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THE TIMES.

The persistence with which the *Globe* declares its loyalty to British connection is not a little suspicious. If it were better assured of its own convictions and condition it would say less about the subject, omitting all the raging abuse. At present it may be confidently asserted that the *Globe* is doing more than all the other newspapers of the Dominion to promote the cause of annexation to the United States. It is in the nature of things that when foolish assertions are made and untenable arguments are advanced against a proposition that reasonable people, who did not make the motion and are not willing to subscribe to it, shall endeavour to show the real meaning of the thing proposed for acceptance, and the absurdity of the logic, and the criminality of the abuse used against it. The *Globe* could do nothing better to create an annexation party, with a will to work in that direction, than to follow its present course. Men have before now been driven into defending a position against their original intention and calculation. At any rate, the *Globe* is determined that everything which can be said in favour of annexation shall be said, and it is quite possible that in that way converts may be made to the cause the *Globe* professes to entertain such a horror of. Can the *Globe* be ignorant of the probable consequences of the line of policy it is pursuing in this matter? or is it only a clumsy execution of another double-shuffle?

Whether we are established for all time in our political condition, or are drifting toward changes, one thing is certain, that unless we begin to look seriously into our financial condition and curtail the expenditure, we shall soon be in a state of bankruptcy. The rapidity with which our Federal debt has been increasing is appalling to all who care for the country more than for any political party. Let me invite political economists to study the following figures, as given in the *Dominion Watchman*, and say how far we are from repudiation or ruin, or both:—

"The amount paid for interest, exchange and management of our Federal debt for the first eleven years of Confederation, as given on page nineteen of the Government returns for 1879 added, \$70,598,596. We have not added in the whole amount for management, as given in the returns, only that portion which relates to the public debt, which, for want of correct returns, we have had to average for 1879—per estimate page nine—they are \$63,076, and they were more in 1870, but we have estimated on an average of \$50,000 a year, or \$600,000 for twelve years, and the cost of exchange, that is for carrying the interest to Britain for twelve years, was \$339,948. The half of that \$70,588,597, in round numbers \$35,000,000 is the average amount on which we have lost the interest during those twelve years, which, for that period, is \$21,000,000.

"The Government returns—page thirteen, for 1879—show that the increase of our Federal debt for the twelve years, was \$81,911,217, to which must be added about \$5,000,000, borrowed by Mr. Tilley immediately after coming into office, to balance up the deficiencies accumulated. Thus a total increase of \$86,911,217 of debt in twelve years, and that amount added to the aforesaid interest gives a total of \$178,709,819 of debt accrued, and interest paid in the first twelve years of Confederation, which, in the light of true currency, has been, as it were, thrown into the sea. If we deduct the interest paid during those twelve years upon about \$40,000,000 of public works we

were in debt for at the commencement of Confederation, it leaves fully \$150,000,000, of that \$178,709,819 of debt and interest accrued since the commencement of Confederation."

Here is another extract from the same journal to show what return we are getting for the lavish outlay of public money:—

"The total value of the public Works, as per Government Returns, page 24 for 1878, with \$2,166,245 estimates for 1879 added, is \$98,414,450. We have not at hand returns for the first three years of Confederation, but in 1870 the government returns show the valuation to be \$43,468,085, which includes the purchase of the North-West. The round number for 1867 was no doubt about \$40,000,000, which shows the increase since Confederation to be \$58,414,450, and the increase of the Federal debt during that time, as above stated, \$86,911,217; that is, the debt for new public works since Confederation is \$28,496,767 more than the works are valued at by the Government. How is that for statesmanship? Is it not a close competition with the president and directors of the Consolidated Bank? But bad as that is it is only half the story; if we divide that increase of debt we have \$43,455,108, and then cast the interest on it at five per cent. for the twelve years there is \$27,274,060 of interest to be added to the \$28,496,767 deficiency in value of said public works, showing a total of \$55,770,827, which the public works constructed since Confederation have cost us in excess of the \$58,414,450 at which the Government valued them, nearly double the government valuation, that is nearly double what they are worth."

In spite of all warnings to the contrary, we allow our politicians to go on with the mad scheme for building the Pacific Railway. We know pretty nearly what it will cost, and what addition it will make to our indebtedness, but what will it be worth to us when completed? Let any one consult a map of the territory through which it is to pass, and count up the population of the different districts from Ontario to British Columbia, and say if ever a people have been committed to a more wild and wicked thing. Surely it is high time for us to begin the study of political economy and take a hand in the management of our affairs. It may be amusing to watch the unfoldings and infoldings of parties; it may be exciting to read the abuse they heap on each other, but meantime commercial ruin looms in the near future. It is still a moot question whether political parties are a necessity to good government in a country so sparsely populated as Canada, but there can be no question as to the fact that we must have and exercise more prudence, or allow the burden of debt to grow and become unbearable.

It is too much to expect or hope that Sir John Macdonald will give any intimation, when Parliament meets, that the construction of the Pacific Railway from Manitoba to British Columbia will not be pushed vigorously until there is some prospect of its being needed to carry freight and passengers other than Mr. De Cosmos and his baggage; but Sir John can, if he will, make a policy of delay without committing himself by an announcement of it. British Columbia will complain, of course, and threaten again to withdraw from the Union, and timid M.P.s will be scared again at the dreadful picture of Mr. Amor de Cosmos turning his back upon Ottawa; but British Columbia will do nothing more practical than make complaints, and Mr. Cosmos will not withdraw his patronage from the House of Legislature. That's the pity of it.

In a few days our Dominion Parliament will enter upon another session. Of course there is no such anxiety felt now as was experienced before the opening of the last session, for then all were agog for the first appearances of the N. P. Although an overwhelming majority of the electors had voted for it, most of them were wondering what sort of a thing it would be. People, like individuals, love to

make experiments, and they determined that whatever the N. P. might be it should have a chance. The Policy is now fairly at work, and by the help of a good harvest and a large demand for wheat, is able to make a show of accomplishing something. There can hardly be anything like a successful attack upon it by the Opposition, for although Sir Richard Cartwright still believes in the "fly on the wheel," and the *Globe* continues to rave against the measure taken to enrich the manufacturers and impoverish the working people, and Mr. Mackenzie still submits to the tyranny of Mr. Brown—which is breaking up the party—the N. P. will yet command the better and stronger arguments.

So that Sir John Macdonald may turn his hand to some useful and sober work, which is much needed. The Civil Service will bear a good deal of reforming: if the Senate could be improved off the face of the earth it would be in the interests of economy and good government, and a mercy for all but the Senators themselves; but if changes cannot be carried so far—and they cannot at present—there should be changes in that direction at any rate. Then our whole Banking system needs overhauling; and as a great question arising out of that and connected with it, a National Currency could be discussed with advantage. If Government would introduce a measure providing for a gradual extension of the present system of issuing Dominion notes and forbidding any further issue by private banks—not making the Dominion notes legal tender paper, but redeemable in gold—it would satisfy the whole trading community, with the exception of the bankers themselves.

It would be well within the rights and duties of the present Government, if Sir John would introduce a measure giving him authority to ask for a renewal of the reciprocity treaty with the United States. Conservatives are loudly proclaiming that where Mr. Brown failed Sir John will succeed. Perhaps. Everybody would like to see him try, for what we want now is free participation in the trade and commercial life of this continent. It is a poor and a foolish thing to set up the scarecrow of annexation whenever commercial reciprocity or the abolition of the Customs line by a Zollverein is mentioned; a commercial treaty does not presuppose a political union, and Sir John may make one more attempt in that direction without fear of losing the support of the majority. The *Globe* would storm, but its thunder never kills.

The real nature of Mr. Parnell's mission to this continent is by this time perfectly apparent; he is more anxious about political agitation than to secure funds for the poor people out of whom famine is eating the life. Almost every speech he delivers contains a fierce tirade against England and the English government of Ireland, and almost every speech is packed with charges against home relief committees which every intelligent person who hears or reads what he says must know to be false. The mendacity with which the agitator repeats and emphasises his false statements would be astounding if we did not know the nature of the work he has undertaken and the fanaticism to which he has given himself over.

Let me commend to Mayor Rivard and all who propose to give Mr. Parnell an official reception the following specimen of the kind of truthfulness and honour practised by their proposed guest:—

SPRINGFIELD, Jan. 30, 1880.—Mr. Parnell, speaking in this city to-night, referring to the cable despatch of Lord Alfred Churchill said:—"This young nobleman says that my statement that the relief fund of the Duchess of Marlborough is being administered for political purposes is false. Now, I have the best and most recent information from the distressed districts, that my statement is absolutely true, and that all persons out of favour with their landlords are precluded from participation. More than one parish priest also has already complained that the fund is being administered for sectarian purposes. The word of the descendant, on the one hand, of the notorious Sarah Jennings, mistress of the Duke of York, and on the other hand, of Churchill, first Duke of Marlborough, of whom Macaulay writes as follows:—"That he owed his rise to his sister's dishonour, and that he had been kept by the most profuse, imperious and shameless of harlots"—will be scanned somewhat closely by the American people, who at least can boast that their ancestors were honest men

and women." Adverting to the Mansion House Committee, he said that apart from the hierarchy there was not a single member of it who possessed the confidence or respect of the Irish people.

I expected that every respectable newspaper on the continent would have sent out a protest against this insolent outrage—for it was no less; but scarcely any notice has been taken of it, the *Montreal Gazette* calling it "an indecent attack on the young nobleman," and the slander of the long dead Sarah Jennings "a dirty bit of history"—evidently knowing about as much of history, dirty or clean, as Mr. Parnell. Sarah Jennings was never "mistress of the Duke of York," nor was ever word spoken against the womanly virtue of Sarah, the beautiful Duchess of Marlborough, until Mr. Parnell opened his mouth at Springfield. Is it not a shame that such slander should be spoken against the character of a woman who in a corrupt age was as conspicuous for her virtue as her personal beauty? Mr. Parnell made the extremely absurd statement the other day that the history of Ireland was proscribed in schools; it is evident that he is as ignorant of English history as he is of the code of honour. Mr. Parnell meant Arabella Churchill, of course, but when such matters are talked about care should be used.

I should like Mr. Parnell, or some of his friends who know his affairs, to answer a question or two for the sake of satisfying the public. Mr. Parnell is an Irish landlord: how much has he reduced the rent of his farms? Mr. Parnell is a man of considerable wealth: how much has he contributed out of his own pocket toward the relief of the hungry? Mr. Parnell charges the Mayor of Dublin, the Duchess of Marlborough, and all others who do not follow his lead, with administering the funds committed to them in a prejudiced and sectional manner, which is authoritatively denied; but Mr. Parnell's own committee is reported as relieving only their own sympathisers. Can he deny this, and give proof of his truthfulness?

Our wisdom will be to let Parnell come or go, and all who like to do him honour; but let us all give soon and generously to the poor starving people of Ireland—to them, not to Parnell.

Here is a specimen of modern Christian charity, culled from the "religious item" column of one of the organs of a prominent sect among us:—

"Rev. Mr. Macrae and Professor Robertson Smith have indulged in personal abuse of those who are prosecuting them for heresy to such an extent as to disgust their friends."

Defective construction a little spoils the force of the sentence. Is it the prosecution for heresy "to such an extent" which disgusts the friends? or is it the personal abuse to such an extent, or the extent of the heresy itself? Probably this is what was intended to be said: "Rev. Mr. Macrae and Prof. Robertson Smith have indulged to such an extent in personal abuse of those who are prosecuting them for heresy as to disgust their friends." The thing sounds well, because it is their own friends who are said to say it. It is a style of abuse imitated from political editorials and adapted to the service and protection of orthodoxy. Were it true to the letter, it still conceals entirely the amount of personal abuse these heretics may have received before they were goaded to retort, while it fails utterly to describe the peculiar kind of "friends" who have been driven to entertain the "disgust" referred to. Much depends on that. There are friends whose disgust is a positive luxury. It is an honour to be persecuted "for righteousness' sake." The vagueness and safety of this style of attack are its two salient points. Study it and copy carefully all ye who are filled with religious bigotry, and the world will rapidly learn to know you thoroughly.

Bank dividends are but the echo or reflection of the condition of trade. The announcement of the dividends of Joint Stock Banks in England is at present of special interest in determining for us whether the long-looked-for revival of English trade has become a reality or is still a myth. The balance of proof is in favour of the former opinion. The dividends have not decreased, and in one instance only has the "rest" been trencched upon to maintain the

accustomed rate. Such results, in face of the low price of money and the large sums on deposit forced to be idle, speak eloquently of a genuine and cautious trade with what funds have been employed. English trade is undoubtedly again on the increase. The American merchant and speculator not only "feels good," but quiescent and peaceful, restfully assured that his goods or stocks are wanted and will "fetch" his price any day he wants to sell. Canada, between the two, is free to act wisely—to do her own trade in her own way. It need not be a profitless one.

The British Parliament has just been opened with all the pomp and circumstance the Earl of Beaconsfield has been able to command. Once more the Queen has condescended to act, and act in person, and appear before her faithful Lords and Commons, and, of course, Conservative gossip will have it that this is done at the solicitation of her Prime Minister, and is intended as an open manifestation and declaration of Her Majesty's approval of the policy of the Government. But it will be difficult to convince the general public of Great Britain that the Queen has decided upon so important and disastrous a step as an open avowal of her sympathy with one party in the State. Her past record is beyond criticism in the matter of according favour to any party; the rule has been upon a purely constitutional basis, and whatever the Jingo may say, those who understand the absolute fairness and prudence of Queen Victoria will know that her appearance at the opening of Parliament is due to her interest in public affairs, and her decision to once more take her place, not only in name but in fact, as the first Lady in the land.

But when pomp and circumstance of opening are over, and the two great parties meet face to face, the one to accuse and the other to attempt a line of vindication, it will probably be found that the Earl of Beaconsfield has exhausted himself and the patience of the country over the disastrous "spirited foreign policy," and the dishonest efforts which have been made to carve a "scientific frontier" out of the possessions of other nations. What can be said in just defence of the war in Afghanistan? It was begun by a shameful outrage upon the treaties England had made, and has been carried on with needless cruelty. English prayers were offered for the English soldiers suffering there, and everybody would sympathize with them and admire the courage of the men, but it might have been remembered by the pious that the Afghans had rights to defend, and nerves to suffer from sabre thrust or gunshot wound, and souls that needed saving. But, as a rule, British piety lends its name and influence to British policy, at least the piety of the Established Church does.

The Afghans fought for "home and country," they were beaten by the English and native troops, sent to punish them, of course; the Martini-Henry and the Gatling gave them no chance. But why did General Roberts take the hangman along with him? The forty-one men hanged at Cabul had no part in the murder of the British Embassy—it was not even charged against them—they were not taken in battle—they were hunted out of refuges sought in villages, and hanged because they had dared stand up and defend their land against an invader. Will Lord Beaconsfield defend the extreme measures of General Roberts, as he defended the blundering weakness of Lord Chelmsford in Zululand? Probably, for the Earl dearly loves an inconsistency, and doesn't mind an outrage, if perpetrated upon a people who cannot strike back.

But if the Liberal party is organized at last—and there is every reason to believe it is, with Mr. Gladstone as its recognised leader—the Government will learn that the day of political retribution is at hand. The English people are easily dazzled; they quickly take up a new cry and make it popular; when they have once set up an idol they grudge him no homage. But though the general sense of justice may be deadened for a time by the excitement caused by the stir of strong passions, it always asserts itself again in time to save the country from being irredeemably disgraced. The time has well nigh come, and the elections which cannot be put off but a few months, will show that the people have recovered their right mind. EDITOR.

DOMESTIC SERVANTS.

When are we going to grapple with the great social problem involved in the word "Servants?" We have talked enough about it. It is everybody's topic. Even the weather hardly receives more discussion. Go where you will, meet whom you may, you have only to start the bare—only to ask "How are you off for servants?" and you are overwhelmed with experiences and lamentations. The burden of the whole is that the race of good servants has died out, that faithful and devoted service is not to be had for love or money, and that so far from improving, the outlook in this respect is becoming gloomier and gloomier.

It is not, perhaps, very easy to fix the point at which that social dodo, the "good servant" disappeared. Judging from records of the past, I am inclined to think that it was always far more rare than we of this generation are apt to think; but it may be taken for granted that the present complaint is well founded. It becomes important, then, to ask—Why is this so? Still more important to consider how the evil of the present state of things is to be remedied.

In seeking the cause of the great change which has come over domestic service, we must look, primarily, to the great upheaval which during the last half century has altered the entire aspect of society, and changed all its strata from the highest to the very lowest. When we say "servants are not what they were," we are only stating part of a case. The broad fact is that no class is what it was. Society is not what it was. The upper classes even do not occupy the position they did, but are hustled by the shoddy-ocracy, which outdoes them in everything except in the simple matter of "blood." The middle classes have felt the change, and developed into a position quite different from that they formerly occupied. The labouring classes have followed suit; they have asserted their strength, have combined to uphold prices, have insisted on dictating the conditions of toil, and so become a power in the land to which it has been felt necessary to give political recognition. In face of all this, was it at all likely that domestic service would remain unchanged?

The leaven leaveneth the whole lump. That which has revolutionized the country, is felt in its effects everywhere and by all. It is not necessary to seek far in order to find influences bearing directly on the position of servants. In the first place, there has come with increasing wealth and luxury a regular demand for household labour. Time was when in middle-class families the boys were apprenticed to trades, and the girls took an active part in household duties. Now the boys become clerks, or struggle into professions, and the girls devote themselves to accomplishments, to the frivolities of society, or give themselves up to elegant idleness. More servants are consequently wanted—they are in greater demand, and with the usual effect of such a state of the market, you have to give a higher price for a possibly inferior article. Then the cause of the increased demand is also, to an extent, the cause of the inferior supply. Stuck-up mistresses and lackadaisical daughters, who want to be "waited on hand and foot," as the phrase goes, cannot be troubled with training servants. They do not want the raw material. They very naturally urge that as they pay good wages they expect thoroughly trained and accomplished domestics. Very good, everybody wants the trained servant, and nobody will be at the pains to train her. What is the consequence? She "goes into service" a raw recruit from the cottage or the slum, and raw she is likely to remain. In the good old times, the mistress took a more active part in house affairs; she was much with the servant, and taught her much. Moreover, a bond of union was thus established, and it often happened that a girl remained in a family for many years, until, in fact, she was regarded as one of themselves.

Everything now pulls the other way. A girl got from a registry office comes into a house with a character on which little reliance can be placed—for "characters" are given with slight ingenuousness,—is treated with scant regard to her comfort or feelings; is snubbed "by the young ladies," and stigmatized as the "slavey" by the "young gentlemen;" and after a few months probation, gives notice and departs. A succession of these experiences makes up the history of hundreds of thousands of "situations." The beginning is unsatisfactory—the end inevitable. I hear ladies say that they never expect servants to stay with them. On the other hand, places are so abundant, it is so cheap to advertise, means for getting about the country are so readily available, that a good many servants rather make a point of changing often, if only for the sake of change and novelty. So the "good servant" era seems to have departed, and it is doubtful if it will ever return.

But this state of things cannot go on. It must be altered, or it will grow worse. While generally mistresses treat servants with less and less consideration, servants give themselves more airs, exact better terms, and demand fuller privileges. This antagonism, always growing, will end in a state of things like that which prevails in the United States, where there are no servants—only "hired girls," who owe no allegiance, acknowledge no inferiority, are bound by no ties, but simply come into the house to do the work—or as much of it as they choose—and depart whensoever they please. This is not a desirable state of affairs, but what can we expect? There are faults on both sides which militate against the old state of things. Good mistresses are as rare as good

servants. The dream of the mistress is to have around her devoted and conscientious domestics, animated by a sense of attachment as well as a sense of duty. Very nice, only devotion and attachment must be the result of respect and consideration. You may take a girl, isolate her in an underground kitchen, keep her hard at work from morn till night; but that is not the way to make her look up to and idolize you.

A central truth has been struck in a communication to a paper, by a servant, which I have before me. He—for it is a man-servant who writes—says: "My experience is that servants are not considered human beings at all by the people who employ them. I am convinced that they are regarded as having no feelings. If the master is kind, the mistress isn't; and if the mistress is pleasant, then the master is overbearing. Servants are the least expecting people in the world; all that they ask is that masters and mistresses should treat them as if they had feelings. By pretending that we are not men and women they only make hypocrites of us; that's the only alteration they make. They oblige us to tell lies and cant before them, only that we may not be forced to own that we're flesh and blood like they are." Of course mistresses will not admit that they are in fault, and urge that they dare not show servants the consideration they would, because if they are kind their kindness is abused, and their attempts to mend matters presumed upon. There is very much in this also. One of the special difficulties of the case is that a servant not being an automaton is apt even to indulge in the tender passion. This, says the authority I have quoted, is the unpardonable offence, yet "they *must* know that servants, being men and women, can't help falling in love like others who are not in service." Then comes the "followers" complication, and this is perhaps the hardest of all to treat with.

It is to be regretted that dinners cannot be cooked and house-work done by machinery; but Edison will be some time before he gives us that boon, and meanwhile what is to be done? Are we to go on blundering as we are doing? or is it possible to revise the social contract on a more satisfactory footing? I confess that I see no clear way out of the muddle, but it is perhaps possible to put things on a little better footing, if people will only throw aside their habitual notions and prejudices, and look facts steadily in the face. It will be something to realise distinctly that we cannot have the good old servant under the bad new conditions. In an active, pushing, excited age, we must not expect those that go into domestic service, any more than those who don't, to be uninfluenced by surrounding influences. They will not be content with the life their grandmothers led, or the food they ate, but will insist on more liberty and a good deal more amusement. These points, therefore, must be conceded. Something may also be done in the way of facilitating house-work. The speaking-tube may be substituted for the bell, which obliges servants to run up and down stairs unnecessarily—first to learn what is wanted, and then to attend to the wants. Other appliances should follow suit, and thus service would be rendered less hard. Again, it should be possible to have training schools for girls—not in big asylums, they are almost always a failure—but in houses like those the majority of the people live in. Whether the sweetheart question is capable of solution I am not prepared to say; but it *must* be looked into, with much more that is now left to mend itself, and if it is possible to concentrate public attention on the subject of domestic service generally, it is quite possible that some reform may be effected, and that our homes may be rendered much happier in the future than they are in the present.

Quevedo Redivivus.

ON FREE TRADE—A REPLY.

From the prolonged silence of "Argus," I thought that Mr. Blake by his splendid exposition of Free Trade and exposure of Protection had killed him, and that so, Mr. Blake might assume the title of *Argeiphontes*, the slayer of "Argus," which Homer gives to Hermes. "Marib," too, I feared had perished in the fight. I am glad that Mr. Stephens has relieved my mind and enabled me to put off the season of mourning. I must offer an apology to him. I did not intend to quote him as distinctly claiming to have profoundly studied political economy. I thought, however, it might be inferred, and that only modesty prevented him stating it. He tells us that "Roswell Fisher" claims to have "thoroughly studied it (political economy)" and he claims to have studied as well as "Roswell Fisher," and that is as well as "any ordinary mortal can." As one does not expect now-a-days the "Gods immortal to mingle with the strifes of men," least of all when the subject contended about is political economy, nor hope to see an extraordinary genius occupy his time with the mere rudiments of the science in question. Mr. Stephens has claimed as much as would the late M. Léon Say or John Stuart Mill. What sort of thing Mr. Stephens means by "a Scotch joke in the abstract," I know not; it probably is the product of one of the protected industries of Canada, and may be very good, but the article is unknown here.

As an ordinary mortal can study political economy *profoundly*, and Mr. Stephens has studied it as thoroughly as any mortal can, he perhaps would kindly favour me with the reasons which lead him to deny that Adam Smith has exploded the doctrine that a man saves money by accumulating all the

processes of a manufacture under his own hand. In passing, I would remark that, as political economists are not the majority in any country, it is no argument against "Roswell Fisher's" statement that the majority of political economists favour Free Trade, to say that the policy of the majority of countries is for Protection. I am astonished that one who has studied political economy as well as "any ordinary mortal can," did not see this. Mr. Stephens asserts that British manufactures were established by means of protection; surely a man of his extensive reading must know that this is not the case with regard to what are usually regarded as the staples of British manufacture. It was not protection that taught Watt, Arkwright and Peel to invent; protection had no share in putting stores of iron and coal in juxtaposition; these are the causes of Britain's manufacturing superiority. He ought to know that the only prohibitory duties imposed during this century by the famous "Orders-in-Council" aimed not at protection, but at retaliation, and were strenuously opposed by the manufacturing interests, who might have been supposed to have been benefitted by them. The truth is that the commercial legislation of the world was vitiated by the old world fallacy of "Balance of Trade," which, exploded by David Hume, is espoused by Mr. Stephens, who has studied political economy as "thoroughly as any ordinary mortal can."

Mr. Stephens tells us that the object of production is to so multiply the inhabitants that all the grain grown in Canada may find mouths there to eat it. That principle extended would mean that every country should produce only for its own market, which again means that commerce should cease. That would seem to prove the principle false without further argument. But, again, this rapid importation or production of mouths is decidedly against the interest of labourers and mechanics, as their individual value will be lowered in the labour market. Hence protection, as thus expounded by him, is one-sided in its effects in the long run. But this process will and must take time, and during all that time the farmer is either obliged not to sell his grain at all or pay double freight for it. Further, he is obliged to pay, it may be, two prices for every article of consumpt. Let us suppose the case of a manufacture on which is laid a prohibitory duty of 50 per cent.; let us say the annual consumpt is \$1,000,000 worth of goods, untaxed. If we say that the consumers might have invested the money thus taken from them at only 5 per cent., that duty would have cost Canada, in 25 years, \$24,000,000 in round numbers. As the profit of a manufacture is usually reckoned at 10 per cent., all that is saved in that way is really about \$7,000,000; consequently \$17,000,000 have gone from the capital of the country. Indeed the loss is more than this, for the price of one thing being increased, everything else has a tendency ultimately to rise, consequently even to the manufacturer the money he seems to get is not worth all that it seems to be. Say the average increase of price all round is only 20 per cent., then the manufacturer has gained only in reality \$5,600,000.

Mr. Stephens states quite truly that the nominal value of money is of less importance than its purchasing power. Free Traders acknowledge that, and assert that Protection, by lessening the purchasing power of money, lessens its real as distinguished from its nominal value; consequently, if Mr. Stephens will only apply the principle he has laid down that the gain of every individual necessarily increases the gain of the community, to see that Protection must overhead impoverish, not enrich a country. He adds, to be sure, a clause, "but not always when it arises from trade and commerce, because in the latter case the gain is at the expense of the purchaser and consumer." Unless he means to include fraudulent transactions, Mr. Stephens, who has studied Political Economy "as thoroughly as any ordinary man can," must know that this is not the case. He must know that the profit of the butcher who buys an ox and sells it is the reward for the service he has rendered to those who could neither purchase a whole ox nor use it if they could. His wealth is really added to the wealth of the country, as is the wealth of the grower of the ox or the consumer of the same. In fact, Mr. Stephens has only to follow out the principle he has laid down to become a Free Trader. It may be remarked in passing that we do not, in considering the loss to national wealth, take into account the salaries of the revenue officers employed to keep out foreign goods. This, as will easily be seen, is a double loss—a loss in men who might be employed productively, and in money which might also be so employed.

Another fallacy that could be knocked on the head, if Mr. Stephens would only consistently reason out the principle laid down, would be: "That we cannot get trade benefits when separated by a political boundary." Does Mr. Stephens not see that the prosperity of Canada would be the same, the sum of the wealth of its inhabitants as great, were that wealth considered by itself or reckoned only as a thirteenth part of the United States?

This also, it seems to me, exposes the fallacy that lies at the root of the constantly repeated assertion that progress in manufacture means progress in civilization. There is a sense in which this is true. When any large community begins not only to grow grain but also to manufacture goods, it has advanced; but the other side of this is forgotten—that progress in civilization means really differentiation and extension of communities. If in the great community of nations one nation devotes itself to one sphere of industry and another takes up another sphere, then these nations form one community.

That being granted, the one portion of this community that manufactures is not more civilized than the others. It is the failure to see that the purely accidental unit—the nation—is merely a stepping-stone to the ultimate community in which the whole world shall be united, that has led Mr. Stephens astray. If Free Trade were everywhere established, and commerce thus developed to the utmost, war would be made more and more difficult. This would not be the millennium, but it would help towards it. If Mr. Stephens would only recognise that nations are but aggregates of individuals, and that whether the taxes are collected together and expended from London, Washington, Ottawa, and Mexico separately, or gathered together in one of these merely, so long as the amount is the same that is collected and expended, it matters nothing.

What Mr. Stephens concludes with is worthy of attention. He says that when we find it (Free Trade) is to the advantage of the adviser, the fair presumption is that his interests prejudice his judgment. This remark does not affect me in the least, as I have not a single near relative or connection engaged in manufacture or trade, so have no interest whatever in Canadian Free Trade, save the interest every sensible man ought to have in his fellow-subjects and the desire that they should act wisely for themselves. It is different with those who manufacture protected goods. Blank ruin stares them in the face if the protection is withdrawn, and therefore Canadians ought to be chary how they listen to advice from such tainted quarters. I wonder if Mr. Stephens never heard the maxim laid down: That only is a just transaction in which both parties are the better for it. Granted that this is true, then it may quite easily be the case that Free Trade may be advantageous to both Britain and Canada, as likewise to the United States, so there would be no risk in listening to British advice in the matter.

One thing more and then I have done at present. Mr. Stephens says that political economy cannot be an exact science because Free Traders have changed their maxims. That seems a *non sequitur*. He may mean that change of view as to the answer to given problems proves that political economy is not an exact science. All I can say is, if that reasoning holds, then not even mathematics can claim to be exact. With his extensive reading, Mr. Stephens cannot fail to be aware of the famous quarrel between the two Bernouilli as to the solution of a mathematical problem, and how neither Leibnitz nor Newton would venture to decide which was right. Certainly astronomy would never have a chance of being reckoned exact. In fact, if Mr. Stephens' reasoning held good, no science capable of advance could be called exact. Political economy certainly most nearly deserves the title of an exact science of any science of human nature. It certainly goes on the assumption that man's only motive is enlightened selfishness, and man has an infinity of other motives; yet this would no more make political economy other than an exact science than does the fact that all fundamental problems of mechanics representing impossible cases prove that mechanics is not an exact science. No one could prove experimentally Newton's first law of motion, the case put has no existence. Yet from that and such like problems can principles be drawn that enable us to weigh the planets and predict their courses.

Stirling, Scotland.

J. E. H. T.

"SCIENTIFIC RELIGION."

If by a "moral interregnum," as Mr. Goldwin Smith puts it, we are to understand a lapse of power in the outward and visible religious sects which have hitherto conserved the moral guidance of the people, it is possible to comprehend that these may cease to reign. But, in its true sense, a "moral interregnum" is a thing impossible. The Sun of the natural world may by the ignorant be supposed to cease to exist every time a thick cloud hides it from view. So, too, those men who have clouded over the "Sun of Righteousness"—that source of all Life and Light to the spiritual universe—with self-evolved vapours of error, darkness and confusion, may come to believe and mourn that the source of power has withdrawn its influences utterly, and ceased to reign in their heavens. Both judge only according to appearance, and their judgment is therefore not righteous. The moral universe from which, or through which, the life or will of man is derived, is ever prior; the mental and natural are but the result. The will, the interior life, the soul, the moral part of man (each term is synonymous with the other), never ceases to rule in all his actions; and the one source or origin of that will or life can never for a moment cease to influence, to warm, to enlighten. Arbitrarily to control, is to destroy freedom of will—is to put an end to life. It is destruction—not salvation. Yet never in all the ages has there been, nor will there be, a "moral interregnum." There is "a something outside of ourselves which (always) makes for righteousness."

Still, the fact remains that what orthodoxy calls "a moral interregnum" is already upon us. The attractiveness and controlling power of a religion which appeals to selfishness, and urges men to "come and be saved" for the sake of self, has ceased to influence. Men ask, what is salvation? and why should such a mote in the sunbeam as I be "saved" from amid the myriads of other motes? Tell me of a salvation for humanity, how I can help to save others, and I will listen. Show me how to leave the world better for the life I

have lived; the wiser for the mental strength I find within myself—how it got there I know not!—the more comfortable in its conditions for the new comers who are to follow because of the practical work of my hands; and the religion you speak of will become interesting at least. It may then possibly rouse me, too, along with my fellows—may save something of the man in me, from the brute instincts of which I find myself possessed.

So we find the foremost minds of this age disregarding religion, so called, studying instead, what sham scientists call "the conditions of our environment," more correctly described as the laws of being revealed in nature, and striving to evolve true theories for practical life from the external phenomena of matter and of mind. Herbert Spencer's "Data of Ethics" is his latest effort in that direction,—a direction towards which all his powers have been continually bent. He has succeeded in evolving from the depths of his moral consciousness, a sort of sublimated selfishness which finds its line of wisdom on the plane of least resistance. He asserts that the conduct which entails the least suffering upon self is the conduct which also gives the least suffering to others, and is therefore right. This law of evolution in the direction of the line of least resistance is insisted upon so much by Mr. Spencer that he almost loses sight of freedom of choice—of free will, free life—in the animated forms of matter which he calls men. They do possess undoubtedly perfect freedom to adopt the line of greatest resistance (as well as that of least), and with the whole force of will meet the miseries it entails, till they grow callous, and come rather to like it. Man can evolve if he chooses, a "rejoicing in iniquity." That there has been already a good deal of this kind of evolution is inevitably presupposed by Mr. Spencer's own theory. It is evolution out of that state which is the special aim of the laws of evolution Mr. Spencer evolves. It is precisely because that truly great, because truly good, philosopher loves his fellows that he is able to perceive, by pure force of the good will given him, that the line of least resistance to natural law is also the path to the greatest happiness of the greatest number. Did not his will desire that result it could create no thought, no vision, akin to it. Mr. Spencer goes so far as to admit that "a rationalized version of the ethical principles of the current (Christian) creed may ultimately be acted on." That keen perception of truth which distinguishes the "Bystander," very justly criticises "that it hardly consists with certain theories about the evolution of the sciences that the true principles of the crowning science of Ethics should have been discovered in a wholly unscientific age by a peasant of Galilee. Evolution may serve his (Mr. Spencer's) scientific imagination in place of a future life. The unscientific and unimaginative will hardly sacrifice the lust of the hour to a remote vision, which after all, if it is ordained by evolution they may leave evolution to bring to pass."

Still, Herbert Spencer, now as ever, is sincere in his study of facts, and in his aim towards goodness in the affairs of daily life; and by him, therefore, there comes a ray from the Sun of Righteousness, piercing the clouds of error banked up by man-made morality, showing to man that compliance with the natural laws of being inherent in their constitution is salvation, and that very happiness for which man was made.

Nor are we wanting in lesser Herbert Spencers in Canada. Mr. W. D. Le Sueur, of Ottawa, in the January number of the *Canadian Monthly*, says: "Life may be considered as a science that has its laws, or as a game that has its rules. He who would make satisfactory progress in the science must familiarize himself with, and guide himself by, what is already known; he who would play the game successfully must learn the rules." This is quite Spencerian; and quite "Positivist" enough to satisfy Frederic Harrison himself. Mr. Le Sueur's article is largely devoted to combating the position taken by a certain "G. A. M." that "the Apostolic doctrine of the Cross can alone keep the world from becoming altogether corrupt."

Here he touches the kernel and cause of the revolt from existing creeds perceptible in pure and high minded men of science in this age,—a revolt deplored by many as the harbinger of a "moral interregnum." The reason for such revolt is plain on the surface for those who care to look. The Apostolic doctrine, being uninspired, and not the Divine Word itself, does not so lucidly permit the clear shining of that love and wisdom which are God, and flow forth from God, as do the Gospels; and Apostolic writings, therefore, are more easily perverted to support almost any creed the will of man may care to plume itself upon having discovered. Yet St. Paul gives "the Apostolic doctrine of the Cross" in one sentence: "God was in Christ reconciling the world unto Himself"—unto Himself, not to another. Such language means surely, if it means anything, that Jehovah lived in, and shone through, the humanity with which He clothed Himself, in word and deed. How He accomplished this reconciliation He Himself tells us: "I am not come to destroy (the law), but to fulfil (the law)"—to fill full with His own life every tittle of the possibilities contained in a human existence—to fill it full with the very life of God, which is law—the law of the universe, celestial, spiritual, mental, natural. On each plane of existence—material, mental, spiritual, celestial or heavenly—God's will, God's life, the love and wisdom which are His divine essence and form, are the same precisely, differing only in degree of manifestation. He ultimated His life on the lower or material plane of existence that He might reach, touch, and save men, by the power

of His divine life of love and words of wisdom. By no other means could He touch with His presence and life, men who had sunk, and lost the higher life, till they knew no desires but the material appetites of the brutes that perish. Submitting Himself, as a man, to the actions and actual contact of men, He lived, and He was slain for, and by, men—slain as to the human form He had assumed. But the love and wisdom which lived in that life and that death, worked an answering love in the hearts of others, conquered and subdued by love—Infinite Love, that strongest force in all the universe—the powers for evil which man in this world, or in the other, had become, and made it possible for man again to ascend to a higher life, because through that Humanity which they could see, touch, handle, understand, new life from Him could be infused. And the man who knew Him best learned to write thus: "That which was from the beginning, which we have heard, which we have seen with our eyes, which we have looked upon, and our hands have handled of the Word of Life, declare we unto you; for the Life (the only origin and source of life) was manifested, and we have seen it, and bear witness and show unto you that Eternal Life which was with (or in) the Father, and was manifested (placed visibly before us)." Such is the Apostolic doctrine of the Cross. To follow Him who is God—Jehovah clothed with humanity—is the very life of law, and the very law of life to every faculty within man, regenerates, heals, saves him from the life of self, and teaches him practically, alike by precept and example, to devote every faculty of his being, will, thought, and deed, to the service of his brethren of mankind as He, his Master, did; for so God wills to save and bless others. The power of such life, from God and for God, is still the only force that can "keep the world from becoming altogether corrupt"—altogether sinful, selfish, and unnatural. Science and philosophy have no quarrel with such a law of life. Science and philosophy are seeking it; and "they who seek shall find."

"Student."

A TRIP TO CUBA.

No. II.

There is no more instructive stand-point from which to glean information as to the products, climate and general resources of any country, than a public market. I stood, then, in the market of Havana, the enclosed portions of which I should estimate at about twice the dimensions of our Viger Square, whilst outside the gates in picturesque confusion some two hundred mules and horses stand laden with baskets of delicious oranges, bananas, pine-apples, cocoa-nuts and a dozen other varieties of indigenous fruits. For on the favoured island of Cuba, the "Pearl of the Antilles," a climate remarkable for its uniformity, matures its vegetable productions throughout the entire year, and fills the market at Christmas as plentifully as in autumn or summer. The average registration of the thermometer, whilst not exceeding 87° Fah. in summer, falls only to 85° throughout the winter. What an entrancing contemplation to the rheumatic and catarrhal inhabitants of Canada and the New England States, where a fall or rise of fifty degrees in twenty-four hours is an event of not unfrequent occurrence! Here was a profuse supply of choice luscious fruit, which formed so marked a feature of this Cuban market as might excusably tempt gods or men, to say nothing of irrational and irresponsible small boys, into making experimental ventures with their eating and digestive faculties. I plead guilty to eating, on this occasion at any rate, quite enough. I would prefer not to go any further with my confession than that. And I may remark here that I have good reason for affirming that I was not born yesterday. My glossy locks are undyed, and my teeth are the genuine article, but I still feel painfully conscious that I cannot, with a due regard for truth, shelter myself under the designation of a boy; and therefore it is no use disguising the fact that I wish to get away from this subject of the romantic and sweet-tasting fruit, which to this present time still haunts me in my dreams.

One of the most important industries of Havana is the tobacco and cigar business. The "weed" is a native of the island, and from especial care and cultivation, added to its own valuable natural qualities, the manufactured tobacco of Cuba, exported throughout the entire civilized world in the shape of cigars, has long been held in the highest estimation by consumers.

Whatever may be the general social condition of the lower classes in Cuba—and I have no doubt it has been disgraceful, and is still bad—I must say that the breakfast at which I surprised the hands of one large tobacco factory, was a repast denoting that much care and attention are given the men by their employers. A bottle of wine to each, with an abundant supply of fresh fish, meat, &c., must form a pretty solid foundation for a day's work.

Havana boasts a fair supply of public buildings, civil, military and ecclesiastical. The residence of the Captain-General is a plain structure of stone surrounded by palm-trees. There is nothing imposing in the buildings, nor is there any attractive feature in the structure of the University, an important institution that I found to interest me but little. But the Payret Theatre is simply wonderful. Vast in dimension, the finish of the whole building, inside and out, is excellent in taste and execution, and most effective in appearance. My visit to the play was the occasion of the commencement of a very pleasing acquaintance with two young Americans, whom, although a man, I am justified

in eulogizing as specimens of gentlemen in the fullest sense of the term. One was the son of the late Judge Doolittle, of Utica, N.Y. Both he and his companion, Mr. R. Peabody, were educated at Yale University, an institution deserving of the highest commendation, as judged by the character and subsequent standing of the men it has turned out. I may mention, as an instance of American push and talent, that the first-named gentleman, though only twenty-six years of age, is already a lawyer of some note in Utica, and director of a bank. May my friends' shadows never grow less. We went about considerably together. I don't know whether they or I were most impressed with our evening at the theatre. To this day the magnificent scenery floats in a hazy glory before my eyes; the dance of the pretty ballet girls still enraptures my senses, as once did the performance in the Grand Opera house of Vienna. The orchestra was composed of about seventy performers on stringed instruments, and the effect was perfect. The audience overflowed the vast building, presenting a striking contrast to a Montreal house, which is notoriously thin, except when Nigger Minstrels are the attraction. The Cubans, however, are strikingly wanting in enthusiasm, and have strange habits of expressing disapproval, and some other emotions by a hissing sound. Had a few hundreds of them made a virtuous resolve to hiss down a very immoral theatrical performance at a theatre I chanced to look in at, near the Louvre restaurant, they might have done a real service to public decency and put to shame a government which openly allows such infamous sources of vileness and corruption to exist in a nominally religious country. An official informed me, in reply to my enquiry as to whether the Government gave its sanction to the existence of this hole: "Oh, yes, the Government allows everything." How closely allied are superstition and vice, an inordinate zeal for the forms of religion with an entire absence of its power, which develop such scenes of ignorance and depravity as some nations so frequently exhibit.

The Park Isabella is a luxurious compound of nature and art, and forms a delightful breathing place in the cool of the evening, "when the band begins to play," and the swells drive up in their carriages, and the revolutionary mechanic saunters in, eyeing the scene with a scowl of malignant jealousy. But the aristocrats get the lion's share of the enjoyment, as is usually the case, and a thousand gaslights illumine the beautiful scene, and "all goes merry as a marriage bell." By-the-by, I must here suggest to the respected President of the New City Gas Company, and the Chairman of the Lighting Committee of the City Council to take a trip to Havana in the interests of science and for the future better enlightenment of us poor benighted Montrealers. The "witching orb of night" hangs just as brightly above the warm West Indian Islands as over our northern shores, but in Havana she is spared the indignity of being commercially utilized as a substitute for gaslight, as is the case in our own dark and dangerous thoroughfares. The lamps, too, are in much closer proximity to each other. From eve till morn I could have stayed with pleasure in the Park Isabella, but the flight of Time compelled me to visit the interiors also of some private Cuban residences. My researches in this direction resulted in the discovery that the good people of Havana are possessed by a perfect passion for rocking themselves in cane-bottomed rocking chairs. Formal visits are conducted with a due regard to this universal custom. The visitor and lady of the house place themselves vis-à-vis, and commence to rock as if the destinies of the human race were involved in the operation. Perhaps the motion is productive of thought and expression. I make bold to hazard an opinion, however, that it rather tends to develop idiocy.

A bookseller here would settle in insolvency with little unnecessary delay, and no vexatious raising of the hopes of his creditors. The large proportion of the Cubans are in blissful ignorance of all learning, and the remainder is too lazy to improve itself by reading. Spacious churches exist all over Havana, all Roman Catholic, and the people are kept in a rigid state of intellectual bondage. Of late years, however, rays of light have been discovered struggling through the gloom, and thoughtful working-men have commenced a bold strike for liberty of thought. Thus we see latent forces slowly, but surely, gathering throughout the world for the great unshackling of the mind which must ere long burst upon the affrighted horde of tyrants and bigots, and all upholders of mental tyranny. A Protestant service was announced to take place at the Pasacha Hotel, but I saw nothing of it, nor do I think that it was held at all.

From churches to water-works may seem a somewhat abrupt transition, but I have to touch on so many subjects that I must be brief and to the point. The water system is admirable, the entire city being supplied with spring water, which is brought a distance of eight miles. The eatables at the hotels hardly came up to the excellency of the water standard. A dinner I took at the Pasacha with Doolittle and Peabody convinced me that the principal drawback to Cuban cookery consists in the unconscionable flavor of garlic which pervades every dish set before you. The soup contained garlic in undisguised quantity, and the fish was seasoned with a moderate allowance of the obnoxious vegetable. The *entrées* swam in the odorous thing, and the joints and boiled chicken were painfully impregnated with it. I suppose the Cubans must really be fond of garlic, but when I can be persuaded that an eel gets used to skinning, and comes to like it, then, and not till then, will I believe that any reconciliation between your humble servant and that weed is ever destined to take place.

D. A. Ansell.

CRITICAL JOTTINGS.

Criticism is the exercise of judgment, and every act of the mind may be said to be an act of judgment. The word criticism seems, however, to be limited generally to that of literature and art. It is doubtful whether criticism has attained to the dignity of a science; the reason for this is said to be that the "good effected by criticism is small, the evil incalculable."

Sir Walter Scott called critics "caterpillars"; Washington Irving named them "free-booters"; Ben Jonson said they were "tinkers, who made more faults than they mended,"—so that it is apparent that critics have not been looked upon with favour by authors. This has been no doubt caused by the carping, unfriendly mode of criticism indulged in, also by the rude personal attacks which, though ruled out of present decent literature, still come in and give an unpleasant variety to the world of letters. Byron retaliated upon his critics in masterly, though very ungentlemanly lines, their envious darts of criticism; but the ordinary *litterateur* is unable to do this, for very evident reasons. There is a great temptation on the part of the critic to make an unfair remark of sarcastic import, or to write a stinging personal phrase at the expense of the author, in order to increase his own reputation. Notice how Beaconsfield, in his parliamentary speeches especially, has enhanced his reputation with a great many persons by his faculty for inventing epigrammatic terms of withering scorn and ridicule. There is great need of a critic divesting himself of this habit as soon as possible, as it is not politic, to say the least, to run the risk of making enemies, or of losing friends. Nothing is more exasperating to an author than to see his name coupled with a term of jeering ridicule. It surely cannot be the intention of the critic to attempt to convince an author or writer by this mode of attack. When a man's self-love or vanity is hurt, he will not listen with a good grace nor a willing ear to any arguments of his critic.

The plea urged by the critics is, that the public must not be deceived. This is very proper, but leaves out of consideration the important fact that there is a very great possibility—in many cases, a certainty—of the critics themselves being mistaken in their opinions. Like some religious people, they arrogate to themselves the doctrine of infallibility, forgetting for the nonce that as *ex nihilo nihil fit*, so from fallibility can not come infallibility. When the motive of the critic is unkindness there is nothing to alleviate the injury; it is an injury needlessly to wound even the vanity of another. Many an author's career has been embittered by unjust criticism, whilst the readers of it have looked upon the critic as an exceedingly bright fellow. Is not a man's self-love his own property, and why should it be attacked, even if he has an excess of it,—that is to say, attacked in an unkind and rude manner?

The evident failure of criticism to be recorded as a science may be seen in the number of editions of Shakspeare that we have, one critic even devoting his time and talents in endeavouring to discover how some folios were stained with gravy spots, thus showing that criticism fails to be regarded as a science, for the reason that we have no standards or measures of excellence in it, or rather that each critic sets up a standard for himself. The criticism of facts, say history, is in effect history itself, but the criticism of imaginative subjects is one to which it is difficult to apply a standard.

In poetry, for example, no particular age can lay claim to a monopoly, and consequently any preconceived ideas or despotism of taste which seek, or have sought, to establish rules of universal authority must be of little use. Poetry, as the power of *making* or creating what is sublime or beautiful, is an attribute even of savages. Now a man, in order to appreciate or criticise this wild and weird composition, must divest himself of his modern habits of thought and adapt them to the circumstances under which it has been composed. It is evident that critics will not succeed in doing this to the same degree. Internal excellence is the test, and if we find that the thoughts and spirit of the poetry spring from the root of human nature, it is true poetry, no matter how uncouth or unmusical the words may be. In art the same rule applies: "The Grecian executed what it proposed in the utmost perfection, but the modern can only do justice to its endeavours after what is infinite by approximation; and from a certain appearance of imperfection is in danger of not being duly appreciated."

To come to more modern times, any attempt at criticism of the paintings of Raphael, for example, can only be made by those who spurn the conventionalities of the day, and rise to an appreciation of the *feeling* expressed in these paintings. There is no doubt that Raphael and others were inspired with religious feeling and devotion: it is stamped upon their works. Had they not loved the Madonna they could not have painted her so sweetly or so exquisitely. In our own day painting is so universal that one is apt to think that modern pictures ought to equal those of the Old Masters. The reason why this is not the case is, perhaps, that the artistic soul is not at present stirred or influenced by the deep, mysterious, clinging faith of the Middle Ages. The present age is, perhaps, too intellectual for the expression of deep feeling, and confines itself to mechanical imitations or curious groupings of colour.

Many people give it as their opinion that they cannot "see anything" in these paintings of the Old Masters, and that it is merely a corrupt fashion

of æsthetics to admire them. Their opinions or tastes are to be respected; but may it not be that they have not released their minds from modern habits of thought, or that they are not capable of appreciating *feeling* expressed in this way? Again, it is urged that even acknowledged critics differ as to the precise meaning of certain expressions of feature or of modes of colouring. This arises from the want of a standard of excellence, or else it is the fault of the critics themselves, who seem to think (some of them at least) that the whole art of criticism consists in finding errors or flaws. To understand or appreciate some works of art it is necessary, perhaps, that we should be artistically educated, and be of course in a position to compare them with others, though an intuitive perception of true beauty in art may be given to some mortals by Providence, yet even this requires a certain development by education—in like manner, the musical ear. If a work of art is expressive, *suggestive*, or influences the sensations to an appreciative degree, it surely is of artistic merit.

There have been lately some letters written denying that certain paintings at the Academy of Art in Montreal were originals; this ought to be considered of minor importance. The question should first have been as to their merit; if not meritorious, the exhibition of them is a matter of small moment to the general public. Even if originals are not meritorious, they are only valuable as showing the early efforts or the declining powers of the artists, and are of interest only to the art-student perhaps.

The most satisfactory mode of examining a picture gallery by one unacquainted with *technique*, *chiaro oscuro*, &c., is to jot down the numbers of the pictures which appear to him the most pleasing or sublime, and then to compare notes with the catalogue, otherwise one is sure to be biassed by the reputation of the artist.

Hiram B. Stephens.

CONTRARIETIES OF MEDICINE.

There is not a person now in the downhill of life but who must recollect when the principles now in the ascendant were dominant once before. Half a century ago, say in 1825, a starving system of diet was in fashion and was vaunted a great secret of preserving and restoring health. "Live on sixpence a day and earn it," was a maxim in universal favour, thought to be potent against the most violent or the most insidious forms of disease. Anon it was discovered that the whole community was being wasted by abstinence, and the cure of all disease involved a generous—nay, a very high, diet; and it was explained to us that we were all starving ourselves. We have now reverted again to the starving system. The lancet, which was in such universal use in the last century, has not yet been re-introduced; but there is no sort of security that it will not reappear as soon as its former reign may be sufficiently forgotten to allow it to come back as a novelty. For fashion, not science, rules everything in medicine. One lucky man with a good name starts, away on a tack which is oblique to the prevailing mode. His good fortune is noised abroad and the whole pack follows him, shouting his cries and reciting his maxims, until another bold and lucky innovator is able to turn the current once more and lead off on a new course. Is this a hard judgment on the profession? we think not. But let us consider one of the practices to which we have alluded, and ascertain how it may support or contradict the criticism that we have ventured to pass. Blood-letting, which was a universal practice a century ago, and is altogether discountenanced now, must have been either right or wrong. If it was right, then the whole profession is to-day following like a flock of sheep an erroneous and vicious fashion. If it is wrong, still, while it was in the fashion, all followed it without hesitation. If it had only been an accidental error in the career of true science some able and honest men would have lifted up their voice against it. The faculty would have been divided, and truth would at last have prevailed. But there is not the least reason to suppose that, until the fashion had pretty nearly worn itself out, anyone doubted the efficacy of blood-letting. All went for it as unanimously as all now oppose it. Nobody was against it then; nobody is for it now. This looks much more like ignorance guided by fashion than like science for solid truth. We are aware that the opinion which we have ventured to express has been met by an explanation intended to vindicate the purely scientific practice of medical men in the last century and in this. "Mankind are not the same now," says the apologist, "as they were a hundred years ago. Copious bleeding on almost all occasions was the right thing for constitutions of that day; but modern constitutions require a totally different treatment. Blood-letting was salutary then, but it is decidedly destructive now." This generation is expected, then, to believe that habitually and copiously to deplete their veins was good for mankind seventy years ago, but that in the present day it is undesirable to deprive a human being of a drop of his blood. Be it remembered that it is not a modification of a practice that is under consideration but a total reversal of it. It might be intelligible that blood-letting is not as extensively or as profusely required as it was two or three generations ago; but that is not all the doctrine we are taught. Modern practice is, in regard to blood-letting, diametrically opposed to the practice of the eighteenth century. Does anybody believe that we are so

entirely unlike our fathers and grandfathers as to require a diametrically opposite treatment to that which was good for them? The whole race cannot have so changed in this remarkable particular. The same defence may be made of the alternative starving and feeding; but can we accept the argument? Was there a radical change in Englishmen's bodies from 1800 to 1840; another from 1840 to 1865; and another from the last date to 1879? If not, why does medicine vacillate so? Two doctors manage to meet each other with steady countenances, and we have no doubt two augurs could always manage to do the same, notwithstanding Cicero's jest on the subject. Men can compose their facial muscles when their bread depends on their doing so. We adopt to-day what we discarded yesterday and esteemed the day before. The lancet will have its turn again without doubt. Some bold man will open a vein and effect a cure. He will vaunt his method, and the profession will run after him. It is in the nature of man to be fond of novelty; more especially is it in the nature of sick men to be eager for change. The invalid can judge of the insufficiency of that which is, and hail with delight something different from the long unsuccessful remedies—something which once more revives the hope of recovery. Thus any practice which has been long enough in abeyance to have been forgotten can be revived and go through another probation, to be rejected and to be superseded by some other revival, possibly by the very fancy which supplanted it before.—*Blackwood's Magazine.*

THINGS IN GENERAL.

THE LATE MR. HEPWORTH DIXON ON THE QUEEN.

The last paragraphs of the concluding volume of "Royal Windsor," which Mr. Hepworth Dixon had just completed before his death, are as follows:

"The central figure in this family group is veiled. The veil is not without a silver lining, but the veil is here; a habit of the mind as well as of the physical frame. No great emotion should be seen too near. To read the story of such a loss we need some help from time and space. When Queen Victoria has become to the descendants of her people what Queen Elizabeth is to us; when all the trifles of our time are gone, and only the realities left, the story of her love, her happiness, her loss, will be a favourite theme of poets, artists, and story-tellers. Faith that knows no limit, constancy that clings like life, are not of every age. What will the writers of a coming day, who take this theme for tale and idyl, have to tell? They will draw the picture of a young and fatherless girl, called, while in her teens, to occupy the greatest throne on earth; who had to take her place at the head of a great society, with little or no support from her immediate kin. They will paint her grandeur and her loneliness in a station which allows no sharer and admits no friend. They will show the Saxon prince who came to her and made himself a part of her; then, in line on line, the story of their lives will be unrolled; years of domestic bliss, broken at length by sudden snap in the very noon-tide of their married joy. Then may come the pathetic sequel of a sorrow which knows no change, which draws away from the haunts of men, which lays down much of the pomp of Royal state, and gives up all the vanities of the world—not in old age, when blood is said to be cold, but in the flush of life, when all the tides of emotion are running high—to nurse in solitude a deep and tender sentiment of personal faith. Millions will dwell with fondness on this story of a human heart, in which the woman rises to a higher throne than that of Queen."

FOREIGN RIVALRIES.

It is strange indeed that the United Kingdom should still import so much timber as it does. The quantity of native produce has perhaps not varied greatly during the last fifteen or twenty years, but the importations of hewn, sawn, and split wood had steadily risen from about 3,630,000 loads, valued at £11,528,000 in 1862, to about 6,670,000 loads, valued at £19,040,000 in 1877. This increase of course is largely due to the recent growth of our ship-building trade, in spite of the great fluctuations it has lately undergone, and the vast changes wrought by the use of steam and iron, which might be thought injurious to the older trade in more entirely wooden ships. The number of our sailing vessels had certainly been reduced from 26,339 in 1868, to 21,169 in 1877, and their aggregate tonnage from 4,731,217 to 4,260,699; but during the same period the number of steam vessels had increased from 2,298 to 4,564, and their tonnage from 596,856 to 2,139,170, showing altogether a gain in carrying powers of 20 per cent. during the fifteen years. We now construct fewer vessels in a year than formerly, either for our own merchants or for foreign customers, but those we turn out are of much larger aggregate bulk, and, notwithstanding a few murmurs to the contrary, there is small risk of "British-built" ships losing their superiority over all others. Whether we shall maintain our character for excellence in other sorts of wood-work may be doubted.

English carpenters used to be famous for the deftness and thoroughness of their work, but it must be admitted that, in common with the other building trades, they have lately done much to prejudice themselves, and it is not satisfactory to know that from the United States every year there now comes even

into England great cargoes of window-sashes, doors, skirting-boards, panel-work, wainscots, and all kinds of joinery, which, as wood is there much cheaper and labour no dearer, can be sold at a profit over the heads of our own workmen. The Americans are also sending furniture to us instead of coming to us for it, as the cheap and comfortable "American chairs," now to be found in nearly every house, testify. The value of the household furniture exported from the United States in the year ending June, 1878, a large quantity of which was disposed of in England, was nearly £400,000, or £50,000 more than in the previous year. Our own exports under that head, including the large item of "upholstery wares," with which wood-work has little to do, amounted to only about £380,000, and was below the average of the past five years. With foreign countries we have never had much trade in furniture; but we used to supply our colonies with nearly everything but the rougher articles that they made for themselves. They are now learning to make fine as well as rough articles at home. We have no reason to complain at this sign of their progress, but it is worth noting.—*Great Industries of Great Britain.*

PARSIMONIOUS PEOPLE.

It is the duty of every one to be thrifty; but it should be kept in mind there is a difference between thrift and mean parsimony. Some people who are at ease in their circumstances make themselves ridiculous by shabby attempts at saving. We once knew an old Scotch lady who, though she had a considerable sum of money left her, was parsimonious to an extraordinary extent. As she grew old, she grew more miserly, until she would not allow herself milk for her tea, or meat for dinner. Bent double with rheumatism in her old age, she would not pay any one to wash or clean her house, but with infinite labour accomplished these tasks for herself. She never would send for a doctor, for she pithily remarked: "They cost a power o'siller, and did no good." On bitter winter days we often found her shivering over a single handful of fire; a small piece of hard cheese and a cup of tea with mouldy bread, her only dinner. When she died she left about eight hundred pounds, beside various moneys in silver, copper, and bank notes, which she had stuffed into drawers and various recesses. All her money went to a couple of nephews, who never paid her the least respect, and who even grudged the necessary outlay for her funeral.

An old clergyman of very mean habits got married when far advanced in life, to the great surprise of all his acquaintances, who wondered at such an act of extravagance. Upon inquiry, however, it was found that he had married entirely from motives of economy. The lady of his choice was the widow of a respectable schoolmaster, who after her husband's decease was in the habit of lending him the clothes of the defunct; so, thinking that marriage would put him in possession of the remainder of the said garments, he proposed, and was accepted! His stipend was, with glebe and other things, about two hundred pounds per annum, yet by dint of sheer niggardliness, he died leaving many thousands. He made a point of picking up and taking home anything he could find—a piece of coal fallen from a passing cart, an old lucifer match box, pieces of stick from a neighbouring wood—anything to save outlay in his own house. He never wrote on a new sheet of paper, always using blank pages of other people's letters, and turned all envelopes outside in, so as to make them available for his own use. After his death, a drawer full of turned envelopes, gummed together in a very ingenious way, was found. On one occasion he gave a dinner, which consisted of a sheep's head minus the trotters, which were to be kept for next day's dinner.

The instances of people in large towns living miserably and dying of starvation, while all the time hoards of money are hidden away in bundles of rags, under boards, &c., are frequently to be met with, and furnish sad proofs that the "greed for money is greater than the love of life." Examples of this kind are every little while recorded in the newspapers; and we sadly contemplate the fate of those who wilfully perish in the midst of plenty. A wise frugality is widely different from an unnatural meanness, and we do not know anything more melancholy or degraded than the sight of old age grasping eagerly every coin in order to save, while all the while the poor attenuated body is sinking for want of needful food, clothing and comfort.—*Chambers's Journal.*

THE "hardly ever" of the "Pinafore" is a plagiarism. It is taken from the story of a priest who preached before Louis XIV., who was notorious for his dread of death. In the course of his sermon he said, "We must all die!" and then recollecting his monarch's weak point, he looked at him, and said, in an apologetical manner, "That is, nearly all of us!" This priest was possibly related to him of whom La Fontaine says, "In the morning Father Dupré says Mass!" "What does he say in the evening?" "Ah," replied La Fontaine, "well, after dinner he does not know himself what he says."

THE CANADIAN MILITIA.—The backbone of the Canadian militia would, Colonel Strange believes, be found in its rural battalions. Most of the farming population of which these latter are composed engage in "lumbering" during the winter, and of these men Colonel Strange adds:—"He who has lived among these genial, stalwart lumbermen, shared their shanty and their bivouac

in winter and in early spring, when they drive their logs along the icy torrents and head-waters of their wooded wilderness, cannot but be impressed with the belief that he is among Nature's soldiers of the finest type. There is not, I believe, finer stuff for soldiers among any population in the world; while the habits of organization and supply of the various lumber camps at the extremity of long lines of difficult communication are a quartermaster-general's department in miniature."—*English paper.*

"EXCESSIVE CHANTING."—The Rev. James M'Mullen, of Cobridge, Staffordshire, has issued a circular cautioning his parishioners against the use of the book, "Hymns, Ancient and Modern." He advocates congregational service, and thinks chanting of the General Confession by a few an "awful profanity." "There is excessive chanting in cathedrals because the cathedral clergy are unsound in the faith; and from the churches where such is the rule there is a constant stream of young persons going to the higher Ritualistic churches, and from them to the Church of Rome."

CORRESPONDENCE.

It is distinctly to be borne in mind that we do not by inserting letters convey any opinion favourable to their contents. We open our columns to all without leaning to any; and thus supply a channel for the publication of opinions of all shades, to be found in no other journal in Canada.

All communications to contain the name and address of the sender.

No notice whatever will be taken of anonymous letters, nor can we undertake to return letters that are rejected.

Letters should be brief, and written on one side of the paper only. Those intended for insertion should be addressed to the Editor, 162 St. James Street, Montreal; those on matters of business to the Manager, at the same address.

MR. PARNELL'S VISIT TO MONTREAL.

To the Editor of the CANADIAN SPECTATOR:

SIR,—I have an objection to humbug, and a partiality for fairness. It seems to me that Mr. Parnell's remarks about Lord Churchill's ancestors are humbug and clap-trap. Does Mr. Parnell wish us to believe that if the Americans could trace their ancestors back to the reign of Charles the Second, those ancestors would all be found to have been perfect human beings?

Does he mean to allow the American people no other ancestors than the Pilgrim Fathers? Does he assert that the particular vices and virtues of our forefathers are, to a certainty, inherited by their descendants after a lapse of two hundred years or so?

Will not the Montreal "Patres Conscripti" do something very odd if they accord to Mr. Parnell the honours of a public reception?

Yours truly,

A Subscriber.

To the Editor of the CANADIAN SPECTATOR:

SIR,—I have always been proud of my country. I have felt right along that Canada really played first violin in the orchestra of the nations. Now I am sure of it. Like all wise children, we are teaching our mother; and she learns quickly. I find the following in a most reliable English newspaper:—

"The office of Registrar-General has been given to a person who happens to be private secretary of one member of the Government and brother-in-law, as we are told, of another, but who is perfectly innocent of all practical knowledge of the peculiarly skilled work of the office he has been pitchforked into. A valuable servant of long standing has been passed over for the well connected private secretary with the silver spoon in his mouth."

Behold! the influence of precept and example, as beautifully combined in our Canadian statesmanship has told at last upon the old fogies in the old fog(g)y land. This is the missing link—missed so long—which will bind our interests so thoroughly to those of the motherland that no Political Economy Society—though the Hon. George Brown himself should lead it, with his banner of revenue tariff stiffening to the breeze of annexation and independence—can ever divide us more. What need we of independence when our statesmen already set the fashion and lead the van by progress towards united "family compacts" in other lands? Men don't print such words as "independence," "honour," "manliness" and similar foolishness in modern English dictionaries. Of what use would they be when their meaning is lost everywhere except in Canada?

F.

To the Editor of the CANADIAN SPECTATOR:

SIR,—In answer to Mr. Gray's letter I must say that it is a pity he is not more familiar with the "oft-quoted passage from Burns" to which he refers, since he cannot quote correctly. I have never objected to anonymous letters, except when they attack personally writers who sign their own names; and I think it quite justifiable that the anonymous letter should be answered by another. The "choice words" to which Mr. Gray refers must be the quotations from his own letter. I made no reference to an "Embryo Academy," and I am sorry that Mr. Gray considers me abusive when I said that he might be an "embryo Academician." I did not mean to be sarcastic. Mr. Gray here returns to his attack on Mr. Popham and gravely informs us that the letters

of that gentleman and Mr. King have shaken hands, smoked the pipe of peace &c., Lively letters truly! Again I did not assert that J. W. G. "desired to hide his name"—I merely alluded to the fact that he had done so.

The remainder of Mr. Gray's letter is devoted to you, Mr. Editor, and you have disposed of it summarily and sensibly. But when J. W. G. reads "Clio's" letter, he will surely pray, "Defend me from my friends." It is not easy to know what "Clio" means, for while pretending to defend Mr. Gray, she condemns the words he has used and the personalities in which he has indulged; and while professing to censure Mr. Popham, she completely vindicates all that he has said. She begins by quoting many high authorities, both human and divine, to uphold me in objecting to the word "twaddle," but preceeds to use it herself, and even states that one may be accused of duplicity simply because that is a signification of the term. In her next sentence, while trying to cast grave aspersions on Mr. Popham, she admits that the "advanced steps taken toward establishing an Academy are, in the opinion of thoughtful lovers of art, somewhat premature." Now this is the whole head and front of Mr. Popham's offending. He has merely stated that the project was premature. Mr. Popham thanked me very courteously last week, and I think he now owes many more thanks to "Clio," since the unwilling admissions of a foe are always more valuable to a cause than the warmest defence of a friend. Again, "Clio" is certainly too much in the objective mood when she states "I do not personally know J. W. G., whom, I presume, has revealed," &c.; and when she goes on to say that she has met him several times and gives us her estimate of his character, we are puzzled to know what she would consider a personal acquaintance. "Clio" next picks out the most obnoxious sentence which you, Mr. Editor, used with reference to the indulgence in anonymous personalities, and applies it to Mr. Gray, stating that it was "Mr. Popham's Muggins' sign-board" which exposed him to the charge. Now Mr. Popham did not mention Muggins' or any other man's sign-board in his article, and it is very unkind of "Clio" to cast sign-boards and other aspersions at Mr. Gray which were never meant for him. Judging from "Clio's" letter, I think she is quite right in confining herself to her needle-work and confectionery, and trusting that you, Mr. Editor, will pardon me for taking up so much of your valuable space,

I remain, respectfully,

Euphrosyne.

To the Editor of the CANADIAN SPECTATOR.

SIR,—Three against one is contrary to the rules of English fair play, and seeing that you wish it yourself, and are willing to extend it to others, may I trouble you to insert the following.

I cannot account for the fact that it has escaped your observation that I do not accuse you of writing anonymously, for how can an editorial be anonymous? And I think I have proved that the same charge brought against myself was erroneous.

Let any artist in the Dominion call all the lawyers and issuers of Marriage Licenses in Canada pettifoggers, with the exception of two, and what a flashing there would be of pens over paper and flooding of your office with letters of indignation, full of strong suggestions as to the treatment they would like to bestow upon the writer. But let an artist (I can afford to smile at Mr. Popham's sneer at me and his slang phrase) stand up in defence of a body of citizens just as good and intelligent as himself, whom he attempts to disparage in the public prints and it becomes a fault. There is a recognized rule among all just men to attend to your own business, and not to interfere or injure in any way that of others by trying to bring them into contempt while they are honestly striving to gain a living. And I see no just cause why artists should not be allowed to live as well as others, even if they have not the genius that inspired a Michael Angelo.

Mr. Popham is, like all practical jokers and would-be wits, ever ready to play both at the expense of others, but becomes indignant when any one attempts to retaliate. And in the face of adverse criticism I still protest that I used no abuse, but simply applied "Sydney Smith's" remedy,—a little ridicule against his article. If it hurt him keenly, he must not forget that others have feelings as well as himself, and whatever his opinions may be, I deny his right to attack the artists of Canada in the unjustifiable manner he did. If they do wrong, the press and the law can correct them, and as to the state of art in Canada or elsewhere, and any one conversant with its history knows it is just what the people make it.

I do not aspire to any high position for myself, but since Mr. Popham has taken the liberty to sneer at me, I beg "Clio's" pardon if I emerge from my little corner and become an egotist for a while.* With "Clio's" and your permission I will now retire, leaving Mr. Popham's last effusion in the hands of another, who is quite able, and I have no doubt willing, to correct him about English and Continental art—which is by no means a difficult task, and of more interest to your readers than this.

And now, Mr. Editor, as it is not profitable nor pleasant to me, and having other duties to attend to, I shall not trouble you again, but leave Mr. Popham and "Euphrosyne" to their Mutual Admiration Society.

Yours respectfully,

J. W. Gray.

*We refer our readers to a special notice of Mr. Gray's on another page.

THE GOLDEN SILENCE.

What though I sing no other song?
 What though I speak no other word?
 Is silence shame? Is patience wrong?
 At least one song of mine was heard!

One echo from the mountain air,
 One ocean murmur, glad and free—
 One sign that nothing grand or fair
 In all this world was lost to me.

I will not wake the sleeping lyre;
 I will not strain the chords of thought;
 The sweetest fruit of all desire
 Comes its own way, and comes unsought.

Though all the bards of earth were dead,
 And all their music passed away,
 What Nature wishes should be said
 She'll find the rightful voice to say!

Her heart is in the shimmering leaf,
 The drifting cloud, the lonely sky,
 And all we know of bliss or grief
 She speaks, in forms that cannot die.

The mountain peaks that shine afar,
 The silent stars, the pathless sea,
 Are living signs of all we are,
 And types of all we hope to be.

William Winter.

THE PROCESSION OF THE MONTHS.

On New Year's Eve I sat me down, and looked
 Into the clear blank air, wherein anon
 I saw, as moving visions, these—the Months.

Bleak January, stern, and hard, and cold,
 Inexorable vanguard of the year.

His brother following close, with head bent down,
 And eyes avert, with lagging painful tread.

Then March—the young and lusty. In his breath
 Is life—full, daring, fetterless, and wild,
 Eager and fatal as a thoughtless love.

Passionate April—girl-child of the year,
 Weeping her heart out on the lap of Spring,

Until the May-time cometh, flowery-fair,
 And all the earth smiles back the smile of heaven.

June—throbbing, tremulous with coming joy,
 Her rose-bud pulses thrilling all the air.

And rich July, oppressed with empery,
 Bathes in a flood of gold, and taketh rest
 By starlight, with low sighs and murmurings.

August, queen-regnant, born unto the throne,
 Holding her state with bland, assured content,
 Gracious and regal-generous, large of heart.

September—gentle matron—with sweet eyes
 And a low voice that penetrates, persuades,
 And looks of love, and tender, guiding hands.

October, with a calm and thoughtful brow,
 But quick decision in the look of him,
 And a great will that may not be gainsaid.

Sobbing November cometh, veiled in mist,
 And weeps, lamenting o'er the faded earth.

And then the last—December—takes his rank
 Submissive, and contented to be old,
 Grateful for unthought rays of happiness,
 And ever mindful of the holy time
 That cometh towards the end.

So they passed on—
 The Months, in long procession, glad to go
 Unto the goal of all things—even to God.

M. J. J.

I HAVE BEEN favourably noticed by the *London Art Journal*; have had the honour of exhibiting and also selling works out of one of the London exhibitions: kindly complimented by Dr. Mackay the Poet, when one of the editors of the *London Illustrated News*, for sketches made for him, and have been paid for said work by the paper; have been told by Messrs. Harper Bros. "They will be glad to hear from me whenever I have anything of interest for their paper." They have paid me well and promptly for my work. I have carried off three medals and a diploma; been kindly spoken of by the press of Canada, and enjoy the friendship of some of England's artists not unknown to fame. The proof of this I have in my possession to day, and I think it will prove conclusively that Mr. Popham's sneer will be of little avail.

J. W. Gray.

TRADE—FINANCE—STATISTICS.

RAILWAY TRAFFIC RECEIPTS.

COMPANY.	1880.			1879.		Week's Traffic.		Aggregate.		
	Period.	Pass. Mails & Express	Freight	Total.	Total.	Incr'se	Decr'se	Period.	Incr'se	Decr'se
Grand Trunk.....	Jan. 31	41,722	158,305	200,027	186,507	13,520	....	5 w'ks	63,059	....
Great Western.....	" 23	27,217	58,931	86,148	82,923	3,225	....	4 "	78,029	....
Northern & H. & N.W.	" 22	5,916	9,107	15,023	15,080	....	57	3 "	3,583	....
Toronto & Nipissing..	" 21	1,276	2,091	3,367	2,783	584	....	3 "	1,593	....
Midland.....	" 21	1,373	1,829	3,202	3,077	125	....	3 "	1,839	....
St. Lawrence & Ottawa	" 24	1,083	1,033	2,113	1,823	290	....	fm Jan. 1	1,966	....
Whitby, Port Perry & Lindsay.....	" 31	701	1,663	2,364	1,393	1,061	....	"	1,964	....
Canada Central.....	" 21	1,512	2,393	3,905	3,132	773	....	3 w'ks	2,949	....
Toronto Grey & Bruce	" 10	2,252	4,502	6,754	3,574	3,180	....	2 "	5,773	....
Q. M. O. & O.....	" 15	2,470	1,826	4,296	4,159	137	....	2 "	572	....
Intercolonial.....	Month							Month		
	Nov. 29	46,571	74,052	120,623	121,413	....	....	5 m'nths	....	53,964

BANKS.

BANK.	Shares par value.	Capital Subscribed.	Capital Paid up.	Rest.	Price per \$100 Feb. 4, 1880.	Price per \$100 Feb. 4, 1879.	Two last 1/2-yearly Dividends.	Equivalent of Dividend based on price of Stock.
Montreal.....	\$200	\$12,000,000	\$11,999,200	\$5,000,000	\$136 1/2	\$130	10	7 1/4
Ontario.....	40	3,000,000	2,996,000	100,000	70 1/2	62 1/4	6	8 1/2
Molson's.....	50	2,000,000	1,999,095	100,000	75	81	6	8
Toronto.....	100	2,000,000	2,000,000	500,000	121	114	7	5 1/4
Jacques Cartier.....	25	5,000,000	5,000,000	55,000	58 1/2	31	5 1/2	9 1/2
Merchants.....	100	5,798,267	5,506,166	475,000	87 1/4	76	6	6 1/4
Eastern Townships.....	50	1,469,620	1,381,989	200,000	98	90	7	7 1/4
Quebec.....	100	2,500,000	2,500,000	425,000	....	....	6	....
Commerce.....	50	6,000,000	6,000,000	1,400,000	115 1/4	99 1/4	8	7
Exchange.....	100	1,000,000	1,000,000	....	....	....	....	....
MISCELLANEOUS.								
Montreal Telegraph Co.....	40	2,000,000	2,000,000	171,432	90 1/4	101 1/2	7	7 1/4
R. & O. N. Co.....	100	1,565,000	1,565,000	....	37	43	4 1/2	12 1/4
City Passenger Railway.....	50	....	600,000	163,000	80	70	5	6 1/4
New City Gas Co.....	40	2,000,000	1,880,000	....	116	111	10	8 1/4

*Contingent Fund. †Reconstruction Reserve Fund.

*THE FARMERS' DELIVERIES of home-grown Grain in the 150 towns in England and Wales for the week ended January 10th, 1880, and for the corresponding weeks of the previous nine years and the weekly average prices:—

	WHEAT.		BARLEY.		OATS.	
	Qrs.	Price.	Qrs.	Price.	Qrs.	Price.
1880.....	30,975	46s 2d	50,667	36s 8d	4,207	20s 11d
1879.....	37,400	39s 7d	52,424	36s 11d	3,766	20s 1d
1878.....	33,472	52s 1d	58,446	43s 5d	3,864	23s 8d
1877.....	34,063	51s 3d	59,238	39s 0d	4,478	24s 8d
1876.....	43,412	44s 7d	63,294	34s 3d	3,945	23s 10d
1875.....	67,083	44s 6d	58,621	45s 6d	3,328	29s 1d
1874.....	55,528	62s 6d	70,406	46s 2d	5,141	27s 2d
1873.....	39,878	55s 10d	37,872	39s 11d	4,393	22s 0d
1872.....	45,798	55s 1d	60,743	36s 11d	4,700	22s 9d
1871.....	67,782	53s 1d	63,310	35s 2d	4,703	23s 5d
Average 10 years.....	45,449	50s 6d	57,522	39s 5d	4,252	23s 9d

And the deliveries from—

	Wheat, qrs.	Barley, qrs.	Oats, qrs.
September 1, 1879, to January 10, 1880.....	572,262	950,249	74,984
September 1, 1878, to January 11, 1879.....	1,047,288	1,040,126	71,206
Decrease in 150 towns.....	475,026	89,877	*3,778
Decrease in the Kingdom.....	1,900,104	359,508	*15,112

*Increase.

*The receipts of Live Stock at New York for the last four weeks have been as follows:—

	Beeves.	Cows.	Calves	Sheep.	Swine.
January 26.....	12,774	169	910	25,343	32,451
January 19.....	14,192	228	1,000	38,587	34,849
January 12.....	9,110	243	1,016	26,826	38,418
January 5.....	11,663	162	1,050	23,223	26,241
Total 4 weeks.....	47,144	802	3,976	118,979	131,959
Corresponding 4 weeks 1878.....	39,758	275	2,693	78,665	156,530
Corresponding week 1879.....	12,401	91	723	22,138	35,144
Weekly average, 1879.....	10,933	142	2,998	29,005	33,089
Corresponding week 1878.....	7,485	100	685	17,143	32,294

Corn-fed Hogs, Prime, have been sold at 5 25; Ohio, 151 lbs. average, 5 20.

*Summary of exports for week ending January 24th, 1880:—

From—	Flour, bbls.	Wheat, bush.	Corn, bush.	Oats, bush.	Rye, bush.	Pease, bush.
New York*.....	70,799	370,720	340,410	1,792	33,449	2,500
Boston.....	20,173	51,599	83,183	....	....	....
Portland.....	8,775	155,631	240	....	....	28,953
Montreal.....	....	....	....	....	....	....
Philadelphia.....	1,785	82,668	201,587	....	....	....
Baltimore.....	3,093	579,710	456,447	....	....	....
Total per week.....	104,628	1,267,729	1,091,475	1,792	33,449	31,455
Corresponding week of '79.....	68,311	775,750	817,235	8,232	22,059	5,873

*584 bushels Barley. †3,000 bushels Barley.

*From New York Produce Exchange.

Musical.

All correspondence intended for this column should be directed to the Musical Editor, CANADIAN SPECTATOR Office, 162 St. James Street, Montreal.

To the Musical Editor of the CANADIAN SPECTATOR:

DEAR SIR,—In your last issue I noticed a letter signed "Old Aunt Euphrosyne," in which a distinct charge is made—that at the late performance of "Pinafore" by the Operatic Society, it is said, "a lady began her part several bars ahead of time and then openly accused the conductor of giving her the wrong note," and then goes on to say that "many of the audience who knew the play perceived the singer and not the orchestra was wrong."

Now, sir, it so happens that only one such occurrence took place, and consequently "Old Aunt Euphrosyne" might just as well have given the lady's name; and had she taken the trouble to enquire into the matter, she would not have insulted the lady in such a gross manner. The facts are these: Sir Joseph Porter omitted a solo and took up the dialogue in the wrong place. The conductor signed to Buttercup to continue, which she did, at the end of which her solo commenced. The orchestra, who were not aware of such change, commenced the accompaniment to Sir Joseph's solo in place of Buttercup's, and nothing but the lady's presence of mind saved a regular fizzle. "Old Aunt Euphrosyne" can refer to the conductor to see if such is not the case.

If this is a sample of her experiences, the least said the better.

I am, dear sir, yours truly, A Lover of Truth.

MEDELSSOHN CHOIR.

The concert of the Mendelssohn Choir, which takes place this week, bids fair to be the finest of the kind ever given in Montreal. The choir is so well and favourably known that it is needless to say anything concerning it, except that the selection from Mendelssohn's *Loreley* will be accompanied by a full orchestra. Miss Hubbell, who takes the soprano solo, is reported to be one of the finest Oratorio singers in America, and we know that Madame Rive-King and Mr. Prume can hardly be excelled. In view of the heavy expense necessary to such an undertaking (which is done solely for the benefit of art), we think that all lovers of music should strain a point to be present on this occasion.

MUSIC IN AMERICA.

There is probably no country on the globe where so much money is annually expended in the pursuit of music as in America. There is no country which is so liberal in its support of musicians, musical papers, and teachers: therefore, in one sense, at least, our country is the most musical of nations; but this sense has, unfortunately, been in a large degree the mercantile one. In a country where there are no privileged classes, where every man is the architect of his own fortunes, and where the artisan of to-day may be the aristocrat of tomorrow, this must necessarily be so. People are too much occupied in the pursuit of a fortune to attend to the cultivation of the musical sense; and, the fortune once attained, they purchase music as a necessary adjunct of a more refined and luxurious life, and, of course, as in furnishing their mansions, or buying their pictures, they want the best, without being conversant enough with the subject to know what that "best" is. It is this fact which has given musical criticism in America an enormous power, which, in the past, has not always been wielded in the best interests of art. Independent thought in music has necessarily been a plant of slow growth.

The contempt for home talent in music (which was perfectly just twenty-five years ago) has outlived its proper time. The reliance upon any and all foreign wares, in the musical market, has been far too blindly indulged in; and many a European failure has become an American success, on account of its being viewed through the anti-native spectacles. It is time that America should throw off these swaddling-clothes which are so long outgrown, and judge the work of foreign nations purely upon its merits. All the European countries possess their quota of musical trash in a greater or less degree.

England for example, with her centuries of experience, with composers of merit and old institutions, has only reached a popular taste for musical sugar-plums. One music-hall song, one sentimental ballad, will out-weigh a score of greater works in profit and in popular estimation. All the great English composers are forced to give sops to the popular Cerberus, by writing songs about drowned sailors, parting lovers, broken hearts, and "bright beyonds." The singers who shout the loudest and highest, the violinists who gyrate the most and play the softest, are still the ones who are clasped to the popular heart. Schumann and Wagner have shaken the dust of England from their feet, with a feeling that music, the true music, had no place there. Probably there is no city where one may hear so many of the world's great musicians as in London; but there is also no city where their real worth is so little appreciated, and where their reception depends so much upon adventitious circumstances; Manchester (through the work of one man—Hallé) standing much higher in the appreciation of art, though not commanding so many artists.

At least, our error in America is only one-half of this; for all foreign musicians have been enthusiastically received, thereby depreciating the value of the welcome. In Germany matters are not so bad, although there is still a great conservatism in accepting anything which has not the sanction of age.

But we have not to deal with the good, but with the trashy part of music, to point our moral. The songs of Franz Schubert, Jensen, Grieg, Schumann, etc., one would think would preclude the possibility of any weak, local compositions coming forward; yet hosts of lesser (and "sweeter") writers have grown up as weeds beside the wheat. It took years before the picturesqueness of Franz was liked as well as the sugar of Gumbert; and many, even of the critics, accused him of overloading his accompaniments, so accustomed were they to the "pom, pom, pom," of the procession of simple chords which constituted the accompaniment of nine-tenths of the songs of his predecessors. In simple instrumental pieces, it is not too much to say, that one can find as much spoiled music paper in Germany as in America itself, though harmonic misdeeds are of less frequent occurrence; yet this trash is held in much higher esteem here than better native work. The imprint of Berlin, Leipsic, or Mayence (like charity) covers a multitude of sins. We can name European editions of both studies and pieces which are faultier than those of our leading American houses, and yet are used by many ill-informed teachers of the middle and lower rank, because of their foreign origin.

It is to be desired that America should look to its field at home, which has grown surprisingly while its eyes have scarcely noticed it.

We are a cosmopolitan race; far more so to-day than twenty-five years ago; and such a race has a great advantage in the field of art, for art (and especially music) is prone to fall into ruts, and schools arise possessing true principles who detest other schools possessing canons equally true.

Germany hates France (in art), and both unite in condemning England. From such narrowness and strife, America will start, free. It remains to be seen whether to the borrowed traits of European schools of composition she will add characteristics of her own. We believe that it will eventually be so, and that as we now lead the world in the manufacture of pianos, we may yet find a high position in the exercise of the arts. At present, America's duty is to be less conservative in welcoming American performers, compositions, and teachers, and to be more discriminating in the acceptance of foreign work.—*Musical Herald.*

In our advertising columns will be found a "History of the Centennial award to Weber Pianos, and how it was obtained," which we recommend to the perusal of those interested in this now celebrated instrument.

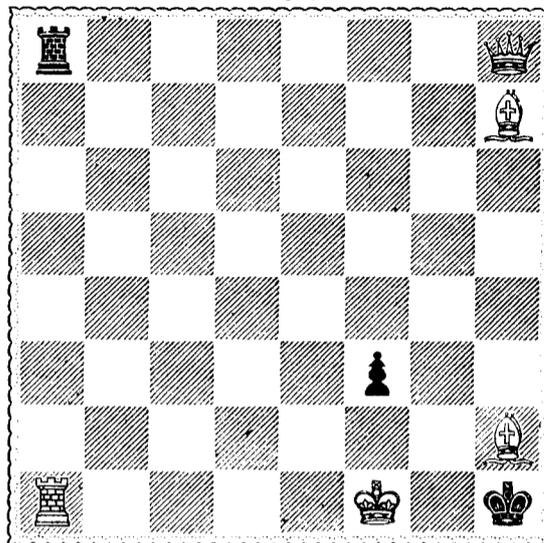
Chess.

All Correspondence intended for this Column, and Exchanges, should be directed to the CHESS EDITOR, CANADIAN SPECTATOR Office, 162 St. James Street, Montreal.

Montreal, Feb. 7th, 1880.

PROBLEM NO. LVIII.

By Herr G. Chocholous. From the *Wiener Novellistische Blätter*.



WHITE.

White to play and mate in two moves.

ERRATUM.—In Game No. 51, Black's first two moves should read:—1 P to Q B 4, and 2 Q Kt to B 3.

GAME NO. LIII.

We have much pleasure in presenting our readers with the score of the First Game in playing off the tie between Capt. McKenzie and Mr. Grundy.

WHITE.	BLACK.	WHITE.	BLACK.	WHITE.	BLACK.
Capt. McKenzie	Mr. J. Grundy	13 R takes Kt	P takes R	26 R to B 7	P to Q R 4
1 P to K 4	P to K 4	14 B takes P	K R to K Kt sq	27 K to B 2	K to Kt 2
2 K Kt to B 3	Q Kt to B 3	15 B to K B	Q to K R 4	28 P to K Kt 4	P to Q R 5
3 Q Kt to B 3	B to B 4	16 B to K Kt 2	R to K sq	29 K to Kt 3	P to Q R 6
4 Kt takes P	B takes K B P	17 B takes R	R takes B	30 P takes P	R to Q R sq
5 K takes B	Kt takes Kt	18 R to K B	Kt to K 2	31 R takes P	R takes P
6 P to Q 4	Kt to Kt 3	19 O to B 4	P to B 4	32 P to K Kt 5	R takes P (ch)
7 B to Q 4	P to Q 3	20 P takes P	B takes P	33 K to B 4	R to Q B 5
8 K R to B sq	Q to K R 5 (ch)	21 Kt to Q 5	Kt takes Kt	34 P to K Kt 6	R takes P (ch)
9 K to Kt sq	K Kt to B 3	22 Q takes B	Q takes Q	35 K to K B 5	R to Q 8
10 P to K Kt 3	Q to K R 6	23 R takes Q	Kt to Q Kt 5	36 R to K R 4	R to K 8
11 B to K Kt 5	B to K Kt 5	24 P to B 3	Kt to B 3	37 P to Q Kt 7	Resigns.
12 Q to Q 2	Castles (Q R)	25 B takes Kt	P takes B		

GAME NO. LIV.

MR. SHAW'S CORRESPONDENCE TOURNEY.

IRREGULAR OPENING.

WHITE.	BLACK.	WHITE.	BLACK.	WHITE.	BLACK.
Prof. Hicks, Montreal.	Mr. Narraway, St. John, N. B.	18 P takes P	Q takes P	36 R takes P	R takes R
1 P to Q 4	P to Q 4	19 Q takes Q	P takes Q	37 R takes R	R to B 5 (ch)
2 P to K B 4	K Kt to B 3	20 B to Q 2	R to R 5	38 K to K 3 (g)	R tks K Kt P
3 P to K 3	B to K B 4	21 Q R to Q Kt sq	K R to Q Kt sq	39 R to Q Kt 4	R to Kt 6 (ch)
4 B to Q 3	Q to Q 2	22 Q R to Q Kt 3	Q R to R 2	40 K to K 4	K to Kt 3
5 K Kt to B 3	Q Kt to B 3	23 K R to Q Kt sq	Q R to Kt 2	41 R to Q 4	R to Kt 5 (ch)
6 P to Q B 3	B takes B	24 P to K Kt 4	P to K Kt 3	42 K to K 3	R takes R
7 Q takes B	P to K 3	25 K to R 2	Kt to B sq	43 P takes R	K to B 4 (h)
8 Castles	B to K 2	26 K to Kt 3	P takes P	44 K to B 3	Kt to Kt 3
9 Q Kt to Q 2	P to K R 3 (a)	27 P takes P	Kt to Q 2	45 Kt to K B 2	Kt to B 5
10 P to Q Kt 4 (b)	P to Q R 3	28 Kt to K sq	K to B 2	46 K to K 2	P to Kt 5 (i)
11 Kt to K 5	Kt takes Kt	29 Kt to Q 3	B to K 2 (e)	47 K to Q 3	P to Kt 6
12 Q P tks Kt (c)	Kt to R 2	30 K to K B 3	P to Kt 4	48 Kt to K R 3	K to Kt 5
13 Kt to K B 3	P to Q B 4	31 P to K 4	Q P takes P (ch)	49 Kt to Kt sq	Kt to Kt 3
14 P takes P	B takes P	32 K takes P	Kt P takes P	50 K to K 3	Kt to Q 4 (ch)
15 K to R sq	Castles (K R)	33 B takes P	B to Kt 4	51 K to K 4	P to Kt 7
16 P to K R 3	P to K B 4 (d)	34 B takes B	P takes B	52 Kt to K 2 (k)	Kt to B 6 (ch)
17 P to Q R 4	P to Q Kt 4	35 Q R to Q Kt 2 (f)	R to B 2	53 Resigns.	

NOTES.—(a) The opening is carefully conducted by both players.
 (b) The object of this ally is not very apparent. Better to have proceeded as in next move.
 (c) We would certainly have brought another piece into play here by K B P takes Kt. The result of the move made is at once seen by Black's 13th move.
 (d) We much prefer Black's game now.
 (e) We would have offered the exchange here, recapturing, if the B were taken, with Kt, which would then have been well posted and very threatening on K 5.
 (f) The object of this move is beyond our ken.
 (g) The game has every appearance of a draw.
 (h) This is correct play. His K is now out of all danger and vigorously supports his past P.
 (i) This P must now become exceedingly dangerous.
 (k) This is the worst move at his disposal, but he has not one to redeem the game. If 52 Kt to B 3—K to Kt 6, and the P must queen.

CHESS INTELLIGENCE.

HAMILTON CORRESPONDENCE TOURNEY.—The list of contestants in this Tourney has closed with nineteen entries instead of twenty-five, as originally intended. This reduces the value of the prizes in a proportionate degree, and they now stand:—1st Prize, \$50; 2nd, \$20; 3rd, \$15; 4th, \$10; 5th, \$5. The names and addresses of the players are as follows: H. J. Anderson, Allantown, Pa., U.S.; C. A. Boivin, St. Hyacinthe, P.Q.; Rev. Mr. Burque, St. Hyacinthe, P.Q.; W. Braithwaite, Unionville, Ont.; J. Clawson, St. John, N.B.; W. J. Ferris, Newcastle, Del., U.S.; T. H. Forster, Lansing, Mich., U.S.; J. Henderson, 174 St. Hypolite street, Montreal, P.Q.; L. E. Hendricks, Charleston, South Carolina, U.S.; W. H. Hicks, 157 Lusignan street, Montreal, P.Q.; W. H. Judd, Hamilton, Ont.; H. N. Kittson, Hamilton, Ont.; C. Mohle, Hoboken, N.J.; J. E. Narraway, Bank of Nova Scotia, St. John, N.B.; F. E. N. Robertson, Hamilton, Ont.; D. E. Rogers, 173 Cass street, Detroit, Mich., I. Ryall, Hamilton, Ont.; J. W. Shaw, 26 Windsor street, Montreal, P.Q.; J. T. Wyld, Halifax, N.S. Dr. Ryall, the Conductor of the Tourney, has issued a circular, in which he begs the contestants to use the utmost despatch in sending their moves, not to prolong games needlessly, and to be particular in recording their moves so as to prevent, as far as possible, loss of time or the occurrence of false moves, which may lead to the forfeiture of the game. After receiving three notifications that the time limit of 48 hours has been exceeded by any player, the Conductor intimates that he will proceed to the infliction of the penalty in that case made and provided. We wish the Doctor and his merry band of warriors every success.

FIFTH AMERICAN CHESS CONGRESS.—The tie for the 1st Prize in the Grand Tourney between Mr. Grundy and Capt. McKenzie was decided to depend on whoever scored two games first. This took place last Saturday, when the Captain secured an easy victory, scoring two games one after the other in less than forty moves each. We congratulate Captain McKenzie on his position, which this victory secures to him, of the Champion of American Chess Players.



TENDERS.

SEALED TENDERS, addressed to the undersigned, and marked "Indian Tenders," will be received at this office until noon of the **FIRST of MARCH, 1880**, for supplying the following articles, or any of them, at the undiminished places, or any of them by the **1st JULY** next, in such quantities as may be required; also for supplying any of the same articles or others described in Schedules obtainable at this office at any of the places in the Northern or Southern districts of the North West Territories, and at any date or dates between the **1st JUNE, 1880**, and the **30th MAY, 1881**, and in such quantities as may be ordered:—

MANITOBA.

St. Peter's, Fort Alexander, Broken Head River, Roseau River, Swan Lake, Sandy Bay, Long Plain.

NORTH WEST TERRITORIES, LAKE MANITOBA AND THE WEST OF IT.

Manitoba House, Ebb and Flow Lake, Lake St. Martin, Little Saskatchewan, Water Hen Lake, Riding Mountain.

LAKE WINNIPEG.

Black River, Berens River, Fishers River, Grand Rapids, The Pas Mountains, Norway House, Cross Lake, Dog Head, Blood Vein River, Big Island, Sandy Bar, Jack Fish Head, Moose Lake, Cumberland.

LAKE OF THE WOODS AND EAST OF IT.

Shoal Lake, Couchbeeching, Lac Seul, Rat Portage, Mattawan, Islington, Assabasking.

NORTH WEST TERRITORIES, NORTHERN DISTRICT.

Fort Ellice, Touchwood Hills, Prince Albert and Edmonton.

NORTH WEST TERRITORIES, SOUTHERN DISTRICT.

Fort Walsh, Fort McLeod.

Flour, (chs.)	122,800	Whiffle trees for ploughs,	139
Tea,	6,736	Whiffle trees for harrows,	16
Sugar,	5,975	Scythe Stones,	144
Tobacco,	3,999	Sickles,	253
Bacon,	30,166	Grain Cradles,	135
Beef,	15,000	Scythes for do,	135
Pork,	20,850	Flails,	292
Woolen Shirts,	250	Hoes, steel, Garden,	453
Stout Trousers,	250	Do, 10 in. turnip,	172
Canvas Shirts,	250	Shovels, steel,	53
Do. Trousers,	250	Do. Scoop,	23
Moccasins, (prs.)	500	Blacksmiths Tongs,	23
Ploughs,	21	Pick Axes,	30
Harrows,	45	Hay Knives,	23
Scythes,	209	Shingle Nails, (lbs.)	2,500
Snaiths,	209	Borax,	92
Hay Forks,	132	Blue Stone,	400
Axes,	865	Fanning Mills,	22
Hoes,	1,134	Pit Saw Files,	130
Spades,	572	Pit Saws,	24
Grindstones,	18	C. C. Saws,	24
Cross Cut Saw Files,	144	Hand Saws,	96
Hand Saw Files,	120	Hammers,	12
Carts,	29	Augers,	120
Cart Harness,	22	Rakes,	171
Light Waggon,	6	Nose Bags,	84
Double Harness,	6	Plough Lines,	40
Plough Harness,	38	Tool Chests,	22
Plough Harness, Ox,	56	Frows,	28
Do. Pony,	54	Single Barrel Guns,	45
Sweat Collars,	88	Double do. do.,	45
Ploughs, breaking,	125	Gun Caps,	800
Plough Points, extra,	360		

- 4 Hand Saws, 26 in., } Equal in quality to 5 x 5.
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- 4 2-Foot Rules, 4-fold arch joints.
- 4 Shoeing Pincers.

Forms of Tender and Schedules containing full particulars may be obtained on application at this office, whereat, as well as at the Indian Office, Winnipeg, samples of some of the articles can be seen and descriptions of the other articles can be obtained.

Each party or firm tendering must submit the names of two responsible persons who will consent to act as sureties, and the signatures of the proposed sureties must be appended to a statement at the foot of the tender to the effect that they agree to become surety for the due fulfilment of the contract if awarded to the maker or makers of the tender.

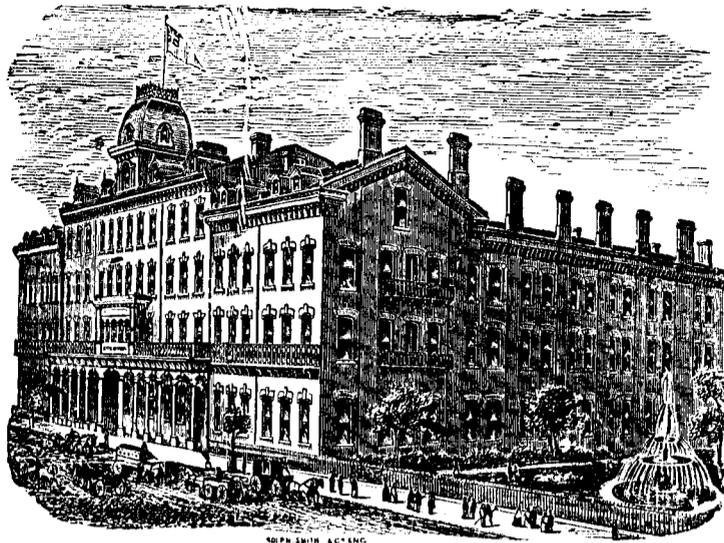
By order, **L. VANKOUGHNET,**
Deputy Superintendent-General
of Indian Affairs.

Department of the Interior,
Indian Branch,
Ottawa, 28th January, 1880.

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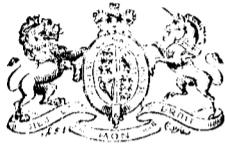
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CENTENNIAL, PHILADELPHIA, 1876.



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Cornille do	
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Maggie do	
Trout do	
St. Marguerite do	
Pentecost do	
Mistassin do	
Beesie do	
Little Cascapedia (Batis des Chaleurs).	
Nouvelle do	
Escumenac do	
Malbaie (near Perce).	
Magdalen (South Shore).	
Montlouis do	
Tobique (New Brunswick).	
Nashwaak do	
Jacquet do	
Charlo do	
Jupiter (Anticosti Island).	
Salmon do	

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C. J. BRYDGES,

Land Commissioner, Hudson's Bay Co.
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RELIANCE MUTUAL LIFE ASSURANCE SOCIETY of LONDON, Eng.

ESTABLISHED 1840.

CANADIAN HEAD OFFICE, 196 St. James St., Montreal.

FREDERICK STANCLIFFE,

RESIDENT SECRETARY.

The **RELIANCE** is well known for its financial strength and stability, being one of the Offices selected by Her Majesty's Postmaster-General, for Assuring the lives of Post-Office Officials, throughout the United Kingdom. Canadian management; Canadian rates; Canadian investments. Policies issued from this Office.

The important changes virtually establish the Society as a Home Institution, giving the greatest possible security to its Canadian Policy-holders.

F. C. IRELAND,

CITY AND DISTRICT MANAGER, MONTREAL.

THE
STANDARD

LIFE ASSURANCE CO.

(Established - - - 1825.)

HEAD OFFICES: EDINBURGH, SCOTLAND,
and MONTREAL, CANADA.

Total Risks, over - - - -	\$90,000,000
Invested Funds, over - - -	26,000,000
Annual Income, over - - -	3,750,000
Claims Paid in Canada, over -	1,200,000
Investments in Canada, over -	900,000

This well-known Company having

REDUCED THEIR RATES

for Life Assurance in the Dominion, which has been accomplished by the investment of a portion of their funds at the higher rates of interest to be obtained here than in Britain, beg to direct the attention of the public to the fact that these rates now compare favourably with those charged by other First-class Companies.

Prospectuses with full information may be obtained at the Head Office in Montreal, or at any of the Company's Agencies.

W. M. RAMSAY,
Manager, Canada.

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Head Office, 260 St. James Street, Montreal.

PRESIDENT: SIR A. T. GALT.
VICE-PRESIDENT: JOHN RANKIN, ESQ.

THE ACCIDENT is the only Purely Accident Insurance Company in Canada; its business is more than twice that transacted by all the other Canadian Companies combined; it has never contested a claim at law and is the only Canadian Company which has made the **Special Deposit with Government** for the transaction of Accident Insurance in the Dominion.

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