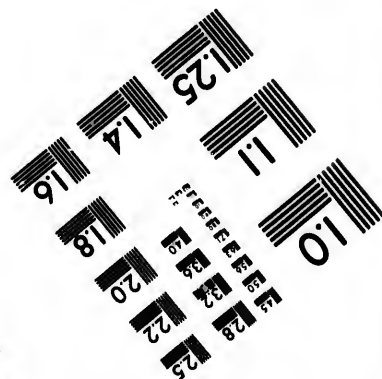
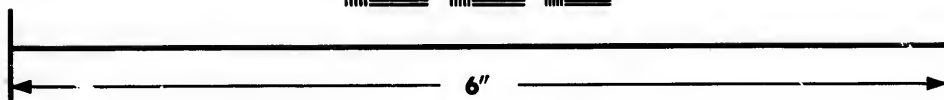
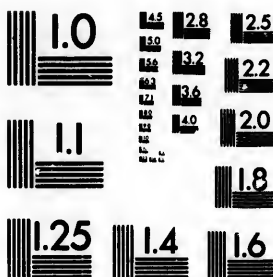


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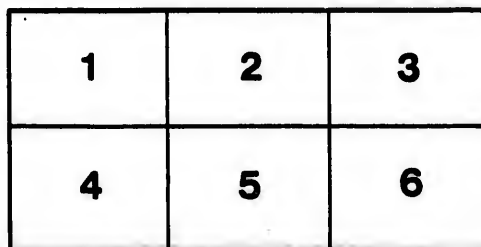
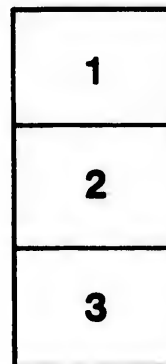
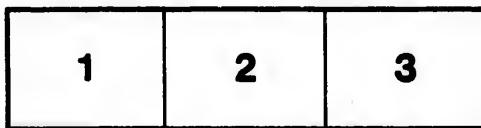
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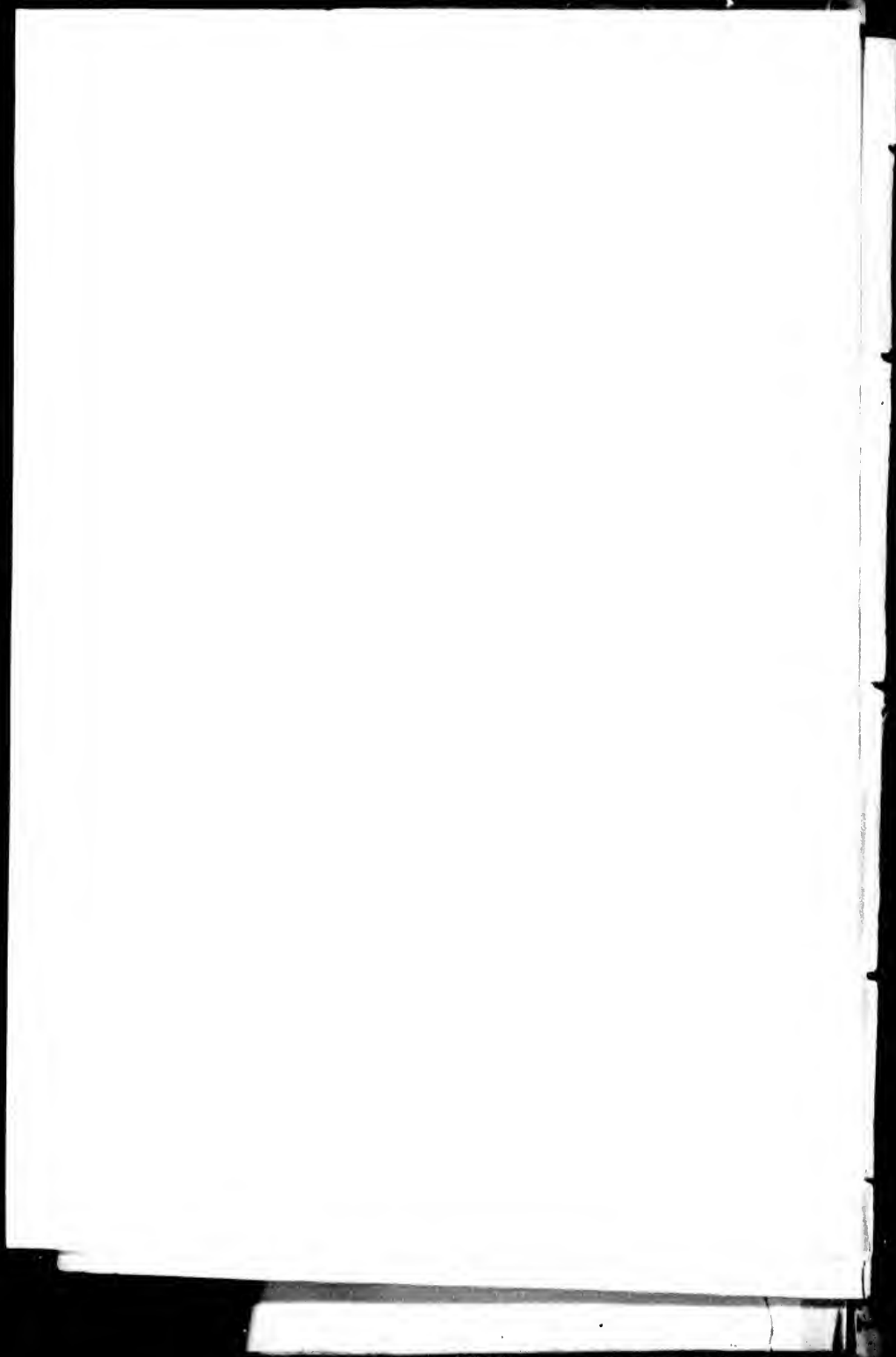
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EXTRACTS
OF
LECTURES
ON
POLITICAL ECONOMY,

DELIVERED DURING THE
SESSION OF 1844-45,

IN THE
HALL OF THE MECHANICS' INSTITUTE

OF
SAINT JOHN, NEW-BRUNSWICK.

BY
THE REV. WILLIAM THOMAS WISHART,
Minister of Saint Stephen's Church.

SAINT JOHN:
PRINTED BY HENRY CHUBB & COMPANY, MARKET-SQUARE.

1845.

THE STATE

OF NEW YORK

IN SENATE

January 15, 1901

REPORT

OF THE

COMMISSIONERS

OF THE LAND OFFICE

EXTRACTS

LECTURES ON POLITICAL ECONOMY.

[That portion of the Lectures which is not comprised in this publication was dedicated to a survey of the history of the science, and the analysis of the works of its leading expositors.]

Our object is not so much to give a detailed history of all that political economy has done in the present, or a minute specification of all the features it exhibits in the past, as to bring some of its principles to bear upon our own circumstances. This Province possesses many advantages which mark it out as a sphere that may yet afford an arena for important events. It lies within propitious parallels of latitude,—it enjoys a salubrious and pleasant climate,—it stands in close connexion with a continent of almost boundless extent,—it possesses many harbours exceedingly commodious and safe,—it is permeated by more than one river that is navigable along a considerable extent of its course,—the size and excellence of its timber prove the future capabilities of the soil. Scientific men assure us that it is rich in no ordinary degree in the most valuable mineral products,—marl, lime, coal, iron and lead. It is peopled by races of industrious habits and enterprising character, and it is being settled at an era of the world when the intellect of mankind, more than at any previous period, manifests a disposition to rapid and vigorous progress. These are great advantages. It seems to be a matter of much moment that they should be improved. It appears to be a subject calculated to evoke the warmest aspirations of the inhabitants of this Province, that these auspicious peculiarities

should be fostered by moral, civil and economical institutions, the best adapted to develop them. We propose to submit to your attention some of those principles which we esteem suited to promote the welfare of this fine country. The first topic which we advert to is

INSTITUTIONS OF RELIGION.

This question, as we intend to look at it, falls directly within the pale of economical science. The relation which religion should hold, in reference to the political arrangements of a country, is a topic which every citizen is entitled to discuss, and which is fit to be brought before any audience within the bounds of that country. The subject resolves itself into the simple questions—is it right and expedient that the state should give its support to one particular mode of doctrine, or should it leave the matter to the unbiassed exercise of the private judgment of its subjects? We are distinctly opposed to the connection between Church and State. We are decided in our belief that the truest interests of a country will be best promoted by allowing its citizens to erect those institutions which appear to them most in harmony with their peculiar opinions. We deprecate the notion that the state should intrude in any circumstances except when particular opinions conduct necessarily and evidently to practices incompatible with public safety and order. In making this statement we do not so much design to refer to the past, as to the present and the future. We do not concern ourselves with the past history of ecclesiastical institutions; our object rather is to define what they should be in the time to come. It may be a true allegation, that in other lands and in other times, establishments have been productive of good, or at the best, have not led to great practical evils. But this admission, even were we to make it, would not warrant the conclusion that therefore they should be perpetuated in all countries and in every time. Institutions are, in most instances, questions of time and place. What may suit one period will not suit another. Swaddling bands are proper and necessary to the child—they would be an incumbrance to the full-grown man. It may be that at an early period in the history of our religion, the countenance of civil power did something to prop it up. But the question before

us is not one of antiquity, but of present use. It is just this: Would it be politic and right to introduce the enactments of old countries and past times into this young settlement,—would the civil and religious interests of the people of this Province be furthered by a preference given by the State to one or more of the creeds which prevail among them? We reply to this question with a distinct negative. To introduce a State religion into this Province, would materially prejudice its interests. Such a measure would go to perpetuate the fallacious opinion that it is competent to the State to take money from the whole community, and to appropriate it to the advancement of a set of opinions which are held only by a few. It would provoke bitter enmity in the bosoms of those who did not attach themselves to the creed which was thus favoured, and so provision would be made by which one form of Christianity would be regarded as an object of odium and envy—a consequence most sincerely to be deprecated. It would furnish a system of mechanism by which a government might attain the most unjust objects, by securing for them the support of sacerdotal agents. It would create a rallying-point, around which a petty aristocracy might congregate, who, aided by the combined influence of Church and State, would infect manners, poison morals, and obstruct the free action of the progress of improvement. It would assist in giving existence to a class of men, who, under the guise of the ministers of Christ, might be concealed partizans of the State in every controversy between it and the people. It would give countenance to the egregious fallacy which has been so often advocated and so much acted on, that true religion needs to lean upon an arm of flesh. It would give birth, in this fair land, to that melancholy jumble which so frequently presents itself to the view in other countries, where the semblance of religion in the State, and the reality of politics and intrigue in the Church, arouse such malignant feelings in the masses, and induce so many of the thinking class to believe that religion itself must be only a solemn farce. If this country, favoured in so many respects, is to advance with desirable rapidity in genuine piety, in knowledge, in liberty and in wealth, its legislators, we believe, must arrive at well-defined ideas on this fundamental topic.— They must proceed on the notion that the time has gone past, when it was competent for the government to impose its pecu-

✓ liar dogmas upon the community, and to interweave them with the structure of the constitution. They should endeavour to think at least as well of the power of religion, as they do of the power of other sections of the community. If agriculture, trade, manufactures, medicine and law can run their course and prosper without the patronage of government, it should be impressed upon their minds that there is even less need for intermission in behalf of that system of truths, which are so invulnerable in themselves, so fenced by Providence, so seconded by prophesy, and in regard to which we have assurances so many and so loud, that the gates of hell shall not prevail against them. We consider that the recognition of this principle lies at the foundation of a wholesome code of civil institutions. To adopt it, while it will in no degree hinder the prosperity of one particular set of opinions, will afford fair scope to all other creeds. In this case there will be no room for rancorous jealousy. The law of justice will be brought into operation in a direction in which there is the loudest demand for its exercise. Less opportunity will be given for the erection of a pimping political religion, which is one of the greatest curses by which a country can be visited; and a public protestation will be made in favour of the important and truly Christian doctrine, that the religion of the Bible can stand without making itself the tool and appendage of aristocrats and rulers.

The next subject to which we refer, as intimately connected with an enlightened system of Political Economy, is that of

EDUCATION.

N Education is yet far from having reached the whole of the community, even in the most advanced states. In a late prospectus of the condition of education in several of the chief countries of Europe, we perceive that the highest proportion of persons attending school is one in five, and that in England it amounts only to one in seventeen. This is the highest point to which improvement has reached within those spheres which have been so long subjected to the influence of civilization. It is of vital consequence to the well-being of this country, that its education should possess the two requisites, of being ample in point of *quantity*, and good in point of *qua-*

lity. An efficient means toward this end would seem to be a moderate tax upon property. With a view to controul the affairs of education, in addition to local trustees, it would appear advisable that a central board should be appointed—and that this board might exercise a proper degree of influence, it should consist of a considerable number of persons,—they should be men of acknowledged integrity and talent,—and every care should be taken that the persons nominated should be such as the general feeling of the community pointed out as the most proper for the office. Something of this sort has been attempted in Nova-Scotia, and, we believe, has been followed by the best results. If anything of the kind exists in this Province, it must have the faculty of hiding itself, for we have not heard or seen any symptoms of its presence. As one means toward a country possessing a good system of general instruction, it appears necessary that it should have a good method of collegiate education. The teachers who are to convey instruction into each class and district, should be formed, or at the least, should receive some tinge from the University. The attempts which have hitherto been made in these two Provinces to attain this object, have not been attended with signal success. Six institutions, claiming to be considered colleges, distract the attention, and fritter away the resources of these Colonies. In other words, two poor new countries, with a straggling population, of which only a very trifling proportion can devote itself to literary pursuits, support a greater number of collegiate foundations than Ireland with its eight millions, or than Scotland with its population of three millions. The feelings of sect and party have surely been more consulted in such regulations, than the interests of science. The sums annually granted to these different institutions, collected into one fund, would furnish an amount quite sufficient to endow one excellent college with a board of from twelve to twenty learned professors. At present the bursaries being in some cases more numerous than the pupils who attend, it is notorious that these endowments, originally destined for poor scholars, have been applied to enable the sons of the gentry to defray their expences, in creating a political interest for the college, and in bribing persons to attach themselves to the Church of England. If this Province desires to escape from the narrow and pernicious influence of a small junte, if it

wishes to introduce within its bounds men of high talents and large acquirements, if it hopes to secure for the rising generation the benefits of a broad system of collegiate instruction, one of the first objects to which its legislators will apply themselves, will be, to procure an University worthy of the name. Such an establishment, while all its regulations should be imbued with the spirit of genuine Christianity, should be free from the hue of any particular sect. Its direct object should be to initiate the youth in the knowledge of the arts and sciences, not to train them up to be the partisans of an exclusive set of opinions. In anything that has been done as yet in this Province, the interests of the upper class have been chiefly consulted,—those of the community in general cannot be said to have been represented. This has been owing partly to the position of the collegiate establishment to which we refer,—partly to the narrowness of the constitution which belongs to it. These circumstances might eventually be altered by changing the site of the institution,—at all events by imparting to it a more liberal character, and by applying to it the doctrine that a college which is paid out of the general purse of the country, should represent all the sects, or, what would be much better, should represent none. A college, strong in science, strong in literature, and uncontaminated by the pollution of a sect, would greatly promote, not merely the intellect, but the moral character of this country. Another regulation that would lead to beneficial results, would be the erection of one or more *Normal* schools. In this branch, also, the influence of sect should be carefully guarded against. The teacher of such a school, in order to effect real good, should be something more than the mere tool of some coterie of small religion. He should, if possible, be a man who could give a tone to things, rather than one who would take his cue from the field-marshal of a sect, with his bevy of female adjutants.—The influence of one good training-school would be felt extensively, and almost immediately, throughout the Province.—In the course of one or two years it would be able to supply well-disciplined teachers to most of the principal stations. In a period of from five to ten years, every part of the country would distinctly feel its beneficial influence. The cost would be trifling when compared with the advantages. A salary to the principal would be the chief item in the expense, and this even

would be in some degree compensated by the fees accruing from the number of pupils, who might be expected to repair to such an academy. With a tax levied for educational purposes, —with an enlightened central board of instruction,—with a collegiate establishment reared upon a broad basis,—with a Normal school vigourously conducted, this Province, within a period of from ten to twenty years, might be placed upon a footing that might enable it to brook a comparison with any portion of the old or of the new world. To produce this result, it would scarcely be necessary that larger sums or greater efforts than are now devoted to the purposes of education, should be appropriated. The object might be accomplished on the present ratio of expenditure and effort, provided only, that they were placed under skilful and vigourous direction.

We now proceed to throw out a few remarks in regard to

AGRICULTURE.

It stands first among the material elements which enter into the prosperity of a nation. All the other sources of wealth are finally traceable up to this fountain. In the language of Holy Writ—"The profit of the earth is for all: the King himself is served by the field." The decline and fall of the chief dynasties of antiquity are mainly attributable to the fact that they neglected this gradual, but certain instrument of national wealth. In modern times, few empires have risen to any remarkable ascendancy, in which this branch of industry was not carefully fostered, and none have been able long to retain their power, unless the influence of their courage and enterprise was well seconded by an industrious rural population. Circumstances have hitherto prevented the inhabitants of this country from devoting much attention to agricultural matters. These are now rapidly passing away. The quick disappearance of the forests, and the consequent opening up of the soil, must within a very few years, compel our people to regard the culture of the ground as the main element of all their future prosperity. A reference to what has taken place in another country, is well calculated to furnish an incentive to exertion in this direction. It is not much more than a century since the agriculture of Scotland was in the most deplorable condition. At a time when its population could not have exceed-

ed a million, Fletcher of Salton informs us that upwards of 100,000 had no means of livelihood, but by roaming through the country in great bands, and extorting assistance, partly by appealing to compassion, partly by arousing fear. At this period the harvests frequently failed,—deaths prevailed at very quick intervals,—a large proportion of the people could obtain only a very scanty supply of the coarser sorts of food, such as oat and pease-meal,—and diseases, the result of bad and insufficient food, raged with great virulence, and carried away large numbers, more particularly of the children. The description which Dr. Johnson gives of the country, at a period considerably nearer, is not much more flattering than this. At the time when he visited Scotland, but a small part of the land was under tillage,—that part was poorly cultivated,—the original forests had disappeared,—little had been done to supply their place,—the cold wind blew unchecked over the bleak surface of the region,—the prospect was sadly varied by moors and swamps,—little was attempted in the gardening department, except the cultivation of the modest esculent known by the name of long kail,—the distinctive badge of the land, the sonsy Scotch thistle, flourished in almost undisputed luxuriance,—and in the Northern parts of the country, the mode of tillage appealed even more loudly to the feelings of the picturesque and the ludicrous. A steady attention given to agriculture, changed the aspect of things within a period of less than half a century. The new era in Scottish agriculture dates from the institution of the Highland Society, an event which took place soon after the rebellion, in 1745. By this association, agriculture connected itself with the rank, the wealth and the talent of Britain. A series of useful practical works, beginning with Kames' Gentleman Farmer, was published,—annual and quarterly meetings were held,—a professorship of agriculture was instituted,—communications were formed with foreign countries,—seeds, plants and trees were imported,—statistical accounts were drawn up,—numerous prizes were appointed,—chemistry was invited to apply its analytic processes to the investigation of soils and manures,—periodicals were published, and these and other means were so successfully employed, that in spite of a territory of inferior average fertility, and notwithstanding a climate which has been described as a steady alternation of rain

and snow, Scotland has for the last thirty years been reputed to be the best settled country in the world. It is possible, without an undue stretch of fancy, to conceive a progress even more rapid, and a result even more splendid, in regard to this country. Settled at a period when the theory of agriculture begins to be well understood, when the tools and apparatus are so much better suited to their purposes than formerly,—possessing such large tracts of excellent alluvial soil along the banks of the rivers,—such wide regions of good interval and upland, with so much flat country for the production of grain, and so much high ground for grazing, why should not New-Brunswick spring rapidly forward into a rich and fertile country? The great objection which is usually alleged—the shortness of the summer and the severity of the winter—is more apparent than solid. If the summer is short, it is warm, and during its continuance, enough of heat is given out to ripen the ordinary grains. Besides, past experience shews that in the settlement of new countries, similar objections have been brought forward, and have afterwards been shewn to be futile. When Cæsar conquered France and Germany, he stated these countries were scarcely habitable because of the snow and frost. He declared that the vine and other fruit-trees of Italy were unknown, and could not endure the rigour of so severe a climate. The same opinions have been formed in regard to other countries, and have been shewn to be equally fallacious. The removal of the timber, draining of morasses, and the cultivation of the soil, will decrease the quantity of moisture, diminish the size of the rivers, and abate the intensity and length of the winter. New manures, and improved modes of tillage will shorten the period necessary for vegetation. These methods combined will probably do much to remove the only strong objection that has been advanced to the rendering of this Province a favourable sphere for agricultural operations. The most efficient means which a community can employ to stimulate the industry of its rural population, is to supply a good market for its produce. This means, of course, is dependent upon the degree of perseverance and skill which is exhibited in pursuing the other trades and employments, and on the amount of capital which is thereby amassed. In addition to this most obvious means, the following methods are competent to the thinking men of a country, and their adoption in other

countries has been attended with the best effects. An association may be formed to import stock, implements and seeds,—to hold competitions and distribute prizes. Another very efficient method is the publication of a journal devoted to agricultural topics. A plan which has recently been introduced into Britain, and which it is said has been attended with the happiest consequences, is to engage the services of a professor of agricultural chemistry, who lectures through the various districts of the country, and replies to the questions addressed to him by those who feel an interest in his disquisitions. It requires no remarkable foresight to pronounce that in the course of a very few years this subject must, and will excite a degree of interest, which it has not elicited hitherto. Whole districts of the Province are already stripped of the best timber; this must happen to the remaining portion within a very limited period. It should be an object of our legislators not to allow themselves to be taken by surprise, but to be devising means by which new resources may be ready to supply the failure of what is now the staple product.

We now advance a few remarks in relation to

TRADE.

As the *general* subject is much too wide for our limits, we confine our attention to *two* topics,—the one is the question, whether trade should be free, or hampered with restrictions,—the other is, whether credit should enter into the transactions of a system of commerce conducted on healthy principles.

In regard to the former of these topics, the following statements may be made:—The theory of trade, as admitted by all expositors, is this, that its advantage consists in this fact, that one district or country is enabled to procure the products of another district or country, at a less price than it can produce or fabricate them for itself. Viewed in this light, it is a branch of the great subject of the division of labour. By this means, a country whose climate does not adapt it for the production of wine, sugar or coffee, can receive these commodities from another region, which possesses natural facilities for creating these objects. By this means a country which does not possess certain sorts of timber or minerals, can obtain them at the lowest prices, from another country which contains these articles in abundance. By this means, a country,

which, from its climate, position, or the peculiar character of its civilization, is not able to produce certain manufactures, or cannot do so to advantage, is enabled to procure them at the lowest rate from another country, which is exactly suited to fabricate such articles, with the greatest possible ease. It is obvious that this is just the case of division of labour, which we see exhibited within the bounds of one country, district, or workshop. We cannot contemplate this circumstance, nor observe the diversities of climate, situation and civilization, out of which it springs, without being led to the conclusion that the hand of providence is plainly to be seen in the arrangement. The simple question before us, is this:—Should men interfere with this plan,—is it right or politic in them, to restrict this natural adjustment of things?—We willingly admit, that a country may throw itself out of the condition in which it can avail itself of what seems to be the order of nature. It may bring itself into a condition so highly artificial, that a sound theory has no bearing upon its actual state. Or it may be so closely connected with other countries that are in this artificial state, that, owing to such relation, it cannot profit by the true theory. Thus a country may involve itself so deeply in debt, by a series of improper transactions, that it cannot avail itself of free trade, because it looks to the duties accruing from restrictions, to pay the interest or principal of its debt. Or, again, a state, from a jealousy of some other power, may consider that it is for its advantage to impose duties upon all goods which it receives from that quarter. Or, again, a country may be under the ascendancy of a powerful class, which, having interests separate from those of the general community, so adjusts the imposts, as to promote its own objects, to the exclusion of a regard for sound theory, or an attention to the good of the whole. Or, again, a country may have connected with it a number of young colonies, and may consider it to be for their mutual benefit to give a preference in its markets to the produce of the colonies, and to claim in their markets a similar privilege for its own commodities. It is easy for a country to place itself in any of these circumstances, and, by so doing, to contravene, the theory of free traffic. But the problem is not, how an artificial state of things may be brought about, but it is this: What is the order which seems dictated by the natural structure of things, and whether

it be for the best to follow that order. We are far from stating, that countries which, by a long course of irrational conduct, have induced a factitious condition, can proceed upon the natural theory in this matter. Our position is this: that where nature has not been contravened, free trade is the system the most generally profitable to a whole country, or to the whole world. It enables men to avail themselves of all the facilities which climate or position give to one country over another.— It puts it in their power to purchase the different commodities of the globe, as near as may be to the price which they cost the raisers. It introduces the greatest amount of wealth, by bringing into a country, at the lowest rate, objects which it could not produce at all, or which it could not produce but with the greatest difficulty. It stimulates the largest amount of industry and enterprise, by giving rise to the opinion that no hindrance will be interposed to the results of exertion in obtaining the best prices for goods. It saves a great amount of *time*, which is at present wasted in devising artificial restrictions, or in undergoing their influence. It puts into useful circulation an immense mass of capital, which at present is pent up or thrown away in supporting excise offices, custom-houses, and preventive services. The money that would be saved to a community in this direction would form no inconsiderable share of the whole of its income—it would do away with a great amount of *bad feeling* which at present festers in the heart of society, and stimulates much opposition to the authorities of every land—it would remove a large share of those bitter jealousies which prevail among nations, which seriously impede their mutual transactions, and which so often lead to long and ruinous wars. The theory of free trade may be regarded as recognised by all enlightened economists. Its practical application is resisted by ignorance, by the false position into which countries have thrown themselves, by the fact of classes having interests separate from those of the whole community. Still, the opinion is advancing rapidly. Some countries, before they will be able to realise it, will probably have to pass through severe convulsions. This Province is admirably placed so as to arrive at the true conclusion, without having to go through such an ordeal. There has been some bad administration, but it has not as yet advanced so far but that it may be easily repaired. In order to obtain the benefits of this doctrine, it should be careful not

to be entangled in any of those false ways, which would lead it into an artificial state from which it could not go back. It should be very careful not to bring itself under obligations, to liquidate which would force it to impose restrictions upon trade. Such fetters upon enterprise produce a far greater amount of evil, than any apparent or immediate benefit which they seem to procure. In order to come at the advantages of free trade, this country should also most cautiously avoid falling under the influence of classes, who have, or imagine that they have interests different from those of the whole community. There are many countries which have been entirely ruined in this manner,—and there is scarcely any country but has suffered severely by this circumstance. Such classes lying contiguous to the government of the country are often able to represent certain events as for the benefit of the people, when in reality they contemplate the profit of the individual at the serious injury of hundreds and thousands. Finally, in order to come partially or wholly at the system of free trade, this country must so regulate her foreign policy that she may not be too deeply involved in the transactions of other countries which are themselves in a false position, and which would be apt to draw colonies into the same artificial condition.

We now proceed to comment upon the question of
CREDIT.

We are of opinion that it would not be difficult to find it a departure from the Word of God; and that it would be possible to erect an argument to the effect, that Credit, in all its forms and degrees, is at variance with the theology of the New Testament. Our present position excludes us from this line of demonstration, and preventing us from shewing the system to be unscriptural, permits us only to view it in its relations to economical science, and the temporal interests of nations. The natural order of procedure would seem to be this, that each individual engaged in trade or business, should act upon his own resources, and when he has accumulated capital, that he should himself direct its application to the objects which seem calculated to give the best returns. This plan appears to be that which is fitted to evoke the greatest amount of industry, and to give that industry the most healthy and judicious direc-

tion. One cannot help thinking that no person can be so well suited to regulate the employment of money, as the man who has acquired it, who knows its value, and the difficulties by which it is obtained, and who has already given society a proof that he is laborious, moral, economical, talented or shrewd, in the fact that he has overcome obstacles, has outstripped his competitors, and has attained to wealth. No one can have so strong an interest to use capital in a judicious manner, as the person to whom it belongs. No one can be supposed to be so well qualified to say how money should be invested, as he who has for a term of years been cultivating the faculties by which it is realised. This mode of procedure, however, is liable to be thwarted and reversed by several causes. A man becomes weary of the anxieties of business, and feels disposed, if possible, to live without effort. In order to effect this object, he endeavours to make a revenue from his money. To accomplish this, he lends it to some person, who, not possessing capital, or having less than he thinks sufficient, is willing to pay a percentage on the money which he borrows. Or, what happens as frequently, a man, actuated by an inordinate desire of gain, and considering the profits of his own branch of business to be too slow, takes advantage of the wishes of some speculator, who hopes to realise great advantage by embarking in a hazardous venture, and obtains from him a higher per centage than his own business will yield. On the other hand, if there is a natural disposition to lend, there is as natural a disposition to borrow. It springs out of the same or similar motives. In the natural order of events, no man would be able to engage in trade, until he had saved sufficient capital from which to start. By laying hold upon the above-mentioned circumstances, he can set up for him self without such a preliminary. He lends himself to the wishes of the indolent or covetous capitalist, accepts his terms, and commences business on borrowed money. In the steps to which we have already alluded, society has received much damage. It has been injured by the loss of the services of the man, who, retiring from active life, exists upon the income which he derives from lending his money. It has been injured by the conduct of the covetous man, who employs his surplus capital in promoting a system of wild speculation. It has sustained much scath, in the fact, that a young or inexperienced or profligate trader, has been exempted from the ne-

cessity of acquiring knowledge, industry, frugality and capital, and without these prelliminaries, has been enabled to go into business, and dispute the ground with the lawful merchant, who was conducting affairs upon his own stock. The evil begun in this manner is propagated through society, along a thousand different channels. So many results flow from this source, that it requires a very minute analysis to perceive them, and a very lengthened exposition to draw them out. Among the more obvious consequences, are such as follow. Opportunity is afforded for a class of annuitants to spring up, who, without contributing much to the progress of the social system, appropriate to themselves an unfair portion of its comforts. Within this circle the most intense selfishness is fostered, and the most extreme luxury and extravagance are apt to prevail. It would occupy much space to spread out the evils entailed upon communities, by the conduct and example of this numerous class, which wanting a sufficient stimulus to exertion, and wanting the ordinary motives to prudence, frugality and virtue, consume a large portion of their strength in practices, which contaminate a considerable part of the society in which they move. Then again—Credit affords space for the encouragement of a very noxious tendency,—the making haste to be rich. The proper order of events does not sanction this propensity.—When it is observed, wealth is amassed by gradual efforts. The credit system, on the contrary, enables a man occasionally to build up a rapid fortune, by putting it in his power to avail himself of the necessities of the needy, by doing which he can for a time obtain an exorbitant return for his outlay. Further, this method subverts the healthy constitution of things, by putting money in the hands of those who have not earned, and do not know how to use it. An eager thirst for gain is thus bred in this class. Having to compete with those traders who are doing business on their own capital, and having at the same time to pay a high per centage to those from whom they have borrowed, they are driven into hazardous paths of speculation,—they are forced into a system of over-exertion,—they are led into the ruinous expedient of selling at prices which do not compensate them,—they are compelled to over-work those depending on them, and to allow them insufficient wages, and after a few years spent in a career of unnatural excitement, during which they have been cultivating some of the worst feel-

ings, they generally break down, and involve many in their disastrous fall. Surrounded by rivals of this sort, the prudent man who does business within the limits of his own real capital, finds his course much more chequered and difficult than it would otherwise be. Although his right course of conduct is eventually rewarded with success, he suffers at every turn by the bad influences which surround him. Sometimes he is constrained to sell his goods at prices which do not remunerate him. He is constantly exposed to trouble and delay in collecting debts from customers who run accounts with him. He is harassed by continual requests to stand security for others, who do not pursue his system of business, and if his transactions are on a considerable scale, he is frequently called upon to endure heavy losses from the bankruptcies which happen around him. But it is not within the compass of the class of merchants and shop-keepers that the whole or the worst effects of the credit system are to be seen. The weight of the evil comes down upon the artisan, the mechanic, the manufacturer and the labourer. Within the limits of Christendom, there cannot be less than 100 millions of such, who feel the pressure in its most stringent forms. By the influence of this system, they do not receive any thing like a fair remuneration for the work which they perform. The presence of so much borrowed money in the mercantile world, gives rise to excessive competition, forces down the rate of wages, causes goods to be manufactured at a price which does not remunerate, and occasions, at very short intervals, a glut in the market, and a consequent crisis among all concerned in business. The sufferings of the labouring classes are not to be estimated merely by what happens *during* such a crisis. No doubt they are *most* intense at such a period. But the system of which we are speaking oppresses them *the whole time*. During the existence of stagnation, arising from over-production, labourers are in a starving state. But what we complain of even more than this, is, that even when things are at an average, the credit system does not allow them to receive a fair remuneration for their labour. Besides this, it is owing to its influence that things are kept in that state of constant ebb and flow, which is so unfavourable to happiness, comfort and morals. The largest scale on which the credit system can be viewed, is in the national debt of Great Britain. At the end of a long protracted warfare, the

country found itself involved in a debt of 800 millions, sterling. We do not comment upon the train of events by which such a consummation was brought about. Thirty years have now elapsed since the close of the war. These have been years of almost unbroken peace,—a period of tranquillity to which the history of the world does not afford a parallel. During this long term, Britain has been under the administration of a succession of wise and patriotic statesmen. A system of minute and impartial economy has been applied to public affairs, commerce has been increased to an enormous extent, manufactures have been improved in a proportionate degree, the mode of agriculture has been remarkably changed for the better, by the discovery of new processes and tools, science has augmented the sources of wealth by numerous splendid inventions in chemistry and mechanics,—in a word, a long train of circumstances have conspired to place the country in the most auspicious circumstances for liquidating or lessening the debt. Yet what is the fact? The people are amused from year to year, by assurances that a nostrum has been found out, by which the incubus will be speedily taken off, or they are deceived by the stale and pernicious sophism, that the debt is a benefit, because it provides a security for the stability of the Constitution; but the evil itself remains much as it was. Independent of the direct pressure which it lays upon the country, it is not easy to calculate the indirect mischief which it produces, and the amount of wealth which it shuts out. The people cry out against the duties upon grain; their rulers assent to the justice of the complaint, but how can the thing be helped, say they, we require these duties to meet the interest on the debt. Economists prove that free trade is the true and the beneficial theory. The rulers reply—your reasoning is correct, but we cannot adopt it, because we need the customs and excise to meet the claims of the fund-holders. Thus the country moves on with a set of regulations far behind the philosophy of the age, not because it is *ignorant*, but because it cannot profit by its knowledge. Thus, the surplus which the interest of the debt consumes, probably excludes an amount of wealth very much greater than itself. The question obtrudes itself upon the attention of the economist,—if thirty years of such a favourable complexion have been able to do little more for the nation, than to keep the debt where it was, by what pos-

able circumstances can it be cleared off? This query gives rise to the most melancholy forebodings, and the following train of events occurs as no unlikely result. The influence of the aristocracy and of the great capitalists declines,—the popular element gains strength in a ratio as rapid or more rapid than that in which it has been advancing hitherto,—the clamour for reduced taxation, loud at present, becomes more violent still,—the counter checks by which it was met, have lost their efficacy,—these causes of internal dissension are fomented from without,—who would feel surprised if amidst the furious collisions which so likely a course of events might engender, the feeling should grow and become irresistible, that since all expedients had failed to remove or mitigate, the weight, the time had come when the people would employ the only remaining resource, by sternly demanding the repudiation of the debt. Thus a departure from the principle, owe no man anything, having first entailed an enormous debt upon a nation, and having afterwards subjected it to the pressure of burdens which became less and less tolerable, might eventually lead to a state of things, in which the frame-work of society would be torn in pieces, and out of which a series of revolutions might emerge, that would alter the whole aspect of affairs in Britain, in Europe, perhaps in the world. It seems peculiarly desirable that the merchants and public men of this Province, should adopt, in regard to this question, a more healthy set of opinions and practices, than have hitherto prevailed. The matter very closely concerns not only the opulence, but the morals and the respectability of the community. A country whose public and private affairs were regulated on the doctrine, that to contract debt, whether directly or in its more disguised forms, was at once impolitic and immoral, would possess within itself one source of prosperity, of which the ramifications are numberless, and the benefits stupendous. It would enjoy the blessing of cheap government, because the taxes would be applied to the payment of present necessities, and not to the liquidation of past profligacy. A government that was cheap would provoke little discontent, and in that fact would possess authority and strength. Business being conducted on the resources of those who engaged in it, would produce results widely different from those which flow out of it at present. The life of a merchant would become calm and easy, because his fair

profits would not be snatched from him by excessive competition, and the other results of borrowed capital. A smaller number would be tempted to forsake the healthful toils and the sure returns of agriculture, to embark in the demoralising transactions of a gambling commerce. Thus the quantity of the first necessaries of life would be greater, and the quantity of secondary articles would be smaller than at present. There would be more wholesome food, and less needless luxuries. A greater amount of capital and labour would be devoted to the cultivation of the soil, by which the wealth, salubrity and happiness of countries would rapidly increase. The trader, enabled to pursue a plain path, would afford a better remuneration to that whole class which depends upon him, he would also be able to allow himself and them, much more leisure for healthful recreations and improving pursuits. There would be a far stronger tendency to that equality of position among men, which politicians have lauded as the natural state of things, but which the present aspects of society would seem to represent as the most unnatural of all. That disposition in things to run to extremes; producing inordinate wealth in one direction, and poverty as excessive in others, would be checked.—The gross amount of capital in the community would be indefinitely augmented, but it would have an inclination to distribute itself in a more equable manner. An immense quantity of capital and labour is *wasted* on the present plan. Thus in every society many more are engaged in business, than are necessary to conduct it properly. These are abstracted from occupations where their services would be useful, and are embarked in employments where they do more mischief than good. Again, the over-production of certain objects, which is all the while taking place, and which fully develops itself at intervals of a few years, occasions an enormous waste of the resources of society. Articles are destroyed in quantities, because they are not worth the duties chargeable upon them, and a vast amount of other goods is sold off at prices greatly below what it cost to produce them. Of the thousand shipwrecks which take place every season, and which deduct so large a sum from the wealth of society, a large proportion may be easily traced to the influence of credit. The competition is excessive,—those who have vessels must keep them at sea, but they are unable to maintain them in a sea-worthy condition,

and to afford them efficient and well-paid crews, and hence a number of these disasters. Again, credit defrauds a community by the *litigation* which it induces. Of the multifarious lawsuits which occur every year, and which consume so much time, effort and money, a great share is connected, in one way or other, with the practices of borrowing and lending. Further, credit wastes capital, by enabling so considerable a section of society to live without labour, or to live with little labour. The amount of wealth expended in this manner, if directed into useful channels, would put a great deal of industry in movement, and communicate a strong momentum to the progress of mankind. But it is to the *philanthropist* that this baneful system exhibits the darkest aspects, and presents the most formidable obstacles. He finds one class inaccessible to his arguments, because they are steeped in the habits of luxury and indolence, which blight the moral nature, and crush the intellect. He finds another class equally unapproachable, because their souls are distorted by the covetous propensities which speculation has fostered. He encounters a third class, which he cannot influence, because they are engaged in a round of conduct, which subjects them to racking anxiety and over-exertion, and which drives them to a variety of expedients, in devising which the best powers of the mind are squandered. He meets with a fourth class, and it by far the most numerous, which repels his approaches or neutralises his endeavours, because it is paralysed and degraded by excessive toil, fluctuating wages, and the debauchery, listlessness, and recklessness to which these things give rise. Wherever the moralist looks, he perceives that the false system of life, of which credit is the chief cause, has robbed men of the inclination, or the ability, or the time to *think*. We do not undertake to define the steps by which the evil should be remedied, or to sketch out all the results that would accrue from a new system. To name and to expose the inherent vices of one method, is, we trust, to do something, to introduce a more excellent way. The mind of humanity begins to awaken to the importance of the subject. A few more such general crises, as those through which the mercantile world has already passed, with the misery which they occasion and the searching enquiries which they will induce among economists and moralists, will probably lay the question open in all its extent. The matter will

then become a popular topic. Preachers will denounce it from the pulpit,—and tracts for the times will shew it to be of more moment to the well-being of men, than the position of an altar, the carvings of an oriel window, or the form of a surplice.

MANUFACTURES.

The theory of manufactures is simple. They stimulate industry and create wealth, by imparting an additional value to articles, which without such a process are of little value or use. Since the time that the free towns of Europe sprung up, and since the idea began to prevail that the fabricating of commodities was not unworthy of the patronage of governments, and the attention of free-born citizens, the progress of manufactures has been rapid. Many of the leading branches were introduced into Britain, from the continent of Europe: The Flemings, who fled from their country during the persecutions to which it was subjected, under Philip II. of Spain and his viceroy the Duke of Alva, brought with them into England their industrious habits and their skill in the manufacture of *lien*. The French Huguenots, who left their country in consequence of the revocation of the edict of Nantes, helped to establish or improve in England the manufacture of *silk*. During the sixteenth, seventeenth and eighteenth centuries, these and many other branches took deep root in Britain, and, receiving a proper encouragement from the government of the country, became the nerves and sinews of her prosperity; and, seconded by the agricultural and commercial industry of her people, contributed in raising her to the high rank which she holds among the nations. About the commencement of the present century, the application of steam and powerful machinery has given a stronger impulse to the progress of manufactures than any event that has happened since they first drew the attention of rulers. When this important department is under the conduct of just financial views, it imparts a very excellent stimulus to every other line of business. On the contrary, when it is exposed to all the influences of violent speculation, it engenders a state of society, than which the civilized world has seen nothing worse. If this branch could be regulated on the principle that the artisan and the labourer should

have time for improvement and recreation, if the system could be brought into operation that the employer was not liable, as at present, to be overborne by adventurers, and if so situated he would give an ample and steady compensation to his workmen, then few things would be more desirable for a country, than that it should be the seat of every branch of art. In this case, its manufacturing districts might be centres of large and influential intelligence, scenes of as much wealth, comfort, and moral worth, as any spots on which the sun looked down. But if vast masses of men are suddenly to be drawn to certain points, tempted by the offers of high wages; if, during the season of excitement, they, their wives and children are to be subjected to excessive toil, under which mind, body and moral habits give way; if they are to be exposed without hope to the influence of employments, so unwholesome that the average of life in such avocations is a very few years; if they are suddenly to be thrown down from a high point to a rate of wages which will not properly sustain life: if these things, with all the disease and depravity and idiocy which they induce, are essential to the prosecution of these interests, then happy is that people that has not heard the dismal sound of the hammer and the loom. Where manufactures are conducted on healthy principles, their tendency is to create a fair steady market for agricultural produce, and, by necessary consequence, to communicate a constant and proper stimulus to the cultivators of the soil. But where they are urged unnaturally forward by unbridled speculation, and where, as in Great Britain, the agriculturist is oppressed by heavy taxes, which prevent him from raising provisions at the cheapest rate,—in such a case, there are *two* causes at work to produce collision between the two interests. There is, on the one hand, borrowed capital embarked in business, forcing down the wages of the mechanic below a fair average. On the other hand, there are heavy taxes, forcing up the price of agricultural produce, and removing it still farther from the reach of the artisan. When such factitious circumstances interfere with the proper course of things, an opposition is produced between the two departments. The farmer looks upon the manufacturer as one who has an interest to prevent him from obtaining a fair value for his produce. The manufacturer regards the farmer as one who is concerned in sustaining an iniquitous system, which

precludes him from purchasing bread at a price which he can afford. The country is split into two great factions. Discontent takes every advantage of the conflicting statements,—and an order of events grows up, which gives occasion in the meantime to an insurrectionary spirit, and which may ultimately lead to a revolution in a country. The proper season at which to introduce any branch of manufacture into a country seems to be, when it has reached that point of progress that it can fabricate the article *as cheap* as it can import it. To introduce it sooner, is to violate one of the great fundamental principles of trade, and to hurt the interests of a country. To delay longer than this, is to fail to profit by a resource which is suited to stimulate the industry and increase the prosperity of a people. The tendency of affairs is, to *anticipate* the right moment. In the legislation of every country, we see an inclination to force and hurry and to go before the right time. Scripture informs us, that “God balanceth the earth alike.” This is true; not only of the *matter*, but of the climate and productions of the globe. Commerce is best regulated when it has regard to this natural law. Every country contains articles peculiar to itself, or has a facility in producing them which gives it an advantage over every other in that particular branch. Trade is conducted on the most beneficial footing to all mankind when this original constitution of things is allowed to take its course. To demand *protection* for any one branch, is equivalent to a confession that the country has not reached that point at which it can produce it as advantageously as it can be produced elsewhere. Every farthing that is granted in the shape of such protective duties, is so much taken from the purse of a country, and so much deducted from the aggregate of the wealth of the world. All such restrictions go to rear up an exotic and artificial system, which can only benefit a class; and, inasmuch as that class is affected eventually by all that concerns the public, cannot benefit even it as much as it is apt to suppose. A community is in the circumstances to acquire the greatest possible quantity of wealth when it is engaged in producing those articles only, which it can furnish *as cheap* or *cheaper* than any other country. A community is in the worst possible condition to amass wealth, when it is carrying on the various branches of manufactures, by means of protective duties which shut out foreign goods. In this latter situation, a large amount of its prosperity is con-

sumed by this false system and the regulations which it creates. When we attend to the commercial regulations of different countries, we perceive that the world is greatly more enlightened on this subject than it once was. It must, however, make many steps in advance, before it can rid itself of the many draw-backs upon liberal policy which still exist. These opinions have taken possession of the schools of all enlightened economists,—but they are hindered from passing into operation, by the false positions in which countries have placed themselves; or by national jealousies, or by narrow politics in rulers, or by the ascendancy of classes and factions.

TAXATION.

The only points of importance that this subject suggests, are these *two*: first, what should be the amount,—second, what should be the character or manner of taxation. The former is easily answered, by saying, that the lighter the pressure the better. It is the duty of every government to regulate its affairs on principles of such strict economy as that its subjects may feel but little the expense of maintaining it. Every people has a right to complain when the amount of its taxes is higher than is necessary to sustain a government, conducted on an economical footing. The second point does not lie so near the surface. It is not so easy to determine the *direction* in which taxation is best applied. The notion that has hitherto prevailed is, that taxes are best regulated when they are presented to men in the most *disguised* form. Hence the system of *indirect* taxation has been that which has found most favour in the eyes of statesmen. It is, in our opinion, liable to very serious objections. It sanctions the doctrine of veiling the truth, which is a bad principle for a government to recommend by its own practice to the imitation of its subjects. Again, it prevents the people from estimating at a glance the expenses of government,—which is an instrument by which they are kept in ignorance, and in the degree of slavery which ignorance involves. Further, it does not press upon men in the ratio of their ability to bear the burden. A direct tax upon income appears to be the best method on the whole. It imposes on government the necessity of frugality, by bringing its cost distinctly before the observation of the people. It enables the people to have a clear

idea of what their legislators are doing. It helps to prevent undue oppression on the one hand, and improper submission on the other,—it falls equally upon the inhabitants of a country in the proportion of their ability to pay taxes. The only objections which we can conceive to this method are, the difficulty of levying such a tax, and the danger of inquisitorial enquiries and their evil consequences in the course of levying it.

CRIME.

This question stands closely associated with the prosperity of a people. The system which experience appears to have shewn to furnish the best preventive and cure for crime, is that which, avoiding capital punishments, make close and compulsory labour the penalty which the offender must pay for his sin against society. Institutions constructed on this notion, which defray their own expenses, and often hand over a net surplus to the community, seem to us among the happiest inventions of modern legislation. Observation seems to prove, that whilst the punishment is not cruel, it produces an awe upon the criminal, which the cruellest punishments were not able to effect. If the reformation of the malefactor be a matter of any importance in the eye of society, this plan is also the most likely to accomplish that object. A country cannot be said to be in a state of high order, or in a condition the best suited to develop its resources, until it is in possession of a Police prompt and impartial in securing offenders,—nor until it is furnished with an establishment which defrays its own expenses,—which assort criminals according to their age or offence,—which does not allow its inmates to contaminate each other,—which brings true and undefiled religion to bear upon the offender during the term of his imprisonment,—and which proves that society can curb the worst passions of its members, without imbruing its hands in their blood.

PAUPERISM.

The idea which has obtained for at least two centuries, in Protestant countries, on this head, is, that the best method to overtake its claims is, by assessments more or less obligatory on the inhabitants of a district or country. The most remark-

able works which have advocated a different system, are those of Dr. Chalmers. In a treatise on the pauperism of great towns, and in others of his writings, he maintains that there is an essential vice in the prevailing view.—He charges it with this fault, that it feeds the disease, that it stimulates expectations which it cannot meet;—he condemns the practice of a regular provision for the poor, both on the consideration that he regards it as a bad moral principle, and that it is a principle which is pernicious in its political results. Instead of any regular assessment, he lays it down that a community should be well plied with religious motives, and this being done, that the poor should be left to the influence of the sympathies of human nature. The theory is more plausible than solid. If it means to assert, that it is practicable with our present knowledge of theology, to imbue men with faith, fast enough to be able to meet the demands which are at present before them on the part of the poor, we must smile at the shallow philosophy which could originate the idea. If, on the other hand, it means to say, that the majority of men not being Christians, they can nevertheless be induced by the constant solicitations of missionary agents, to part with enough to meet the necessities of the poor, then we do not see in what this plan differs from a compulsory assessment, except in this, that it is less regular and more vexatious. In the present condition of Christian sentiment and practice, we do not see that any better method can be adopted for the relief and the cure of pauperism, than those which obtain at this moment. The Gospel, if truly set forth, will supply men with directions, which amongst other things will teach them how they may avoid the necessity of begging their bread. If, in spite of such instructions, they persist in following that conduct, which leads to want, then society ought to possess within itself the means of promptly providing relief for such cases;—we would merely suggest the following considerations, as a supplement to those which already prevail: In a community where an enlightened and healthy style of moral sentiment prevails, poverty will *not* be invested with romantic decorations—it will not be viewed as the result of unhappy accident, but being traced up to its true sources, it will be considered as the effect of courses of conduct that are more or less *criminal*. The means taken to obviate and to relieve it, will give an expression to this opinion. The teacher of righteousness will have

the explicitness to inform men that there is a sure path by which poverty may be avoided, and as plain a path by which it may be come at. If, despite such counsels, a certain portion of the community do fall into this state, then the institutions should follow up the doctrine of the teacher of morals. They should by no means pamper the disease. The food and raiment which they supply should not be luxurious. In every case where it was practicable, the defaulter should be required to do something for what he received. The sot, the sluggard, and the idler, who prefer beggary to labour, should be taught by the discipline to which they are exposed, that they have made a false choice. The poor-house should no more be without its terrors than the bedlam or the prison.

With liberal institutions that reflect in the fullest degree compatible with order, the doctrine, that each man should maintain his own creed, and should neither be forced nor cajoled to support the creed which is not his,—with seminaries of education that made provision for the instruction of the highest and the lowest grades of intelligence, which appealed to the sympathies of all, and which with a righteous jealousy resisted the cramping influence of bigotry and sect,—with a system of agriculture, which allowed its true rank to this useful and wholesome pursuit, and which hastened to foment it by the last inventions of art and science,—with a plan of commerce which was not embarrassed by narrow restrictions, not hampered by the selfishness of particular classes, not excited to fever and depressed into languor by the introduction of borrowed capital,—with a set of manufacturers, which took up each branch of industry at the moment when it became profitable, and no sooner,—and in which the order of nature was not disturbed, by the improper interference of legislation,—with a mode of taxation that would lean its weight in an equal manner upon the subjects, and would supply them with a scale by which the conduct of rulers could at once be ascertained and checked,—with vigorous institutions for the prevention or mitigation of crime and pauperism,—with a system of such principles acting and reacting upon each other, it would be practicable for this Province to move along a path of

advance, so steady, so progressive, and so pleasant and beautiful, as to be a comment upon that elegant fancy of the ancients, which represented Mercury, god of commerce, with six wings, two on the shoulders, two at the waist, two at the ankles,—or so as to verify that still more gorgeous figure of holy writ, which looks up into the planetary system for a fit illustration of the career of virtue, and brings down from high heaven the trope, which compares it to the shining light that shineth more and more unto the perfect day.

[The following text is extremely faint and largely illegible due to the quality of the scan. It appears to be a continuation of the text from the top of the page, but the words are difficult to discern. It seems to contain several paragraphs of text, possibly including a section header or a new paragraph starting with a capital letter. The text is too light to transcribe accurately.]

