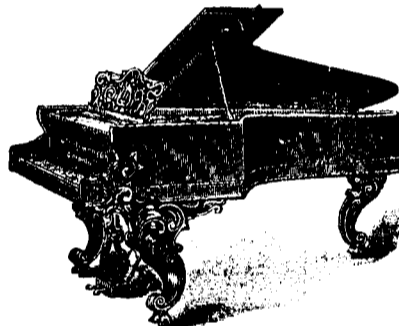
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"French Versions of the Willow Song" (with music of Jean Jacques Rousseau), by Theodore Child.

#### FOR MARCH.

"Some Observations on the Chronological Study of Shakespeare" (from a Lecture), by Horace Howard Furness, Ph.D.  
"Paracelsus" and the "Data of Ethica," by Helen A. Clarke.  
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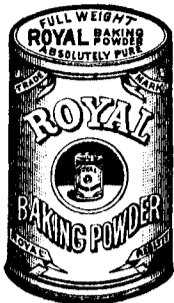
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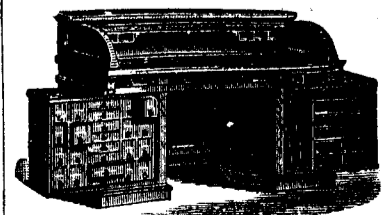
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