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The Young Canadian Citizen

STUDIES IN

ETHICS, CIVICS AND ECONOMICS

By J. O. MILLER, D.C.L.

Editor of
"The New Era in Canada"

Toronto:
J. M. DENT & SONS, LTD.

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PREFACE.

The necessity for keeping this book within the limited number of pages has enforced much condensation. Questions at the ends of the chapters devised to elucidate the text would doubtless have made certain portions of the book easier for pupils to grasp without the teacher's aid. But there is nothing in any section that is not fully within the comprehension of all teachers, and the framing of questions necessary to make the meaning clear to the pupil is a simple matter that would take up but little of the teacher's valuable time. In the section on Morals the addition of illustrations from the teacher's own reading experience would add much to the value and interest of these lessons.

The idea of this book is to set forth in as simple a way as possible some of the things that go to the making of Canadian citizenship. The world war was fought over two sharply antagonistic ideals. One was called *Kultur;* the other we call Civilization.

Kultur predicated the State as an entity which commanded the unquestioning obedience, and commandeered the energy, of the individuals and of the communities within its reach for its own ends. The chief end of *Kultur* was to glorify the State, and without regard to the means to elevate it above all other states.

Civilization has other ideals. To us it means chiefly four things:

(1) **Respect** for the possessions of our neighbours.
(2) Tolerance for the opinions of others.
(3) Courtesy of manner.
(4) Refinement of spirit.

Civilization can only advance as individuals realize in their own lives its ideals. We cannot, therefore, begin too soon to implant in the young lofty ideas of citizenship.

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PART I

ETHICS

IT is not the intention that the first section of this book, dealing with morals, should be intended to take the place of religious instruction in the schools.

The chapters on Ethics are intended to be

(1) A guide to teachers as to some of the topics on which they might wisely lay emphasis, leaving them free to treat these topics from their own point of view and with their own illustrations from daily life.

(2) To afford means for the discussion of these topics by the pupils themselves, by means of oral and written exercises in English Composition.

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PART I

ETHICS

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CHAPTER I.

DUTY.

Duty is something which is due, and which, therefore, ought to be paid or performed. It is something owed by everybody, to God, to self, or to others.

No other word is more disliked by the slothful than the word Duty. We can only get to like the word and the thing itself by accustoming ourselves to perform it regularly, a little at a time. A boy or girl with a fine ear and a natural talent for music hates, at first, the daily practising and the uninteresting lessons; but, as soon as the difficulties are mastered, playing an instrument becomes a delight. Duty, in itself, is not a distasteful thing; it is because we hate anything which gives us trouble that it seems unbearable. We can teach ourselves to like taking pains.

Duty is, in one sense, the great law which governs the universe. The planets revolving about the sun, the moon encircling the earth, even the erratic comets, in fulfilling the laws of their being, perform the duties which they are set. So, too, the plants and animals of the lower creation obey the laws under which they live. Even of inanimate things, pieces of human mechanism, may this be said. The pendulum of the clock will tick until it is worn out, if it receive the care necessary for its work.

Human duties differ from those of the lower creation and of the inanimate world in this, that in the latter the duties are performed by virtue of the great law of necessity, whereas man is free. That is what makes human duties moral—that is where the *ought* comes in. If we love idleness, and most of us do at first, we naturally hate the idea of Duty. If we give way to our feelings and desires, we shall only hate Duty more intensely, and we are in danger of becoming not much better than the brutes around us; in fact, we are giving way to the brute part of our nature. Human nature differs from brute nature in having a Conscience which continually whispers in our hearts, "I must not," and "I ought." It is our first duty to listen to Conscience.

The longer we practise doing duties the easier they become. A great man once said: "A man shall carry a bucket of water on his head and be very tired with the burden; but that same man, when he dives into the sea, shall have the weight of a thousand buckets on his head without perceiving their weight, because he is in the element, and it entirely surrounds him." After running two miles for the first time, a boy feels great stiffness, but after he has done it twenty times he feels nothing but the pleasure of good health arising from pleasant exercise. In the same way, he translates a single sentence in his Latin grammar with great difficulty at first, but when he can translate Cæsar's campaigns without trouble the task becomes a delight.

Most people think they are entitled to great credit for doing their Duty, and even to reward. If some one owes you a dollar, is he entitled to a reward for repaying you? Is he entitled to any special credit? If a father sees his son drowning and jumps into the water to rescue him, is he entitled to any special credit, as a matter of right? Duty is something *due*; therefore it is a debt. "When ye have done all the things that are commanded you, say, We are all bondservants; we have done that which it was our duty to do."

(1) Duty is something owing to ourselves. Character is made up of duties, and by our character we must stand or fall. We owe it to ourselves to take the greatest care of our bodies. They should be cleansed and exercised every day of our lives. Many a man, who would feel outraged if his favourite horse were not thoroughly groomed and otherwise cared for daily, neglects his own body, which needs

"grooming" quite as much as that of the horse. We owe it to ourselves to be careful as to what we eat, and as to the right quantity. If we give a dog too much meat or a horse too much grain, we know the result. We are not so careful about ourselves as about our animals.

We owe it to ourselves to be true in all things. "First to thine own self be true," says the great poet. We owe it to ourselves to be honest in the very smallest things as well as in the great; to be afraid of nothing except evil; to be clean in our thoughts and words; to be modest; to be kind; to be gentle to the weak; to be generous; to be charitable; to be modest about ourselves; to be temperate.

(2) Duty is something owing to others. We owe our parents a return for their love and care for us at a time when we should have perished without it. The return that is due them is that we should be a credit to them instead of a disgrace, so that the world may say, "Those parents have reason to be proud of their children." God has said: "Honour thy father and thy mother." We owe it to them to be diligent in our lessons, so that we may prepare to earn our own living, and not to be dependent upon them all our days. A boy may say: "I am not going to bother my head about this work. My father is rich, and I shall never have to work unless I like."

A few years hence men will say: "Look at that idle fellow! He is a disgrace to his parents. He is fit for nothing; he is going to the bad already."

We owe it to others to owe them nothing. "Owe no man anything." It is our duty to pay every debt in full, at the earliest moment possible. We owe it to others to keep as sacred every confidence reposed in us. We owe it to others to say no evil of them. *De mortuis nil nisi bonum* was a proverb of the Romans. It is wiser to speak evil of no one at all.

"He slandereth not with his tongue,
Nor doeth evil to his friend,
Nor taketh up a reproach against his neighbour."

(3) Duty is something owing to one's country. The names of the patriots will be the last to die from men's memories. Every man owes to his country his name, his influence, his strenuous labour, his liberty, his life itself, should that be needed. That was the spirit that led the best of our Canadians to offer their lives in the great war for their country and for the liberty of every land. When Nelson, on the day of Trafalgar, gave to his ships the signal, "England expects every man to do his duty," he spoke for all nations, in all ages, under all circumstances. When Pompey's friends tried to dissuade him from setting sail for Rome in a storm, telling him that he did so at the peril of his life, he

said, "It is necessary for me to go, it is not necessary for me to live." Perhaps the greatest example of patriotism shown in a love of Duty of modern times is that of Wellington. His greatness lay in doing thoroughly every duty that came in his way. For that he would sacrifice everything else. Late in his life he was content to suffer a temporary loss of popularity through devotion to what he believed to be a duty. He was even mobbed in the streets of London, and had his windows smashed while his wife lay dead in the house. The great motive power that underlay his whole career was whole-hearted devotion to Duty. He himself said that Duty was his watchword. "There is little or nothing in this life worth living for," said he; "but we can all of us go straight forward and do our duty." Nelson's last words were: "I have done my duty; I praise God for it."

Some years ago a troop-ship called the *Birkenhead* was wrecked off the coast of Africa. The officers and men saw the women and children safely into the boats, which sufficed for them alone. Those brave soldiers and sailors fired a salute as the ship went down, and thus cheerfully gave up their lives to the watery grave. Upon which a great writer said: "Goodness, Duty, Sacrifice—these are the qualities that England honours. She knows how to teach her sons to sink like men amidst sharks and billows, as if Duty were the most natural thing in the world." That same spirit was shown times and again by our men in the days of the submarine peril.

(4) Duty is something owing to God. The highest act of duty is to acknowledge that we owe everything to God, except evil. We owe our lives to God, for from Him they came. We owe it to God that man is a human being, and not merely a higher sort of lower animal. God "breathed into his nostrils the breath of life; and man became a living *soul*." We owe to God all that we have, and especially all happiness that we enjoy. It is from him that comes all the love that enters into our lives. He is the great source of love to the human race. That is why we call Him our Father; He is the personification of the love of which our earthly parents' love is an example. We owe to God gratitude for His love to us, manifested at every step of our lives, and we ought not merely to feel that gratitude, but also to express it to Him daily. It is our duty, therefore, to pray.

Chapter II.

OBEDIENCE.

Obedience is doing promptly and cheerfully what is commanded by those in authority over us.

Obedience is the first great law of life. No nation could continue to exist if its citizens were not law-abiding. The most highly civilized nations are those whose citizens yield loyal Obedience to the laws, and strive to make all men obey them. Every society has its rules which the members agree to obey, and it can only exist so long as that obedience is observed voluntarily and faithfully. No army could be successful against the enemy if the soldiers did not obey their officers. Unquestioning obedience to the commands of the captain is necessary for the safety of the ship and of the lives of the passengers. Those who are employed in business must obey the instructions of their employers, if the business is to succeed. The first lesson that a schoolboy is set to learn is the lesson of Obedience. What happiness could there be in our homes if the children did not obey their parents?

The greatest part of life is Conduct, and Conduct can only be obtained by practising Obedience. The little child learns it from its mother, the boy from his father, and from his master at school. The young man must practise it at college, or at business. The older man continues to obey some one all through his life. If he wish to govern others, he must first obey himself. If he will not obey himself, he cannot rule others. There is only One who is above Obedience—that is God.

At the battle of Balaklava, a small brigade of cavalry was ordered to attack an immensely strong battery. The order was a mistake, as every one knew that such an attempt would mean certain death. Yet the officer commanding the cavalry did not hesitate for a moment to carry out the orders, though he well knew what the result would be. Not a single soldier among those six hundred refused to obey.

> "Theirs not to reason why;
> Theirs but to do and die."

And so the charge was made, and out of the six hundred only one-quarter returned.

Boys sometimes think it a manly thing to question the orders given them, and even to assert their independence by refusing to obey. Brave men think it childish to stop to reason about the commands of those in authority. The wisest men believe that disobedience is one of the strongest signs of radically bad character. Experience teaches us that disobedience will, in time, destroy the character altogether. He that will not submit to authority must become, in time, not merely a useless, but a dangerous, member of society.

Obedience, to be worth anything in building up conduct, must be given *promptly and cheerfully*. Obedience which is tardy, or yielded through fear, is not right Obedience at all. If a boy's father desires him to do a piece of work which is not agreeable, or not very easy, there is often a great temptation to put it off, and do other things first. A boy is told to cut the grass when he comes home from school. He returns home, and finds the afternoon warm, and the prospect of grass-cutting uninviting, and so he first feeds his pigeons; and that reminds him that he is very anxious to make them some new nest-boxes. The afternoon has nearly gone when he, at length, drags himself unwillingly to the lawn-mower; and he has barely finished the work, when he sees his father coming in at the gate. Perhaps the edges of the grass plot have not been clipped, as a finish to the work, because he did not begin soon enough. That is a case of tardy Obedience—not real Obedience. The work was done because the boy knew he must do it, and not because he loved to obey his father. Real Obedience is *prompt* Obedience.

Real Obedience is always cheerfully given. He who grumbles at an order, and only does it through fear, is not obedient. A boy who will not cheerfully give up a game, in order to carry out a command from one in authority, must always be looked upon as one who is at heart disobedient. If the officers of the cavalry, mentioned above, had chafed under the order to put their lives in peril, and had sent the messenger back to find out if they were really to make the attack, they would have lost their claim to our admiration as truly brave men. If the troopers had grumbled when the order was given to advance into the valley of death, and had made the attack in a half-hearted way, they would never have gained the undying glory that is theirs, and they would probably have sacrificed the lives of the few who did at last return in safety. Their obedience gained them immortal fame because it was prompt and cheerful.

He who would become a good citizen, and a really useful member of society, can only do so by practising Obedience, with great patience, and with all his heart, throughout the whole of his life. To obtain excellence in it, as in many other things, it must be begun very early in life. Above all, it must be willingly given. Real Obedience is prompt, cheerful, and from the heart.

CHAPTER III.

TRUTHFULNESS.

Truthfulness is speaking and acting in a perfectly straightforward way, without any attempt to add to, or take from, the facts. Its opposite is Lying or Deception.

If Lying were the rule and Truthfulness the exception, society would soon be destroyed. Men could not do business with each other if they could not be trusted to speak the truth, and to keep faithfully a promise once made. Instead of trusting, they would fear one another; every time they were assured of anything they would doubt, and perhaps suspect a trap. If all men resorted to lying, they would soon begin to destroy each other, because it is an instinct of human nature to preserve one's self from the attack of enemies. The liar is the enemy of mankind. A great man was once asked: "Do the devils lie?" "No," was his answer, "for then even hell could no longer exist."

(1) Regard for Truthfulness forbids us to tell, as truth, what we know to be false. This is the worst form of lying. Only the most hardened will

lie deliberately; no one who has not had long practice in this vice can tell a deliberate falsehood without despising himself. That can only be done when the Conscience is at last asleep, and when the character has become vicious.

(2) Another form of lying is telling, as truth, what we do not know to be true. People often assert things which they cannot possibly know to be true; for instance, the motives of other persons. There are also things which are only probable, and of which we cannot be certain. To state as absolutely true what we cannot know to be true is falsehood. Again, there are things which are merely matters of opinion, and upon which vastly different opinions may be held. If we would be strictly truthful, we must be careful to state as true only what can be proved to be facts.

(3) Another form of deceit is telling what may be true in fact, but telling it in such a way as to convey a false impression. This may be done by (*a*) exaggerating, or adding to, the facts; or, (*b*) by withholding some important part of the facts. Many a character has been ruined by some enemy who wilfully overstated, or understated, facts of the highest importance to the person's reputation. Many a man has ruined his own character by allowing himself to acquire the habit of exaggeration.

(4) Untruthfulness shows itself in other ways. A lie may be acted as well as spoken. For example, when a boy allows himself to be praised for some action he never performed and does not give the praise to the right person, or at least disown it for himself, he acts a lie. The girl who tries to make her teacher believe her to be obedient and studious when she is not acts a lie. The boy who brings up as his own work an exercise which he has cribbed, or in which he has been assisted, acts a lie.

(5) Concealment of the truth may be an unspoken lie. There is an old Latin motto which says: "The suppression of the truth is the suggestion of an untruth." By keeping back a necessary part of the truth one may give a totally wrong impression of the facts, and this is just as much a lie as absolute misstatement.

(6) Trickery, or underhand dealing of any kind, is a kind of lying. A London merchant had business with another in a foreign country. The latter asked the former to send out certain packages of goods marked less than the real weight, so as to escape the customs duty. "I can't do it," said the English merchant. "Very well," said the foreigner, "if you won't, there are plenty of others who will, and I shall take my business away from you"—which he did, causing the other firm a heavy loss. A few

years afterwards the foreigner wrote to the English merchant: "Enclosed is a draft for so much, which please put to my credit. I am sending my son to England to learn your way of business. There is nobody in whom I have such confidence as I have in you. Will you take him into your office and make him the same sort of man that you are yourself?"

(7) Truthfulness lays upon us the most solemn obligation to keep our promises, no matter how small may be the matter concerned. He who makes a promise, not intending to keep it, is guilty of gross deception. In making a promise it is our duty to express our *intention* in the plainest terms, and we must then consider ourselves under obligation to carry out that intention faithfully and fully. When Blücher was hastening with his army over bad roads to the help of Wellington at the battle of Waterloo, he encouraged his troops by calling out frequently, "Forward, children, forward." "It is impossible; it can't be done," was the answer. Again and again he urged them. "Children, we must get on; you may say it can't be done, but it must be done! I have promised my brother Wellington—*promised,* do you hear? You wouldn't have me *break my word!*"

Lord Chesterfield once said: "It is truth that makes the success of the gentleman." Those words should be taken to heart by every one who wishes to honour truth. Clarendon said of Falkland, one of the noblest and purest of men, that he "was so severe an adorer of truth that he could as easily have given himself leave to steal as to dissemble." Shakespeare said:

> "This above all: to thine own self be true,
> And it must follow as the night the day
> Thou canst not then be false to any man."

CHAPTER IV.

COURAGE.

Courage is that disposition which enables us to meet danger or difficulties firmly and without fear. There are two kinds of Courage: Physical and Moral; and it has two aspects: Fearlessness and Boldness.

The opposite of Courage is cowardice, and no greater insult can be offered a man than to call him a coward. Courage has always been looked upon as one of the greatest virtues. Men may be willing to forfeit purity, truth, and honour, but they cling to Courage to the very end. Courage is a quality that boys love and respect, because it is a manly virtue.

Physical Courage appeals most to the young. Nothing so excites their admiration as a feat of daring. Physical Courage is a splendid thing, a thing to be prized by every one. As a rule, it is something that every one may possess a good share of. Physical Courage depends very largely upon bodily vigour and strength of muscle. It is when we are nervous and feel our limbs to be weak that our Courage is small. The boy or man who exercises his muscles regularly is sure to store up a large amount of physical Courage—enough, at least, to develop its first stage—Fearlessness.

He who possesses a good constitution and a body whose strength he has tested by repeated trials is not apt to turn tail at small fears, as are the weak and delicate. He is able to present to difficulties, or, it may be, to danger, a steadfast mind and a calm exterior. It is this sort of Courage which makes British and Canadian soldiers renowned in war. Had it not been for the dogged persistence of his soldiers in holding their ground, in spite of a hurricane of shot and shell, Wellington could never have held Napoleon at bay at Waterloo. Had it not been for the courage of the Canadians at Ypres the Germans would have taken Calais, and might have invaded England. But, while this Fearlessness is much to be admired, it is, after all, the least heroic form of Courage, because so much of it is purely physical.

Fighting, as a test of courage, is greatly overestimated. Experienced soldiers tell us that it requires a good deal of Courage to go into battle for the first time. "You look pale," said one officer to another, as he came within range of the enemy's guns for the first time; "are you afraid?" "Yes," answered the other; "if you were half as much afraid, you would turn tail." But, with most soldiers, the feeling of fear soon wears off, and where there is no fear there is not much trial of Courage. The physical Courage that we all covet is that which leads a man to do what others dare not. In 1892, a young clergyman, on a visit to this country, was crossing the foot-bridge at Niagara Falls. When about one-third of the way across, he saw a lady stepping up from the carriage path to the sidewalk. She caught her toe against the edge, stumbled forward, and fell through the open ironwork at the side of the bridge. She happened to be over the place where the broken rocks line the edge of the water. In her swift descent, she struck her head against one of the girders and was stunned; her body then turned over and fell across another girder. At this moment the clergyman came up. Looking over, he saw her body swaying gently, and evidently about to drop very soon to the awful rocks, over two hundred feet below. Without a moment's hesitation he sprang out over the edge of the bridge, and, seizing one of the iron rods that supported the girder, he slid down, and then crept along the narrow girder till he reached the lady. Bracing himself with immense difficulty, he kept her from plunging into the abyss until help arrived, death beckoning to him from below, if he should lose his head for a single moment. At length a rope was lowered to him, and they were soon drawn up. That is a splendid example of physical Courage.

A higher type of Courage is that which enables us to endure pain. Endurance is a rarer quality than dashing Fearlessness. One of the most glorious examples of endurance in all history is that of the little British army in the retreat from Mons. Day after day they endured the attack of five or six times their numbers, holding back the enemy by day and retreating by night. This type of Courage is best seen in bearing pain. When Epictetus was a slave, his master was one day beating him. The poor slave said: "If you do not look out, you will break my leg." Presently the bone snapped. "There," said Epictetus, as *calmly* as before, "I told you you would break it." One of the most remarkable instances of the Courage of endurance is that of the defence of Cawnpore, in the days of the Indian Mutiny, by a handful of English troops, with their wives and children. For twenty-one days they endured untold agonies of exposure by a never-ceasing fire, of hunger, of thirst (sharpshooters picking off any one who dared approach the single well in the camp), of the midsummer sun, of sickness, and of the unutterable foulness of their surroundings. The soldiers' wives showed even greater endurance than the men. Women generally have greater courage than men in the matter of bearing pain.

The highest type of Courage is that which is called Moral Courage, and is exercised about matters of right and wrong as they affect us individually. "It is shown by the man who pays his debts, who does without when he cannot afford, who speaks his mind when necessary, but who can be silent when it is better not to speak. It requires Moral Courage to admit that we have been wrong." It requires Moral Courage to stand being laughed at, although it is the sign of a wise man to be able to enjoy a laugh at his own expense. It requires Moral Courage to run the risk of losing one's popularity. Socrates was the greatest teacher of ancient times, and he was beloved by many of his pupils; but because his lofty teaching ran beyond the attainments and spirit of his age, he was condemned to drink the deadly hemlock. He died calmly, even joyfully, discoursing to his judges of the immortality of the soul. Galileo was imprisoned when seventy years of age, for proclaiming a scientific discovery which the world of his day refused to accept. He was content to suffer for it, and refused to retract what he had proved to be scientific truth.

When we are laughed at or threatened with persecution of any kind, Courage bids us stand by our principles.

> " As the crackling of thorns under a pot,
> So is the laughter of a fool,"

said Solomon. It is the part of wisdom to disregard being laughed at. When a boy lacks backbone, we say he is easily led, which means easily led wrong.

The highest Courage is that which leads men to sacrifice their lives of their own free will. Such was the courage of our soldiers and sailors in the attack upon Zeebrugge in 1918. In one of the battles of the Peninsular War, a sergeant named Robert M'Quaide saw two French soldiers aim their muskets against a very young officer, sixteen years old. M'Quaide pulled him back behind him, saying: " You are too young, sir, to be killed," and then fell dead, pierced by both balls.

Courage is a very different thing from Recklessness, or Foolhardiness. An old proverb says: " Courage is the wisdom of manhood; foolhardiness the folly of youth." And Carlyle said: " The courage that dares only die is, on the whole, no sublime affair. . . . The Courage we desire and prize is not the courage to die decently, but to live manfully."

Chapter V.

PURITY.

By Purity we mean that state of mind which is possessed by him who fights against foul thoughts, drives them away, and who never allows himself to perform an unclean action, or to use filthy or obscene language.

Purity involves three things: (1) Clean language, (2) clean thoughts, (3) clean actions. They are put in this order because it generally happens among the young that impurity begins with hearing unclean language, and by imitating it. A little boy hearing others use foul language soon begins to use it himself, though he may not know its real meaning. Alas! it does not take long for him to learn the meaning of it also; and it is but a short step from foul language to impure thoughts and filthy actions.

Purity is one of the three heroic virtues; the others are Truth and Courage. In the age of chivalry men valued Purity above all things except Truth and Courage. Tennyson makes his hero say:

> "My good blade carves the casques of men,
>   My tough lance thrusteth sure;
> My strength is as the strength of ten,
>   Because my heart is pure."

Purity is one of the most manly virtues. Impurity marks the coward and the sneak, because it is nearly always directed in thought or action secretly against those weaker than ourselves. In "Tom Brown at Oxford," one of Tom Brown's friends says: "I have been taught ever since I could speak that the crown of all real manliness is Purity." You may ask: "Why is it manly?" It is manly because it cannot be got without a hard struggle; the temptation to be impure in thought, if not in language, is one of the hardest temptations to overcome. A little boy may not feel it, but the older he grows the harder he has to fight against impurity in his heart, and in his life.

We must, first of all, guard against unclean language. There are some words which are merely filthy, without being immoral; both are bad, and the one leads to the other. Little boys often long to have other words to put into their language than they have learned at home, because they think the home language not strong enough or manly enough. In order to satisfy themselves that they are no longer children, they begin at school to copy the strong words of the boldest and most reckless of the boys they meet, and they quickly add to their vocabulary unclean and even immoral words, because such words seem to be the mark of manliness, and of personal independence of character. By the time that a boy begins to realize what such words really mean, he has already formed the habit of using unclean language, and a bad *habit* is the hardest thing in the world to get rid of.

Any one who thinks about the matter for a moment will admit that filthy language is not only not manly, but that it is degrading to the mind and character. One of the most manly characters of modern times was Coleridge Patteson, Bishop of Melanesia, who died in 1874, by the clubs of savage islanders, who, when he was dead, placed him in a boat with his hands crossed, and set him adrift upon the Pacific. We are told by an old schoolmate of his that once, when he was captain of the cricket eleven at Eton, some boys at the cricket dinner began to sing a coarse song. "Coley" Patteson had said that he would leave the room if such a song were sung, and as soon as they began it he quietly got up and went out. The result of his action was that the bad custom was stopped entirely. The old poet of Israel sang: "O Lord, keep the door of my lips." We all need to make that request. Another of the most manly men of modern times was General Grant, President of the United States. We are told of him that on one occasion, when a number of gentlemen were dining together, some one began to tell an indecent story. He commenced by saying: "I have a first-class story which I may tell, seeing that there are no ladies present." "No! but there are *gentlemen* present," said General Grant, and the story was not told.

The use of unclean words leads to impure thoughts and to filthy actions. It is difficult to speak plainly about this matter of personal Purity. Every boy, when he reaches a certain age, is tempted by the Devil in the way of impure thoughts. These are first presented by unclean things which come into the imagination. If they are not fought against, and driven out by force of strong will, in a short time the imagination, naturally one of the purest and most beautiful faculties of the human mind, will become tainted, and at last foul and degraded. Unclean words do harm, first, to the individual character, by destroying its early purity and delicacy, just as we spoil the beauty of a grape by rubbing off its bloom; and, secondly, to those who hear and may learn to use them. But unclean thoughts, the evil imaginations, injure the *soul*, and the *mind*, and the *body*. They injure the soul by making it take delight in that which is foul and base, and which belongs to the brutes. They hurt the mind by destroying its power to concentrate itself on work, or on anything that lies outside of self. They injure the body, because he who is given up to foul thoughts soon becomes capable of nothing else. He avoids companions, he desires to be *alone,* that he may take delight in foul images of the mind, and so the body is neglected and loses its strength.

There is even a worse stage, when the foul imagination results in *secret* acts of filthiness, which eventually will destroy body, mind, and soul. The poor wretch who has learned such horrible habits may live on, but not many years can pass until he shall become utterly degraded, and may have to be confined in an asylum, away from his fellow-men. Terrible, indeed, is the fate of such a person. How significant are the words of the great Teacher, "Blessed are the pure in heart, for they shall see God!" Another great teacher once said that pure religion was: "To visit the fatherless and widows in their affliction, and to keep himself *unspotted* from the world."

CHAPTER VI.

UNSELFISHNESS.

Unselfishness is the giving up personal gain or advantage. It is the desire to do the will of another rather than our own. It is making a sacrifice to please some one else.

Truth, Purity, and Courage are called the heroic virtues; Unselfishness is greater than any of them. It is like the Christian virtue of Charity or Love; it makes people forget their own interests for the sake of others. Unselfishness is the great lesson we learn from studying the life of Jesus; He is the great example to the world of absolute self-forgetfulness. We admire notable examples of this virtue. One of the members of the Light Brigade tells us that in that terrible charge he was wounded in the knee, and also in the shin. He could not possibly get back from the scene of the fight. Another soldier passing by said: "Get on my back, chum." He did so, and then discovered from the flowing blood that his rescuer had been shot through the back of the head. When told of it he said: "Oh, never mind that; it's not much, I don't think." But he died of that wound a few days later. The brave fellow thought not of his own wound, but only how he might help another, though he belonged to a different squadron and was unknown to him.

Unselfishness is one of the hardest things to learn. A boy may be naturally brave and even generous, but no one is naturally unselfish. We are apt to confuse generosity with unselfishness; really they are quite different. A generous person gives out of his abundance, liberally; an unselfish person of what seems necessary to his happiness. A generous boy shares his weekly purchases with his friends; an unselfish boy, out of pity at some distressful case, gives away all his allowance for that week, and cheerfully goes without. The selfish boy spends his money upon himself alone. It is hard to neglect Self.

Even the selfish make sacrifices occasionally. But there is not much virtue in being unselfish now and then, if, in the meantime, we think of nothing but gratifying our own desires. Real Unselfishness is a habit, and needs to be acquired as does any other habit. We have to begin practising it, and to go on practising it, in the little things of life as well as the great, for a long time before we are finally able to forget self and think of others first. It is perhaps impossible to forget self altogether; but Unselfishness aims at that.

If you wish to tell a thoroughly selfish person, watch his conversation. He talks constantly of himself, of what he has done, or will do, or can do. His belongings are better than those of another, merely because they are his. He loves himself more than anyone else; and it is natural to talk of what we love best. Lord Bacon said: "It is a poor centre of a man's actions, *himself*. It is right earth." He also said: "The referring of all to a man's self is a desperate evil in a citizen of a republic." "Wisdom for a man's self is, in many branches thereof, a depraved thing. It is the wisdom of rats, that will be sure to leave a house before it fall. It is the wisdom of the fox, that thrusts out the badger who digged and made room for him. It is the wisdom of crocodiles, that shed tears when they would devour."

An old proverb says: "Love thyself, and many will hate thee."

Unselfishness is hard to practise, because it brings no reward in this life. The unselfish man, indeed, is often imposed on by the self-seeking, and more often still simply because he is unselfish, and never ceases to think of others. A Christian man in the City of Toronto, widely known for his charities, subscribed $500 to a deserving object. The committee in charge of the matter appointed collectors to go about and ask help from the public. A lady called upon this gentleman, not knowing that he had already given largely. He was about to tell her of his first subscription, when he noticed her face fall at the expected refusal. He immediately took her little book and put down his name for a second amount. He could not bear to send her empty away. His first subscription was generosity; his second, Unselfishness. There *is* a reward here for Unselfishness—the approval of one's own Conscience, and, after all, that is of greater permanent value than the praise of men.

In an age when there is so much grasping after personal gain, it is refreshing to read of great instances of forgetfulness of self. In the battle of Jutland, May 31st, 1916, there was on the ship *Chester* a boy of sixteen named John Cornwell. He belonged to a party that worked one of the guns, and early in the action was badly wounded. But he stayed at his post by the speaking tube waiting for orders, and was wounded again and again. His captain wrote: "The wounds which resulted in his death were received early in the fight. He remained steady at his most exposed post at the gun waiting for orders. He felt that he might be needed, so he stayed there standing and waiting under heavy fire, with just his own brave heart and God's help to support him."

"He that loseth his life shall find it."

Chapter VII.

HONESTY.

Honesty is Truth practically applied to questions about the property of others. It is the principle of dealing with others as we would desire others to deal with us. The sole guide in fulfilling this obligation is not what the Law may be, but what our Conscience tells us.

(1) Honesty is a form of Truthfulness. It is that form of it which is concerned with our dealings with others, especially as to their possessions. The opposite of it is called dishonesty, and the worst form of Dishonesty is Stealing. The thief is hated, and feared, and despised more than any other sort of criminal. Men fear him as they do poisonous snakes; because the thief is a creeping creature, hiding himself and his actions from the light of day. He watches you until you feel secure, and are less careful than usual of your possessions; then he sneaks about, waiting for a favourable moment when no one is near to observe or suspect him before snatching your property. A man may commit a very grievous offence against another in a moment

of passion; and, though we acknowledge the justice of his punishment, we do not hate him. But men hate a thief because he is a sneak, and because his offence is done in cold blood, not in the heat of anger; in an underhand way, not openly and above board.

The confirmed thief is one who has yielded his soul to the Devil. He deliberately sacrifices his character; he surrenders himself of his own free will to a life of evil. Stealing inevitably leads to lying, and these two things degrade the character more quickly than any other evils that touch it. Not only does he destroy the purity of his soul; before long he must yield up his body for punishment. Not one thief in a hundred goes long unpunished.

(2) There are other forms of dishonesty not so open as stealing, and, in some cases, not so harmful, but generally degrading and destructive of high character. One of these is Cheating. If a coal dealer is paid for a ton of coal and delivers only nineteen hundred pounds, he is guilty of stealing. If, however, he gives full weight, but sells the coal as first-class, when it contains shale or other impurities, and is really of a cheap grade, then he is cheating. The schoolboy who copies his night-work from another, or gets help, and then presents

the exercise as his own, is guilty of cheating. This form of cheating is made worse when it is done in examinations, because the result affects not only the standing of the person who cheats, but deprives others of fairly won advantage.

(3) Another form of dishonesty is that by which one person takes advantage of another in a bargain, through his ignorance or helplessness, even though nothing is actually misrepresented. For example, A. asks B. to lend him ten cents for a month. B. knows that A. is in a tight place, and must have the money; and so he offers it on condition that A. will pay him twenty cents at the end of the month. B. is dishonest, because he takes unlawful advantage of A.'s necessity.

(4) There is a kind of cheating not referred to above—that is cheating in games. Apart from the effect of this kind of cheating upon the character, the game itself is spoiled. There is a tendency, nowadays, to play games for the sake of the victory alone, and to take no interest in games that one cannot win. We should play the game for its own sake, and frown down all attempts to win it by going just a little outside of what we know to be the rules. He who allows himself to cheat at games is forming a habit which will lead him to cheat later on in serious business.

(5) Another form of dishonesty is that relating to property lost and found. A boy finds a sum of money in a room, or hall, or playground, or even on the street. Money is a thing not easily identified, and there is, therefore, a temptation to pocket it and say nothing about it. This is dishonest. The duty in such a case is plain, to try to find the owner, and, if that cannot be done, then to put the money to some useful or charitable purpose, and not into one's own pocket.

(6) Still another form of dishonesty is that in which one person takes to himself the praise belonging to another; or allows another to bear blame belonging to himself. We often see boys letting others suffer, in one way or another, for what they have done. Nothing can be meaner or more contemptible. It is not uncommon to see people eager to take the credit, or praise, or even rewards, which properly belong to others, who have been thrust aside, or forgotten, for the moment. It is a form of dishonesty.

Honesty has another side also. When practised according to the voice of Conscience, without regard to what the law may be, it is the sign of a noble character. A young man's father fails in business, and dies suddenly, leaving many debts behind him unpaid. The young man makes a solemn resolution that he will save and save, and work his hardest, to pay off those debts, though he did not make them; that is the Honesty of the truly noble character. A very striking example of this sort of Honesty is that of Sir Walter Scott, who applied himself, though nearly sixty years of age, to the enormous task of paying off, by the sale of his stories, a debt of $600,000, which he did not actually incur, and from which he could have got free, according to the letter of the law. But his inflexible Honesty forced him into making an effort which doubtless shortened his life.

CHAPTER VIII.

FAITHFULNESS.

Faithfulness is being true to our word, and to our friends, fulfilling our obligations, and doing what we see is our duty, at all costs.

Of the honest man we say: "His word is as good as his bond." Of the faithful man we say: "He was never known to desert a friend or neglect an important duty." Faithfulness is one of the strongest evidences of fine character. The boy who is sent on an errand by his mother, and resists the temptations of some playmates he meets on the way, to stop and have a game, is Faithful. Two boys going for a walk in the country decide to cross a field of ripe grain, and run the risk of being seen by the farmer in the next field. They are seen and chased. One can run much faster than the other; in fact, he can escape if he likes to leave the other. But he doesn't; and both are caught, and have their ears cuffed. This is an example of the Faithfulness of a friend. As the gentleman's psalm puts it,

> "He sweareth to his own hurt, and changeth not";

or, as it is otherwise translated,

> "He sweareth to his friend, and changeth not."

In the history of Napoleon we are told that, after his burial at St. Helena, his household sadly embarked for Europe. One of their number, however, Sergeant Hubert, refused to abandon even the grave of the Emperor. For nineteen years he continued at St. Helena, daily guarding the solitary tomb, and when the remains were at length removed to France the faithful old servant followed them home. How often we see people professing the utmost friendship and loyalty to one who has wealth and influence; but as soon as his money is gone, his faithful friends depart also. Is not that the case sometimes, even with schoolboys?

We should be faithful in performing obligations. It is said of Thomas Brassey, who has been called a great captain of industry, and who was one of the first to undertake great railway contracts, that the reason of his success lay in the fact that he was faithful in all obligations, and trusted his men as they trusted him. On one occasion, when he was building a railway in Spain, a man who had agreed to make a cutting through a hill found that it turned out to be a rock cutting, though the price was to be for a sand cutting. If there had not been perfect trust between the two men, the work would have stopped, and Mr. Brassey would have lost a large sum through delay. The sub-contractor went steadily on with the work and had it almost finished, when Mr. Brassey arrived from England to inspect the works. When he came to the hill, the sub-contractor told him what he had done. Some men would have taken advantage of the sub-contractor; but Mr. Brassey allowed him double the price agreed upon, and kept a faithful servant by practising Faithfulness himself.

A merchant fails in business. He agrees with his creditors to pay them fifty cents in the dollar, and they then discharge him from his liabilities, and he begins business again. In a few years he makes a good deal of money. He determines to pay back to his old creditors the other fifty cents in the dollar, from payment of which they had released him. That is a case of faithfulness to one's obligations. The moral obligation to pay back everything remained, though his creditors had let him off. There are such men in the business world, and all honour to them! Horace says: "Fidelity is the sister of Justice."

We should be especially careful to be faithful in the performance of our promises. A promise is a sacred thing. It is an obligation undertaken of our own free will, and for which we have pledged our honour. That is what the sacred poet means in saying: "He sweareth to his own hurt, and changeth not." Nothing can turn him from his promise, even though he is sure to suffer by it. There is a proverb which says: "Promises may get friends, but it is performance that must keep them."

Faithfulness is most difficult in the daily round and common task of life. Yet it is precisely there that Character is formed and built up. A reputation for Faithfulness cannot be made by being strictly faithful a few times, or in a few important things. We have to practise at it, and grow into the character of a faithful man after years of effort. A boy is given ten words to parse for next day. He does five carefully; and then, longing to get out to play, he does the others anyhow, just to be able to show the exercise, and escape detention; he is unfaithful. Or, he is given four stanzas of poetry to learn. He learns three, and takes his chance of being asked one of the three, and not the fourth; he is unfaithful. He is expected by his parents to watch over his younger brother who goes with him to school, but he lets the little fellow fight his own way; he is unfaithful. He listens without protest, or without moving away, to bad, or, perhaps, obscene, language. He is unfaithful to God, and to his father and mother.

After the retreat from Mons in 1914 some Belgian, French and English soldiers were cut off from our army and were left behind in Belgium. They hid themselves in the woods and ruined villages watching for a chance to escape. Some were captured and shot at once without trial. Many were shot by German guards as they made a last dash for freedom across the barbed-wire fence into Holland.

Edith Cavell was an English trained nurse who had lived in Brussels for many years. She was allowed to remain when the Germans came and nursed the wounded soldiers of both armies. Some of the Belgian, French and English soldiers begged for her help to get away. She had the means to help them and used it. She broke the German military law, that she might be faithful to the higher law of kindness.

The Germans suspected her, set a trap for her, tried her, and shot her in spite of the protests of the American and Spanish ambassadors. She said to the chaplain who saw her shortly before her death: "I have no fear or shrinking; I have seen death so often that it is not strange or fearful to me. . . . I would say, standing as I do in view of God and eternity, I realize that patriotism is not enough. I must have no hatred or bitterness towards any one."

"Be thou faithful unto death, and I will give thee a crown of life."

CHAPTER IX.

JUSTICE.

Justice is the principle of awarding to all men, including ourselves, what we believe to be their just rights. We are morally bound to be just even to our enemies, not only in our actions, but also in our words and thoughts.

Justice is said to be truth in action, that is, truth carried into practical operation. Two brothers at school have a hamper sent them from home. It is directed to the elder, but the letter says it is for both. The elder takes charge of it, and, while enjoying its contents freely with his friends, has the power to allow his brother to partake of the good things very sparingly, and only occasionally. But he allows his brother free access to the basket, that both may share alike. That is a simple case of Justice.

A boy going out to steal apples from an orchard forced a younger and smaller boy to accompany him for the purpose of keeping a lookout. While the bigger boy was in the middle of the orchard the younger lad was caught, and taken back to school to be punished. The real thief, having escaped, returned in time to see the little boy punished for the offence. Instead of bravely coming forward to take the place of his companion, who was really his victim, he laughed it off, and promised him some candy at the end of the week. That is a case of gross injustice. The converse of this form of injustice is also common; when one person takes the praise, or reward, that is really due to another. We see injustice of that kind in business, and, indeed, in every walk of life. It has happened over and over again that the maker of some great invention has been obliged to sell it for bread, while the man who bought it has taken advantage of his fellow-man's distress and made a fortune, and the other was left in poverty. "Render, therefore, to all their dues; tribute to whom tribute is due; custom to whom custom; fear to whom fear; honour to whom honour."

The Thebans represented Justice as having neither hands nor eyes; their idea being to picture the just judge, who would neither receive a bribe, nor respect persons from their appearance. For a similar reason, the English people picture her with eyes bandaged, and having a sword in one hand and a pair of scales in the other. The Emperor Maximilian's motto was *Fiat justitia, ruat cœlum:*

"Let justice be done, though the heavens fall." Mahomet said: "One hour in the execution of justice is worth seventy years of prayer."

> "Though the mills of God grind slowly, yet they grind
> exceeding small;
> Though with patience He stands waiting, with exactness grinds He all."

Though man's justice fail, God's justice can never fail in the end.

Grievous injustice is often done by the exaggerations of enemies, or careless busybodies. Two friends fall out, and one, feeling bitter against the other, repeats something which the other has confessed in confidence, taking care to add a little —just enough to save the story from absolute misrepresentation, but enough to do his former friend an injury which, perhaps, can never be undone. Gossip about the failings of others almost always ends in injustice.

"Let every man be swift to hear; slow to speak; slow to wrath," if he wish to become a just man. One of the most harmful of the smaller sins, and most difficult to get rid of, is the sin of exaggeration. It is fatal to the growth of Justice in the character. If we would be just to others, it is well to practise the rule of silence unless we have something favourable to say. The love of Justice should lead us, whenever we hear anything to a man's discredit about which there is no absolute certainty, to give him the benefit of the doubt. When a prisoner is being tried for an offence, the judge always tells the jury that if there be any reasonable doubt about the evidence the prisoner must have the benefit of it. It is better that the guilty go free than that the innocent should suffer.

We can be unjust in our thoughts of others, as well as in our actions and in what we say. We are constantly warned by the best and wisest men about the folly of rash judgments. These words, from the Sermon on the Mount, are an example of many similar warnings: "Judge not, that ye be not judged; for with what judgment ye judge, ye shall be judged." It is possible to be guilty of the gravest injustice to others, by forming harsh opinions of them in our own minds for which we have not sufficient ground. It is not necessary to utter our judgment in order to be unjust; we can harm people merely by thinking evil of them, because a harsh judgment in the mind affects all our dealings with them, and may thus injure them in the opinion of others.

In seeking to be just men, our grand guide should be the Golden Rule: "As ye would that men should do to you, do to them likewise." If, when about to do, or say, or think, anything unjust of any one, we could get into the way of asking ourselves how we should look upon the matter if the positions of the persons were reversed, there would be far less injustice in the world. Justice is one of the great virtues, and it is worth striving after. It is a virtue that we can only possess in a marked degree by constant practice in doing just acts, in speaking just words and in thinking just thoughts.

CHAPTER X.

AMBITION.

Ambition is that longing for pre-eminence which urges men to intense and long-sustained exertions. Ambition is good or evil, according as it is selfish, or seeks the good of mankind.

Ambition is the putting forth of immense energy with a definite purpose in view. Nearly all the great achievements of the human race have been accomplished by means of the ambition of individuals. Alexander the Great, Cæsar, St. Paul, Henry IV. of France, Raleigh, Gustavus Adolphus, Richelieu, Warren Hastings, Clive, Napoleon, Wellington, Nelson, Faraday, Palissy, Livingstone, Gordon, Edison, all achieved great deeds through ambition. But as the names represent types of good and bad character, so there are two kinds of ambition, noble and selfish, good and bad.

It must be confessed that ambition is apt to lead men astray. It is hard to be ambitious without being at the same time selfish, proud and covetous. Ambition is a dangerous possession to the young man whose character is not well grounded, and who has not learned to put the good of his fellow-men above his own personal advancement; and these two things always clash in questions of right and wrong. We are told that when the Russian engineers were consulting the Czar about the line of a railway from St. Petersburg to Moscow, he refused to listen to a statement of difficulties, but took a ruler, and, laying it on a map of Russia, drew a straight line between the two cities, and ordered the engineers to disregard towns and private homes, and obstacles of any other kind. Napoleon literally waded " through slaughter to a throne," and cared nothing for the sacrifice of his soldiers or the tears of a whole nation.

Ambition is bad when it leads men to seek power to gratify personal ends. Cæsar's ambition was evil because he thirsted for personal power for his own gratification and pride. The thirst for money is a bad Ambition. It nearly always ends in making man a miser, than whom there is no one more contemptible and pitiable. It is seldom a man amasses a very great fortune without depriving other people of their rights. The wise man said: " He that maketh haste to be rich shall not be innocent."

Ambition often destroys the character of the man who gives way to it. Macbeth was a great general and a brave and honest man. In thinking over the murder of the king, which his wife proposed to him, he said:

> "I have no spur
> To prick the sides of my intent, but only
> Vaulting ambition which o'erleaps itself,
> And falls on the other";

meaning that he had no motive whatever for killing Duncan except the ambition to occupy his throne. Ambition destroyed him. Frederick the Great bound himself to befriend and support the young ruler of Austria, yet he violated his oath, robbed his ally, and plunged Europe into a long and desolating war. To quote his own words: "Ambition, interest, the desire of making people talk about me, carried the day, and I decided for war." He sacrificed his own soul for the sake of the glory arising out of a victorious war.

The danger of Ambition to the young is that it leads to discontent with their present lot in life. Many a young man has been utterly ruined by giving way to discontent because of Ambition. A young man in a bank, filled with Ambition, wishes to improve his position. His salary is small, and he feels cramped. He begins to speculate through brokers, paying a little cash down. Perhaps he is successful at first. Then he hears of some railway shares that are going up in price every day. If he can only get some money to buy he can repay it in a week, and make a great profit for himself. He takes the bank's money. He does this several times, until at last the crash comes, as it always does, and the young man is sent to spend some of the best years of his life in gaol. Ambition has destroyed his reputation, and has cost him his liberty and his friends.

To excel in his present calling, is a lawful Ambition for a young man, leaving it to the future, to his reputation, and to God, to lift him higher. How much wiser and happier Macbeth would have been if he had kept to his first resolution:

> "If chance will have me king, why, chance may crown me."

It is quite possible for Ambition and Contentment to go together, and to produce the very greatest results in the long run. This was the ambition of General Gordon, that he might excel others as a soldier, and yet be content with a position humble as men count such things. He refused repeated offers of money from the Emperor of China. He accepted the Peacock Feather and Yellow Jacket to give pleasure to his mother, and to enable him to exert the necessary influence upon the Chinese in settling the country after the horrors of war. This was the kind of Ambition held by Livingstone, by Palissy the potter, and, above all men in modern times, by Faraday. When Faraday made known some of his discoveries, he was offered large sums to make experiments for merchants, and he might soon have become very rich, but it would have taken all his time. He refused; he remained poor; he gave himself up to scientific research, and he made the name of England great in the scientific world, as it had never been before.

When Field Marshal Joffre was asked about his ambition, he said it was to free his country from the invader and then to go back to his little farm in the south of France.

The highest Ambition a man can have is to be able to make a sacrifice of his inclinations, and to give himself up to some noble work for the good of mankind, without any thought of profit or pride, or place or power, or any other form of self advancement.

CHAPTER XI.

PATRIOTISM.

Patriotism is love of and devotion to one's country. It is the spirit that prompts us from love of our country to obey its laws, to support and defend its existence and its rights, and to promote its welfare.

Maurice once said, very truly, "that man is most just, on the whole, to every other nation who has the strongest feeling of attachment to his own." Love of one's country, if it be real and deeply rooted in the heart, is a sacred thing. There are few nobler feelings, if only they are genuine. A boy's patriotism is generally associated with fireworks and brass bands, and it is right enough that he should make merry on his country's great days. But we should guard against thinking that there is nothing more in Patriotism than fireworks and bragging and brass bands. The show, the display, should be only the mark of a real love and respect within the breast.

It is natural to be proud of one's country. If a stranger should abuse it in our hearing, we should feel indignant, and a natural feeling of pride would urge us to refute his statements. There are many things to be proud of, even in a country by no means great in arms or in territory. He would be a very small-minded man who refused to acknowledge the right of every country to the devotion of its children. But, as Maurice said, "he is most just to others who has the deepest attachment to his own." It is not boasting to say that we belong to the greatest race that the world has ever seen. The growth of our race, not only in the little mother island, but also in every continent of the world, has not been paralleled by any other people. No other nation in history has retained so long its supremacy among the nations of the earth. When the great nations of Greece and Rome reached the height of their power, they maintained it for a time by means of slaves, and gave themselves up to luxury and vice. But, as soon as they became effeminate through loss of vigour and the idleness of their citizens, their power, and even their national existence, were destroyed. Instead of maintaining its power and wealth by slave armies and slave labour, the English people abolished slavery off the face of the civilized world. England paid Portugal $1,500,000, Spain $2,000,000, to induce them to give up the slave trade. For fifty years England kept a squadron on the west coast of Africa to keep down the slave trade, at a cost of $3,500,000 a year. She paid the West Indies and Mauritius $100,000,000 to free their slaves. The sum which it cost the English-speaking people of America to put down the slave trade cannot be calculated.

The ancient nations of Greece and Rome derived immense sums of money from their colonies. They made the colonies pay for the support of all the armies and the general expense of government. England has never taxed a colony with any great burden. It is estimated by Sir John Lubbock that in ten years, from 1859 to 1869, $210,000,000 was spent by the mother country upon her colonies.

It is the glory of Canadians to belong to such a race. The old land from which we came is worthy of our deepest love and veneration and pride. As Tennyson patriotically says:

> "There is no land like England,
> Where'er the light of day be;
> There are no hearts like English hearts,
> Such hearts of oak as they be."

And this new land, too, claims our love and loyalty. No boy ever grew to manhood with a fairer heritage than the young Canadian possesses. Our soldiers on the fields of France and Flanders have made glorious the name of Canada. Over 50,000 of them gave their lives in the great war that Canada and all other lands might be free. Their sacrifice will make our country a better place for the young Canadian citizen than it ever was before. But if his privileges are many, so, too, are the duties of citizenship. After all, the best patriot is the best citizen. It is easy to cheer with the crowd, even when its cry is "Our country, right or wrong." That can never be the cry of the true patriot. In fact, real Patriotism concerns itself not with "cries," but with deeds. He is said to be the truest patriot "who can make two blades of corn grow where only one grew before." How true that is for Canadians! Our country does not at this stage of its history require the partisan, or the politician; we have too many of them. It needs men who love her as men love their homes and families; thinking it an honour and a pride to labour for them.

Patriotism is a sacred thing, a sacred duty. Ruskin says, "Nothing is permanently helpful to any race or condition of men but the spirit that is in their own hearts, kindled by the love of their native land."

It is our duty to cultivate the love of our country, to do everything in our power to make that love stronger as we grow older. If we love our country, if we see that in her which calls forth our enthusiasm, then we are ready to make any sacrifice for her that she may demand, even to shedding our blood. Ruskin also says: “ It is precisely in accepting death as the end of all, and in laying down his life for his friends, that the hero and patriot of all time has become the glory and safety of his country.”

CHAPTER XII.

SELF-CONTROL.

Self-control is the power a man exercises over himself—the power to check his desires and passions; the power to deny himself present pleasures for the sake of a great purpose; the power to concentrate his energies on a single object in life.

Self-control is the basis of all Character, and the root of all the virtues. Without it, man is like a ship that has lost its rudder, and tosses helpless upon the waves. Self-control is one of the hardest things to learn, though no one can succeed in life without it. We say of the poor drunkard: "He could never say no." The young man who can say no to his friends, when his Conscience tells him he should, has learned one of the hardest lessons of his life, and is in no danger of many of the worst pitfalls of early manhood. Tennyson says:

> "Self-reverence, self-knowledge, self-control,
> These three alone lead life to sovereign power."

The wise man said: "He that is slow to anger is better than the mighty; and he that ruleth his spirit than he that taketh a city."

A boy at school finds the greatest difficulty in paying *attention*. His mind keeps wandering away from his work. He makes good resolutions, but finds that, in spite of them, he cannot *fix* his attention. After a time, he despairs of himself, and gives up his chance, and perhaps bitterly disappoints his parents. The trouble was lack of Self-control. He had never learned how to master himself. He who can master himself can master almost any difficulty. He must learn what Concentration means. It is a habit, and can only be acquired little by little, by earnest effort, and a strict watch upon self. A good plan is to keep a watch open, and see how long the mind can be kept at work without suffering any interruption.

If we learn to control self in one way, it becomes easier to do so in others. If a boy is given to flying into a rage, and practises checking himself, until the habit is controlled, it will not be nearly so hard to control himself in other ways. One of the hardest things to conquer is the habit of exaggeration; it is so easy to overstate a thing, so hard to keep to the *exact* truth. The boy or girl who conquers a habit like that is on the road to thorough Self-control.

Control of the appetite is, perhaps, the most difficult form of Self-control for boys to practise

He who gives way to his appetite yields the reins to a reckless driver. There is no vice more disgusting or more dangerous than gluttony. It is the vestibule to all the other vices. It is quite as important a duty to control one's stomach as to check one's tongue. The best things are apt to come to him who has learned to do without; though Self-control for its own sake is the herald of happiness. In the life of General Gordon, we are told that he once offered a native of the Soudan a drink of water. The man declined the water, saying that he had had a drink *the day before*. A drink every other day was enough for him; he had learned Self-control.

In the retreat from Mons an officer was in charge of two ambulance wagons and a water-cart. The wounded soldiers were suffering from thirst. He halted and went to hunt for fire-wood to boil the water. While he was gone a company of infantry came along footsore, grimy and thirsty. They crowded round the water-cart for a drink. An officer stopped them, saying there was very little water, and it was badly needed for the wounded. "I am thirsty myself, and I'm sorry for you fellows, but you see how it is; the wounded must come first." The reply was: "Quite right, sir; we didn't know it was a hospital water-cart." Then the thirsty men, without hesitation, went on with their march.

History is full of examples of the failure of men and nations through the loss of Self-control. The Greek nation was destroyed because the people gave themselves up to idleness and the gratification of their desires. So were the Romans, who were conquered by the savage Goths, who possessed the virtue of Self-restraint. No man ever yet became great who did not practise the great virtue of Self-denial.

St. Paul said: "I keep under my body, and bring it into subjection."

CHAPTER XIII.

SELF-RELIANCE.

Self-reliance is the power to help one's self. It is personal independence. It is that which makes labour enjoyable. It is that which adds zest to a man's pursuits in life, and produces the highest success.

He who learns the great lesson of Self-reliance will never lack the means of livelihood or the opportunity for usefulness. It is the duty of every boy to learn to depend upon himself. His father may be a rich man now, but it is far easier to lose wealth than to create it, and the day may come when his father may have to depend upon him. That every man should earn his own bread is one of the fundamental duties of life. St. Paul laid it down as a law for the Christians in Thessaly that "if any would not work neither should he eat."

Most people have the stern necessity to labour laid upon them; but there are some who have inherited, or expect to inherit, wealth, and who see no need to employ their abilities in active, steady, persistent labour, and yet it is just these who have the power to confer special benefits and blessings upon their fellow-men. He who has no cares about the earning of his daily bread has a great opportunity to devote himself to some special line of labour which will result in a lasting benefit to the community in which he lives, and which requires leisure for its proper development. The rich man is a curse to his country, instead of a blessing, if he keeps his capital from active employment, and at the same time neglects to use for the good of his fellows that higher sort of capital—his personal abilities.

If the schoolboy wish to make real progress, he must learn to depend upon himself alone. He will never master a subject thoroughly if he go constantly to the master, or to another boy, for help. He who gets another to do his lessons for him cheats not only the master, but himself also. The boy who loves to overcome difficulties, whether they be in the gymnasium, or the class-room, or the playground, is sure to succeed in the struggles of after life.

Self-reliançe comes naturally to some people, especially to those who have bodies trained by vigorous exercise. To others it becomes a habit only after long effort, but it is beyond the reach of no one. Two things are required for its attainment:

determination and practice. We need not expect to attain any good habit without failure at first. But, as has been wisely said: "Perseverance, self-reliance, energetic effort, are doubly strengthened when you rise from failure to battle again."

Emerson said: "Self-trust is the first secret of success"; and in another place: "Self-trust is the essence of heroism."

It would be easy to give a great many examples of the virtue of Self-reliance. One of the greatest in modern times was that of Lord Beaconsfield, Prime Minister of England. He tried many times before he at last got a seat in parliament. The first time he tried to speak in that great assembly, he was received with shouts of laughter, when he said: "Gentlemen, I now sit down, but a day will come when you shall hear me." All will remember the wonderful Self-reliance of the Black Prince at the battle of Crecy. One of the strongest characteristics of the Canadian soldier in the great war was his self-reliance. In one fight Lieutenant Campbell, leading a small number of men, made his way into a German front trench, and passed along it until he was met by a barricade. They were under heavy fire, and soon only two were left, the lieutenant and Private Vincent. These two kept on fighting. They had a machine gun but no tripod on which to place it. So Vincent stooped down and the officer strapped the gun upon his back. It was worked for some time, till at last the officer was killed. Vincent, game to the last, succeeded in dragging the gun away to a place of safety.

Lord Bacon said: " Men seem neither to understand their riches nor their strength: of the former they believe greater things than they should, of the latter much less. Self-reliance and Self-control will teach a man to drink out of his own cistern, and eat his own sweet bread, and to learn and labour truly to get his living, and carefully to expend the good things committed to his trust."

Self-reliance does not mean Self-assertion. The truly self-reliant man is modest in his language and manners. The boaster has usually very little backbone to his character. Self-reliance is a deeply-rooted feeling of reserve power, which makes a man strong under all circumstances. It carries with it an equally strong feeling of self-respect. The old French proverb says that a man is rated by others as he rates himself.

Goethe's advice to young men was: " Make good thy standing place, and move the world."

CHAPTER XIV.

COURTESY.

Courtesy is kindness of heart, combined with good manners. It is the special mark of a gentleman, particularly in his treatment of those in a humbler position than himself.

One of the most famous schools in England, founded by William of Wykeham, in the reign of Henry III., has for its motto the words, " Manners maketh the man." Though this does not express the whole truth, it is, nevertheless, undoubtedly true that many a man owes his success in life to his good manners. Two boys leaving school desire to enter a bank. One is a boy of very pleasing manners; the other, though, perhaps, possessing greater ability, is unpolished in appearance, and gruff in manner. If the bank manager has reason to believe them fairly equal in knowledge and ability, he will take the pleasant-mannered youth in preference to the other, because he believes in securing a clerk who will be civil to customers, and obliging to all with whom he comes in contact. It is worth while, then, to cultivate politeness in speech and manner. A famous woman once said: " Civility costs nothing and buys everything."

We must be careful to distinguish between Politeness and Courtesy. Any one can learn certain rules of Politeness, even though he be coarse at heart. Some men put on politeness with their evening coats, but are the reverse of polite in their everyday garb. To such men politeness is like varnish or veneer; scratch them on the surface, or merely rub them the wrong way, and their real nature comes out.

Politeness is an excellent thing when it is joined to genuine kindness of heart. It then becomes Courtesy. Courtesy is Kindness and Politeness joined together and exhibited at all times to all persons, no matter what their rank in life. The man who is kind to his servant, and speaks politely to him at one time, and at another gets into a furious temper and abuses him, has not learned Courtesy. Courtesy implies a certain gentleness in dealing with other people. It is a mistake to think that Manliness and Gentleness do not go together. The strongest and most manly men are noted for their quietness of disposition. Not only are they not self-assertive, but they are actually gentle to the weak.

Courtesy comes easily to some people; to others it is difficult. Some persons are naturally open and unreserved in their nature; others are reserved and shy, and it is hard to get at them. Boys and girls very often suffer far more than people think on account of shyness, which keeps them from being openly friendly with people whom they do not know well. This shyness is sometimes put down to bad temper, or moroseness, or sometimes even to a desire to be rude.

Bacon says: "If a man be gracious and courteous to strangers, it shows he is a citizen of the world, and that his heart is no island cut off from other lands, but a continent that joins to them." If you wish to be known as a courteous person, begin at once to do little acts of kindness to others. Acts of kindness form the basis of true Courtesy. Lord Chesterfield said: "The desire to please is, at least, half the art of doing it." If we wish to learn how to get a reputation for Courtesy, we must make an effort to do what others like, though we may not care about it ourselves. Many a man owes his success in life to doing pleasant things in a pleasant way. The headmaster of one of the greatest public schools in England said: "Courtesy begets Courtesy; it is a passport to popularity. The way in which things are done is often more important than the things themselves." Another writer has said: "A good deed is never lost. He who sows Courtesy reaps friendship."

Te be courteous, we must not only do kindnesses; we must do them in a pleasing manner. "Manner will do everything. Give boys and girls on setting out in life a good manner, and they will want neither meat, drink, nor clothes. 'I like that lad,' some one says, 'he has such nice off-hand manners.'" "Sir Walter Raleigh was every inch a man, a brave soldier, a brilliant courtier, and yet a mirror of Courtesy. Nobody would accuse Sir Philip Sydney of having been deficient in manliness, yet his fine manners were proverbial. It is the Courtesy of Bayard, the knight, *sans peur et sans reproche,* which has immortalized him quite as much as his valour." Burke said: "Manners are of more importance than laws. Upon them in a great measure the laws depend. Manners are what vex, soothe, corrupt or purify, exalt or debase, barbarize or refine us, by a constant, steady, insensible operation, like that of the air we breathe in."

Dr. Johnson once said: "Sir, a man has no more right to *say* an uncivil thing than to *act* one—no more right to say a rude thing to another than to knock him down." We should be especially courteous to servants and those below us in the world. A great man returned the salute of a negro who had bowed to him. Some one told him that what he had done was very unusual. "Perhaps so," said he, "but I would not be outdone in good manners by a negro."

The truly courteous man is never caught napping. He is courteous not only in crowds, where every one can see him, or in social life, among his equals; but also in little things, at odd moments, when no one of importance is by, and to the poor and ignorant. He is courteous, too, in his own home. That, perhaps, is the final and hardest test of all. It is easy to be polite when we are out at a party of friends, though even there it is sometimes hard to show real Courtesy. In giving advice to young men, Thackeray said: "Ah, my dear fellow, take this counsel: Always dance with the old ladies, always dance with the governesses!" He meant: show your gentlehood by being kind to those who have not many friends. But it is hard to be courteous in the home when things do not please us, and we are out with the world. Yet it is there we must begin to practise Courtesy. It is there we must learn that kindness, and cheerfulness, and good manners which will earn for us the epitaph of Tennyson's friend:

"And thus he bore without abuse
The grand old name of gentleman."

CHAPTER XV.

CHARACTER.

The word Character comes from a Greek word meaning to cut, or engrave. By Character we mean the peculiar qualities impressed by Nature or Habit on a person; in other words, what he really is.

Character is the crown of life; to the evil it is a crown of infamy; to the good a crown of glory. Some scientists believe that all the facts of knowledge which we acquire are stamped upon the brain, making many grooves and creases upon its surface. Our actions and thoughts and words and habits being impressed upon the soul form its Character. The formation of good Character takes many years, and is a very gradual process; but every action has its part in the final result, and every habit binds the parts together. Bad Character is developed in the same way as good character; but the process is easy and rapid. A boy begins by stealing something; soon he is led on to lie about it. One lie leads to another, and the success of the bad experiment leads to another theft and more lying. Bad companions soon gather round him, and the sprouting plant of evil grows like a weed. Ere long it has fastened its thousand roots in the depths of his soul.

Gibbon said: "Every man has two educations—one which he receives from others, and one, more important, which he gives himself." In the business world, the men of highest reputation value their Character above everything else, because no one can take it from them, unless they deliberately yield it. It is valued highly, because it has been earned by never-wavering effort through long years. They have educated themselves by unceasing practice to put Truth and Honour, Chastity and Courtesy, Industry and Temperance, Self-reliance and Self-control, Modesty and Charity, Justice and Benevolence above Cleverness and Love of Gain, which so often make a man unscrupulous in dealing with his fellows.

In the studies which have gone before, we have seen what these qualities mean. They go to make up Character. But Character cannot be produced by learning lessons about it in books. Character is the education which a man gives himself. In reading the lives of great men, we see very clearly that they began to acquire the qualities which afterwards distinguished them when they were boys. A great writer has said that Conduct is three-fourths of life. If we wish to be distinguished for Character, we must begin to practise those things which produce it while we are at school.

The grand thing about Character is that it is independent of circumstances. The man who values Honour above all things cannot be put into any position where there is any real danger of losing it. After the great battle of Assaye, the native prince sent his prime minister to the Duke of Wellington to find out privately what territory and other advantages would be secured to his master in the treaty with the Indian nabobs. They offered Wellington five hundred thousand dollars for the secret information. The great general looked at him quietly for a few seconds, and then said: "It appears, then, that you are capable of keeping a secret." "Yes, certainly," replied the minister. "*Then, so am I,*" said Wellington, smiling, and bowed him out of the room. Take another instance, in humble life. Once, when the Adige was in flood, the bridge of Verona was carried away, only the centre arch standing. On this was a house whose inmates called loudly for help, as this arch was slowly giving way. A nobleman called out, "I will give a hundred French louis to any one who will go to the rescue." A young peasant seized a boat, managed with great difficulty to reach the pier, and, at the risk of his life, rescued the family just in time. When they reached the shore, the count handed the promised money to the young man. "No," said he, "I do not sell my life; give the money to these poor people, who need it."

The man of noble Character values, above all other things, these: Truth, personal Honour, Moral Courage, Unselfishness, the Voice of Conscience. Chaucer, the father of English poetry, said:

"Truth is the highest thing that man may keep."

In the days of chivalry, the noble-hearted soldier sang to her who wept at his going:

"I could not love thee, dear, so much,
Loved I not honour more."

Of Courage, Addison said:

"Unbounded courage and compassion joined,
Tempting each other in the victor's mind,
Alternately proclaim him good and great,
And make the hero and the man complete."

Of Selfishness, Shelley said:

"How vainly seek
The selfish for that happiness denied
To aught but virtue!"

The voice of Conscience is the voice of God. That voice was never yet disregarded without suffering; to reject Conscience is to incur retribution.

The wise man cultivates his Conscience; that is, he listens for its warnings and suggestions, and yields his desires at its call. The man of Character seeks its advice at every important movement of his life.

It is impossible to build up a noble Character without a model. Before beginning to erect a magnificent building, the architect must provide a plan for the workman to follow. The shipbuilder requires a model for the construction of a beautiful racing yacht. Before making a new and intricate machine, the craftsman must have a working model. In the building of Character, the working model is Jesus of Nazareth. He is the example to the human race of all the traits of true manliness which men admire. He is the model of willing Obedience, of undaunted Courage, of absolute Truthfulness, of Generosity, of Gentleness to the weak and suffering. He is the model of all the virtues. An old poet said of Jesus with the greatest reverence, that He was

> "The first true gentleman that ever lived."

He who sincerely wishes to build up his life into noble Character will be helped by nothing so much as by the study of the actions and words of Jesus, the model of nobleness to all men, in all ages, since He came into the world.

PART II

CITIZENSHIP

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Chapter I.

CITIZENSHIP.

The main object of the education of Canadian boys and girls is to make good citizens. For this purpose every one in the Dominion who possesses land or money willingly pays taxes. In every township, village, town and city, large sums of money are paid by the people every year in order that every child may get as much education as possible, and thus become a useful citizen. It is the wish of the Canadian people that all children shall be able to make a good start in life; the children of the poor equally as well as those of the rich. No one in this country can make a good start in life without education. The chief aim of all education is to make good citizens.

What is a citizen? A Canadian citizen is one who is born in Canada, or who has settled here from some foreign country and has taken the oath of allegiance to the King as head of the British Empire of which Canada forms a part. An oath of allegiance is a solemn promise to obey the laws of Canada, and to defend it against its enemies. The form of this oath is as follows:

I (*give name in full*), do sincerely promise and swear that I will be faithful and bear true allegiance to His Majesty, KING GEORGE THE FIFTH, as lawful Sovereign of the United Kingdom of Great Britain and Ireland, and of the British possessions beyond the Seas, and of this Dominion of Canada, dependent on and belonging to the said Kingdom, and that I will defend Him to the utmost of my power against all traitorous conspiracies or attempts whatsoever, which shall be made against His person, crown and dignity, and that I will do my utmost endeavour to disclose and make known to His Majesty, His heirs or successors, all treasons or traitorous conspiracies and attempts which I shall know to be against Him or any of them; and all this I do swear without any equivocation, mental evasion or secret reservations. So help me God.

A good Canadian citizen is one who never forgets that he owes much to his country. He owes much because he receives much. He receives the protection of its laws. His home and property are protected; his freedom is protected; nowhere else in the world has the citizen greater liberty. He enjoys the benefit of free education; he lives in the most bracing climate in the world; he possesses greater opportunities for progress in life than the citizens of most countries. Probably no other country in the world offers so many prospects for success, advancement and happiness. Nowhere else have the boy and girl who must rely upon their own efforts to make their way in life greater opportunities. It is, therefore, the first duty of the young Canadian citizen to keep constantly in mind that benefits bring with them obligations; that he owes to the State, his life, his affection, his best efforts.

In days of old, in the countries of the old world, the common people had no such freedom and opportunities as they possess to-day in Canada. They lived under conditions that made them the servants of the rich and powerful. There was but little chance for education among the poor. Without education they could not rise above the level of their surroundings. A few years ago eighty-five per cent. of the population of Portugal could not read or write. To-day, about nine-tenths of the people of Russia are in the same condition. Yet they are people of great natural intelligence, as is at once seen when they come to this new land, and obtain the benefits of free education, and liberty to choose their own life work. The greatness of Russia in the past, the greatness of Germany up to the present, has consisted in the enforced service of the mass of its citizens. No country can become great and powerful without such service, forced or free.

France is a country where there is found, to-day, perhaps the highest type of intelligence in the world. It is also the country which, in this great war, has been the supreme example to all nations of the willing service of its people in the cause of liberty and human freedom. In that country throughout the war men and women have not counted life dear to themselves. France has given to the world a wonderful example of willing sacrifice of human life. Only in a democracy could such an example of citizen service be seen. It has a peculiar value to Canadians because Canada is also a democracy. Canada has hitherto enjoyed even greater freedom than France, because she has never had to maintain a great army, through fear of the menace of a powerful and ambitious neighbour. But France will still need and will obtain the free service of her citizens in every undertaking that is necessary for recovery from the cruel devastations of the war. She has had this devoted service after former wars, and will have it again. Every Frenchman has had burned into his soul the idea that he lives for the good of his Motherland. That is the lesson every democratic nation must learn. It is the lesson that Canada must teach her people, and that every citizen must be willing to learn.

Every immigrant that comes to live in Canada, every child that is born upon her soil, must learn the lesson that he owes to his country, personal service, in his childhood, in youth, in maturity—even in old age. This does not mean just military service. The service of the soldier is only a small part of what is called national service. Let us hope that the need for military service will pass forever, with the end of this war of world-wide destruction. National service means service to the State in the ordinary things of life by boys and girls, by men and women. It means that in a true democracy there is something at all times higher than one's personal aims in life; something greater than the making of money, something nobler than individual power, or ambition, or glory. It is the good of all, the gain of the nation, the glory of the race to which we belong.

In a new and free country like Canada we have not up to the present thought about the duty of the citizen towards national service. We have been so anxious to secure immigrants, to fill up our vacant lots, to increase our manufactures, to develop our mines and fisheries and all other national resources, that the main idea of our governments has been to make conditions of life and enterprise as easy and pleasant as possible for every one. No one has thought of implanting in the minds of new comers and of their children, the idea of personal service to the State, as an important condition of citizenship. But the certain result of such a policy of indifference is to make our people think that there is no higher law of life than self-interest. Under it everyone is free to pursue his own selfish ends, regardless of the welfare of the whole. Practically, the only restraint the citizen feels is the necessity of paying his taxes and keeping within the bounds of the law.

No nation ever yet became great whose citizens made self-interest the supreme aim in life. Before the war, this was the great danger that threatened the Canadian people, as indeed it threatened all the nations that form the British Empire. But we were awakened to other thoughts and nobler ideals by the heroic action of Belgium. That little land of Belgium, industrious, peace-loving and seemingly self-centred, without stopping to count the cost, at a moment's notice, showed the whole world the way of sacrifice, the way of the cross. It did not take long for Canadians to follow along that path of service. The future will show that Canada's entry into the war, which involved the willing sacrifice of over fifty thousand of her best sons, saved the nation from greater perils that threatened her from within.

But who can estimate the number of Canadians who have made sacrifices that involved acute suffering in the world-wide strife? Probably the men we sent overseas did not represent more than one-tenth of our people who learnt through suffering the supreme lesson of service to the nation. After the return of our men with their wounds and scars, and stories of heroism on the fields of battle and the sharp memories of those who will return no more, we and our children after us, can never suffer the glorious example of service to fade from our memories. Generation after generation of Canadians will learn from earliest childhood to old age the greatest lesson any people can learn: that no one can live unto himself, but that we owe our lives, our wealth, our talents, all we are, and all we have, to the service of our race, our land and nation.

CHAPTER II.

THE TOWNSHIP AND COUNTY.

A Township is a rural division of considerable extent. In the older parts of Canada, Townships are usually divided into lots of one hundred acres each. In the western provinces they are divided into sections of six hundred and forty acres each. When sufficient people occupy these lots the Township may be formed into a municipality, that is, it may be allowed a governing body called the Township Council. A Council is a body of men, elected by the people who have votes. These men meet from time to time to discuss matters affecting the welfare of the people, to make laws and put them in force. The chairman of this body is called the Reeve. The Council meets at regular intervals and makes rules for the inhabitants of the Township. These rules are called by-laws. They generally refer to taxes. Local taxes are usually paid for making and repairing roads and bridges, sidewalks, for the upkeep of the schools and for matters relating to the health of the people. It is now generally recognized that it is a mistake to choose these councillors every year. A councillor cannot give the municipality good service unless he has experience; none can obtain experience in a few months. Councillors should be elected for at least three years, and only one third of them should be chosen in any one year.

This would give greater stability and permanency to the Council, and enable it to take measures for the good of the community a long way ahead. It could do much to further the interest of the farmers and their families along special lines of industry for which the locality was seen to be suited. It should be the intellectual centre of the municipality. It could become the chief means of raising the standard of comfort in the homes, by attention to matters of sanitation, which greatly need improvement in all rural districts. It might accomplish much in the beautifying of the country, thus making it the most pleasant of all places in which to live, and increasing the length and happiness of human life.

The County is composed of a number of townships grouped together for political reasons. The County is represented by its own elected members in the Provincial and Dominion Parliaments. It has also its own governing body consisting of the reeves of the townships. The chairman is called the Warden, and is elected annually. The County Council meets twice a year, in January and July, at the principal town or city, called the County Town. Its chief business is concerned with county roads and bridges, matters of health and sanitation, police, and the care of the poor. Justice is administered by the County Judge, who is appointed by the Dominion Government, and by the Justices of the Peace, who are appointed from among the most prominent residents. The chief officers of the County are the Crown Attorney, Clerk of the Peace, the County Clerk, the Treasurer, the School Inspector, and the Chief Constable.

Citizenship, like charity, begins at home, on the farm, in the township, in the county. In fact, citizenship is charity regarded in its widest meaning and applied in the largest way. All boys and girls have in them the making of good citizens. Citizenship begins with voluntary service; it consists of the things we willingly do for others outside of our daily duties. What is it that makes people pleased to vote for a man who is running for some office? It is because he is popular. Why is he popular? Because he makes people like him through his willingness to do things for them. Boys and girls know that if they wish to make friends and keep them, the best way is to do pleasant service for them, even though it involves some sacrifice. Resolve to carry that principle into life and you lay the foundation of good citizenship.

Citizenship first learned at home in our earliest years consists in performing service for the good of the whole community. School children should begin to practise it in the care and beautifying of the school grounds, well laid out, with well trimmed grass, and beds of flowers and shrubs, clumps of trees. Those who live near these beauty spots would soon be ashamed of the untidiness about their own houses and grounds, and of foul weeds growing along the wayside fences. The result would thus prove a great benefit to the whole neighbourhood.

Another service that the older scholars might undertake would be the planting of trees along the roads. The chief beauty of English and European country roads is in the trees and hedges that line them. If the boys and girls began to work for tree-planting, their parents would soon become keen about the important matter of good road-beds. Now good roads mean far more than pleasure in driving. They mean a great yearly saving in time and money to the farmer in hauling his produce to the market. Every farmer who has to team his produce over bad roads suffers every year a heavy loss.

Boys and girls who have practised during their school days the principle of service for the general good, will not readily forget the needs of the school where they grow up. At the annual election for school trustees they will use their influence to have trustees chosen who will make an intelligent effort for the wise management of the school. It is in the school that a strong foundation is laid for the training of public spirited citizens. Canadian schools are as good, if not better, than those in most countries, but they are capable of great improvement, and this will only come when the trustees become more active in school management, and realize more fully all that the school is capable of doing for the nation. Some day our people will come to understand that our schools cannot do their best work until greater permanency is given to the teaching profession.

School trustees might do much for those beyond school age. It is a waste of the most valuable of all public property to let the school house stand idle, except for six hours a day for five days in the week. The school-house is for all. It should be used in the evenings at least once a week in the winter months. It is now possible to buy moving picture machines at a moderate cost. Every rural school should possess one and give weekly, educational exhibitions throughout the winter. The school-house should be used for public lectures, for debates and for study circles. In fact the intellectual life of our country people should be found for young and old in the school house, which would thus become the real community centre.

CHAPTER III.

THE VILLAGE.

The population of a Canadian Village runs from 750 to 2,000 inhabitants. It is authorized to manage its own affairs by the Provincial Government, or by the County Council. Its affairs are directed by a council of five members, of which the chairman is called the Reeve. All councillors must be British subjects, and must own property worth at least $200, or be tenants of property worth $400.

The members of the council are elected in January every year. Those entitled to vote must be British subjects and must own property worth $100, or be tenants of property worth $400, or pay taxes on an equal amount of income. All voters must see that their names are placed upon the voters' lists; unmarried women and widows are allowed to vote on the same terms as men. Doubtless, in the near future, women will in all cases have the same right of voting as men.

The Council meets from time to time and passes by-laws for the government of the village. It arranges for the collecting of the taxes, and for the expenditure of money upon civic works, especially streets, the schools, the police, fire protection and other public necessities. For these purposes it appoints its own officers, such as the clerk, the treasurer, the assessor and the tax collector. The council should receive the respect and support of all citizens, so that the village may be well governed. It would be better for the village if the councillors were elected for three or four years, and only one or two came up for election each year. This would make the council a more permanent body, and it would be able to plan more wisely for the future of the village than it now is.

The average Canadian village is not as attractive a place as it might be. To make a village a centre of comfort, convenience and attractiveness, it needs the co-operation of all who live there. Every village should have a large playground for the children, a reading-room and hall for entertainments. All Canadian villages should provide these things. There is no reason why the boys and girls should not be given charge of the care and beautifying of the play-grounds, or why the older people should not have a permanent committee for providing entertainments.

Many a village has natural advantages of location which, with the united effort of its people, could soon make it a beauty-spot. A very small beginning would arouse civic pride. The lesson of the obligation of everyone to do what he can for the betterment of his birthplace, or place of residence, is easy to teach to the young Canadian citizen with whom lies the main hope of future progress.

Chapter IV.

THE TOWN.

A town is a centre of population containing from 2,000 to 10,000 inhabitants. It is governed by a council, whose presiding officer is called the Mayor. The number of councillors varies as the size of the town, which is usually divided into wards, each having three members of the council. They are elected annually on the first Monday of January. A better plan would be to abolish the ward system, and elect the councillors for several years, and having an election for one-third, or one-fourth of the whole every year. This would make the town council a more permanent body, which is of the utmost importance in good government.

At the head of the council is the Mayor, who is elected by the people to be their chief official and representative on all public occasions. He has also the power of a magistrate. The council divides its members into committees, each of which devotes itself to some particular branch of town government, such as finance, streets and other works, light and heat, and so forth. Besides the councillors, the town has a treasurer, a clerk, an assessor and collector of taxes, and perhaps an engineer. These are paid officials who are engaged by the council and are under its direction.

One of the most important bodies in the town is that of the school trustees. They have the care of school buildings and grounds, and engage the teachers, and present a yearly statement to the town council of all money required for education. If there is a high school in the town it has its own board of trustees. In some respects the school board is the most important body in the town, because it has in its hands the guidance of the education of the young. Education affects boys and girls equally; the school board should therefore be composed of both men and women. Every school trustee should possess some educational qualification, for the future welfare of this country depends upon the wise training of our children.

Every Canadian town has its public library. It has often happened in the past that the young Canadian citizen has received inspiration, and laid the foundation for future success, from personal effort among the books of the town library. Our public libraries are exerting a silent but mighty influence where they are well managed, and a splendid example of what libraries can accomplish for the young has been set by the Toronto Public

Library, which is in many respects a model for smaller places to follow.

Every town library should have in it a section for the beginning of a museum. Examples of the work of the various industries of the town should be exhibited there; also relics of its past history, such as Indian remains, if such are to be found in the neighbourhood. There should be placed there specimens of the natural resources of the locality, for the sake of their future development. Such a local museum would be a great incentive to invention, and to the creation of civic pride. The establishment of technical museums would soon lead to the foundation of local technical schools for the development of vocational training.

One of the first conditions of good citizenship is the love of orderliness. As there can be no real happiness in the home without order as a rule of life, so the welfare of the town depends largely upon the love of orderliness shown by its citizens. This does not mean merely carefulness in obeying the laws; it means the habit of keeping things right, and improving things wrong, with which town laws have nothing to do. We need in Canada to train the young to respect property; to look on property as in one sense the possession of all. It is our interest not only to care for and beautify our own property, but also to respect and even to help in caring for the property of others, and especially what is called public property, in which all citizens should have great pride.

In town life this applies particularly to playgrounds and parks, which should be civic beauty spots. Most Canadian towns cannot afford to spend much money upon the up-keep of places of recreation. But the citizens, with the aid of the boys and girls of the town, could accomplish by a little effort very remarkable results in the way of town beautifying. A beginning might be made with the grounds in front of school buildings. Tree and shrub planting, and the growing of flowers, should form a portion of the school training of every Canadian boy and girl. If this were done it would be a simple matter to put the beautifying of all public grounds largely into their hands, under the guidance of a civic gardener.

Training in orderliness involves the prevention of waste. The young Canadian citizen needs to learn this lesson. It is impossible to count the millions that are lost every year in Canada through waste. Perhaps our largest losses occur through fires caused by carelessness. Every town has to spend much money to provide for putting out fires; few towns spend money for their prevention. In the towns of Europe a great deal of money is spent in constant inspection of buildings in order to prevent fires, and in those towns they are very rare. Our people need to be trained from early youth to guard against fires. The youngest child may be taught the lesson that a little match carelessly dropped among fallen leaves will set a whole forest on fire. Fire prevention is a simple matter of education.

CHAPTER V.

THE CITY.

When a town increases in numbers to 10,000 it may under provincial law become a city. The governing body consists of a council, composed of the mayor and three aldermen from each ward. Each must own property to the value of $1,000 or be a tenant of property valued at $2,000. Elections are held annually on the first Monday in January. All voters must be British subjects of at least twenty-one years of age. Every voter must own real estate of the value of $400; or be a tenant of house or other real property; or possess an income of at least $400. Before he can vote his name must be placed on the voters' list.

The mayor is the chairman of the council and the first citizen of the city. He is the representative of the people on all public occasions. The position is one of great honour, and care should always be taken to elect a mayor worthy of the greatest respect. The council at its first meeting each year forms, from its members, committees who direct the different departments of the city's business, such as finance, public works, parks, streets, police, fire protection, water supply and sanitation. The council also employs a number of paid officials. Chief of these are the treasurer, the city clerk, the solicitor, the engineer, the assessor, the tax collector, the auditor, the magistrate and the chief of police.

The laws which govern the conduct of all citizens are, first, the laws of the Dominion Parliament at Ottawa; secondly, the laws of the province in which they live; thirdly, those passed by the city council, and called by-laws. The by-laws which a city council may pass are regulated by a general provincial law called the Municipal Act. The city council may pass any by-law for the government of its citizens that does not go contrary to the provisions of the Municipal Act.

The most important duty of the council is to provide the money necessary to carry on the affairs of the city. This money is raised by taxation. Every one's property is valued by the assessor, and those who have no real estate are obliged to state the amount of their incomes. If the assessment is considered unfair an appeal may be made to the court of revision, composed of a committee appointed by the council, and a further appeal may be made to the county judge. When the assessment returns are completed, the council, having estimated the amount of money needed for the year's business, divides it among all tax-payers. This is called striking the rate, which is stated as so many mills in the dollar. If the rate be twenty mills, a man owning property worth $1,000 would pay $20 in taxes. Certain property is free of all taxation. This applies to land and buildings owned by the Government or the city; all churches, schools and colleges; and a portion of all incomes, where income tax is levied.

Most Canadian cities are in debt. When large amounts of money are needed for special purposes the city must borrow. The council passes what is called a money by-law. This must be voted on only by those who own property in the city, or are tenants with long leases. If the by-law passes the city issues debentures, which are promises to pay, and these are sold. The law compels the city to set aside each year, out of the taxes, sums of money, called sinking funds, which must be of sufficient amount to pay off the debentures when they come due.

Owing to its size and the living close together of large numbers of people the city is obliged to spend a large amount annually on public health. Every city strives to obtain for its people pure water and good drainage. Without these, typhoid fever and other diseases would soon spread rapidly. The modern idea regarding public health is to prevent disease, not wait for it to come and then try to cure it. No city can remain healthy unless the greatest care is taken to destroy whatever may cause or carry disease. That is the reason for fighting the common house-fly. It is the duty of the citizen to do everything in his power to co-operate with civic officials in their effort to prevent disease.

Every city tries to provide for its people public parks, open squares, and play grounds, which have much to do with maintaining the health of the people. Most cities cannot afford to supply as many of these as are really necessary, and have, therefore, to depend upon the generosity of wealthy citizens. There are many notable examples of gifts of this kind in Canadian cities. If, as suggested above, the care of these play-grounds and breathing spaces were partly placed in the hands of the older boys and girls of school age, our cities would receive many more gifts of this sort.

For the sick and the injured the city provides hospitals, where the wealth of knowledge in medicine and surgery is as free for the poor as it is open to the rich. The last fifty years have seen marvellous improvement in the conditions of life for city dwellers: pure water, thorough drainage, larger open air spaces for the prevention of disease and the prolonging of human life, and the latest achievements of medical science open to all for the cure of human ills. These things mean the prolonging of human life.

Canadian cities are among the most favoured in the world in the opportunities they offer to the young for sound education. Every city has good public and high schools, or collegiate institutes. They are managed by public and high school boards of trustees, or in some cases by a general board of education. Very large sums of money are spent upon these schools out of the yearly taxes, in order that every Canadian boy and girl may start life with sufficient mental training. Some of our cities are now establishing technical schools, where boys and girls who do not intend to study for the professions may obtain practical training in many of the trades, and in some of the sciences and arts. These schools afford splendid opportunities to young Canadians who wish to become expert craftsmen. Those who are obliged to work for their living during the day-time may take lessons in these schools in the evenings, and so increase their earning capacity. The time will come when every centre of industry in Canada will have a technical school and a technical museum.

In the past our cities have estimated their greatness by numbers. They have thought more of size than of comfort, convenience and health. The result has often been slums and suffering and disease. We are now beginning to see that the chief concern of a city should be for the health and happiness of its wage-earners. Slums are slowly being abolished; foul spots are being cleansed; a constant fight is going on against disease and impurity of every kind. In this great work every young Canadian citizen is called on to take part.

The last fifty years have seen new ideals set forth for the perfect city. The ideal city is one that is carefully planned. It would own much of the land within its limits so as to prevent its being put to unwise uses. It would group its factory districts so as not to interfere with its natural beauty and the convenience of the citizens. It would regulate the terminals and approaches for railways and the routing of the street car lines. It would provide parks and small open-air spaces for health, comfort and amusement. It would insist upon beautiful surroundings and comfortable houses for the working men. Cottages would be beautiful as well as comfortable, and each would have its garden separated from its neighbours by no unsightly fences. In a climate like ours they would be centrally heated. This ideal is no longer a dream. Before the war it had begun to be realized in several localities in Great Britain. After the war this ideal will realize itself far and wide.

Chapter VI.

THE PROVINCE.

Canada is divided into nine provinces. The first division of the country was into two; as the population increased others were formed. A province is therefore a great division of a country, having its own government and making its own laws. Its chief official is the Lieutenant-Governor, who is appointed every four years by the Governor-General of the Dominion and his advisers, and who is the representative in the province of the King.

The province is governed by that party in the Provincial Parliament which has the majority, and is said to be in power. The lesser party is called the Opposition. These parties are made up of the members who have been elected by the votes of the people in the counties and cities of the province. Elections are held at least every four years. At the head of the Government is the Premier, who forms a committee of some of the ablest men of his party. This committee is called the Cabinet or Executive Council, and each member of it is placed at the head of some great department of government, and is called a Minister. The most important of these departments are: Agriculture, Education, Finance, Law, Public Works, Lands, Mines and Forests, Public Health.

The parliaments of the provinces are usually called legislatures; in all of the provinces but two they consist of a single house of assembly. Quebec and New Brunswick have an additional chamber, corresponding to the Senate at Ottawa. The chairman of the House is called the Speaker. At the beginning of each yearly session the Lieutenant-Governor opens the parliament with a speech in his capacity as representative of the King. The membership of the House differs in number according to the population of the provinces and ranges from about 40 to about 100.

When new laws are to be made, or old ones to be altered, one of the members presents the matter in what is called a Bill, which is publicly discussed by those members who are interested. This Bill must have three readings, that is to say, it must be voted on by the members three times. When past its third reading it is sent to the Lieutenant-Governor for his signature, and then it becomes an Act of Parliament and a law of the province.

In order to vote in provincial elections each person must see that his or her name is entered upon the voting list of the municipality in which he lives. These names are enrolled by the assessor or special registrar appointed for that purpose; care is taken that every voter should have the privilege of marking his ballot in a private place, so that all voting may be secret.

The money necessary to carry on the government of the province comes from the sales of provincial lands; from license fees; from taxes upon the production of mines; from sales of timber in the provinces; from taxes upon estates of those who die leaving property in the province; from the Dominion Government. The Government makes a yearly allowance to each province partly based upon its population. Most of the provinces realize from this Dominion Government aid, and from their own resources, enough money to administer their own affairs on a reasonably sound basis.

EDUCATION.

Every province in Canada has control of the education of the young, and spends great sums of money each year in making it as nearly as possible free to all. For public and high schools inspectors are appointed to examine these every year and make reports upon their efficiency to the Government. In many of our cities technical schools have been established, in which boys and girls, after leaving the public schools, may obtain excellent training in all branches of mechanics and in various arts and crafts. These schools afford splendid opportunities to boys and girls to obtain a knowledge of the scientific side of our various trades. Every boy and girl whose purpose is not to obtain a university education would do well to attend for a time, wherever possible, one of these scientific schools.

Nearly every province has a university which is maintained at public expense, so that the poor may have, equally with the rich, the opportunity to obtain the highest type of education that Canada affords, and to enable them, if they wish, to enter the learned professions. The opportunity for higher education offered to the youth of Canada is one of its chief glories.

Those who desire to become teachers must pass the examinations from the high schools and collegiate institutes; they must be admitted to the normal schools, where they receive for one year special training to allow them to become teachers in public schools. Teachers in high schools are usually trained for one year in the provincial university. The highest grade of teacher's certificate is granted only to those who have taken a degree in one of our universities. Most Canadian universities have attached to them colleges, which train students for the Ministry, for the Law, for Medicine, and for Agriculture. Each province of Canada is putting forth every effort, and is sparing no expense, to give its people sound education.

Almost every province gives assistance to societies formed for giving instruction in painting, sculpture, and in music. It is the ambition of the Canadian people to develop a distinctive school of the fine arts in keeping with the beauties of nature to be found in our Dominion. But the growth of art is a long process, and a young country must be content to progress slowly. We are not doing all that might be done to educate our people in singing and the knowledge of musical instruments. It would be a calamity for musical development if the great mass of our people had to depend for the pleasures of music upon the gramophone and the mechanical piano-player.

ADMINISTRATION OF JUSTICE.

Every province has its own courts for the administration of justice. These are called criminal and civil courts.

When a criminal offence is committed, the offender is first brought before a magistrate. If the offence is a minor one, the magistrate pronounces judgment. If it is of a serious kind, such as burglary or murder, the magistrate commits the prisoner for trial, and he waits until the assizes are held, when he is tried before a judge and a jury composed of twelve men who are chosen from the citizens. The jury, after hearing the evidence, decide whether the prisoner is innocent or guilty. If guilty the judge delivers the sentence, and the sheriff places the prisoner in jail. Assizes are usually held in the spring and autumn.

Civil courts are provided for the trial of disputes between citizens, for the collection of debts, for damages due to the breaking of agreements. If the cases are not of great importance and the amount of money claimed not large, the suits are tried by the county judge. If the suits involve large sums of money, or if the persons in the dispute are dissatisfied with the judgment of the county judge and wish to appeal from it, they go before a judge of the higher courts of the province. A further trial may be granted before a number of judges who form the Court of Appeal, or before the Supreme Court of the province. In case of dissatisfaction the suit may be carried to the Supreme Court of Canada, composed of six judges, who try such cases in Ottawa. When important suits affect the interests of the public, they may be once more appealed to the Privy Council in London. This is the highest court in the Empire.

All our judges and chief magistrates are appointed by the Dominion Government, on the recommendation of the Minister of Justice, who is a member of the Cabinet. Canadian judges have always enjoyed the highest reputation for ability and fairness in the administration of justice, and in all our courts the Canadian people have the utmost confidence.

Each province controls its own prisons. These are the county and city jails and the provincial prisons and penitentiaries. The old idea regarding prisons was that they were places where criminals were sent to undergo punishment and to pay the penalty of their crimes. The new idea is that prisons should be places where wrong-doers may be led to repent and may be helped to hate the old life and to begin the new life of useful and respected citizens. To this end prisons are now, wherever possible, being established in the country, where prisoners may enjoy fine air, and the open, invigorating life of nature.

For young wrong-doers reformatories have been established, where special efforts are made to educate them into new views of life, and to rouse their ambition to lead honourable lives, and by honest industry to win success.

It is a sad thing in a young and vigorous country like Canada that it should have to make provision for the care of persons of unsound mind. But since we have the insane and the feeble-minded, asylums have had to be established for the care and treatment of such unfortunates. Medical science has made such progress that many insane people are now completely cured. But these asylums point out to us a great lesson for ourselves, and that is, to keep the blood of our bodies pure, by healthful exercise, by breathing fresh air, by eating and drinking wisely, and by constant watchfulness against bad habits. A good motto for everyone, young and old, is " temperate in all things."

THE WEALTH OF THE PROVINCES.

Ontario, in 1911, the date of the last census, had a population of about 2,525,000. It has an area of about 261,000 square miles. In 1914 it produced field crops worth over $196,000,000; minerals, over $52,000,000; products of the forests, over $30,000,000; fisheries, $2,675,000. It has the largest and most varied manufacturing centres in the Dominion.

Quebec in 1911 had a population of about 2,000,000. Its area comprises nearly 352,000 square miles. In 1914 its field crops were worth over $99,000,000; products of the forests about $15,000,000; minerals, $12,260,000; fisheries, $1,855,000. Quebec has very large manufacturing interests, especially in Montreal, and a great shipping and transport trade overseas.

Manitoba's population in 1911 was 460,000; its area is 73,732 square miles. It produced in 1914 field crops worth $65,530,000; minerals, $2,429,000; forest products, $947,000; fisheries, $606,270.

New Brunswick has an area of 27,985 square miles, and by the last census its population was 351,890. In 1914 the value of its field crops was $20,046,000; products of forests, about $7,000,000; minerals, $1,035,000; fisheries, $4,309,000. It has large interests in shipping and the carrying trade.

Nova Scotia has an area of 21,428 square miles, and a population, by the census of 1911, of 492,338. In 1914 its field crop production was $21,970,000; forest products, about $4,000,000; minerals, $17,514,800; fisheries, $8,298,000. Halifax is among the three greatest harbours in the world, and its shipping trade is very great.

Saskatchewan has an area of 252,000 square miles, and its population in 1911 was 492,430. Its production of field crops in 1914 was worth $152, 750,000; forest products, nearly $2,000,000; minerals, $711,000; fisheries, $149,000. It is our great wheat-raising province.

Alberta's area is about 255,000 square miles, and its population in 1911 was 375,000. In 1914 its production of field crops was $60,000,000; products of the forest, $620,000; minerals, nearly $13,000,000; fisheries, $82,000.

British Columbia has the largest area of all the Canadian provinces, almost 356,000 square miles. In 1911 its population was 392,480. In 1914 its field crops amounted to $11,463,000; production of forests, over $18,000,000; minerals, $24,203,000; fisheries, $13,892,000. This province possesses boundless natural wealth.

Prince Edward Island's area is 2,184 square miles, and its population in 1911 was 94,000. In 1914 its field crops produced $11,544,000; fisheries, $1,281,000.

CHAPTER VII.

THE DOMINION OF CANADA.

Canada is perhaps the most highly favoured land in the whole world. It is rich in climate, in natural wealth, in the fertility of its soil, and in all that goes to nourish a vigorous and progressive race. It is bounded on the east and west by the safety of great oceans; to the north its boundaries reach as far as human beings can live; to the south it is bordered by a great and friendly nation, speaking our language, and possessed by similar national ideals. Canada is a federation of nine provinces, besides the Yukon and North-West Territories. Ontario, Manitoba, Alberta and Saskatchewan rank among the great grain-growing districts of the world. British Columbia, Northern Ontario, Quebec and New Brunswick are noted for their vast timber ranges. Immense mineral wealth is to be found in British Columbia, Alberta, Ontario, Quebec and Nova Scotia. The fishery industries of British Columbia and Nova Scotia are of world-wide importance. Ontario has so far been the great manufacturing centre of the Dominion. If the race of men and women growing up in Canada prove worthy of their opportunities, the destiny of Canada will be great beyond our present dreams.

In addition to the nine parliaments of the provinces, there is a Federal Government at Ottawa which makes laws for the whole Dominion. At the head of this Government is the Governor-General, who is a direct representative in Canada of the King who is at the head of the British Empire. All acts of Parliament must, before becoming laws, be signed by the Governor-General in the King's name. He generally holds office for five years.

The Parliament at Ottawa is divided into two Houses, the House of Commons and the Senate. This corresponds to the British House of Commons and the House of Lords. The House of Commons is a more important body than the Senate, because its members are elected by the people throughout the Dominion; while members of the Senate are appointed for life by the Dominion Government. Nearly all laws of the Dominion are first discussed and passed by the House of Commons, though all acts of parliament must be assented to by both Houses before being signed by the Governor-General in the name of the King.

As in the provinces, the Government is formed from among the prominent members of the party who have won the most seats in election. At the head of the Government is the Premier, who chooses his own Ministers of State. These men, usually about twenty in number, form the Cabinet.

The chairman of the House is called the Speaker; he is elected at the first meeting after election and remains in office during the life of the parliament. The Speaker of the Senate is not elected but is appointed by the Government of the day.

Parliament must be assembled every year, usually in January. It is opened by a speech from the Throne which is read in English and French before a joint meeting of the House of Commons and Senate by the Governor-General in the name of the King. This address outlines the business which is to be brought before Parliament during the session. The Speaker is responsible for the observance of good order, and good manners while the House is in session, so that the proceedings may be conducted with proper dignity. Members are not allowed while on their feet to speak to each other or call each other by name; they must address the Chair, and refer to other members by the names of their constituencies. It is the duty of the Speaker in the debates to repress all improper and abusive language and insist upon immediate apology if an offence of this sort be committed.

Bills introduced in the House by Cabinet Ministers are generally called "Government Measures," but any member may introduce a private Bill by giving due notice. After the Bill has received one or two readings it is discussed more fully in a general committee of the whole House in order that it may be thoroughly studied in detail.

When a vote is taken on any question raised in the House it is called a "division." The Speaker calls upon the members to support or to oppose the measure in turn, and their names are taken down by the clerk. The Speaker does not vote unless the result is a tie.

The Senate carries on its business in the same way as the House; if, however, it makes changes in a Bill, the consent of the House must be obtained; if it is refused, the Bill is dropped.

In Canada, as in England, the House of Commons is really supreme; the Senate has no power to introduce a Bill to provide for the raising of money or the levying of taxes. The House of Commons, therefore, controls the finances of the whole Dominion.

THE ADMINISTRATION OF JUSTICE.

In every democracy the power of the people is delegated to its chosen representatives who are members of its Parliament. This power is manifested in three ways: first, in the power of legislation; secondly, in the power of administration, which is in the hands of the ministers who form the Government; and thirdly, in enforcement of the laws by the judicial power. The judicial power is placed in the hands of the judges and the courts of law. In some cases the law is administered by the judge alone; in other cases, he is assisted by a jury composed of twelve men. In criminal cases, the right of trial by jury is one of the most ancient and highly valued privileges of the people. When cases are appealed to the higher courts of the province or to the supreme court at Ottawa, they are tried by a number of judges without juries. The laws upon which all our ideas of justice are based are called the "Common law of England," and have come down to us through many centuries. In order to make changes or additions to this common law our Parliament passes laws of its own to which the name "Statute Law" is given.

Our laws are divided into what are called Criminal and Civil law. Criminal law has to do with offences for which the guilty may be put in prison or even forfeit their lives. Laws which relate to crime can be passed only by the Dominion Parliament. Civil law relates to property and the rights of the individual; these laws may be passed by the provincial legislatures as well as by the Dominion Parliament.

The Province of Quebec has, from the earliest days, enjoyed the privilege of the Civil Law which it inherited from France.

THE GREAT DEPARTMENTS OF STATE.

The Dominion Parliament undertakes for the Canadian people two great tasks: first, the making of laws; and secondly, the carrying out of those laws. These two branches of the work of Parliament are called legislation and administration. The administration of our laws and business is in the hands of the great departments of state. Chief among them are the departments of Public Works, Railways and Canals, Customs, Trade and Commerce, Agriculture, Justice, Post Office and Savings Banks. At the head of each of these departments is a Minister of the Crown. These Ministers with the Premier form the Cabinet, sometimes called the Government.

(1) The Department of Public Works has charge of the erection and care of all Government buildings, such as the Parliament buildings, post-offices, and customs houses. It builds the more important docks, and maintains the great harbours of the Dominion.

(2) The Department of Railways and Canals has charge of the railways owned by the people. These now include all the great Canadian railways except the Canadian Pacific and the Grand Trunk. It builds and maintains the great canals for which the Dominion is noted. Our canals rank among the great water systems of the world.

(3) The Customs Department collects the duties levied upon goods coming into the country, and upon a few Canadian products, such as alcohol and tobacco. It has offices in every port, in every large city, and in towns along the borders of the United States. It collects most of the money that is used by the Government to carry on the affairs of the country.

(4) The Department of Trade and Commerce looks after the interests of our trade with other portions of the Empire and with foreign countries, and tries to help our business men in finding markets for what we have to export. It is of great and growing importance.

(5) The Department of Agriculture is in some ways the most important of the departments of State, because Canada is one of the greatest exporters of wheat and other products of the land, and agriculture is by far our most important industry. This department carries on a great work of

education as to methods of farming, seed cultivation and the improvement and extension of the live stock industry.

(6) The Department of Justice controls the appointment of judges, sheriffs, magistrates and other officials. The Minister of Justice considers appeals for the pardon of criminals, or for reducing terms of imprisonment. He is also responsible for the inspection of prisons and penitentiaries.

(7) The Post Office Department controls the distribution of letters and parcels sent through the mails, and issues postage stamps. It also manages the Post Office Savings Banks, which hold on deposit for thrifty Canadians over $60,000,000. It also has charge of the sale of money orders and annuities. This important enterprise is explained in the section on Economics.

Other departments have charge of Marine and Fisheries; Indian Affairs; Dominion Finances; Militia and Defence; Interior (Dominion lands); Immigration; Mines; External Affairs; Naval Service; Labour; Meteorology (relating to weather forecasts and records), and Astronomy.

These departments employ great numbers of men and women, called Civil Servants. The civil service offers opportunities for useful and honourable careers to young Canadian citizens.

CANADA'S PART IN THE GREAT WAR.

The following statement was issued by the Militia Department in November, 1918.

When Canada entered the war on August 4, 1914, she had a permanent force of only 3,000 men, and an active militia of 60,000. When hostilities ceased on November 11, 1918, Canada had sent overseas 418,980 soldiers.

At first Canada supplied a division. This was increased until by 1916 she had in France an army corps of four divisions, a cavalry brigade, and numerous other services, such as line of communication troops, railway troops and forestry corps. On September 30, 1918, the Canadian troops in France numbered 156,250. The cavalry brigade included a strong draft furnished by the Royal North-west Mounted Police.

The Canadians engaged in the United Kingdom and France in constructing and operating railway lines, and in cutting down forests and milling the timber number about 50,000.

Of the Royal Air Forces, some 14,000 or 15,000 were raised and trained in Canada; in addition many joined the R.A.F. after going overseas in the Canadian Expeditionary Force.

On October 31, 1918, the casualties numbered over 211,000. There have been over 50,000 deaths, 152,000 have been wounded, and when hostilities ceased the prisoners of war numbered 2,800.

The roll of Canada is:

1915:

Second battle of Ypres, April-May.

1916:

St. Eloi, April 3 to 19.

Sanctuary Wood, June 2 and 3.

Hooge, June 5, 6; 13, 14.

Battle of Somme, September, October, and November.

1917:

Battle of Vimy Ridge, April 9 to 13.

Battle of Arleux and Fresnoy, April 28, 29, and May 3.

Battle of Lens, June.

Battle of Hill 70, August 15.

Battle of Passchendaele, October 25 and November 10.

1918:

Second battle of Somme, March and April.

Battle of Amiens, August 12.

Capture of Monchy-le-Preux, August 26-28.

Breaking of Queant-Drocourt line, September 3 and 4.

Crossing of Canal du Nord and Bourlon Wood, September 27-29.

Encirclement and capture of Cambrai, October 1-9.

Capture of Douai, October 19.

Capture of Denain, October 20.

Encirclement and capture of Valenciennes, October 25 and November 2.

Advance and capture of Mons, November 7-11.

CHAPTER VIII.

THE BRITISH EMPIRE.

The British Empire is in extent and population the greatest that the world has ever known. It occupies about one-quarter of the surface of the earth, and its population exceeds one-quarter of the human race. Before the war its territory covered 13,150,000 square miles, and its population exceeded 434,000,000. The greatest portion of the Empire lies within the temperate zones, and is suitable for habitation by white races. Its white population in 1911 numbered 60,000,000, mainly Anglo-Saxon, but partly French, with small numbers of other races.

Our Empire differs in important respects from the other great empires of the world, past and present. The main difference is that it is not entirely governed throughout its parts by one central authority in London, as is the German Empire from Berlin. The great glory of our Empire is that it is very largely an alliance of free nations, each of them self-governing, but united to the motherland by the deepest ties of affection, and ready at all times to defend it, and to contribute to whatever sacrifice in men and money it may have to suffer.

In the British Empire there is no written constitution or fundamental law by which it is governed; but there are three well recognized principles by which its administration is directed, namely, self-government, self-support, and self-defence. The first two principles have been long recognized and applied. The last has not yet been fully adopted. Canada, for example, prior to the war did practically nothing for the defence of its own shores, and contributed little or nothing for the protection of the Empire.

At the head of the Empire is the United Kingdom, of which George V. is King. He is the descendant of the longest line of kings known in history, a line of rulers practically without a break for over a thousand years. At one time the English kings were absolute monarchs; but, slowly, a little at a time, the people won their freedom, until now they rule themselves through their representatives in parliament. In Great Britain the will of the people can make itself felt more quickly than in any other democracy in the world. The King still remains the object of affection and respect, a great influence for good, and the visible sign of the bond of union that binds together the nations that compose the Empire. That is the meaning of what is called a "limited monarchy."

Certain great principles lie at the foundation of the British Constitution. These are: (1) The fair administration of justice; (2) No taxation without the consent of the people; (3) The real government of the country to be in the hands of the majority in the House of Commons, and to be exercised by the committee of this majority, known as the Cabinet or Ministry. The British Government is thus composed of the following parts: (1) The King; (2) Parliament (composed of the House of Commons and the House of Lords); (3) The Ministry; (4) The Judicature, or body of judges.

Second in importance in the Empire are the Imperial Dominions—Canada, Australia, New Zealand, South Africa, Newfoundland. Within their own borders they are free to govern themselves as they wish, and are practically sovereign states. In some particulars they are not free. They cannot make treaties with foreign countries, and therefore they have no ambassadors at foreign capitals. They may be subject to laws passed by the British Parliament (except as regards taxation); but no act of that Parliament affects a Dominion unless it is specially mentioned. If a Dominion passes any act which is against the interests of Great Britain (taxation excepted), the British Parliament may disallow it. Dominion laws may be rendered void by the refusal of the Governor-General, who is the representative of the King and the British Government, to sign them. But such powers of control of the self-government of the Dominions are rarely exercised.

The vast Indian Empire is governed in the name of the King, who bears the title, Emperor of India, by the British Cabinet, acting through the Minister of State for India. He is assisted by a council, appointed by the Cabinet. In certain matters the actions of the Secretary and Council must be sanctioned by Parliament. India has a Governor-General sent from England to act in the name of the Emperor. He has also a council, composed partly of British officials and partly of native Indians. This council has great powers, and carries on the work of government somewhat on the lines of the governing body of a Crown Colony. The war has brought India into great prominence, through its magnificent gifts of men and money to the cause of the allies.

The wisdom of the British rule in India has been fully justified by the loyalty and help of the three hundred millions of population in that vast country.

It has been a surprise that has passed the understanding of Germany and her allies; but the reason for this loyalty is a simple one. Great Britain has never oppressed the peoples embraced in her Empire. One of her chief titles to glory and to our devotion is that she has for over a hundred years tried to develop among all the nations of her Empire the sense of freedom and the capacity for self-government. Her fixed policy towards India will always be to grant it as large a measure of liberty in self-government as its widely different peoples are able to use in the slow process of their development.

The Crown Colonies are small outlying portions of the Empire, such as Jamaica, and other parts of the West Indies, British Guiana and Honduras, Borneo, Settlements in the Malay Peninsula, Malta and so forth. These are administered by Governors appointed by the British Government, who are sometimes advised by local councils.

The great Dominions are self-supporting. They have complete control of all taxation, and by this means obtain the money necessary for carrying on their affairs. Most of this money is raised by indirect taxation, that is, by duties levied upon goods that come into the country, or upon things, such as tobacco and spirits, manufactured at home.

In the future the probability is that the Dominion Governments will have to raise a good deal of money by the taxation of incomes. The main cause for this is the need of a greatly increased revenue to meet the yearly interest on the war debt.

One mark of the flexibility of the tie of Empire is the right which the Dominions possess and exercise to levy duties upon imports from the Motherland. Canada has for many years granted a special privilege to Great Britain by reducing the duties on goods imported from that country by about one-quarter.

How is the British Empire held together? The chief tie is founded on sentiment; the love of freedom, similarity of aims and ideals; just administration of law; mutual trust and understanding; business integrity.

In order to maintain the solidarity of empire, all the self-governing Dominions, represented by their Premiers, meet at regular intervals which will henceforth probably be yearly, in London, to discuss affairs relating to the Empire, and its parts. This meeting is called the Imperial Conference, and has become recognized as a sort of Imperial Cabinet. Its recommendations are considered of the greatest importance all over the Empire.

The British Empire is then really an alliance of free nations, bound together by the closest ties of sentiment and purpose, for mutual defence, and for the spreading throughout the world of what is known as British justice and liberty for all and of unbounded opportunity for the individual.

THE WAR EFFORT OF THE EMPIRE.

I. THE NAVY.

The British navy saved the allies from defeat. By its blockade of German ports it prevented the enemy from getting supplies, and stopped all German commerce on the ocean. By its defeat of the German navy in the Battle of Jutland it made the seas safe for the allied powers.

In August, 1914, our navy numbered 145,000 men; in January, 1918, its numbers had grown to half a million. During the war it carried over 15,000,000 men to the armies of the allies in various parts of the world. But for the British Navy the 2,000,000 of soldiers from the United States could not have reached France. Out of these millions of men carried to the war only 2,700 were lost by the action of the enemy.

At the close of the war in November, 1918, there was seen a thing never before known in naval history. The second greatest fleet in the world surrendered without firing a shot to the British navy. Seventy-one first line vessels were handed over to Admiral Beatty off the east coast of England. At the same time the Germans surrendered 160 submarines which had sunk a great number of our merchant vessels.

II. THE ROYAL AIR FORCE.

The Royal Air Force has been called the "Cavalry of the Clouds." At the beginning of the war the men belonging to this force numbered 900; by 1918 they had increased to over 50,000. There is no doubt that our airmen helped to save our little army at Mons from total destruction by giving information of the overwhelming numbers of the enemy. The chief uses of the Air Force were: (1) to act as scouts and give information of the enemy's movements; (2) to take photographs of his trenches and other positions of troops; (3) to direct the fire of our artillery; (4) to drop explosive bombs on troops and military centres; (5) to destroy Zeppelins and observation balloons and to fight against enemy aviators.

During the last two years of the war our airmen attained supremacy in the air. In March, 1918, the allied forces destroyed 838 enemy machines. "In one day on the western front 127 hostile batteries were put out of action by our cannon firing under direction of our airmen. Twenty-eight gun-pits were destroyed, eighty more were damaged, and sixty explosions of enemy ammunition were caused."

It is believed that forty per cent. of all the airmen in the British service in 1918 were Canadians.

III. THE ARMY.

In August, 1914, the British Land Forces comprised: Regulars, 250,000; Reserves, 200,000; Territorials (partly trained), 250,000; total, 700,000.

The first Expeditionary Force of 160,000 arrived in France in mid-August, 1914, and took part in the famous retreat and subsequent battle of the Marne, with decisive effect.

On August 8th, 1914, Lord Kitchener asked for 100,000 volunteers. They were enrolled in less than a fortnight.

In the fifth week of the war 175,000 men enrolled —30,000 in a single day.

By July 31st, 1915, 2,000,000 men had enlisted.

On May 25th, 1916, King George, in his Message to his people, announced that 5,041,000 men had enrolled voluntarily in the Army and Navy.

In October, 1917, 3,000,000 men were serving abroad on the various fronts.

On January 14th, 1918, the Minister of National Service stated in the House of Commons that the

Empire had contributed 7,500,000 men since the outbreak of war, viz.:

		Per cent. of total.
England	4,530,000	60.4
Scotland	620,000	8.3
Wales	280,000	3.7
Ireland	170,000	2.3
Dominions and Colonies	900,000	12.0
India and Dependencies	1,000,000	13.3
	7,500,000	100.0

In 1918 we had by far the largest army of all the allied nations on the Western front and bore the brunt of the heaviest fighting during the last six months of the war.

IV. FINANCE AND SUPPLIES.

Great Britain expended during the war over $40,000,000,000.

It lent to allied nations over $8,000,000,000.

It raised by taxation of its own people over $9,000,000,000, and the remainder by borrowing.

During four years it produced for other nations the following war articles (not counting many other things in smaller quantities):

Blankets: To France, 4,000,000; to Italy, 4,000,000; to Belgium, 1,312,000; to the United States, 400,000.

Boots, pairs: France, 2,150,000; Italy, 1,462,000; Belgium, 654,200; United States, 104,000.

Cloth, yards: France, 46,765,300; Italy, 502,500; Belgium, 17,000,000; United States, 500,000.

Coal, etc., tons: France, 67,350,000; Italy, 20,633,800; Portugal, 2,780,600.

Cotton, yards: France, 10,450,000; Belgium, 2,600,000.

Flour, tons: France, 541,000; Italy, 411,000.

Socks, pairs: France, 12,243,000; Belgium, 5,879,500; United States, 600,000.

Steel, tons: France, 1,824,800; Italy, 191,100; Belgium, 15,600; Portugal, 9,849,000.

Wheat, tons: France, 3,000,000; Italy, 2,350,000.

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PART III

ECONOMICS

CHAPTER I.

WEALTH AND LABOUR.

Economics is the practical science of the production and distribution of wealth. Some knowledge of it is of the greatest importance to everyone who earns money. Money earned is the visible sign and evidence of wealth. To earn money in Canada is an easy thing; to save it and to protect it from loss is one of the most difficult things in life.

In a young country like Canada where wealth is easily produced one of the greatest evils we have to contend with is waste. People are eager to obtain wealth quickly and on a large scale; they pay little or no attention to saving in small things, or to guard against loss by waste in things that require care and patience, for which there is only a small promise of return. The habit of saving must be learned in childhood if it is to accomplish any great result in the life of a whole people. Wise parents will, therefore, pay as much attention to developing in their children the habit of thrift as to any other habit that makes for good citizenship.

Thrift brings prosperity to every nation; waste inevitably leads to poverty.

What is wealth? Most boys and girls would answer, money. The answer would be wrong because money is only the receipt for labour performed, and the means of exchanging our labour for things we want. If you look at a ten dollar bill you see that it is merely a piece of printed paper, worth in itself only the price of the paper and the cost of printing it. If you analyze a fifty cent piece you will find that it does not contain fifty cents worth of silver. It is merely a token that some one has performed a service of that value, and it changes hands as the service is repeated. Gold money is different as to value from silver and paper money; it has great value in itself, but the possession of a trunk full of gold coins, if we had nothing else, would be of no value to us unless we put them to use in exchange for the things we must have and the things we wish for. Money is only the means of exchanging our own or other people's labour for the things we want. Real wealth is that which satisfies people's wants. Anything which satisfies our wants is wealth.

Wealth is not money; it consists of the things that money will buy. Land and everything that is grown on it, buildings and machinery, manufactured articles, minerals dug out of the earth, fish taken from the sea, animals wild and domesticated —all these are wealth. The hands with which we labour and the brains with which we work are wealth. The skill of the Doctor and Lawyer, the discoveries or inventions of the Scientist, the art of the Painter, Musician and Sculptor, the work of the Teacher—all service that can be sold or given is wealth.

Money is the means by which wealth is exchanged. When you have money it means that you, or some one for you, has performed a service or has parted with something he owned. You are now able to exchange that service, or piece of visible wealth, for something you desire; or you may save the money by putting it in the bank or other safe place till you are ready to use it. You may even lend it to some one who needs to buy something more than you do, and who is willing to pay you for the use of it. Payment for the loan of money is called interest. It is reckoned as a small portion of every hundred parts of the whole amount borrowed for one year. The amount of yearly interest coming in to the lender is called income. This term is also applied to salaries and daily wages. Wealth is very generally estimated by the amount of a man's income. The total amount of his wealth is generally called Capital, which is usually, but not necessarily, calculated in terms of money.

LABOUR.

The term labour is usually applied to the work of the human body. We speak of the common labourer, of the labouring class, of labour troubles. The conflict between Labour and Capital, of which we often hear, is the feeling of antagonism between those who work with their hands and those who have wealth saved up and do not need so to work.

But the term Labour has a far wider application than the work of the hands. Labour is any kind of work, whether it be manual or mental. The man who works hard with his hands in the open air is doubtless tired after an eight or nine or ten hour day; but he is not more weary than the man who works hard with his brain in a close room for an equal length of time. Probably mental labourers work longer hours under less favourable conditions than manual labourers. The truth is that it is foolish to draw sharp distinctions between different kinds of work, and call one labour and the other something else. In a country like Canada the really idle are so few in number that they may be disregarded. In the fullest sense we are all labourers.

For boys and girls soon going out into life, the important thing to remember is that labour ennobles us, while idleness degrades. To be busy is the greatest joy of life; to be idle is the greatest curse.

All wealth is produced by labour; by it alone is human progress possible. By tilling the soil we eat our daily bread; by labour we build; by labour we travel; by labour we discover and invent; by labour we learn and teach; by labour we reach the beautiful in all the arts; by labour we attain character and seek after God.

If you think carefully about each one of these things you will see that there are many kinds of labour, and that no one kind can claim for itself any pre-eminence. You will also see that no one can lead a useful life without working; that it is only in work that any life can find satisfaction; and that the fortunate ones are not those who can live without work, but those who have prepared themselves to do the work they best like. It is natural to wish for the sort of work that brings the greatest rewards; but towards the end of life it is not personal gain that counts for most. One of the most tireless workers of this or any other age is Thomas Edison, the inventor. He has earned great wealth; but the greatest satisfaction of his life lies first, in what he has given to the world; secondly, in that, though over seventy years of age, he is able to eat never more than four ounces of food at a time, to sleep not more than four or five hours a day, and still to work with vigour and enjoyment for fresh achievements.

Labour is life's chief dignity.

CHAPTER II.

LABOUR AND CAPITAL.

In the production of wealth there are two main factors, Labour and Capital. In this chapter we shall speak generally of labour in the narrower sense of manual labour. Before the farmer can produce he must first buy his farm or rent it. Should he pay rent the money usually represents the interest on the purchase price. In addition to the money paid for the farm, or the yearly rent, he must furnish his house and buy his stock and implements. The saved up money used for these purposes is called capital.

If a man wishes to become a merchant he must have, or borrow, money with which to buy his goods. If he desires to be a manufacturer, he must first purchase his machinery, and perhaps his land and buildings. He must have money in hand to pay his workmen, to buy his raw materials and to place his product on the market, while he waits for the returns from his sales. This money is capital. Should you intend to enter one of the learned professions, you must receive an education which will occupy you for several years. The education you receive added to your ability to use it, may be called capital. In one sense all earning power is capital. If you possess a yearly salary, and under ordinary circumstances can expect to earn it for a long period of years, you may reckon your earning power as capital. In one sense capital is wealth, or stored up labour put to use; in another sense it is earning power in action.

This two-sided definition is given for the purpose of showing how closely related labour and capital really are. Labour is capital in prospect; capital is labour achieved and invested, and is therefore its complement. It follows that the two are not really antagonistic. When we hear about disputes between capital and labour, what is really meant is a dispute between employers and employees, or in a larger way, between those who own surplus wealth in use as capital, and those who have none, but who work for wages. The ground for dispute has always been, and is, that the owners of capital have taken more than their share of the profits of production, and have allowed the wage-earners too little.

Much has been done by the wage-earners and their friends to improve their condition. Nearly every trade has its union which all workers in that trade are obliged to join, and to the support of which they all contribute. This gives them great power in fixing with employers the rate of wages for that trade. Wage rates are generally fixed for one year at a time. When the employers and trades unions cannot agree, the result has very often been a "strike," which always causes suffering. In almost every country the feeling against strikes is now very strong because of the inconvenience and possible suffering that may fall upon the whole population. In Canada, as in other countries, the Government appoints one of its own members to act as peacemaker, and to induce the parties at strife to consent to arbitration. When this is done each side chooses a referee, and these two choose a third, and both sides agree to abide by the decision. Much good has been accomplished by this wise method of regulating wages.

The Government has further conferred immense benefits upon wage-earners by what is known as the Workmen's Compensation Act. This act provides that any workman who is injured while working at his trade shall be paid all the expense incurred through the injury, without loss in his wages. Should he be killed or permanently injured, he or his family receives a pension. Employers meet this risk of heavy loss through injuries to their employees by insuring the lives and safety of their men in insurance companies. Of course the final cost of this protection falls upon the general public, since the employers of labour add the amounts they have to pay for this protection to the cost of the articles they produce. So that we all contribute something to the protection of the ordinary worker.

In Great Britain and some other parts of the Empire pensions are provided for the labouring class when they are past the age for work. In a country like Canada we should prefer to see our workmen earn wages sufficient to enable them to provide for the comfort of their own old age. This could be accomplished in many kinds of business if employers would come to see the duty of allowing their employees to share in the profits in the earning of which they take so great a part. The probability is that the disputes, the almost incessant war, that is going on all over the world between the labourer and the capitalist will only find a solution by paying to labour a fair wage; by allowing to capital a fair interest; and by a fair division of the profits that are earned.

CHAPTER III.

INTEREST AND PROFITS.

Interest is payment for the use of wealth. It is paid for the same reason that wages, house rent, lawyers' and doctors' fees, are paid. Interest is payment for a service conferred upon the borrower by the lender. What is this service? If a friend lends you a hundred dollars, the temporary possession of it puts you in the same position regarding that amount of wealth as your friend was before he lent it. You are as free to use it as he was when it was in his control. You are willing to pay interest because of your need to satisfy some present want, which requires wealth which you do not possess.

The lender is willing to let others have the use of his capital, because the interest he receives enables him by further saving to increase his wealth. One of the most important lessons boys and girls can learn is to save a portion of what they earn, no matter how small it may be. Supposing you have ten cents a week pocket money and spend it all. At the end of a year you have spent a sum equal to the interest on more than a hundred dollars. Supposing, however, that you are able to save ten cents a week. In a year you have over five dollars. At five per cent. interest it will double itself in a little less than fifteen years. If a boy or girl beginning to earn money were to save one dollar a week, and invest it at five per cent., at the end of thirty years there would be saved the sum of almost $3,500.

What determines the rate of interest? Interest is the value we place on the privilege of being allowed to use some one else's capital. It therefore depends on the demand that exists for the use of capital. When the demand for capital is great, as in war time, the rate of interest is high; when the demand is small, and business is slack, the rate is low. In Canada we have what is called the "legal" rate of interest; that is, the interest that the courts allow the creditor to charge on overdue debts, where no rate has been agreed upon. Before the war the legal rate of interest was five per cent.

Profits are the share of wealth that goes to persons who engage in business. If you buy a horse for two hundred dollars and sell it for two hundred and fifty, your gain is called profit. The profits of any business are reckoned by deducting all the expenses from the total receipts. Profits sometimes include interest, rent and wages. If a man rents a farm and supplies the stock and implements, before he can count the profits he must first deduct the rent, and the interest on his capital, and also his own wages. Profits are necessary in business, otherwise people would not engage in it.

A great deal has been written about excessive profits in business. Three sets of people are more or less interested in profits: the owners, the consumers, and the wage-earners. If for any reason profits are very great, the owners are apt to benefit at the expense of the consumers and the wage-earners. It is well, therefore, to try to understand the legitimate elements of profit in business.

First, business is entitled to some profit for the work and ability displayed in organization. Many businesses fail through lack of organization, which requires special skill possessed by only a few persons.

Secondly, profits are due to those who take the risk which is present in nearly all kinds of business. A merchant may buy a stock of goods in the hope of selling the whole of it; but a portion may prove to be unsaleable. A manufacturer may make up large quantities of goods only to find that the demand has fallen off, and upon much of his stock he has to suffer loss.

Thirdly, those who obtain an advantage over their competitors in the same business, by better machinery or methods of production, or natural advantage of locality, are entitled to larger profits.

In the past the usual standard in business has been to make all the profits possible, regardless of the consumer, and of the reward of labour. Not long ago it was the practice of the railways to charge the highest rates they could get from the public for freight and passenger traffic. The government was obliged to step in and say: There is a higher law than the law of self-interest; there is the law of duty to others, and so a commission was appointed to control the management of railways.

It is not only the great corporations to whom the law of duty applies; it should apply to everyone who expects profits. We all have some ideal that we set before us. The ideal in business is first, honesty, and then fairness.

CHAPTER IV.

SAVING AND INVESTMENT.

No nation can become prosperous unless the great mass of the people practice the habit of saving. Canadians have not as a people yet learned this habit. It is easy to make money; it is hard to keep it. It is hard for two reasons: first, many who find themselves with money in hand are so anxious to make it increase rapidly that they speculate with it, and sooner or later lose the whole. The second reason underlies the first and is at the root of the money troubles of most people. It is this: that most young people starting out in life have not learned to practise self-denial. They cannot resist the temptation to indulge themselves in what are, for them, luxuries. James J. Hill, the great railway builder, who began life as a poor boy on a Canadian farm, said: " If you want to know whether you are going to be a success or failure in life, you can easily find out. The test is simple and infallible. Are you able to save money? If not, drop out. You will fail as sure as you live. You may not think so, but you will. The seed of success is not in you."

Now if we all denied ourselves every pleasure and every luxury for the sake of saving up wealth, we should become a race of misers. That is the other extreme. Real happiness lies midway between the two. The wise boy and girl will do well to make it a rule of life that they will not spend all they make, but that as soon as they begin to earn they will save some portion of their earnings. That is the foundation of success. The practice of saving brings out another virtue, and that is hatred of waste. He who makes a habit of saving will also learn the habit of letting nothing go to waste. In every young country waste is one of the greatest evils.

We all desire to possess wealth, but only a few understand the right way to set about it. At the beginning the right way is to save in the small things. This requires patience and perseverance, the power to look ahead and a strong will. As soon as a boy or girl begins to earn money, some portion of it should be set aside and saved up. There is scarcely any Canadian who cannot save some part of the weekly or monthly wage. This saved up money should at once be put in a safe place where it will begin to earn interest. In saving money there are two things to be remembered, security and interest. It is foolish to place money at a high rate of interest, where there is a chance that the whole may be lost. Security can only be obtained at a low interest.

The best way to secure small sums of money is to deposit them in the post-office savings bank, or some well established bank or loan company. The interest allowed on these deposits is only three or three and one-half per cent., but the money is secure. Another admirable way to save small sums is to buy at the post office War Savings Stamps and Certificates. For $4 the Government will pay $5 in five years. When your savings amount to one hundred dollars a higher interest can be obtained without lowering the security. You can purchase a bond or debenture. Never buy a bond without consulting a banker, or other recognized financial authority, as to its real value. The safest bonds to buy are those issued by the Dominion or Provincial Governments, and by cities, towns and townships. The interest paid on these bonds is from five to six per cent.

What is a bond? It is a promise to repay money advanced, and it generally has behind the promise as security property worth more than the amount borrowed. Supposing that a township wishes to borrow ten thousand dollars for school buildings. It offers to sell bonds of one hundred, or five hundred, or one thousand dollars each, to be repaid in twenty years, with yearly interest in the meantime at six per cent. If you were to buy one of these bonds, you would find printed on it the promise of the township to repay the loan. You would also find twenty or forty little squares printed below the promise, each of them being a certificate for the amount of the yearly or half-yearly interest. Each year, or half-year, you would cut off one of these squares and present it at the bank for payment. In order to raise the money to repay the loan the township council would each year levy taxes upon all the property within the limits of the school section, or perhaps of the whole township, and this property would be the security for the loan.

The purchase of bonds, sometimes called debentures, is called an investment, and the people who buy them are called investors. There are other ways of investing money besides the purchasing of bonds. One of the best ways is by lending upon mortgage. Mortgages are of two kinds, those upon lands and buildings and those upon moveable property like furniture or stocks of goods. The latter are called chattel mortgages. A mortgage is a promise to pay having behind it the pledge of land and buildings, or of goods. If a farmer wishes to borrow money on his farm, he signs a document promising to repay the sum in a stated time, generally five years, and in the meantime to pay interest at the rate agreed upon, every six or twelve months. Should he fail to meet his promise his land may be sold to meet the debt. It is usual to lend an amount not more than one-half of the estimated value of the land.

Another way of investing money is by the purchasing of shares in great undertakings like railways, or mines, or in companies formed to manufacture goods, or to carry on business in a large way. This kind of investment is radically different from buying bonds or lending upon mortgage. In the latter your interest and repayment of the principal are clearly stated, and the property is your security; but if you buy shares in a company the earning of your capital is not interest, but profits. So long as there are profits, you get a return for your investment. If through mismanagement or other causes beyond your control, there are no profits, you get nothing, and may in the end lose a part or the whole of your capital.

People are often induced to buy shares, or stocks as they are sometimes called, in companies that hold out the temptation of large profits and large dividends. Dividend is the name given to the profits distributed among shareholders. Nothing could be more foolish for the person who is trying to save his money than to listen to such inducements. Your money will not earn a large yearly return without risk. If you wish to save up the wealth you make as a provision for your old age, you cannot afford to take risks. Thousands of people have lost the savings of a lifetime because they would not heed this advice.

To put money into any enterprise that offers large profits without ample security is not investment but speculation. For one speculator who succeeds probably five hundred fail. For the average person who tries to save slowly but steadily anything which offers more than six or seven per cent. is speculation, not an investment.

Canadians are fortunate in having for the rising generation one of the safest and most profitable means of investing their savings in the Dominion Victory War Loan Bonds.

CHAPTER V.

INSURANCE.

Insurance is a term applied to the protection we are able to purchase against loss through death or accident, or destruction of property. The ability to insure our lives and property is one of the greatest blessings of modern civilization. Before the days of insurance companies many people were reduced to poverty through the destruction of their property by fire, and many a family suffered from poverty through the death of its bread winner. The prudent man and woman are now able by insuring life and property to avoid these disasters.

Among prudent people insurance is now becoming a universal practice. It takes several forms. First, there is insurance of property against the risk of fire. The contract between the insurer and the company is called a policy, which states the amount the company promises to pay in case of loss, and the amount or rate, called the premium, which the insurer pays for the security. In the insurance of buildings and contents the policy usually covers a period of three years, and the premium is paid in advance. The amount of the premium varies according to the nature of the building. Buildings which will not easily burn up can be insured for smaller premiums than those not so solidly constructed.

Secondly, there is marine insurance, which is the insurance of ships and cargoes against perils of the sea. Ships and cargoes are generally insured for the term of the voyage. Merchants who ship their goods overseas usually take out their own policies independently of the ship owners.

Thirdly, it is possible to insure property, and especially animals, against destruction by lightning or storm. There is also a great association in England called Lloyds, through which it is possible to secure protection against many other kinds of risk, besides those of fire, water, and storm. Merchants have been known to insure themselves against loss of business through the premature death of the King, and through similar loss through the continuation of war beyond a certain date.

Fourthly, there is life insurance. All prudent men and women should insure their lives from the ages of twenty-one to sixty. Life insurance for young men and women is one of the surest means of saving. For those who have children or other relatives depending on them it is the most valuable kind of protection. There are several kinds of life insurance. You may take out what is called a straight life policy. Supposing at the age of twenty-one you insure your life for one thousand dollars, you will have to pay about nineteen dollars a year for your whole life; but if you are insured in a first class company, your premiums will be reduced after fifteen or twenty years, and towards the end of your life you may be paying little or nothing.

Instead of the straight life plan, you may arrange to pay your premiums in a fixed number of yearly payments, usually twenty. For this, under the same conditions as above, you would have to pay about twenty-eight dollars a year. Another excellent form of insurance for young people is called the endowment plan. By this plan you pay, beginning at twenty-one, forty-eight dollars a year for a one thousand dollar policy. At the end of twenty years you receive one thousand dollars, together with what profits the policy may have earned during that period. For young people this is a sound and prudent investment, with the added value that in case of your death at any stage of the twenty-year period, the whole amount of the policy is at once paid to your heirs. The one thing to be careful about is to choose a first-class insurance company. There is still another plan by which you can obtain life insurance for a fixed term of years. The purpose of this plan is only to cover the risk of your life. It has no element of profit; after the term is up the policy expires. It is a cheap way of obtaining protection for those dependent on you.

Fifthly, there is insurance against bodily accident. This affords a valuable means of protection against loss of wages and the expense of medical treatment. Most accident policies provide for the payment of money weekly while the injured person is laid up, and of the whole amount of the insurance in case of death or of very serious injury. Accident insurance is specially valuable to those who are engaged in work where there is more or less danger of injury, and to those who are obliged to do much travelling by land or water.

There is still another form of insurance which is of the greatest value to those who do not look forward to making out of their life-work a sufficient provision for old age. It is called Annuity insurance. On this plan men and women can begin at any age under sixty to pay in a fixed sum, in weekly, monthly, quarterly or yearly payments, for a term of years. At the end of that time they begin to receive a yearly sum, called an annuity, for the remainder of their lives. Many companies sell annuities, but the cheapest and the best are to be got from the Dominion Government. Here is an example of such an annuity. At the age of forty-eight a man bought a Government annuity; for twelve years he paid ten dollars a month, at his local post office. At the end of that time, being sixty years old, he began to receive from the Government two hundred dollars a year, and he will receive it every year, no matter how long he may live. If he had died at any time before completing his payments, his heirs would have received back all the money he had paid in, with interest.

It is possible to purchase annuities for children as young as five years of age, or at any time from that age on. The yearly payments for children are very small, as the Government does not begin to pay annuities till the age of fifty-five.

No better scheme for inducing people to save could be devised. So long as the yearly payments are being made no loss is possible, as the Government will at any time return the money paid in, with interest. When the annuity begins, certain provision is to some extent made against poverty in old age.

CHAPTER VI.

TAXATION.

Every Canadian who earns money, or has it to spend, pays taxes. The payment of taxes is a service we owe to the state. In return for this service our lives and property are protected, lawlessness is suppressed, we live in peace and enjoy the most wonderful freedom that ever fell to the lot of any people. Our lot is cast in pleasant places, and in return the state asks of us but little.

Taxes are levied in two quite different ways. They are called direct and indirect taxation. Direct taxation means the amount of money we are obliged to pay each year in cash. Hitherto this money has been paid for local government; that is, it has been paid to the treasurers of the cities, towns, villages or townships where we live. These direct taxes are used for local government, for the upkeep of roads and bridges, for water supply, for fire protection, for schools, for the care of the poor, of prisoners, and so forth. But now, owing to the great debt of the country, due to the war, the Dominion Government has been obliged to levy direct taxes upon all those persons whose income is more than $1,500 for unmarried persons and $3,000 for heads of families.

Before taxes can be collected, the property in the municipality—that is, the township, town, or city—must be valued. This is done by an official specially appointed, who is called the Assessor. The value that he places on property is called its assessment. A farm or piece of city property is assessed by placing a value on the land and buildings. In some parts of Canada taxes have been levied on land only. This method is called the single-tax plan; but it has not won much favour, and is not generally considered the fairest way of levying taxes. In addition to estimating the value of land and buildings, a return is made by the assessor of all persons who have incomes from wages, salaries, rents, or invested capital. Incomes of less than $800 are not generally taxed. Heads of families who are householders are free of taxation up to $1,500 per annum. Incomes of those engaged in farming are free, if the income is from the farm. Single men who have wages smaller than those liable to taxation are charged a poll-tax, usually of one dollar per annum.

When the assessment is made, the municipal council calculates as nearly as it can the amount of money that is going to be needed for all purposes during the year. This sum is divided by the amount of the assessed value of all property and incomes in the municipality, and the amount of taxes due from each person is easily found.

Indirect taxation is another method of raising money for carrying on the government of the country. The Dominion Government raises most of its money in this way, that is to say, by duties charged upon goods imported into Canada from abroad, and by duties levied upon a few articles manufactured at home. The main sources of revenue from home productions are beer, wine, spirits and tobacco. These are called excise duties, and amount to over $20,000,000 per annum. With the exception of a few articles, mostly raw material for manufacture into Canadian products, all the things which we import from other lands are charged with duties as they enter this country. In the year 1916 these duties amounted to about one hundred millions of dollars.

As a rule the people who use imported goods pay the duties. If the duty on cloth is thirty per cent., those who use imported cloth pay thirty per cent. of the price in taxes to the Government. Even poor people thus pay indirectly a considerable amount in taxes every year. Wise governments try to keep the duties on those articles which are greatly used by the poor as low as possible, and charge higher duties on luxuries.

Some countries, like Great Britain, allow most articles to come in free, and raise the greater part of the money they need by direct taxation. The reason for this is partly because Great Britain has to import the larger part of its food stuffs, and partly because it is the greatest carrying nation of the world, and needs to keep its ships fully employed carrying out manufactured goods and carrying home food and raw materials. Other nations, like Canada and the United States, place high duties upon imported goods, in order to protect their own manufacturers from outside competition, and because the people prefer to pay taxes indirectly.

Apart from the question as to which is the better policy for a country to pursue, there is no doubt that indirect taxation, because the people do not immediately feel it, is apt to lead to the wasteful expenditure of public money, to trusts and combines in business, and to the creation of great fortunes by excessive profits. Direct taxation, on the other hand, tends to make people keep a close watch on the expenditure of public money, and to make them keen in calling to account those responsible for waste or dishonesty in the management of public affairs.

As a result of the war all the nations engaged in it will have to bear a far greater load of taxation than ever before. In some countries great numbers of people will be reduced to poverty. It will not be so in Canada, chiefly owing to the fact that we are rich in the most fertile land in the world. But we shall not escape very heavy taxation, for the interest on our war debt alone will be greater than all the money raised a few years ago for the government of the country. It can only be met by the united energy, industry and economy of the Canadian people. We must, if we are loyal to our country, be content to cut off some of our luxuries, to abolish waste, to work hard to save wherever possible. The true patriot is he who will make two blades of corn grow where one grew before, and will save them both.

CHAPTER VII.

BUSINESS I.

The business of the country is done largely through the banks. A bank is an establishment where money is placed for safe-keeping, and where it is paid out on the order of those who have placed it there. A bank is formed by a company of men who obtain from the Government a charter, or written permission, to carry on the business. As the care of public and private money is a thing of great importance, the banks are to some extent controlled by Parliament through the Bank Act, which is carefully considered and amended every few years.

Banks exist for the use of the public; anyone may therefore deposit his money there, where it is kept at his convenience. If you wish to withdraw money you must obtain one of the bank's blank orders called "cheques." Upon this you fill in the name of the person to whom you wish to pay money, and also the amount, and then add your signature, of which the bank keeps a copy. In paying out money the bank does not pay gold, but issues its own bank notes.

A bank note is merely a promise to pay gold if demanded, but people are always content to receive notes, or paper money, as long as they have confidence in the bank. Our banks are allowed to issue a limited number of these notes, dependent upon the size of the capital and the amount of gold they keep on hand in reserve. Bank notes must be of certain denominations, namely $5, $10, $20, $50, $100 and $1,000. One dollar and two dollar notes are issued by the Dominion Government alone. As security for the notes they issue the banks must keep on deposit with the Government a certain amount of gold or its equivalent. Canadian paper money is therefore as "good as gold," because the Government takes care that behind all that is issued there is ample security.

If you wish to leave your money in the bank for a time you may place it in the savings department, where you will receive interest at the rate of three per cent.

The work of the banks is not confined to receiving and paying out money. One main service of the banks is to lend money to those who need it in the conduct of their business; another is to send money to other countries, and to bring it from abroad. Without banks business in a large way could not be carried on. By their aid most of the business of the world is transacted without the use of actual money. We send our wheat and cheese and other products to England, and we receive manufactured goods in return. Payment is made by "bills of exchange," which pass through the banks. Money is generally sent to other countries by "bank drafts," which are orders upon banks in the countries where the money is to be paid.

In the conduct of business men often need to borrow money. The bank will lend it upon good security. If you wished to borrow one thousand dollars from the bank, you would first have to find someone who owned property worth more than the proposed loan to join you in signing the note. He would be called the endorser. The loan would probably be made for not more than three months, though it might be renewed. The interest charged by the bank would be deducted at the time the loan was made. It is called discount. Your ability to obtain a loan would depend to some extent upon your personal character. In business character is credit. He who is careful to keep his engagements promptly can get credit at the bank, when the man of poorer reputation can get none.

When a bank is to be started a number of men join together to subscribe the necessary capital. They then apply to the Government for a "charter," which is a document granting them permission for the undertaking. The capital is divided into shares of one hundred dollars each, which are sold to those who wish to join the corporation, or body of owners. Those owners elect a small number of their members, who are called directors, and who are responsible for the efficient management of the bank's affairs.

Most of the important business of the country is now conducted by corporations, instead of individuals. The railways, gas, and electric light concerns are controlled by companies very much like the banks. When any business grows to large proportions, the custom is to form what is called a joint-stock company, with shares and a board of directors. When the owner of a large business can no longer give it his full attention, it often happens that he turns it into a joint-stock company, to which his interest is sold, in order that he may not be personally liable for debts of the business, beyond the value of the shares he may retain in the company. Persons wishing to form joint stock companies must apply for permission to the Dominion or Provincial Government. The document granting this permission states the conditions under which the business must be carried on and provides for certain returns to be made to the Government every year.

Business is often carried on by two or more men joining together in a partnership. This is a much simpler arrangement than the formation of a company, but it is very important that the terms of the partnership be clearly set forth, in case of the premature death of one partner or of disagreement. It is only common prudence, therefore, to have drawn up by a reliable person, usually a solicitor, a deed of co-partnership in which all the particulars and interests of each partner are clearly set forth. Business troubles often arise from carelessness and neglect to take at the outset simple precautions which would prevent disputes and loss and perhaps injury to reputation from which it may be impossible to recover.

CHAPTER VIII.

BUSINESS II.

It has been estimated that over three-quarters of those who engage in business fail and become bankrupts at least once during their career. A bankrupt is one who can no longer pay his debts, who is unable to continue his business, who is obliged to turn over his property to his creditors. It may be well to consider some of the ways in which failure may be avoided.

1. Many people go into business without a sufficient knowledge of the articles they deal in, or the conditions of supply and demand for those articles. The first condition of success is Knowledge, and the business man must therefore give much time to the study of the problems he has to meet.

2. He must have business honesty. Many a man who will not tell a lie in the ordinary relations of life, does things in the way of trade, perhaps because others do them, that he knows are not strictly honest. He may sell an article for something which it is not. Now all business is done on the credit of those engaged in it. Credit is the

most precious of all the business man's possessions. No one can be successful unless he keeps his credit good.

3. One of the commonest causes of failure is lack of capital. Some kinds of business can be started with very little capital. But no business can be widely extended without sufficient capital behind it. The great temptation to the business man is to increase and enlarge his business rapidly. It is a temptation to become rich quickly. The prudent man who is establishing a business will take as little out of it for his personal use as possible. Self-denial is one of the hard lessons of life, but he who would lay the foundations for solid success will leave as much of his profits as possible in the business, till he has built up a sufficient reserve against misfortune or hard times.

4. Many business people fail because they have no real knowledge of their financial condition. Because sales are brisk they *think* things are all right. A practical knowledge of accounts may be said to be absolutely necessary to the success of the young Canadian who is trying to establish a business of his own. The secret of knowledge of the real condition of his business is the balance sheet. It is a mistake to think that books can be balanced only once a year. In many kinds of business a clear

estimate of their financial condition could be made every month, in others every three months. Bankers tell us that the cause of many failures is bad bookkeeping. The young Canadian business man would do well to take to heart this warning.

Ordinary prudence should induce every one in business, as soon as he begins to accumulate wealth, to make a will. Life is under all conditions an uncertain thing, and it is the duty of everyone who possesses property to make a clear statement of his intentions as to its disposal, in case of his death. To be valid a will must be signed by two persons besides the maker of it, and these persons, called witnesses, must see the maker of the will sign it, and also witness each other's signatures. Before a will can come into force it must be entered in the office of the judge appointed for that purpose, who is called the judge of the Surrogate Court.

In olden times every boy, no matter what his future career, was made to learn some trade. Paul the Apostle, though educated for a profession, learned the trade of tent-making, and was able to support himself by that means later on in life. In our day everyone seeks to have some business or profession, but his happiness would be greatly increased, his health benefited, and his mental powers fully maintained, if he had some private employment to which to devote his leisure hours. It has often happened that failure in business has led to success and happiness because the man had another calling, an avocation, on which he was able to fall back. Even to the successful business man there comes a time when he would like to be free of the cares and worries of his calling. What could be pleasanter, as age creeps on, than the feeling that one is able to turn to something else, something that will preserve the bodily and mental powers from falling into too rapid decay?