## Pages Missing

## THE WEEK:

an independent journal of politics,literature, Science and art


## CONTENTS OF CURRENT NUMBER.


dll articles, contributions, and letters on matters pertaining to the cditorial departnent should be addressed to the Editor, and not $t$ any person who may be supposed to be connected with the paper.

THE man who resorts to the "tu quoque" argument gives up his case. He admits that he is willing to do wrong because he believes someone else to have been guilty of the same wrong before him. High-minded Canadians must blush to remember how often this singularly worthless argument was used by men from whom better thinzs might have been expected, during the debate on the second reading of the Redistribution Bill, last week. Grant, as we fear we must, that even Mr. Mowat, with all his high claims, fell under the temptation and took a mean and unrighteous advantage of bis opponents because his position enabled him to do so, does that fact afford the stightest excuse--justification is out of the question - for an iniquitous "gerrymander" by the Dominion Government 3 All honour to the two Conservatives who were logal to conscience and refused to follow the Party, where they believed that they were called on to sanction an iniquity! But just in proportion to the honour due Mr. McCarthy and Col. 0 'Brien, is the reproach that attachos to the scores who set loyalty to party above personal honour and self.respect. We assume, of course, that no man of intelligence could really deceive himself in regard to the true character of the Redistribution Act. A thing of striking significance in this connection was the fact that ne one was found after ten years to defend the previous Redistribution Act or to deny that it at least was an indefensible and odious "gerrymander." That fact speaks volumes. It should have made another deed of similar character impossible. We are glad to perceive some indications that the manly course of the two gentlemen we have named is already bearing fruit. Rumours of change or excision of some of the grossest features of the Bill are abroad. So mote it be.
$\mathrm{A}^{\text {FTER half a century of reforming, it must be rather }}$ discouraging to the British elector who sets before his mind any ideal system of popular government, to see how many and serious are the anomalies that still remsin
as blots upon the electoral plan, and how much yet remains to be done before any such system can be even approximated. The discussion which took place two or three weeks since in the British House of Commons, upon Mr. Shaw-Lefevre's "One man, one vote" Bill, brought some of these anomalies very conspicuously to the front. The soundness of the principle underlying the Bill in question is so obvious that it is difficult to see how any fair-minded man can object to the reform. What could be more unjust than that under a constitution whish claims to make the legislators the choice of the people, the electoral machine should be so constructed that while one man is lawfully entitled to but one vote, his neighbour, not a whit more intelligent, or more patriotic, and perhaps not even having greater pecuniary interests at stake, may have a number limited only by his physical ability to reach a dozen or fifty polling places at the proper time. Yet such is still the case in England, as it is to some extent in Canada. Indeed, so great is the abuse in the Mother Country that almost incredible stories are told as facts, touching the number of times some electors, even clergymen, have on some occasions succeeded in depositing their ballots by flying from one to another of the different localities in which they chanced to have sufficient property to secure them the franchise. Upon the introduction of Mr. Shaw-Lefevre's Bill, the Liberals no doubt expected to have at least a grand oratorical field-day and a logical triumph. But their argumentative walk-over was sadly checked by Mr. T. W. Russell's counter proposal, to the effect that in order to achieve the results aimed at by Mr. Shaw-Lefevre's Bill, they must supplement that Bill by another to cause each elector's vote to have an equal value with that of every other man. That is to say, the constituencies must be made equal in point of numbers, must be so arranged that the vote of one man shall count neither more nor less in point of representative value than that of another man. Some of the figures given by Mr. Russell, to show how far this is from being the case at present, are rather startling, and quite throw the inequalities which have lately been so much discussed in Canada into the shade. To give a single illustration out of several which he quoted: The three boroughs of Galway, Kilkenny and Newry, with a collective electorate of 5,169 , send three members to the House ; while Belfast, with 35,000 electors, sends only four. Of course the retort was open to the advocates of Mr. Shaw-Lefevre's Bill, that it is a very poor argument for perpetuating one great abuse, that another equally glaring will still remain to be removed. On that principle reform progress would be slow indeed. But on the other hand, it is hard to see with what consistency the advocates of the one reform could refuse to pronounce in favour of the other, much less how they could defend, as some of them did, the second injustice while denouncing the first. But, not having the full text of the speeches before us, we may be unable to do full justice to the arguments in either case.
$0^{\mathrm{UR}}$ attention has been called to a very able and interesting article which appeared a few weeks since in the New York Times, probably the most independent and roliable of the great New York dailies, on the subject of trade between the United States and Canada. The object of the writer, whose competence is proved by the internal evidence aftiorded in the article, as well as vouched for in the editorial pages, is to show that the mass of the American public, or of such of them as pay attention to questions affecting trade and commerce, have been seriously misled in regard to the facts touching the trade between the United Siates and Canada. The general impression among business men, and even in high political circles, is that Canada would be greatly the gainer by any reciprocity arrangement that might be agreed to. The fact is, on the other hand, as the writer in question makes very clear from statistics, that the balance of trade has hitherto been, and would surely continue to be, largely in favour of the great Republic. Let us hasten to add, in passing, lest any Canadian reader should jump to an erroneous conclusion, that this by no means proves that such trade has not been and would not continue to be very profitable to Canada. It is in the very nature of sound commerce
that it is beneficial to both parties, though not necessarily in the same proportions. But this is by the way. The main cause assigned for the erroneous and misleading impression which prevails among our neighbours on the point in question is found in the fact that their discussions of it are naturally based on the tables furnished in the annual reports published by the Bureau of Statistics at Washington. But under the present customs regulations, exporters in the United States are, it seems, required to report only such merchandize as is exported by water. Thus no account is taken of the very large quantities which are annually exported by rail. In order to remedy this very serious defect, the Bureau publishes annually a statement in detail of the quantities end values of th3 merchandize exported from the United States into Canada, as shown by the Canadian trade and navigation returns. Bat, owing probably to the later date at which the Canadian statistics are published, the corrected figures obtained from the latter do not appear in the annual reports of the Burcau of Statistics, but in a later quarterly report, and hence generally escape notice in discussions of the question. The Times and itg writer do not hesitate to intimate that the deception is intentionally used by the Washington politicians for purposes of their own, but some allowance must evidently be made just at that point for partisan bias. In illustration of the seriously misleading character of the returns found in the annual reports of the Bureau, the following figures are adduced: According to the report the exports of merchandize, foreign and domestic, from the United States to all the Provinces of Canada, for the year ending 30th June, 1890, were valued at $\$ 40,282,108$; the imports at $\$ 39$,042,977, leaving as the excess of exports $\$ 1,239,131$. According to the quarterly report dated Jan. 8th, 1891, the value of imports into Canada from the United States, as corrected by the Dominion trade and navigation returns for the year, was $\$ 60,449,366$; and the balance of trade for that year in favour of the United States, was given as $\$ 21,406,389$.

$\mathrm{R}^{\mathrm{E}}$EASONING from these data, the writer proceeds to build up a strong argument to show that in the event of a war of tariffs, resulting in commercial non-intercourse, which he thinke cannot much longer be delayed, the United States would be by far the greater sufferer. We do not think that there is much danger that Canada will be tempted by such arguments to try the plan of "striking back," which this writer seems almost disposed to advise. Canadian politicians may not be very wise, but they are not likely to forget that before engaging in a war of any kind there are other considerations to be taken into the account, besides the amount of harm that can be inflicted on one's opponent. Even if the lex talionis were as worthy to govern the policy of a modern state as it is obviously unworthy, it would need to be borne in mind, before resorting to it, that injury and suffering are relative terms. The strong man may laugh at a blow, one-half the absolute force of which would inflict permanent injury upon his weaker opponent. But without following up a line of thought from which every citizen of right feeling in either country will recoil, we commend the facts presented in the article as setting in an admirably clear perspective the gross folly of all legislation the object of which is to hamper trade between two contiguous peoples. It is indeed difficult to conceive how any open-minded American can read the article in the Times without beginning to see the egregious folly of the legislation which tends to shut off from the people of the United States a trade which is and would be immensely profitable, and which it would be the part of wisdom and statesmanship to foster by every available means. The Republicans are joined to their idol. There is no hope from them at present. But an immense number of the most intelligent citizens of the Union are more clear-sighted and their influence is daily becoming more powerful. Even now, should the Democrats prove wise enough to stop their internal dissensions over minor issues, cease their faction fights, and unite their forces on a broad platform of tariff reform, their chances of success would be excellent, for the army of thoughtful independents is increasing year by year in the Republic. Meanwhile let us hope that no party in

Canada will ever be led to embrace without reserve the economic absurdity which is really the basis of the protection heresy and the tariff bargaining between peoplesthe absurdity that it is conferring some special favour upon a neighbour to permit him to sell you an article you need to better advantage than you can buy it elsewhere.

CONTRARY to the expectations of most onlookers, the Republicans of the United States, assembled by delegation in the Minneapolis Convention, chose their candidate for the Presidential contest on the first ballot. The farce of making the nomination unanimous may be taken for what it is worth. The most astonishing feature of the result is the unceremonious and emphatic way in which Mr. Blaine was thrown overboard. We have heard so much during the last two or three years of Mr. Blaine as the brains of the Harrison Administration, the idol of the Republican party, and the great, uncrowned king of the American people, that his emergence from the contest with scarcely more than one-third as many votes as his chief opponert is a genuine surprise. It is not easy to determine with any certainty the true significance of this vote. Probably it is the result of a combination of causes. Without doubt the influence of Harrison officials counted for much. Office-holders are said to have been largely represented on the delegations, espeeially on those from the South. If the design of the Convention is to obtain a free and fair expression of the views of the whole Party as to the man whom they would most delight to honour, it is obvious that the end would be much better attained could some means be found to make office-holders appointed by the Administration whose Chief Executive is a candidate for re-nomination, inoligible as delegates. Another influence which we aro glad to believe operated powerfully against the ex Secretary, is the fact that the most unscrupulous wirepullers of the Party, the Quays and Platts and Charksons and Walcotts, were his leading supporters and managers. But there can, we think, be no doubt that the chief cause of his sudden downfall-for it is nothing less-- was the impression to which his unexpected resignation at the eleventh hour, or rather just before the final stroke of the bell, coming as it did after that famous letter in which he had declared, three months before, "I am not a candidate for the Presidency, and my name will not go before tho Republican National Convention for the nomination," gave but too much colour, that he sought to play an underhand game, which was little less than treacherous to Mr. Harrison and his supporters. But the ways of American, like those of Camadian politice, are often dark and devious. Already the factionists are warmly denouncing each other for alleged diareputable practices, among which wholesale bribery has first place, and there is reason to fear that the aceusations on both sides are but too well founded. But amidst it all it would be some consolation to be able to believe that there still remains in the political sphere a smouldering love of fair play and manliness in those who aspire to the highest positions, which will on occasion burst out into flame and destroy the would-be leader who stoops to any policy which may seem to smack of meanness or treachery.

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O far an Canadian interests and sympathies are involved in the Presidential contest, it matters very little whether Harrison or Blaine is the candidate of the Party. Both represent substantially the same narrow Americanism in trade policy and international politics generally. Many of the planks of the platform, as adopted, are, it is true, worthy of the best traditions of the Republican Party. A free ballot, with adequate regard for the rights of the negro, stringent legislation for the protection of life and limb of employees on railroads, " liberty of thought and conscience, in speech and press," as weli as some of the declarations of policy in minor matters, are of such character as may well secure the approval of lovers of freedom and good government everywhere. But in its re-affirmation of the Monroe doctrine, which, whatever it may mean, can bardly be understood otherwise than as an insult and a covert menace to the other self-governing States of the continent, it lelies its loud professions of attachment to popular liberty, and enunciates a principle unworthy of a great republic. Passing this, however, as a harmless display of spread-eagleism, designed for popular effect, we cannot fail to perceive that the tariff is, after all, to be the great question at issue in the forthcoming contest. Should the Democratic Party have the courage to take up the gauntlet so defiantly flung at its feet, in regard to this great question, the struggle cannot fail to
be one of intense interess and large cilumational value, whatever the result. Touching this issue, the Republicans are indebted for their best and strongest line of defence to the man whose name has just been so emphatically cast aside by the Convention. It is evident that by far the strongest plea in support of the McKinley tariff will be that afforded by the success of the reciprocity clauses which were added to it through the foresight and influence of the ex-Secretary. It is very far from unlikely that these clauses, which had no place in tho original Bill, but were in efffect added to it by Mr. Blaine, may win the election for the Republicans.

IN his speech on being elected to the permanent chair manship of the Republican Convention, Governor McKinley, the author of the famous Act which will carry his name down to posterity, whether for praise or execration, twice declared that the tariff represented, amongst other things, "the highest possibilities of American citizenship." We know not just what aspects of American character Mr. McKinley may include in the term " citizenship," but if he regards the moral as the highest element in the composite human character, as do most men whose opinions are worth considering, it would be interest ing to follow if we could his train of thought. If wo were called upon to pronounce upon the points at which protection as a policy is undoubtedly weak, we should be compelled to fix upon its effects and tendencies in the formation of national character as being one of the most conspicuous. We can understand that it may, however mistakenly, be defended in all sincerity as a policy to make men prosperous. It may even be thought to mak, them patriotic in the narrower sense of the word. But what any thoughtful man can suppose there can be in such a policy to make men noble we are utterly mable to conjecture. It can hardly be denied that its appeal as a policy is to intense national seltishness, and intense selishness in man or citizen can hardly be deemed an ennobling trait. It shuns fair and even-handed competition, and hence is to that extent a policy of cowardice, but cowardice, even in trade, is not an admirable characteristic of a high grade of citizenship. It tends unmistakably, by limiting intercourse with people of other nations, to limit knowledge of them and thus to narrow the national mind, but narrowness in thought or sympathy is scarcely a trait representing the highest possibilities in citizenship. It is a powerful stimulator of smuggling, and so begets and fosters lawbreaking, with the degrading accompaniments of evasion, trickery, deception and faisehood, neither of which is characteristic of a high type of citizenship. And so, in whatever aspect it is viewed, it is not easy to discover in what way protection as a policy, carried to its extreme as it is in McKinleyism, and having for its avowed end to make other people pay the taxes of American citizens, can be held to represent the highest possibilities of American citizenship, in any large or lofty sense of that comprehensive and well-sounding word. If, however, Governor McKinley's utterances indicete any disposition to transfer the discussion from purely political and financial to moral grounds, this fact is full of promise. We should like to see the question argucd on such grounds for a twelve month.

## OUR UNIVERSITIEN.

AGRATLFYING fact in the history of the Provincial University is the necessary transference of the annual meeting for the conferring of degrees from the University halls to the City pavilion, in order to make room for the increasing numbers who manifest their interest in this great educational institution by their presence at these meetings. Even the Pavilion was well filled on the 10 th inst, with an intelligent and interested audience. The address of Chancellor Blake was no doubt one of the great attractions on that occasion. His able statement and discussion of some of the features of the University's position and work, as it exists to-day, having rallied so nobly after its great disaster and taking on as it were a new lease of life, were, as was to be expected, able and full of interest. The increase in attendance from 381 in 1887-8, to 679 in $1891-2$, is a most noteworthy fact, while the increase in the attendance of women from 26 in the first, to 130 in the last named year, is a still more significant one. The report made of the progess of the work of restoration and the present condition of the re-modelled main building, with its greatly enlarged and improved facilities for effective instruction in every department of university work,
is especially gratifying to all friends of the institution. The chief ground for regret is that the availabie funds of the University do not admit of such increase in the professorial and tutorial staffs as are obviously necded to make these adequate at every point to the greatly increased demands which are now made upon them. And this is, after all, the factor of chief importance in the development of the effective power of an institution of learning. With an ample staff of the ablest teachers the cessential condition of a great university is attained, even though serious defects in equipment may have still to be overcome. Without this, no perfection of buildings and no extent or excellence of libraries, laboratorics and other appliances can compensate for the want of the main educational power, as it exists in the brain and heart of the living teacher. This is a fact which should not be lost sight of by the friends of the University, and it is to be hoped that the crany men of wealth whom it must now number mongst its alumni may soon begin to realize as they have not yet done that the future of the University must, in the nature of the case, depend to a great extent upon the liberality of private benefactors. This is, as the learned President of MoGill, we thituk it was, observed the other day, the best reliance of any institution of learning in these days. It is especially to be hoped that the wealthy ladies oi Toronto will not be slow to respond to the appeal of Chancellor Blake, and do themselves honour by promptly supplying the funds needed for the erection of a suitable building for the accommodation of the young women who are enrolling themsolves as students in constantly increasing numbers.

That Chancellor Blake should speak with no hesitating accents in regard to any temptation or tendency "to proceed by some crooked or covered way, rather than by tho straight and public road," to the speedier accomplishment of ends which may be deemed desirable, was to be expected from the lofty charactor of the man. That he should fall into what many educators of aisility and experience will regard as the error of attaching undue weight to such secondary matters as the mode of conducting a matriculation examination, instead of perceiving that the main point is the manner in which the faculty of an institution does its own proper work, and the faithfulness with which it applies its own proper tests to determine the competency of those who claim adruission to its classes to do their own proper work, is only what the greatest minds are liable to do when treating of subjects which they have had no opportunity to make specially their own by study and practice. But is there not a danger that some of those who are discussing the subject are attaching undue importance to methods and percentages in matriculation examinations? Educators of large experience have assured us that thoy would vastly prefer the certificate of the competent headmaster of a high school, or collegiate institute, that a given student, who has been in his school for months or years, is capable of doing the work that will be required of him in the first year of the University course, to the results of any matriculation examination whatever. Can any one doubt that he would be safer in so doing? We have to confess to a little surprise that Chancellor Blake should have been so ready to assume the corroctness of Mr. Senth's postulate that the supplementary examinations in September are a back door to the universities, and that this back door necossarily or actually revolves much more easily than the front doors of the same institutions in July. The Principal of the University which is held guilty of having admitted the largest number by this back door arrangement, has denied publicly that any such difference in the severity of the tests applied at the two examinations exists. His denial should surely count for something, especially as it is easy to conceive of excellent reasons for holding the supplementary examinations, other than the uncomplimentary one which is more than insinuated.

On the whole we have to confess that the tone of Chancellor Blake's allusions throughout to the other institutions was not marked by the breadth and generosity which we should have expected from his known largeness of mind. These institutions are not interlopers in the educational field, nor are they poachers on any monopolistic preserves. They are chartered institutions. Comparisons are invidious, but from what the public know of the men who have gone forth from these institutions, to take their places in the ranks of workers in the public and private life of the Dominion and of other lands, it is not clear that they have shown any very marked inferiority on the average to the alumni of the larger and stateendowed institution. Mr. Seath, in the paper which Mr.

Blake quoted with merited approval, intimated that among other conditions of efficiency in a teaching institution, a certain proportion between the number of teachers and that of pupils is essential. May it not be that, in this important particular at least, the smaller universities may have an advantage which goes far to counterbalance other advantages supposed to be possessed by the larger? But be that as it may, we are always disposed to think that when a number of private citizens contribute voluntarily of their means for the establishment of institutions for the higher education of the youth of the country, they become to the extent of what these institutions accomplish public benefactors, and so are entitled, if not to thanks at least to courteous consideration at the bands even of those who may be connected with the Provincial institution. Whatever may be the shortcomings of the independent universities in Ontario, those who are familiar with the history of higher education in the Province know that in some respects at least their presence and work have been distinctly beneficial to the state university. They know, too, that as a rule they have points of coatact with large classes of the people which enable them to draw to their halls hundreds of students who would never have found their way to the Provincial University.

Justice may perhaps warrant another observation. Ciancellor Blake informed his audience that "after much desultory discussion in the press and elsewhere, during which it became necessary once again to combat and confute the protension that the non-federating universities, while remaining independent of and apart from the Provincial system, had a right to claim participation in its regulation, a plan bas been inaugurated, etc." Whether it is correct to describe those institutions which exist and work under Provincial charters as "remaining independent of and apart from the Provincial system" we shall not stay to enquire. But, while it may be admitted that these institutions, as such, can claim no right to participate in the regulation of the Provincial University, it should not le forgotten on the other hand that their individual frieuds and promoters do not, by the fact of becoming such, deprive themselves of any right which they have in com. mon with all other citizens to a voice in the management and control of the Provincial University. This is, of course, a mero truism; but it may need occasional repetition. Still further, would it not be a wise and patriotic policy on the part of the managers of the Provincial institution, apprehensive as they confessedly are that the voluntary colleges may, by setting up imperfect standards of matriculation, lower the level of university training even in the superior institution, to take advantage of any overtures which they may make, for the purpose of establishing, if possible, a uniformly high standard of matriculation and thus warding off the threatened evil?

But waiving all such contentions, what we set out to say, and what seems to us desirable to be said, is this: Is it not time that the undertone of semi-suspicion, or hostility, or whatever it may be, which seems to run through certain of the utterances of some of the zealous friends of the Provincial University, were discarded as unworthy of a great national institution, and a broader, kinder spirit taking its place? It cannot be that there is any room fnr jealousy in the matter. The University of Toronto exists for the promotion of higher education in the Province. Are not the independent institutions doing at least something for the promotion of the same great end? And in so far as they are doing that on voluntary and philanthropic principles, and without asking aid from any public funds, are they not entitled to the thanks of those who are employed, no matter how much more efliciently, at the public expense, in the same work? Surely quantity, number, counts for something in national education, and not quality for everything. And yet from the tenor of the remarks sometimes made, one would almost suppose that some of the friends of the state institutions were a kind of educational marionettes, who would deem it better that hundreds of our young men and women should remain uneducated, than that they should go forth with minds disciplined by a four-years' course of tolerably diligent study, but wearing the badge of an academic degree which has not received the true Provincial stamp. Is it not time that the magnates of the University which claims so marked a superiority that it can surely fear no rival, took a more generous attitude and cordialiy welcomed every institution honestly engaged in the higher training of Canada's sons and daughters as a coadjutor in a patriotic work, large enough to tax the energies of all, leaving it to the discernment of an intelligent public to assign to the work of each its proper grade and value.

## THE POET.

As flowers in bud awake at early morn,
Yet reach perfection not till middle day, The poet, though to his high mission born, Attains his best by patient industry.
And like the harp, attuned to every breeze, That in the open casement sighs or sings, The poet's soul is void of melodies Till unseen spirit fingers sweep the strings.

Life, the magician, with his subtle powers, Death, the dark helmsman over seas unknown, Nature, all mother, and the teaching hours Breathe their heart secrets to the bard alone.

And the true poet, throwing down his gage To Fate, fights upwards, far beyond the mist, Till from the vantage of the seer and rage He sees all earth by sunshine warmly kissed.

He learns that all who would be truly great Mix with the liattling world, nor shirk their part But take such trials as are given by Fate And set them to sweet music by their art.
He only is a poet who can find
In sorrow, happiness; in darkness, light ;
Love everywhere, and lead his fellow kind
By flowery paths towards life's sunny height.
Montreal, Canada.
Arthur Weir.

## ot'tawa letter.

$T$
IIIERE scems nothing to indicate that another month will see the members summoned by Mr . Kimber to tho bar of Senate, there thanked by His Excellency for their services, and told to go home and be good boys, with the blessing of Providence. Nothing is talked of around the House these days but "Redistribution" or "Gerrymander," according to your political proclivities. For three months the members and the public had anticipated a debate upon this important measure, and now we are in the thick of it. As Quebec Province is the most seriously affected, its representatives have occupied a good deal of the time in the debate hitherto. The greater number have spoken in their own tongue, and those of the Opposition with a vehemence which betokens no ordinary measure of bitterness.

In reviewing the course of the Redistribution Bill, so far, it is well to recall to the readers of The Wrek, Mr. Laurier's amendment to the motion for the second reading that a conference or committee of both parties be appointed to counsult together as to the details of a Redistribution Bill.
This measure was voted down, and the next lion in the This measure was voted down, and the next lion in the
path for the Governnent was Mr. McCarthy's amendinent, which was also voted down, the mover and Colonel O'Brien alone supporting it for the Conservatives, while the Opposition, possibly considering that half-a-loaf was better than no bread, voted for it.

Here is this amendment, which may becomo quite famous: "That the said Bill be not now read the second time, but that it be resolved that the distribation of seats of the members of the House should, so far as practicable, be based on equality of population, due regard being had to the community of interests existing in localities, a full and fair expression of public opinion and the permanence and stability of constituencies; that the most effective way of accomplishing these ends is to assume county and city boundaries as the natural limits of electoral districts, with equitable divisions thereof constituted with compactness as regards geographical position and based on well-known existing areas, where the population entitles the city or county to two or more representatives; that the system now prevailing and proposed to be continued by the said Bill fails to secure equality of population, ignores community of interests, disregards geographical compactness, renders stability impossible, and is liable to gross a buse in affording opportunities in the a rangement of electoral districts for promoting party aims and obtaining party advantages regardless of the consideration which ought to determine the sattlement of the representalives of the population in this House."

The idea of the boundaries of counties being closely adhered to in a Redistribution Bill must strike almost every one as commendable, and if this principle were followed, it would almost entirely relieve those anxious for $f_{\text {air }}$ play of any apprehension. It would be difficult to effect a gerrymander if this were so. It had the effect, by reason of the discussion upon it, of bringing before the public, to a considerable extent, the relations which exist between the Government and Mr. McCarthy. It hes been an open secret that they have been strained ever since the uproar over the Jesuits' Estate Bill.

This little family quarrel is great fun to the Opposition. Since they supported Mr. MuCarthy's amendment they have become quite ardent admirers of him, personally
as well as politically, and several, in their speeches, have compared him to other great statesmen of the Empire who occasionally jùmped over the party traces when they found the whip too galling.
-On Monday evening, according to arrangement, discussion on the Redistribution Bill was again resumed. Mr.

Somerville, the doughty Reformer, took up his parable and talked for about a couple of hours in an intelligent enough manner. He ended with an amendment to the motion to take up the second reading, that only those provinces should be dealt with wherein it was rendered necessary by the recent census. This would mean that Ontario and Quebec should be left alone, and with the righteousness of allowing the great and growing cities of Montreal and Toronto to remain, census after census, with the same representation they now have, there would be a good deal in the propositiou.

When the House met for business one day last week, it was noticed that an immense and handsome bouquet of roses stood in a vase on the Clerk's table, and that all the Ministers, and most of the Conservative members, wore a buttonhole of a rose and a maple leaf. And the reason for all this was, that one year ago that day Sir Joln Macdonald died. So many events crowd into a year and one follows the other so quickly that we are apt to lose sight of the exact date when a certain thing happened. But the death of Sir John Macdonald was an event of more than usual importance.

It will be recollected by those who have taken an interest in the constitutional aspret respecting the dismissal of the Mercier Ministry by Lieutenant-Governor Angers of Quebec, that those who were hot in their opposition to the Lieutenant Governor's actions claimed that the constitution was violated by the non-assembling of the Quebec Parliament during the course of twelve months. On Monday of this week Mr. Choguette asked the Government if they had known of that. The reply of Sir John Thompson was that the Government was aware of the fact, and that no communication had taken place between the two Governments on the sulject. This does away with the statement that Licutenant-Governor Angers was advised in his conduct by the Government of the Dominion.

As the timo for mailing this letter arrives, there are all sorts of conflicting rumours afloat as to the probable duration of the session. Sir Richard Cartwright is reported to have said that it will not close before the first of September. But it is whispered around that an earlier prorogation may take place than is now expected, because Sir John Thompson may be required in England at any time, with regard to the Behring Sea negotiations. Mr. Tupper has already gone to London to prepare the case, on which Sir John is to be one of the arbitrators.
lather to the surprise of those outside the confidence of the leaders of the two parties, there was a division on Mr. Somerville's amendment carly Tuesday evening, and then the Opposition allowed a vote to be taken on the motion for a second reading of the Redistribution Bill, which was carried on a straight party vote. So the curtain has fallen on the first scene in this unsavoury Parliamentry act, and the weary fight over the Bill in committee has com
T. C. L. K.
[All Ridhts rescreced.]
TWO KNAPSACKS:
A Novel of Canadian Summer Lafe.
by נ. cawnor bell.

Ben's Sulden Sickness--The Spurions Priest-Coristine as Doctor-Siaved by the Detective-Anniety at the Maple-A Pleasant
Evening Sumblay Morning and Bea--The Lawyor Rides-Nash and the Dominie Talk Theolugy on the Road At the Talfords -
Miss Du Plessis the Real-The False Meets Mr. Rawlon-Mr.

"WHAT' is the matter with Ben ?" asked Coristine, as they single-filed along the nairrow path by tho river. "He's tumbled down over some, grindstones, and hurt himself, and fainted right away," replied the youthful Tommy, pulling up handfuls of tall grass and breaking an occasional twig from a bush as he stumbled along.
"What are you to the Toners?"
"I ain't nuthun' to the Toners."
"How did you come to be their messenger, then ?" 'I was runnin' to the farm to tell the widder that the priest was comin', when she come out cryin' and sent me
off. Guess the priest's there by now," off. Guess the priest's there by now."
"What priest is it you saw ?"
"I didn't see no priest. Old Mum Sullivan, she saw him, and sent and told mother to tell widder 'Toner, 'cos she's a Roman, too. She said it was a new priest, not Fither McNaughton, the old one, and she guessed he was all right, but she didn't like his looks as well as t'other's."
"Then you are not a Roman."
"Naw, what are you givin' us $?$ I play a fife on the
"elfth." Twelfth."
"Oh, you are an Orangeman?"
"Yum, Young Briton, same thing."
"So, you Orangemen run to help the Roman Catholics when they are sick or want to know if the priest is coming, and then, on the Twelfth, you feel like cutting each other's throats."
' I don't want to cut nobody's throat, but we've got to sass 'em on the Twelfth to keep up the glorious, pious and immortal memory, and to whistle 'em down 'The Protestant Boys.' We've got three fifes and three drums in our lodge."

After more of this edifying conversation, the pair arrived at a clearing on the river, containing a house and some out-buildings, not far from its bank. These com-
municated by a private road with the public one, which crossed the stream about an eighth of a mile farther on Turning the corner of the barn, Coristine saw a grayhaired woman, and a clean shaven man in clerical garb, leaning over the prostrate figure of Ben.
"Are you a doctor, sir?" asked the tearful woman, rising and coming towards him.
"Not exactly, Ma'am," replied the lawyer; " but perhaps I may be of use.

He then leaned over the sick man, and saw that he not only breathed, but had his eyes open upon the world in quite a sensible way. "What is the matter ?" he asked the reverend gentleman, who was also contemplating the recumbent Toner
"He says his back is sore, paralyzed, and that he can't move a limb," rep!ied the priest in an unprofessional tone.
"How did it happen, Mr. Toner $q$ " enquired the lawyer ; and Ben, in a feeble and husky voice, replied :-
"I was rollin' quite a loaud on the slaant, when I got ketched with a back sprain, and the loaud slipped and knocked me down, and rolled over my stummick. That's
all."
"Quite enough for one time," said Coristine; " is there such a thing as a loose door, or some boards we can
make into a stretcher, anywhere about? Ben called to his mother to show the doctor where the door was that he was going to put on the hen-yard. This was soon found, and, a blanket or two being laid upon it, the clergyman and the improvised doctor transferred the groaning patient to it, and so carried him into the house, where they undressed him and put him to bed on his face. "Say, doctor, I'll choke like this," came from the bed in the sick man's muffled voice, to the lawyer, who was ordering the widow to get some hot water and provide herself with towels or cotton cloths. "No you won't, Toner ; turn your head to one side," he called. "That's better" remarked the patient, as he took advantage of the permission, and then continued : "I'd like of you'd call me Ben, doctor, not Toner ; seems as ef I'd git better sooner that way." Ooristine answered, "All right, Ben," and withdrew to a corner with the priest for consultation. "What's the matter?" asked the priest, in a business-like, unsympathetic tone.

So, you give me back my question. Well, as the water will be some time getting ready, and it will do our man no harm to feel serious for a few minutes more, I'll go into it with your reverence homeopathically. The root of his trouble is a whiskey back. That accidentally led to a muscular strain, involving something a little more paralyzing than lumbago. He has no bones broken in that strong frame of his, but the grindstones have bruised him abdominally. I hope my treatment for the root of the disease will be more successful than that of the oriental physican, who prescribed for a man that had a pain in his atomach, caused by eating burnt bread. The physician anointed him with eye salve, because he said the root of the disease lay in his cyes; had they been all right, he would not have caten the burnt bread, and conse quently would not have had the pains."
The priest chuckled beneath his breath over the story ; then, with earnestness, asked, or rather whispered: "Will he get well soon?"
"Well enough, I think, to sit up in half-an-hour," replied the doctor of the moment.
" My dear air, may I ask you to delay your treatment until I perform a religious office with your patient? This is a favourable time for making an impression," said the hitherto callous priest.
"Certainly, Father, only be short, for he is suffering physically, and worse from apprehension."
"I shall require all persons, but the one to whom I give the comforts of religion, to leave the room," called e priest aloud.
"It isn't the unction, Father ?" cried Ben, piteously. "Oh, doctor, the boy's not going to die?'" besought the mother, at the boiler on the stove.
"I can answer for his reverence and myself," replied the lawyer; "he will not administer the last rites of the Church to the living, nor will I let my patient die."

Then he and the widow retired, as the priest took out a book, knelt by the bedside, and opened it. The reverend gentleman, however, was in too great a hurry to begin,
and too little sensible how far his penetrating voice would and too little sensible how far his penetrating voice would
carry, for, at the first words of the prayer, Coristine made an indignant start and frowned terribly. The words he heard were: "Oratio pro sickibus, in articulo mortis, repentant shouldere omnes transgressores et confessionem

He felt inclined to rush in and turn the impudent impostor and profaner of the sacred office out of the house neck and crop, especially as the poor mother took him by the arm, and, with broken voice through her tears, said : "O, doctor, doctor, it's the last words he's taking!" But his lega! training acted as a check on his impetuosity, and, standing where he was, he answered the grief-stricken woman: "Never fear, Mrs. Toner, you and I will pull
him through," which greatly comforted the widow's heart.

Five minutes passed by Coristine's watch, and then he determined to stand the nonsense no longer. He coughed, stamped his feet, and finally walked in at the door, folchair now, listening to the penitent's confidences. "Time is up," said the lawyer fiercely, and the impostor arose, resumed his three-cornered black wideawake, pocketed his
book, which really was a large pocket-book full of notes in pencil, and expressed his regret at leaving, as he had another family, a very sad case, to visit that night. As he passed Coristine, the latter refused his proffered hand and hissed in his ear: "You are the most damnable scoundrel I ever met, and I'll serve you out for this with the penitentiary." The masquerader grinned unclerically, his back being to the other occupants of the house, and whis pered back, "Not much you won't, no nor the halfpenny pered back, "Not much yo
tentiary either ; bye-bye!"
"How are you feeling, Ben?" the lawyer asked the sick man, as he approached his bedside.
"Powerful weak and so-er," replied the patient.
Coristine called the mother, poured some St. Jacob's Oil into the palm of her hand, and bade her rub down her son's back at the small. "Rub hard!" he said ; and she rubbed it in. Three or four more doses followed, till the back was a fine healthy colour.
"How does that woris, Ben ?"
"It smarts some, but I can wriggle my back a bit."
Then the doctor poured some whiskey out of his flask in the same way and it was applied.
"Do you think you can turn round now $?$ " he asked; and, at once, the patient revolved, lying in a more convenient and seemly position.
"Bring the hot clothes, Mrs. Toner, and lay them on the bruised part, as hot as he can stand it. The patient growled a little when the clothes were abdominally applied, one after the other, but they warmed him up, and even, as he said, "haylped his back."
"Now, Ben, when did you take whiskey last?"
"I ain't had nary a drop the hull of this blessed day." "Is that true?"
"Gawspel truth, doctor, so haylp me."
"If you don't promise me to quit drinking, I can do nothing for you.
"But he will promise, doctor; won't you now, Benuy dear ?" eagerly asked the nother.
"Yaas!" groaned the sufferer, with a new hot cloth on him ; "yaas; I guess I'll have to."

Then, the perfidious doctor emptied his flask into a glass, and poured in enough oil to disguise its taste. Adding a little water, he gave the dose as medicine to the unconscious victim, who took it off manfully, and natur-
ally felt almost himself again ally felt almost himself again.
"Have you plenty coal-oil in the house, Mrs. Toner ?" enquired the family physician ; and the widow replied that sho had. "Rub the afflicted parts with it, till they will absorb no more; then let him sleep till morning, when he can get up and go about light work. But, mind, there's to be no lifting of heavy weights for throe days, and no whiskey at all."

## With these

With these words, Coristine received the woman's
ron expressions of gratitude, and departed.
Tommy had gone, so the lawyer had to
Inn alone, and in the so the lawyer had to go back to the which one bund in the dark. He turned the barn, before ently, that had flo grindstones still lay, the one, appara path bordered with dewy then he made his way along familiar, so that he rejoiced when he arrived at the road and the bridge. But, both road and bridge were new to him, and there was no Maplo Inn. He now saw that he had taken the wrong turning at the barn, and was preparing to retrace his steps, when a sound of approaching wheels and loud voices arrested him. On came the waggons, three in number, the horses urged to their utmost by drunken drivers, in whom he recognized the men that he and Wilkinson had met before they took the road to the Inn. Coristine was standing on the road close by the bridge as they drove up, but, as the man with the first team aimed a blow at him with his whip, he drew back towards the fence. "Shoot the d-d spy, boys," the ruffian cried to the fellows behind him, and, as they slacked their speed, the lawyer jumped the fence to put some solid obstacle between himself and their revolvers, which, he knew, they were only too ready to use. At that moment a horseman rode towards the party from the other side of the bridge, and, while aiming a blow with a stout stick at the first scoundrel, a blow that was effectual, called to the others, in a voice of authority, to put up their pistols. "O Lord, boys, it's Nush ; drive on," called one, and they whipped up their patient animals and rattled away in a desperate hurry. "You can come out now, Mr. Coristine," said the horseman; "the coast is clear."
"You have the advantage of me, sir," remarked the lawyer, as he vaulted back again into the road.
"No I have not," replied the other; "you called me a damnable scoundrel, and threatened me with the penitentiary, a little while ago. How's Toner ?"
"I am obliged for your interference just now on my behalf, but must decline any intercourse with one who has been guilty of what I regard as most dishonourable conduct, profaning the sacred name of religion in order to compass some imfamous private end."
"My ends, Mr. Coristine, are public, not private, nor are they infamous, but for the good of the community and the individuals composing it. I know your firm, Tylor, Woodruff and White, and your firm knows me, Internal Revenue Detective Nash."
"What! are you the celebrated Mr. Nash of the Penetang Bush Raid?" asked the lawyer, curiosity, and admiration of the man's skill and courage, overcoming his aversion to the latest detective trick.

- The same at your service, and, as the best thing I can
the dew, you can get on my beast, and I'll walk for a rest," replied the detective, alighting.

Coristine was tired, so, after a little pressing, he accepted the mount, and, of course, found it impossible to refuse his confidence to the man whose horse he was riding.
"What did you do with your clerical garb?" he asked.
"Have it on," replied Nash ; "it's a great make up. This coat of black cord has a lot of turned up and turned down tag ends, the same with the vest, and the soft hat can be knocked into any shape with a dift of the fist With these, and three collars, and moustache, beard, and whiskers, that I carry in my pocket, I can assume half-a dozen characters and more.
"How do you justify your assumption of the priestly character?"
" I want information, and assume any character to get it, in every case being guilty of deception. You think my last rôle unjustifiable because of the confessional. Had I simulated a Methodist parson, or a Presbyterian minister or a Church of England divine, you would have thought much less of it; and yet, if there is any bad in the thing the one is as bad as the other. Personally, I regard the confessional as a piece of superstitious ecclesiastical machinery, and am ready to utilize it, like any other super stition, for the purpose of obtaining information. Talk about personating the clergy; I have even been bold enough to appear as a lawyer, a quaker, a college professor, a sailor, and an actress.'
"You have certainly led me to modify my opinion of your last performance."

Which nearly gave me away. So you won't send me to the penitentiary ; thanks! And now, as I said at first, ow's Toner?
"Oh, Toner's all right, with the fieriest skin on him that ever lay between two sheets. He has promised to give up drinking.'
"It's very likely he'll have to.
"Why so?"
"They don't allow refreshmentis so strong in gaol." Nash.
"All depends on his future behaviour, and, in some other capacity, I shall let him know his danger.

As the two figures came down the road toward the Inn, Coristine there?" it shouted.
"Yes; here am I," came from the back of the horse.
" What bones are broken or wounds received?" was the pitiful but correct question.
"Not a bone nor a wound. Mr. Nash has treated we
a ride." to a ride."
"Aw ca!" fjaculated Pierre, "M'syae Nasha homme treh subtil, treh rusé, conneh tout le monde, fait pear aux mauvch sujah."
"What is he?" asked the schoolmaster, spoaking English, in his eagerness; and the landlord replied in the Lughas
same.
' Ee is vat you call detecteur, police oflisare vis no close on 'im. Anysing vas to go in ze custom house and goes not, he find it out. O, a veray clevaire mann!

Coristine dismounted for the purpose of introducing his companion. Personally, he would as readily have performed this office on horseback, but he knew that the schoolmaster was a stickler for ceremony. While the introduction was going on, Pierre took Mr. Nash's horse by the bridle, and led the procession home. There Madame stood in the porch eagerly waiting for news of "ce jeune homme si courageux, si benveillont," and was delighted to hear that he was safe, and that Mr. Nash, an old acquaintance, was with him. When the party entered the house, Wilkinson looked at the detective, and then with a start, said: "Why, you are Dowling, the Dowling who came to the Sacheverell Street School, with a peremp tory letter from the trustees, to take the lower division boys, and disuppeared in ten days."
"The same, Mr. Wilkinson; I knew you as soon as I heard your voice."
"You disarranged our work pretty well for us, Mr. Dow-Nash. What were you after there, if it is a fair question?"

I was after the confidence of some innocent youngsters, who could give me pointers on grindstones and their relation to the family income. As I know you both, and our friends of the hotel are not listening, I may say that I am so interested in this problem as to have made up my mind to go into grindstones myself."

These remarks led to an animated triangular conversa tion over the Grinstun man, in which the two pedestrians gave the detective all the information they possessed regarding that personage. They urged that an immediate effort should be made to binder his acquiring the hand and property of Miss Du Plessis, and, thereafter, that united action should be taken to break up his injurious com. merce. Mr. Nash prepared to accompany them on their walk to church in Flanders, and asked the lawyer if he had any objection to ride his horse part of the way, with a bundle behind him, if he, the detective, would carry his knapsack. Coristine consented, on condition that his new friend would also lend him his riding gaiters. Madame produced the wherewithal to spend a social half-hour before retiring, and, in answer to the detective, said : " $Z e$ sack ees in ze commode in ze chombre of M'syae." Mr. Nash laughed, and, over his glass and clay pipe, confided to his
fellow-conspirators that he had a few little properties in that bag, and was much afraid that some of them would compel him to desecrate the Sabbath. "You are used to my religious performances, Mr. Coristine; I bope your friend, and my old principal, Mr. Wilkinson, will not be as hard on me as you were."

Then the dominie was informed of the events of the evening, and the parties separated for the night.

Sunday morning dawned clear and cloudless, giving promise of a glorious day. Everybody in the inn was up before six o'clock; for at seven it was the intention of the three guests to take the road for a place of worship in Flanders. Ben Toner was waiting on the verandah for the appearance of Coristine ; and, when that gentleman came out to taste the morning air, greeted him with clumsy effusion, endeavouring, at the same time, to press a two-dollar bill upon his acceptance. The lawyer declined the money, saying that he had no license to practise, and would, consequently, be liable to a heavy fine should he receive remuneration for his services. He enquired after Ben's health, and was pleased to learn that, while his heroic remedies had left the patient "as rayd as a biled lobister," externally, he was otherwise all right, except for a little stiffness. Mr. Nash came down-stairs, dressed in a well-filting suit of tweed, and sporting a moustache and full beard that had grown up as rapidly as Jonah's gourd. Going up to the man whon he had confessed the night before, he asked him : "Do you know me again, Toner?" to which Ben replied: "You bet your life I do ; you're the curous coon as come smellin' round my place with a sayrch warnt two weeks ago Friday." Satisfied that his identity in Ben's eye was safe, the detective led him away on to the bridge, and engaged in earnest conversation with him, which made Mr. Toner start, and wriggle, and back down, and impart information contirmatory of that extorted the night before, and give large promises for the future. The two returned to the verandah, and, before the lawyer went in to breakfast, his patient bude him an affectionate farewell, adding, "s'haylp me,
Mr. Corstine, ef I don't be true to my word to you and Mr. Corstine, ef I don't be true to my word to you and
the old woman about that blamed liquor. What I had I turned out o' doors this mornin', fust thing, and I shaant take in no more. That there bailiff's done me a good turn, and I won't ferget him, nor you nuther, Doctor, ef so be it's in my power to haylp you any." Coristine took his leave of the simple-hearted fellow, and went to join the e mopany at the breakfast table. Mr. Nash was there,
hut, for convenience of eating and not to astonish the host hat, for convenience of eating and not to astonish the host
and hostess, he had placed his beard and moustache in his pocket. It was handy, however, and could be replaced at a moment's warning.

Batiste brought round the detective's horse, and the lawyer, in borrowed riding gaiters, bestrode him, hooking on to the back of the saddle a bundle somewhat larger than a cavalry man's rolled-up cloak. The bundle contained
Mr. Nash's selected properties. That gentleman allowed Mr. Nash's selected properties. 'That gentleman allowed
Madame to fasten the straps of Coristine's knapsack on Madame to fasten the straps of Coristine's knapsack on
his shoulders, while Pierre did the same for Wilkinson. The dominie had paid the bill the night before, as he otjected to commercial transactions on Sunday, so there was nothing to do but to say good-bye, bestow a trifls on Batiste and take to the road. The detective, after they had done halfa mile's pleasant walking, took command of
the expedition, and ordered The Cavalry, as Coristine called himself, to trot forward and make a reconnoisatice. His instructions were to get to the Carruthers' house in advance of the pedestrians, to find out exactly who were there, and to return with speed and report at headquarters, which would be somewhere on the road. Saluting his friend and his superior officer, the lawyer trotted off, his steed as well pleased us himself to travel more speedily through the balmy atmosphere of the morning. The dom-
inie and his quondam assistant were thus left to pursue their journey in company.
"Do you enjoy Wordsworth, Mr. Nash?" asked Wilkiason.
"Oh yes," replied the detective, " the poet, you mean, We are seven, and the primrose by the river's brim. Queer old file in the stamp business he wust have been.
Wish I could make $\$ 2,500$ a year like him, doing next to nothing."
"There is a passage that seems to my mind appro-
it is:priate. It is:-

Us humbler ceremonies now await;
But in the bosom with devout respect,
The banner of our joy we will erect,
The banner of our joy we will erect,
And strength of love our souls shall elevate;
For, to a few collected in His name,
The heavenly Father will incline Mis
The heavenly Father will incline His ear,
Hallowing Himself the service which they frame.
Hallowing himself the service which they
Go-and mithesty of God revere !
Goreneads meekly bow'd,
Pro-and with foreheads meekly bow'd,
Phe Holy Your prayer : go-and rejoice aloud hear !"
" You should have been a parson, Mr. Wilkinson ; you
do that well. I'd like to take lessons from you; it would help me tremendously in my profession. But I find it mighty hard to do the solemn. That time in your school was almost too much for me, and your friend twigged my make-up last night."
"I find it hard," said the schoolmaster, "not to be solemn in such scenery as this on such a morning. All nature seems to worship, giving forth in scent and song its tribute of adoration to the Creator, to whose habitation made with hands we are on our way as worshippers."
"' Fraid I shan't do much worshipping, church or no church. You see, Mr. Wilkinson, my business is a very
absorbing one. ['ll be looking for notes, and spotting my men, and working up my clues all the time the parsons "Amming away."
"Ah, you have read Tennyson's ' Northern Farmer'?"
"Never heard tell of it ; but I've got my eyes on some northern farmers, and they'll have my attention soon.'
"Your expression, 'bumming away,' occurs in it, so I thought you had found it there. It is rather a severe way in which to characterize the modern preacher, who, take him on the whole, deserves credit for what I regard as a difficult task, the presentation of some fresh subject of difficult task, the presentation of some fresh subji
religious thuaght every Sunday all the year round."
"My mind works too fast for most of them. I can see where the conclusion is before they have half got started. There's no fun in that, you know.'
"Do you not sometimes meet with clergymen that interest you?"
"Now and then. The learned bloke who cuts his text into three, and expounds them in detail, I can't stand; nor the wooden logical machine that makes a proposition and proceeds to prove it ; nor the unctuous fellow that rambles about, and says, 'dear friends,' and makes you wish he had studied his sermon. But, now and then, I fall in with a man who won't let me do any private thinking till he's done. You hear his text and his introduction, and wonder, ho $w$ the dickens he is going to reconcile the two. He carries you on and on and on, till he does it in a grand whirl at the end, that lifts you up and away with it, like the culminating arguments of the counsel for the prosecution, or the peeler's joyful run in of a long-sought gaol-bird. I like that sort of a parson ; the rest are jackdaws.
"Perhaps they suit the average mind?"
"If they did, we ought to have graded churches as well as graded schools. But they don't, except, in this wity, that people have got accustomed to the bumming. The prachers I like would keep up the interest of a child. There was one I heard on the text, ' I form the light and create darkness.' His introduction was, 'God is light and in Him is no darkness at all.' He jerked us up into the light and banged us down into the darkness, almost laughing one minute and crying the next. Then he went to hunt up his man, and found him in the devil and the devil's own, all fallen creations of God. Any schoolboy could follow that sermon and take its lessons lome with him. There was a logical bloke, at least he thought himself logicar, who took for his text Joseph's coat of many colours, a sort of plaid kilt $\Gamma$ should think; and said, 'I shall now proceed to prove that this was a sacerdotal or priestly garment. First, it occupies a prominent position in the narrative; second, it excited the enmity of when they sold their younger brother.' I could have proved it as logically to be Stuart tartan, and, at the same proved it as logically to be stuart tartan, and, at the same
time, the original of the song 'Not for Joe,' because he time, the original of the song 'Not for Joe,' because he
lost it before he became steward to Pharaoh. Bah! that's lost it before he becaume steward to Pharaoh. Bah! that's
what makes people sick of going to church. I've pretty nigh quit it."

The pedestrians trudged on for a time silently, the detective, doubtless, revolving schemes in his brain, the dominie in wardly sighing over his companion's captious criticism, to which he could not well reply, and over the absence of his legal friend, whose warm Irish heart would have responded sympathetically to the inspiration of the Sabbath morning walk. At last, Mr. Nash resumed the Sabbath morning walk. At last, Mr. Nash resumed the
conversation, saying :-
"I'm afraid, Mr. Wilkinson, that you think me a
" pretty hard-hearted, worldly man, aud, perhaps, that my calling makes me so.
"I have no right to judge you, Mr. Nash," answered the schoolmaster; "but I shouid think that the work of hunting down law-breakers would hava the effect of deadening one's sensibilities."
"It shouldn't, any more than the work of a clergyman, a doctor, a teacher, or a lawger, We all, if we are honest, want to benefit society by correcting evils. I see a lot of the dark side of human nature, but a little of the bright too, for, thank Heaven, there is no man so bad as not to have some little good in him. There's that Toner, once a fine young fellow; I hate to see him going to the dogs, wasting his property, breaking his old mother's heart. I'd rather save that man any day than gaol him."
"Give me your hand, sir," said the dominie, heartily, transferring his staff to his left, and offering the right; "I honour you for the saying, and wish there were more otficers of the law like you."
"Oh, as for that matter," replied the detective, "I and my colleagues have tried to save many a young fellow, but then-"
"What is the obstacle?"
"The obstacle is that thore are men who simply won't be saved."
"Oh, I suppose that is true theologically as well as legally."
'Of course ; if the law don't want to have a lot of criminals to hunt out and shut up and punish, it stands to reason that the Source of all law doesn't. But, for the good of society and the world, these criminals have to be separated from them, and thoir bad work stopped. 'To say that the law hates them, and takes vengeance on them like a Corsican, is atterly to misunderstand the nature of law. Yet, that is what nine tenths of the parsons teach."

## "That is very unfortunate."

"Unfortunate? it's diabolical. If I were to go into a
caricature of their father, so as to terrify some and drive others clean away from him, wouldn't I deserve to be kicked out? I should think so! Now, I say every good thing in man must be found a million times better in man's Maker. If the foundation principle of human law is benevolence to society, the foundation principle of divine law must be something higher and better, not revenge. But you know these things better than I do."
"Not at all ; I could not express myself better. What you have found out is stated by Dr. Whewell, the famous you have found out is stated by Dr. Whewell, the famous
Master of Trinity, in the Platonic form, that every good Master of Trinity, in the Platonic form, that every good
thing in man and in the world has its archetype in the Divine Mind. Every bad thing, such as revenge and anger, has no such archetype, but is a falling away, a deflection, from the good.'

- How do you explain the imputation of bad things to God, such as hate, revenge, terrorism, disease, death, heasts of prey, and all the rest?"
"In two ways; first, as a heathen survival in Christianity, borrowed partly from pagan national religions, partly from the misunderstood phraseology of the Old Testament ; and, second, as the necessary result of a wellmeant attempt to escape from Persian and Manichaean dualism."
"But there is a dualism in law, in morals, in nature, and in human nature, every where in this world ; there's no getting over $i t$. ."
'Of course there is, but the difference between the dualism of fact and that of the Persian systern is, that the evil is not equal, but inferior and subordinate, to the good."
"It gets the upper hand pretty often, as far as this world is concerned.
"And why? Just for the same reason that bad gov ernments and corrupt parties often get the upper hand, namely, by the vote of the majority, through which the minority has to suffer. Talk about vicarious suffering! Every good man sulters vicariously."
"These are dep things, Mr. Wilkinson, too deep for the average parsou, who doesn't trouble himself much with facts unless he find them contirmed by his antiquated articles."
"Yet my attention has been drawn to them by thoughtful clergymen of different denominations."
"Well, I don't think I'll trouble the clergymen to day, thoughtful or not thoughtful. l've had my sermon in the open air, a sort of walking camp meeting. What did they call these fellows who studied on the move?"
' Peripatetics.
" That's it; we're a peripatetic church."
"But, without praise or prayer or scripture lessons, which are more iuportant than the sermon.
"Oh, you can do the praise and prayer part in a quiet way, as a piece of poetry says that I learnt when I was a boy. It ends something like this:-


## So we lift our trusting eyes To the hills our fathers trod <br> To the quiet of the skies, And the Sablath of oir $($

That's pretty, now! Hallo! here's the doctor!"
Coristine came up at the gallop, and reported that all the people he expected to find at the Carruthers' were there, Grinstun man, Mrs. Carmichael, and Mariorie, included, all except Miss IJa Plessis, who was staying at a house three miles this side of the farm, helping to nurse a sick neighbour.
"Has Rawdon seen her ?" asked the detective. The lawyer did not know, but suggested that they could find out by calling at the house of Mrs. Talfourd, the sick woman, on the way."
"How far are wo from it?" enquired Mr. Nash.
"About a mile or a mile and a-half," replied Coristine.
"Then, Mr. Wilkirson, let us stir our stumps a bit. Can you sing or whistle? 'There's nothing like a good tune to help a quick march."
"Yes ; sing up, Wilks," cried The Cavalry ; and the dominie started "Onward, Christian Soldiers," in which the others joined, the detective in a soft falsetto, indistinguishable from a half-cultivated woman's voice. He was combining business with pleasure, dissimulation with outward praise.
"Pratty good that for a blooming young lady of five foot ten," remarked Mr. Nash, at the end of the hymn.
"Blooming young ladies with a tonsure," replied Coristine, gazing on the detective's momentarily uncovered head, "are open to suspicion."
"Wait till you se
"Wait till you see my hair," chuckled the ex-priest.

## (To be continued.)

Tue seas are quiet when the winds give o'er,
So calm are we when passions are no more.
-Waller.
The Ontario Mutual Life Assurance Company, with its Dominion deposit of $\$ 100,000$; its assurance in force, Jan. 1, 1892, of $\$ 14,934,807$, being an increase over previous year of $\$ 1,224,007$; its cash paid to policy holders in 1891 of $\$ 211,607$; its assets Dec. 31,1891 , of $\$ 1,959,-$ 031 ; its reserve for security of policy-holders, Dec. 31 ,
1891 , of $\$ 1,780,775$, and its surplus over all liabilities, Dec. 31, 1891 , of $\$ 155,559$, makes as creditable and successful a showing as could be desired. The explanation of this success may be found in the very liberal conditions of its policies, the popularity of its methods and the energy and ability of its officers.

## THE AROHIC MAN-II.

THE exigencics of a serial publication compelled us to hold over the concluding remarks of McKnom at that brilliant and bountiful banquet of Madame Lalage. Since the appearance of the first instalment of my report of this symposium, I received the following letter:
"Mon Ami,-II wish instead of publishing what McKnom said a few weeks ago about archic man, you had given the world his profound, beautiful, humorous classical speech at the supper we had in the evening of the day we
ladies waited on Mr. Abbott to press our clains to the ladies waited on Mr. Abbott to press our clains to the suffrage. May I hope you will remember that the archic woman has her position in the order of things.

## Sincerely yours,

Letitia Lalage."
784 Daily St., May 11th, 1892.
I will certainly promise the readers of Tife $W_{\text {fer }}$ to comply with the request of Madam" Jalago ; meanwhile M. Know

MuKnom, having placed his wine glass on the table, proceeded thus
"Civilized man to-day is far more like an Athenian of the Periclean or a Roman of the Augustan age than his own forefathers of a not very remote period, and in Greek life as depicted in history, biography, literature, the political student will find his most fruitful field. The greatest statesmen England, aye, and the United States, have produced, drank the first deep inspiring draughts of their political philosophy at the fountain head of all our literature, art, science, government, of all that, apart from the strictly peculiar teaching of Christ himself, distinguishos modern life and renders it rich, varied, to be prized. It is, perhaps, lamentable to think how much that passes muster for devoted Christian piety hardly reaches what could have been learned from old divine philosophies which had so nobly aspired that they have on them for evermore a heavenly glory of undying charm. Above them, flawless, serene, infinitely pure, sublimely perfect, their lives to even appraach its altitude, though it is cerrtain that real greatness and peace are there? He who ever nnd again aspires finds that this clay sinks. His teaching is the only thing we do not owe the Greek. No people have ever busied themselves so much with the art of governmont, and from the fact that they failed to invent the representative system, the study of Greek polities, paradoxical as this may sound, will yield more to the statesman than the history of any other country, ancient or modern.

Statesmanship was beset with extraordinary difficulties
the States of Greece. The statesman carried his lifs in all the States of Greece. The statesman carried his life
in his hands. In free Athens he was brought constantly into direct contact with the poople. The ruler had no representative assembly to persuade or control, nor therefore an assured majority of a small body to support him, and whose support would insure his tenure of power for a given time. He had to persuade and control the democracy itself. Ho would of course have a party, and a party in a majority, but that party was fluid as no party known
to modern Legislative chambers could from its nature be, to modern Legislative chambers could from its nature be,
and that majority was liable in times of crisis and on questions which excited the passions, or which presented new conditions to the reason, to disappear. To rule as a popular statesman, and to rule well, required all the nobler faculties of man in the highest development. We have not a single authentic utterance of Pericles;
he seems to have written nothing. We judge him he seems to have written nothing. We judge him
by the impression he made on his contemporaries; by by the impression he made on his contemporaries; by
his great deeds in war and peace; by what he did for Athens; and we know he must have been on of the greatest rulers the world ever saw. A man of illustrious birth, he had in him the blood of the tyrants; his like. ness in face and ficure to Pisistratus and also in the sweetness of his voice and conmanding eloquence, and this conjoined with his nobility of birth, his large estate,
his inflaential connection, made him fearful lest he should his influential connection, made him fearful lest he should
be banished as a dangerous man. He was trained in political studioss from his youth by an enlightened sophist, who pretended to teach him music lest his real business with the remarkable boy should excite envy, suspicion and popular distrust. When his instructor was ostracized as a favourer of arbitrary power, Pericles studied natural philosophy at the feet of Zeno, whose skill in dialectics and rhetoric grew into fame. But the man to whom he seems to have owed most was Anaxagoras, whom Plutarch tells us bis contemporaries called ' Nous,' because of his great elevated comprehensive intelligence. Filling Pericles with his lofty and up-in-the-air sort of thought, he gave him elevation of purpose and dignity of language, raised far above the base and dishonest buffooneries of mob eloquence; he gave him other advantages too subtle to seize with a phrase, which, says Plutarch, produced the greatest
effect on his hearers. In a word, Pericles was a man effect on his hearers. In a word, Periclos was a man
of powerful mind, a born orator, having the best of powerful mind, a born orator, having the best instruction of his time. When baving distinguished himself in war he thought the time had come when he might safely engage in politics, he, notwithstanding his aristocratic lineage and connection and bent, sided with the democratic party-the many. This was the only safe course perhaps; moreover a man of lofty self-esteem could work more pleasantly to himself, and wield more power
thus associated, rather than with those who would have
sought to assert because of wealth and on family grounds an equality which did not exist. He at once changed the course of his life ; avoided invitations to suppers; friendly visitings ; and in the Assembly reserved himself for great occasions. Much abuse was flung at him by the comic poets, who played the part of the journalists of our time. But one name the 'Olympian' could not be other than complimentary, and was given him because, it is said, of his thundering and lightning when he haranigued the people, the skies."

McKnom's eloquence carried us all away. The knife lay idle on the plate; the wine sparkled untasted in the glass; the very servants stood forgetful of watchfulness. Glaucus, quite carried away, cried: "The greatest of Greeks! the greatest of orators! You know what Eupolis said of him, that his incisive and highly-wrought oratory left a sting in the mind of those who heard him."
"A sting!" cried McKnom, "Oh!yes, I know, To kentron engkatelipe tois akroomenois. But that was not all. He overpowered; he destroyed. He had indeed a thunderbolt in his tongue. Thucydides, one of the noble and distinguished citizens who had been his great opponent, acknowledged that when he had done his best and given him a fair fall, Pericles would never-
theless get the better of him. He was very careful theless get the better of him. He was very careful his great position; and whenever he was about to address the people, he used to pray the gods that no word unsuitable to the matter and occasion might escape his lips. He had boundless patience under attack; he moved on his way untroubled by abuse. He was indeed a complete man. The best gifts of Chatham and Gladstone and Marborough seem to have met in him without a shadow of their weak-
nesses. Whether he wins battles or governs in peace or nesses. Whether he wins battles or governs in peace, or defends the gifted woman who had enchained his heart, he is always successful and always great. He scorned to add to his wealth by the opportunities of public life. Now, what I wish to point out is that this extraordinary personality was the result of high natural gifts completely trained; not only a genius for rule, but a genius thoroughly instructed and developed.
"Take another instance: Socrates, like Anaxagoras, thought it a great work to fitly train young men for fublic life, and we have a good illustration of the ffect of his teaching in Xenophon, and the incomparable advantage it is to a man on whom rule devolves, to have studied the duties and arts of a leader, to have plumbed the principles of sound, sage, stable Government while yet young. Too diffident to snatch at honour, yet when honour was thrust on him Xenophon was equal to all its demands; nay, he conceived 'this young scholar,' as Bacon says, the grand scheme which Alexander the Great was to carry out, and from the moment the Ten Thousand elected hiso leader displayed all the qualities called for in his 'archic man'the faculty of command, consideration, humanity, patience, readiness to endure, to keep vigil for others; great strategical power, tact, eloquence. He held that a true ruler of $m \oplus n$ should be a religious man, and he belonged to that class of great captains and atatesmen who would not act without taking counsel of Heaven. Those brave and intelligent mercenaries who, like Cromwell's Ironsides, were never beaten, and who, with him for leader, performed one of the greatest military feats in martial history, were governed by reasoned speech, and their decisions were taken after hearing him debate the issue presented by the real difficulties of the moment or created by envious and captious men. A man who aspires to lead others may learn many a useful lesson from Xenophon's minute account of the Retreat; especially how the ingratitude, unreasonableness, envy, malice of men are to be met. Strikingly is the truth brought out which Xenophon had deeply pondered before he ever aspired to lead-a position, he tells us, full of peril-that a real leader is a multiple of great power.
We see how helpless even brave thinking men are, and to We see how helpless even brave thinking men are, and to what speedy destruction they are brought when they place at their head an incompetent man ; how strong, formidable, irresistible they grow when directed by a real 'archic man ;' in fact, we have a striking manifold illustration of the saying of one of the greatest of Greek warriors : 'Better an army of stags led by a lion, than an army of
lions led by a stag.' Anybody can give orders for the lions led by a stag.' Anybody can give orders for the
march when there are no passes occupied ahead, no vast march when there are no passes occupied ahead, no vast
hosts with numerous cavalry hanging on the rear ; but when dangers menace before and behind, envy is hushed and mediocrity dares not show its head, for then only the real leader can save. Now the merit of leadiug that Retreat is not due to Xenophon alone ; it is due in part to the men who chose him, and it is to the instinctive loathing of the Hellenic mind for stupidity and incapacity we owe the extraordinary number of great men produced by Greece.
"In Alcibiades again we see the result of training. Fortune had showered on him the most coveted gifts, any one of which is apt to heavily weight a man ; noble birth; great wealth; beauty such as hardly any other ever pos-
sessed ; genius. His eloquence, his power of forming sessed; genius. His eloquence, his power of forming
plans, his versatility, his capacity for war and statesman. plans, his versatility, his capacity for war and statesman.
ship were of the highest order. That he had learned much from Socrates, whom he greatly revered, is certain-and had the philosophor been able to instil into him virtuous principles as well, no man would have left behind a nobler fame.
"Alcibiades," interposed Madame Lalage, "must have been a delightful fellow. It is a a pity such a man
should have been fond of fighting quails."
"It was," said Glaucus, "a fashionable amusement in "I love to see a handsome man"" said Iay."
"Well" "o see a handsome man," said Irene.
"Well," cried Mr. Lalage, "he liked a good dinner, and we had better see whether we cannot imitate him in
this. Mr. McKnom has this. Mr. McKnom has eaten nothing. Let us finish dinner with some less engrossing theme-and finish the archic man afterwards in the drawing-room."
Helpsam. "S archic men have orend to food," said "And Sir John Macdonald"" maid
"And Sir John Macdonald," said one of the guests, " of ham, which was apt to disagree with him."
"This turkey is delightful," says Mr. McKnom.
Dinner passed away, and, when we joined the ladies in the drawing room, McKnom took up the theme of the archic man, his peculiarities, his natural enemies-the mediocre and the mean ; his friends. But what he said was of an esoteric character, and cannot, without bis permission, be laid open to the profane.

Nicholas Flood Davin.

## PARIS LETTER.

I $\begin{gathered}\text { the Deacon and Reymond tragedies two women, pos- } \\ \text { sessing the fatal gift of beauty }\end{gathered}$ sessing the fatal gift of beauty, have been the cause of the sorrow and shame. They have no claim on the pity
of society ; they were all vanity and egotism, and their so-called affection was lapped up apparently in an atmosphere of commercialism. It is always a lamentable deed to kill a man-to lynch your dire enemy yourself. There is the la ${ }^{\pi}$ of divorce that liberates and punishes, and that is recommended to a husband to observe even when, with a revolver in his hand, he discovers his wife and the mother of his children in flagrante delicto with her paramour. The French code of honour would rule that the husband, instead of shooting Abeille on the spot, ought to have exchanged his card; offer himself to be perforated or spitted the next morning in a duel by the ravisher of his wife, and if not killed-though perhaps maimed for lifethen apply for a divorce. The French judge was severe in his examination of Mr. Deacon-a horrible phase of the French judicial system. The public prosecutor was admirable in his reprobation of the guilty wife's conduct. To vindicate the law, Mr. Deacon was condemned to one year's imprisonment. He may count upon liberation before the fall on condition never to re-enter France. The history of himself and family is full of instruction for those Americans who cannot remain in the "Old Home," and prefer a wandering Jew life abroad.

These crimes occupy public opinion more than the threatenings and slaughterings breathed out by the German press against France on account of President Carnot paying a sober visit to the eastern frontier-at Nancy, a charming town, well worthy of a visit at any time. The Teutons will have their revenge in September, when executing their big autumn manceuvres before Metz. Equally indifferent is opinion to the evolution of the Catholic, that is, the royalist party-including stiff-necked bishops, as well as hoary-headed monarchists-to Republic, as ordered by the remarkably wide awake Pope. The refusal of the Hovas Government to pay the interest on the loans advancod to Madagascar by France is rather viewed as quite an event to be expected. The Malagasys have sevthey know that France can indulge in no repudiation, and they know that France can indulge in no reprisals. Hap-
pily, Madagascar scrip remains in the speculation pily, Madagascar scrip
of financiers' portfolios.

Some people still remember Panama; that is, people it on the stroke of twelve by other people's cash. The Temps hints that the liquidator of the Canal Company has received several solid offers and practically feasible to complete the scheme. Odd, the statement has not affected the price of the shares, which dwindled down to museum
rates; nor has any step been talen to rates; nor has any step been taken to break the news to ruined patriots; nor has a single Israelite invested a sou in the new false start. I saw M. de Lesseps a few days ago; he has all but reached the term of his canalling days and "Isthmian games." Oa his departure, be assured, the curtain will be quickly rung down on the last act of the Panama play.
The working classes, at last, have officially been induc-
into the occupancy-not quite poses ted into the occupancy-not quite possession-of their regardless of cost ; the little bill represents $8,000,000$ frs., a mere flea bite on the city budget. The building contains independent accommodation for 345 trades or professions, from civil servanta down to the night-soil industriels, anc all rent, firing, attendance and electricity, free. Despite this concentration trades unionism will naver be in France what it is in England, a live concern. The trades are surly over the gift, because neither the Government, nor the Municipal Council that annually subsidizes it, will relinquish controlling voices in the administration of the Exchange. The inauguration speeches were rather tame; they lacked the Commune spiciness and flavour ; however, one orator of the old rock announsed that the building would do till it was replaced by the Hôtel de Ville, or the Chamber of Deputies. The under storey of the Exchange is a vast ground floor, capable of accommodating 4,000 persons; it is called "Strikers' Hall" there can assemble every day, hands in search of work, or Several of the spectators had, in the early part of inau-
guration, made their annual pilgrimage to the 1871 common grave of the Communists and the tombs duly erected to the chiefs who since then have joined the silent
majority. The usual oratorical litanies were indulged in; majority. The usual oratorical litanies were indulged in ; passing the Thiers' mausoleum indulged in a few hisses.
M. Pasteur begs the press to announce that he has not discovered any anti-epileptic vaccine, and that he is inundated not only with congratulations, but with demands how to use his cure, and even by visits of patients, not only from the provinces, but from abroad. Should he be fortunate enough to discover any remedy in his constant
investigations of the causes of disease, he will make it investigations of the causes of disease, he will make it
known at once. No fear of him arranging with the known at once. No fear of him arranging with the
Government to pay off the national debt by exploiting the discovery. It appears that a patient suffering from epilepsy had been bitten by a mad dog ; on being inoculated against hydrophobia the attacks of epilepsy ceased, and hence the rumour of the discovery. Dr. Charcot has stated that it is not uncommon, under the influence
of powerful calming-drugs, to ward off attacks during not only weeks, but months. But the conclusion that that transient appearing is definite curing, is far fetched indeed. To test such a remedy, years, and many of them, would be necessary for carrying on experiments. Epilepsy is hereditary, hydrophobia is not, and that is an important result from M. Pasteur, that madness in dogs is on the increase among pets or poodles. He still counsels the mmediate destruction of all wandering dogs.
The well-known tavern-keeper, Brebant, has died. He was called the "restaurateur" of letters on account of the monopoly of dinners and suppers he served to press clubs and literary societies. He certainly made no profit by them, and that may explain why he broke down in
business. His cooking was faultess, and his wines never caused a protest. He and his wife, who kept the books, had their daily drive in the Bois, and on returning she resumed her seat at the receipt of customs, and he circulated among pots, pans, waiters, cooks, pantries, diningrooms and wine cellars. He was ever as red as a rose, a
colour that contrasted well with his head of snow white colour that contrasted well with his head of snow white miums from a dinner party for the excellence of the repast, it was with great diffidence that he accepted the summons, and when he entered he was dumb-his features rendered blushing impossible. Every repast was a model, in point so of service.
Mr. Ernest Renan attributes his gout to Brèbant's
kitchen.

## CANOE SONG.

Bowward, pealing of thunder-
Stern ward, the setting sun;
Lowering storm-clouds yonder,
Here peaceful day nigh done.
Why paddle, paddle onward
Recking not clouds and storm?
Why is the course not sunward,
Whither 't is bright and warm?
Beyond the storm is beating
A longing heart and true;
On to a joyful meeting
Bounds gladly the light canoe.
G. H. Needler.

## A curious correispondence.

## Melbourne, Australia, April $\mathfrak{Q}$, 189 .

To the Editor of The Week
Sir,-I I enclose a letter from an occasional sorrespon-
dent and esteemed friend, which areatly perplexes would write to him, but he is such a peripatetic that he is more likely to be in Cairo or perhaps Hong Kong than London. I observe that the missive is undated, and perAs my friend is however more of a practical man than a dreamer, I think it best to write to you to contirm, deny or explain his astonishing statements. Your obedient servant,
E. T. Vokes.

## London, 9th November.

My Dear Ned,-I have just returned from Canada, Where I enjoyed myself immensely. The people are nice,
the fishing and sport generally all one could desire, and the scenery in many places sublime and almost everywhere attractive. But you have no idea of the marvellous
change which has taken place in the condition of the people change which has taken place in the condition of the people
since the time of my residence there Probably you have heard me mention that I was for about three years stationed in Toronto as my headquarters, through Ontario, Quebec, and a portion of the Maritimy Provigh Ontario, Quebec, and a portion of the Maritime
Provinces. At that period the Canadians bowed down before a single man, and a single idea, which they called the National Policy. Under this latter they contribuied to the Dominion revenue a percentage in their ordinary Outlay equal to about one-third of the price of almost everything which they purchased, whether for food, for
clothing, or otherwiee, and perhaps the strangest thing of
all was that although the country abounded in great vacant areas admirably adapted for all kinds of farming, but little attempt was made to attract or retain farmers, while every
effort was used to baild up manufactories. The result may readily be guessed. The sons of farmers flocked to the towns and cities or emigrated from the country ; and very many of the manufacturers had no sufficient home market, and were generally met abroad by hostile tariffs or freight charges too heavy to leave a decent margin for profit. Then again the manufacturers who prospered, as a few did, with powerful chartered monopolists and contractors, formed a very potential class in Canadian affairs, of which the influence was directly opposed to the general interests of the people at large. More than once was the Government in a very tight place, even when led by one who, although not a great statesman, was certainly an astute politician. But on each occasion the party in power and the members of this class saved each other ; the one agreeing that the tariff should be maintained, the chartered rights secured or increased, and the big contracts awarded ; the others that the necessary funds for debauching the constituencies or satisfying clamorous and doubtful supporters of the administration should be supplied. The inevitable result is recorded in the saddest pages of Canadian history. In these we are told of the flagrant dishonesty of civil servants in high places, of speculation rampant in most of the Governmental departments. Nor is this the worst, for in politics as well as in private life the adage "Like master, like man," and I may add as a proposition if not an adage "Like man, like master," are equally true ; and so not only deputy ministers and clerks, but members of Parliament and even Ministers of the Crown togetherfell. One would have thought that these developments would have forced Canadians to rise in wrath and drive from power those who had so badly conducted affairs. But alas! no; the people seemed to delight in being deceived and plundered, and, when I left the country, were as sub-
missive as sheep in the hands of their unworthy master.
Now, however, everything is changed. The custom houses are closed and the great horde of customs officials of the past no longer exists. In a word, the Canadians are loyal, not merely in utterance as once they were, but in practice, have adopted British ideas and methods and become free-traders. That which was once considered the greatest of bug-bears, direct taxation, is now regarded as the most satisfactory test for comparing the result of one year's administration with that of another. From this tax, incomes up to tive hundred dollars are exempt, and the balance of the revenue is derived mainly from excise
duties. With the duties. With the exception of these latter, all the Dominion taxes are collected at small cost through the
municipal system of the Provinces. Canada is now municipal system of the Provinces. Canada is now comparatively a cheap place in which to live, and Canadians have the best of everything, and, while some of the manufactories are closed, many manufacturers are doing a safe business with smaller gross profits perhaps than of yore, but at less risk and expense.

It is true that some yearn for the old condition of affairs, but the prospect of its restoration is more than remots. Bribery and corruption are not now so potent as they once were, inasmuch as they are statutory offences punishable in the case of both the briber and the bribed, the corruptor and the corrupted, with fine and imprisonment, and deprivation of previously existing civil rights.

The exodus from the country has practically ceased, and there is a steady influx of thrifty industrious people of what some would call the lower middle class, from the British Isles and all parts of Europe. All this rather perplexes brother Jonathan, who must eventually be driven to resort to an entire change in his fiscal policy. It is true that he finds in Canada a free market, but at the same time Yankee importers are a ware of the fact that there is such a thing as smuggling; and Yankee tourists to Canada have increased two-fold within only two or three years; nor is there any reason to doubt that, while enjoying the
beautiful Canadian scenery and clime beautiful Canadian scenery and climate, they do not fail to provide themselves with European fabrics which they can purchase in the Dominion so much cheaper than at home. I am simply charmed with the new itate of affairs, and am satistied that Canada is now a place above all others wherein to live, not perbaps with the prospect of making a prodigious fortune, but with the certainty of securing a good living and everything which should make
one contented. one contented

Remember me to your wife and youngsters, and believe me to remain, very sincerely yours,

Edward T. Vokes, Esq.
P. L. Robinson.

## THE CRITIC.

$\mathrm{M}^{\text {R. KIPLING'S admirers will admire his " Ballads"; }}$ of readers the admiration and the detraction will be more intense than the analogous sentiment evoked by his stories. For, as is natural, the characteristics peculiar to the stories are accentuated in the ballads. In them, as in the stories, there is the same wonderful narrative power: Mr. Kipling holds you with his glittering eye. There is the same "lantern-flash" method of depicture, as a critic has not inaptly termed it, a method more effective in the short story than in the novel, and still more effective in the ballad than in the short story. This, therefore, is in the
latters' favour. There is the same unconventionality-
or rather, the conventionality is that of the sergeants mess, not that of the civilian's drawing-room. Mr. Atkins speaks freely. Some years since this would have been a treat; to day we are becoming inured to it. But in the ballads this calling of a spade a spade is perhaps carried a step farther. It is never, indeed, called a shovel, but there are very many occasions for denominating the
implement. The ballad headed "Tomling implement. The ballad headed "Tomlinson" is a case in point. To say it is bold, is to be euphemistic. Two things relieve its audacity: its originality and its cleverness. But there is no need to mention such things in the case of Mr. Kipling. In the ballads again, as in a majority of the stories, Mr. Kipling sings arms and the manand always a big strong man:
But there is neither East nor West, Border, nor Breed, nor Birth,
When two strong inen stand face to foce, the they
two strong inen stand face to face, tho' they come from the
ends of the earth.
This is the refrain of the first ballad, and the burden of all the rest. Indeed the moral of Tomlinson's curiously unhappy fate, namely, his unfitness for either upper or nether world, was the fact that he was merely "a whimpering thief that came in the guise of a man." This penchant for blood and fire is even more prominent in the ballads than in the stories: the ballads reek with brute force, as if it and it alone were the dominating power on earth. The softer virtues are wholly ignored. And this brute force is not always pourtrayed in its most arlistic aspects: "'Snarleyow'" is all but repulsive. Once again, in the ballads, as in the stories, there is throughout very prominent the note of human sympathy, a rough and a ready, a crude sympathy perhaps, but still a very human sympathy. This undoubtedly is one of the first and foremost sources of Mr. Kipling's power. His men and women are real flesh and blood men and women.-No doubt many will say they are nothing more ; but that they are this is much : lay-figures in modern fiction there are in abundance. As to poetry, qua poetry, there is not over much in this Mr. Kipling's bundle of ballads, though per haps the ballad is not exactly the place in which to look for poetry. Effective poetical touches there are some, for example: "If ye know the track of the morning mist, ye know where his pickets are"-"They have ridden the low moon out of the sky, their hoofs drum up the dawn, the dun he went like a wounded ball, but the mare like a newroused fawn "-"The dead dumb fog hath wrapped itthe frozen dews have kissed it-the naked stars bave seen it, a fellow star in the mist "-but these are not numerous: Mr. Kipling turns on his brilliant and scarching dark. lantern flash; he does not trouble to throw other and softer light over his scenes. Of humour naturally enough there is not a little: Tommy Atkins is always drily if not profoundly humorous, and as Mr. Kipling has taken Tommy Atkins for his subject, he could not but be humor ous. "Oonts" is most laughable, so is "An Imperial
Rescript," so is "Fuzzy-Wuzy." In this, too, the bal. lads resemble the stories. In one thing they differ, and that is in pathos. Here and there, in the "Plain Tales," in "Soldiers Three," and in "Life's Handicap," in "Baa, Baa, Black Sheep" and in "The Light that Failed" too, the pathos was keen. In the ballads it has lost its edge :
Mr. Kipling here uses too heavy a weapon ; he trusts to Mr. Kipling here uses too heavy a weapon; he trusts to
force, not to skill. Even in the tale of the Boondi Queen, made expressly, it would appear, for the presentation of pathos, it is not upon the pangs of the widow that the writer dwells, it is upon "the little flames and lean, red as slaughter, and blue as steel." This too, surely, may be regarded as a deficiency, for in the ballad, if anywhere, pathos should have full play. Perhaps the most beloved of British ballads are her pathetic ballads: the very word recalls to mind such an one, for example, as "Auld Robin Gray," the archetype, perhaps, of the pathetic ballad. With forcible expressions, it is needless to say, this book is replete, even to excess. Had the stories not prepared us for this, great would have been the amazement of readers. As it is we still open our eyes wide at
They builded a tower to shiver the sky and wrench the stars apart,
Till the Devill grunted behind the bricks: "It's striking, luit is it
Art?" the Devil
Art?"
or at
Cleared-yon that " lost" the League accounts--go, guard your honGo, help to make
One hand stuck our behintry's laws that broke (hod's law at will The other on your dress-shirt-front to show your heart is clane

## or at


And IIll get a swig in hell from Gungi Din
What will posterity say to these ballads ? Well, we are divided on the question as to what posterity will say to ine stories, and of the two the former question is the more difficult. Besides, can the present form any opinion upon such a point-even when a "Paradise Lost" is in question?

There is a power above that can and will sustain us all in well-doing, if we seek its support in humility and truth.-Cooper.

There is a sacredness in tears. They are not the mark of weakness, but of power. They speak more eloquently than ten thousand tongues. They are the messengers of overwhelming grief, of deep contrition, and of unspeakable overwhelming grief, of deep
love.-Washington lrving.

## CORRESPONDENCE .

## THE ORIGIN OF THE WORD SPADINA

## To the Editor of The Waek:

Sir,-Having several times been asked the origin and proper pronunciation of the Toronto street-name Spadina, I beg to state to your readers what seems doubt the etymology of this interesting word.

Spadina is a corruption of the Mississaga (and Ojebway) word, written phonetically, ícpātina or ícpādina (or English spelling ishpateena or ishpadeena), a form common also to the Nipissing dialect of the Algonkian stock of languages. This word icputitina signities "there is a high bill," being composed of the radicals icp, "high, elevated," attin, "hill, mountain," and the verbal suttix $a$. The "hill" in question is said to be "Well's Hill," which is quite a conspicu ous feature in the landscape of North Toronto. With the dropping of the initial $i$, the change of $c$ (English $s h$ ) to $s_{1}$ and the selection of $d$ rather than $t$ (these two sounds being interchangeable in several Algonkian dialects), this Indian word became Spadina (in which $i$ has the sound heard in pique), a pronunciation still heard in Torontc, although the form Spadaina (where ai is sounded as in aisle) represents phonetically the more common one.

A. F Chamberlain.

## Clark University, Worcester, Mass.

## THE FISHERMAN POET.*

4 COLLECTION of poems remarkable for the range of its themes, measures and style has been rocently published in Nova Scotia. The author is a man of many moods---emotional, philosophic, religious, sarcastic, historical. Besides, he gives us several graceful translations and one or two original poems in foreign languages, both living and dead. He is clearly gifted with comnopolitan ideas, licerary taste, a poetic temperament and large linguistic acquirements; and he writes as lucidly as Jongfellow or Scott. There are, however, a few crudities in rhyme and structure ; just enough to suggest that the writer had not been educated in the strictest of schools or chastened by sound and stern criticism. And this presuinption is verified by the fact that this collection is the marvellous work of one who passed his youth as a fisherman on a small island off the coast of Nova Scotia. In this unpromising environment, he taught bimself Erench, German, Italian, Latin, Greak, and, I believe, some other languages. Some of his poems, I am told, were actually composed in his lwat by this sea-side poet,

> Who, through long days of labour
And nights devoid of ease,
> And nights devoid of ease,
> Of wonderful melodies.

Those who are interested in heredity may like to know that Mr. Nickerson's grandmother was also the grandmother of John Howard Payne, author of "Home, Swet Home!"

Among the more striking poems in "Carols of the Coast" are the sonnets to "Midnight," "Despair" and " R -signation," the "Swan Song of Timon," "The Wisle" (a graceful adaptation from Gower), and "The Humbler Egotism" "which latter piece is a sort of confession. Fair specimens of light satire will be found in "The Major's Monologue" and "The Clerical Quack." The Muses' Monologue" and "Chent at the birth of Christ from the ode entitled "Noel" lament at the birth of Christ
is well worth repeating:-

## Phobus' car no lomger shimmerel On the suooth Conian brine, <br> On the sunooth Iomian brine, Pale the star of evening glimmered Over Delphi's durkened shrine

Lelliss, beautiful us ever,
Brooded in that twilight still ;
Bint the sonl of high endeavour
Moved no more her nerveless with.
Then, like ghostly garments trailing,
All the purple air was stirred
Ail the purple inir was stirred
By a mystic sound of wailing
Deeply felt, but faintly heard.
Downward from the eagle's eyrie,
Uownward from the Nereid's cave,
Upward fonert weird and dreary Joined in concert weird and dreary
Mourning sky and murmuring wave

Till the multitndinous city
And the solitary plain, And the solitary plain,
Touched with awe and moved by pity,
Echoed back the sad refrain:
"Pan is dead! The life once throbhing
With the beautiful, is fled!
All the myrtle croves are sobbiur
All the myrtle groves are sobbiug
Pan is dead, is dead, is dead!
"Ai ! for every sweet wild measure
Which the smoth-limbed graces led :
Which the smoth-limbed graces
Hushed is every sound of pleasure-
Pan is dead, yreat Pan is dead!
Hushed is every sound of pleasure-
Pan is dead, great Pan is dead!
"Ai for jocund hours once
Gaia's lap with roses red.
Glatia's lap with roses red.
Black in cypress shade is growing
"Ai ! for lips that used to warble
Songs for Psyche's nuptial bed, Cold and silent is the marble-, Pan is dead, great Pan is dead! "Ai! for Hebe bright and cheerful
When the Olympian feast was spread, When the Olympian feast was s,
Dim her eyes are now and tearful,
Pan is dead, is dead, is dead!"
F. Blaka Crofton
"Carols of the Coast," by M. II. Nickerson. Halifax: Nova
Printing Company. 1892.

In the midst of gloom and sorrow, Could I ever turn to thee, What a brightness for the morrow Would be promised unto me.

For thy smile is like the sunshine, That will chase the clouds away, And thy presence like the glowing Of a summer's sunlit day.

If I, worn or weary, falter In life's stern and sterile race, Let me look at thee and ponder On the brightness of thy face.
Winnipey, May 28
D.

## ART NOTES.

## among the water colours at the o.s.a.

A number of the artists who are usually noticeable among the water-colour painters, and who usually occupy a fair share of the line, are absent this year, and it is one of the encouraging signs of the progress of the Society that they are so little missed. Among the absent are L. R. O'Brien, who has commenced to hold "one man" exhibitions of his own work, a practice becoming common in Europe. F. W. Knowles, who is in France, and F. M. Bell-Smith, although not unrepresented, is not seen to Bell-Smith, although not unrepresented, is not seen to
advantage, his works being not only smaller than usual, but, to our thinking, not in his best style, with th " exception of No. 29 , which is a strong and effective coast scene, in his old manner. Another absentee is J. A. Frazer, who seems to be permanently settied in Nuw York, where he finds a larger field and more oncouragement than in Ioronto. Prominent among the water-colours we lind the strong and cleverly handled works of D. Fowler, who still retains his firm manner and power of arrangement of colour in spite of advancing years. His street scene, "Berncastle," No. 264, is perhaps the best, although 48, a bit of shore, is a stronger composition of colour. Another veteran painter of repute, O. R. Jacobi, is perhaps seen to the best advantage in his "Sunset," No. 28, although it must be confessed the colour is crude compared with his work of twenty years ago. The familiar name of M. Matthews is seen on a number of Rocky Mountain scenes, the best being "Lake Louise," No. 45, and "Cascade Mountain" (253). This last being a well-known scene from the National Park at Banff, from which, perhaps, the iron bridge across the Bow River could be well spared. Mr. Matthews is also seen to advantage in his woodland scenes, in which he has made great progress of late, and some of which remind the spectator of Geo. Inness. F. A. Verner appears in a comparatively new rôle, as a painter of catcle, but we prefer his buffalo and Indians; it would be as well, though, if ho could discover some new subject besides the canoes crossing the lake, the camp scene, the buffalo in the mist and the other well-known repetitions; surely there must be subjects or phases of Indian and bulfalo life yet unpainted. The best of $T$. Mower Martin's water-colours are: "Muskoka Lake," "An Evening Scene," and "In the Woode" (26), with the sunlight falling on a mossy log, a favourite study with this painter. Two very effective pieces are Nos. 41 and 50 , by C. M. Manly, but still more striking is No. 115 , "The End of Day," with its strong effect of cloud and level sunlight glinting on the woolly backs of the foreground sheep. The pastel heads of Miss S. S. Iully, Nos. 3 and 83 , deserve more than a passing notice; the improvement in style since the last exhibition is marked. In No. 118, "Alpine Warder," another pastel, W. A. Sherwood is seen at his best; the companion head, No. 99 , is not equal by any means, besides having been exhibited before in the sketch exbibition. It should not have been exhibited here. Miss E. M. Martin's "Late Twilight" (249), is a remarkably true rendering of the deep tones of the last minutes of twilight. This picture suffers by its surroundings, which blacken it too much by contrast. No. 7, "By Green River," and No. 98, "Baptist Island," by the same hand, show much skill and mastery in tones. by the same hand, show much skill and mastery in tones.
Mr. R. F. Gagen shows, amongst others, "Evening in Mr. R. F. Gagen shows, amongst others, "Evening in
Vermont Hills," a warm, glowing effect, and "The Oven's Mt. Desert," 114 , is a clever study of a strange freak of nature. Miss G. E. Spurr shows a true eye for nature in "The Gorge Niagara" (21), and in "The Squatter's last year's standard, his best, perhaps, being " Road Shanty Bay" (96), and T. H. Wikinson is best seen in his "Yorkshire Moor" (13). G. A. Reid's water-colours do not at all compare with his oil paintings, and are exceedingly mannered and tricky. G. Bruenech has a large number of water-colours, which are well up to his standard. They are from various parts of the world, and bear evidence of this artist's search after the picturesque. $H$. Martin's best water-colour is No. 75, "Sea-Shore Near Patenoque," but his water lilies (2) show evidence of outdoor study, as does also 278, "In Central Park, New York." Near this last is a very clever drawing of a bear, by E. E. Thompson, in black-and-white ; it is full of character and action. W. D. Blatchley has some nice bits of nature from the neighbourhood of the Humber, as in Nos. 19,20 and 78. He shows great improvement on last year.
J. Wilson's "Wild Woodland Streams" is good, but a little coarse and crude in handling. Messrs. Gibson and Radford are the principal exhibitors of architectural drawings. Mr. Radford's 282 is artistically executed, and the same gentleman, we understand, designed and arranged the numerous advertisements in the catalogue, which show both versatility and cleverness. Mr. Gustave Hahn's designs are boldly conceived and well executed. On the whole the exhibition is an advance on previous On the whole the exhibition is an advance on previous
years, and certainly deserves more patronage, both in the years, and certainly deserves more patronage, both in the
matter of visits as well as of sales, than it receives. Only a few of the pictures are so far marked "sold," and it seems that Toronto art collectors have not yet duly appreciated the fact that Canadian art, by its best exponents, is a good and safe investment.

## MUSIC AND THE DRAMA.

## A musical and physical culture entertainment was

 given by the older girls in the principal public schools on given oy the older girls in the principal public schools onFriday evening last in the Pavilion, which was packed to the doors by an audience whose greed for " more, more," was insatiable. The club-swinging, Japanese fan drill, and pole exercises were splendidly executed under Capt. Thompson, while the choir-singing reflected credit on Mr. Perrin. Mr. Ramsay created great amusement by his comic-singing and drollery.
tohonto ohchestral school.
An audience which, by its numbers and appreciative applause, must have been highly encouraging to those concerned, assembled in the Pavilion on Tuesday of last week to witness the first concert of the newly organized "Toronto Orchestral School," a band of about sixty, many of whom were ladies and some few boys of tender years and all amateurs excepting about half-a-dozen professional players, including Mrs. Adamson, leading violin. This school has been established by Mr. Torrington with the laudable desire of forming a local orchestra, for the future laudable desire of forming a local orchestra, for the future
rendering of instrumental works of the great masters ; and also the necessary and complete accompaniments to oratorios, etc., as well as eventually the giving of free training to a mateur instrumentalists in the practice of orchestral music. The orchestra, even as at present informally composed, made a most creditable showing, proving what high results might be actained after a persevering course of training, assiduous attention to rehearsals and individual practice on the part of all concerned. The opening number, "The Bridal Rose" overture, by Lavallee, was so well played that the audience demanded a repetition; the "Andante," from the "Surprise Symphony," by Haydn which was second only in interest, narrowly escaped a like recognition. Gillet's ever-popular "Loin du Bal" was given with a crisp finish and delicacy of shading almost astonishing by so young gathering of players; the audience instantly insisted upon an encore. The "Pizzicato" ence instantly insisted upon an encore. The "Pizzicato number that followed was equally wen executed. The
remaining selections for orchestra were "Serenade," by remaining selections for orchestra were "Serenade," by
Bach ; "Valse," by Kela Bela; "Gavotte," by Thailon, and "Gallop," by Bernsteine--ach and all receiving careful attention at the hands of the executants Solo numbers were played by Miss Adamson, whose studious rendering of "Air Varie", was much admired, the young aspirant receiving a handsome floral tribute. Master Bertie Plant has but to grow with careful culture to be a cornet virtuoso; his lung control, phrasing and purity of tone are wonderful in so young a lad; his efforts were greeted with loud applause. Miss Massey, a hand some violoncellist, attacked Popper's difficult "Tarantelle," producing a round tone and evincing facile execution; this fair executant should be heard from on future occasions. A "Trio" for violins was smoothly played by Mrs. and Miss Adanson and Mrs. Church ; the time and tone being marked and pleasing, respectively. A violin solo was essayed by Mr. Welsman which was far too long for the programme, but which helped to show future promise on the part of the executant; due attention being shown to correctness of pitch. Songs were sung by Miss Snarr, whose voice, though pleasing, is scarcely strong enough, and requires further development for so large a hall ; also by Master Reburn, who suffered from a like impediment -the boy's natural sweetness of tone being forced out of hearing by the manner he produced his middle tones, the consequent disparity between his upper tones and the rest being too apparent ; this lad threw feeling into his words, which were distinctly enunciated. Mr. Chattoe is the possessor of a strong, full baritone voice; but his otherwise acceptable efforts were marred by the evident desire to make his tones abnormally big, a great weakness with most young male vocalisty, resulting in a destruction of pure, natural vocality. Mr. James L Hughes, in presenting a large basket of roses to Mr . Torrington as a mark of esteem from the orchestra said that he trusted that this last of the many laudable efforts of Toronto's veteran conductor to promote the cause of music would be so appreciated that the school would be placed upon a firm and flourishing basis. Mr Torrington, in reply, thanked his friends for their beautiful offiering and remarked that, having applied in vainwith one exception, that of a lady-to the rich people of Toronto for aid in his present scheme, he would now rely upon the masses to support him and the ladies and gentlemen giving the concert that night, by their presence in
large numbers, at popular prices, on all future occasions when the Orchestral School may appeal to them. These remarks were warmly applauded

## OUR LIBRARY TABLE

Longmans' New School Atlas. Edited by George G.
Chisholm, M. A., B.Sc., Fellow of the Royal Geograph ical and Statistical Societies, and C. H. Leete, A.B., Ph.D., Fellow of the American Geographical Society. New York: Longmans, Green and Company. 1892. An effort has been made by the editors and publishers scientific method of teaching a work as the advance of a Though a great deal of matter will be found to have been omitted, which would have been included in a work of reference, yet the main object being education, the old difficulty of overloading the youthful memory with nonessential details has been avoided. The thirty-eight appropriately-coloured and marked maps convey all the geographical information that seems necessary, as well as the related information, which modern investigation and instruction has allied with geography. As might be expected, the United States does not suffer from insuffiIndex is full ind indequate presentation in this work. The Index is full and satisfactory. This atlas is intended to be a companion of "The School Geography for North America," publ
noticed.

## Donald Grant's Development. By J. Macdonald Oxley.

Philadelphia: American Baptist Publication Society Mr. Oxley has in his last, and we may say his best story, given us a well-rounded, vigorous sketch of what
he happily calls "Donald Grant's Development." It is the keen knowledge of Canadian life and character, of Canadian climate and scenery, of the trials and temptations, the struggles and victories which beset the youth of our country-a just appreciation of the possibilities of cratic soil, and the manly, cheery spirit which he breathes into his pages that has won for Mr. Oxley his enviable distinction as a Canadian story-teller. Donald Grant, born in comparative poverty, the son cf an Acadian carpenter, passes through the well-known stages of rural
school-boy life, and by his perseverance, pluck and bonesty school-boy life, and by his perseverance, pluck and bonesty, aided by good ability shown at his humble home at River-
dale, at the country cross road school, at the village academy, as a successful teacher and collogian, and in teaches every reader foung of pastor and missionary, is in a life well lived, and what nobility and usefulness cun be compassed by a resolute purpose and an energetic character. We musc refer our readers to the story for its details, and trust that our author may continue to provide for his widening circle of readers stories that are sentiment, or a sullied page. never contain, a doubtful

Mes. Befyon's Book of Household Management. Lon-
don, New York and Melbourne : Ward, Lock and
Company ; Toronto: Williamson and Company.
360 pages, to 360 pages, to afford space for the vast amount of suppletions. Every housewife will find it a mine of useful and exhaustless information. The plan of "Household Man too widely and the excellence of Mrs. Beeton's recipes are
beno to require comment here, yet, for the benefit of those who, as yet, do not possess this work, now passing through its 493,000 th edition, a quotation from the title page will yield to all a comprehensive idea of its contents: "Revised, corrected and greatly enlarged, conother engravings, several hundreds of new recipes for English, French, German, Italian, American, Australian
and Indian dinners tan cookery; new menus for breakfast, luncheons, tion upon household and with much valuable informaeature of the book is a domestic matters. A useful each dish appended to the receipts. In the preface to the first edition of her book, the authoress tells us what urged "What moved me arduous a labour of love. She says: work like this, was the discomfort and suffering which I Work like this, was the discomfort and suffering which I
have seen brought upon men and women by household
mismater mismanagement." To those who may consider this formize and cook a quite unnecessary investment, we emphano household can find a Beeton's words, and we add, that help in all the infinitely varied needs of household management than this invaluable book affords. The present editors have done their work excellently well.
The Teaching of Jesus. By Hans Hinrich Wendt, D.D.
In two volumes, Vol. I. Price 10s. $6 d$. Edinburgh: In two volumes. Vol. I. Price 10s. 6d. Edinburgh: Comp T. Clark;
Company. 1892.

## Hobout six years ago Dr. Wendt, who is professor at

 (Die Lehre Jesut forth a volume on the "Teaching of Jesus" their origin and mutual relations, and four years later, in1890, he published a larger volume on the "Contents of the Teaching of Jesus" (Der Inhalt der Lehre Jesu). It is the. latter of these two works which is now being produced in an English translation. Although the earlier or critical part is not at present translated, a summary of the results at which he had arrived is given by the author in the introduction of the later work. These results do not differ greatly from the conclusions of contemporary Ger man criticism. The Gospel according to St. Mark is regarded as representing the earliest form of the Gospel, the Logia in St. Matthew are the foundation of that Gospel, St. Luke originates in a somewhat similar manner and St. John's is the latest of the four, but it is not quite in its original form, whilst, on the other hand, it furnishes a subject matter quite in harmony with the contents of Jesus' teaching as attested by other sources." How far these results will be veritied by future investigations, it would be premature to pronounce. Readers who wish to ascertain the grounds on which they are based should er to the critical portion of the work in German.
With regard to the treatment of the "Teaching of Jesus" itself by Dr. Wendt, it has already been generally acknowledged that it displays great freshness and acute ness, as well as reverence, and that it is conducted in the true historical spirit, The author rightly points out that an historical investigation is not necessarily exactly chronological ; at the same time he claims to sel forth the historical contents of our Lord's teaching in systematic order as an organic unity. This design is carried out with great not , the sources of our knowledge being regarded as not merely the Gospel narratives, but also the literature of the apostolic age-especially the Epistles of St. Paul. These last, he says, are of great value as the "oldest and most reliable parts of the apostolic literature"; but essentially and in substance the alone determine what was ing of Jesus, so that we could thus test the Gospel accounts yet we could not from these obtain the same comprehen sive representation of the teaching of Jesus.

The author first investigates the Historical Foundation of the Teaching of Jesus, and finds it in (1) the religious conceptions of the Jews in the time of Jesus, (2) the religious hopes of the same; from which he considers the development of the "religious mode of view" of Jesus In the second section he considers the external aspects of the teaching of Jesus, including the external form of His teaching and His ideas in regard to the natural world In the third section the author takes up the great subject of the Announcement of the Kingdom of God, which occupies nearly one-half of the whole work, and is not completed in this first instalment of the English edition. The principal points here treated are God as Father, the Saving Benefits of the Kingdom of God, the Righteousness of the Menbers of the Kingdom of God, and the Nature and Advent (Kommen) of the Kingdom of God. The topics under this head which remain for consideration are the Relation of the View of Jesus on the Kingdom of God to the Old Testament Revelation, and the Oonditions of Belonging to the Kingdom of God. The other important
subject, which will be treated in the subject, which will be treated in the concluding volume, is
Witness of Jesus Concerning His Messiahship.
We must confess that Dr. Wendt has a tone of humanitarianism which we do not always like, and some
of his remarks on the Temptation, for example, are a little painful ; but there can be no question of the greatness of the work which he has produced. The translation, if not always elegant, or even fluent and harmonious, is generally
accurate.

## Dictionary of National Biography. Edited by Sidney

 New York: Macmillan; Toronto: Williamson and Company. 1892.If there are no names in this volume which belong to the very first rank, there are a great many which are extremely interesting and a good many that the reader likes to linger over. We have here indeed a dictionary which is by no means dry reading. Every page bas something which detains the attention. First among names pretty well known is Johnes, the translator of Froissart, an important kind of person in various ways. Then come the Johnsons in large abundance, and the Johnstons and Johnstones in diminishing quantities. Of the Johnsons the great Samuel is almost inevitably taken by Mr. Leslie Stephen, and receives quite properly more than thirty columns. No doubt it is a trial for anyone to tell the story of Johnson's life after the unequalled and unapproach able life by Boswell ; yet no one will find fault with the thoroughly workmanlike article of Mr. Stephen, who give overything on the subject that will ordinarily be found necessary, and who points out the strength and the weak ness of Johnson, with perfect discrimination. "The depth of tender feeling," he remarks, "was, in fact, the foundation of Johnson's character. His massive and keenly logical, but sions, of prejudices imbibed through early association, and of the constitutional melancholy which made him a deter mined pessimist." We would gladly quote the whole pas-
sage, but we have too much before us, sage, but we have too much before us.

Another and earlier Samuel Johnson (1649-1703) i carefully described by the Rev. A. Gordon. Most people could not even say who this "political divine" was or of him as "that truly glorious person," could declare that

Johnson " was by many thought to have done more than any man in Eng for King William's revolution than any man in England besides." This article is not
long, but it is very interesting and incidentally throws a good deal of light upon the time of the great revolution. As.we pass on we come to a pleasant notice of good Bishop Jolly, and wonder if there are any bishops or presby.
ters left who are like him ; and then ters left who are like him ; and then we come on to the name of Jones, which occupies no less than ninety proes, in one hundred and eighty columes of the volume. It is superfluous to remark that a good many distinguished names are found in this list. There are seven David Jones. There is but one Inigo Jones, but he properly receives almost as much attention as all the seven Davids. There is an excellent article on the great architect, giving a full account of the man and his work. Whether by accident or otherwise, it is unsigned. We do not remember to have found more than one or two of these without the initials of the writer. There are twenty-two of the name of John Jones simply, and eight other Johns with a second Christian name. There are nine of the name of William Jones, besides some more with a second name, and several of
these are of considerable distinction these are of considerable distinction, among whom we may Sir Willian
liam Jones (1746-1794), and Jones of Nayland
Rare Ben Jonson" is treated in twenty columns by
the very competent pen of Professor C. H. Herford, who gives the reader all that is needed for guidance in tho study of this great writer. The following characterization of his genius is excellent: "Johnson's literary position among his fellow dramatists is quite unique. In passion in buoyant humour, in spontaneous felicity of touch, he was inferior to most of them ; but he had constructive imagination in an extraordinary degree, a force of intellect and memory which supplied it at every point with profuse material, and a personality which stamped with distiuction every line he wrote. He lacked charm, and he failed altogether in drawing fresh and native forms of character but no one equalled him in presenting the class-types of a highly organized or decadent society, with all their elabor ate vesture of custom, manner and phrase. . . . As his lity cricic he had no rival." The enormous extent of his literary activity is brought home to the reader in this

The celebrated Mrs. Jordan is treated it before.
The colebrated Mrs. Jordan is treated at some length,
d forms a very interesting study. Some of the old stories about her connection with the Duke of Clarence storie wards William IV., are here verified. They will be found in their proper plaze. The Rev. W. H. Hutton has a very admirable article on Archbishop Juxon, who, as Bishop of London, attended King Charles upon the scaffold, and who at the restoration was made Archbishop of Canterbury, and finally whose funeral sermon was preached at Oxford by South, then public orator, before the Archbishop was laid to rest in the chapel of St. John's College, of which he was President when he was raised to the episcopate. "As a churchman, Juxon was simple, spiritual and sincere.
Angelica Kautfinann, "Miss Angel," as Miss Thackeray calls her, is treated by Miss Bradley in a satisfactory manner. If not a great painter, she was a very striking
and charming person. The very remarkable personality of Arthur Kavanagh, who overcame physical defects in an unprecedented fashion, is described by Mr. J. M. Rigg. Among the various Kays and Kayes we meet Sir John Kay, Shuttleworth, " founder of the English system of popular education," and Bishop Kaye, of Lincoln, who, by his monographs on some of the early Christian writer did much to promote the study of Church history and his Frical theology.
From the pulpit and the throne we pass to the stage, and find excellent accounts of the two Keans, first the son, who is felicitously described as "a careful and conscien. tious, but scarcely an inspired actor." Next comes his father, the great Edmund-at his best, perhaps the most inspired of all English actors. "In a dozen or so of tragic characters, at the head of which stand Richard III., Shy lock, Othello, Hamlet, Lear, and Sir Giles Overreach Kean has never probably been equalled. . . . Marvellous passion, impetuosity, subtlety, and force distinguished notectionersonations. In this connection we may note the articles on the Kembles, Charles and the great all, like the article on Kean, by Mr. Joseph Knight. We think that Mr. Knight has done his work admirably although the Kemble faction would hardly approve, and we are not quite sure that, if Mr. Knight had remembered Mr. Young, he would have said all that he has said of Mr John Kemble.

We should note a full and udmirable article on Keats by W. Sidney Colvin, two good papers on John Keble and his brother Thomas by Mr. Overton, although we should have expected a rather larger one on John. When we mention that among the remaining articles there are the names of Keith (a large number, some of them of distinction), Kelly, Kemp, Ken, and Kennedy, it will be seen that we might greatly extend our remarks. Mr. Hunt's paper on Kerr is admirable.

Hon. James G. Blaine appears in the frontispiece of the June number of the Review of Reviews. The department on "The Progress of the World" deals with a variety of subjects from "Presidential Forecasts," which prophetically announced that "Mr. Harrison's chances are "Oy far the best of all " to "Woman's Suffrage in England."
unusually interesting part of the number, as is also "The Home and Haunts of Shakespeare." The

Quire apart from the regular departments which go to make Literary Opinion one of the brightest, crispest and cleverest of the literary magazines of the day, its readers will delight in Christina G. Rossetti's reminiscences of Tudor House, under the caption, "The House of Dante Gabriel Rossetti," with a sketch of its fine old front by Miss Margaret Thomas ; and the very able notice in appreciation of "Renan's Feuilles Détachés," from the hand of the Right Hon. Sir Mountstuart Grant Duff. The portrait and notice of Professor J. A. Froude are a welcome addition to the number.

A strange, weird story is "The Bible Oracle," by the Rev. F. G. Scott, which opens the June number of the Dominion Illustrated. Mrs. Harrison, who is accomplished in music as well as in literature, contributes an article on "Music and Musicians in Toronto." Both the poems of Mrs. Hensley and the late Goodrich Roberts are good The first of a series of papers, under the caption, "A Cen tury of Legislation," is from the pen of Mr. Frank Yeigh. Mr. John Reade's article bearing on Canadian folk lore, and Mamas's on "Canoeing in Canada," will find the one literary and the other sporting readers. It is a pity that the illuatrations are not better.

Very entertaining to prosent day readers is Lord Bra bourne's leader in Blackwood for June on "Old Elections." Though the proceedings of elections change they never lack humour ; the following placard speaks for itsell: 1 be sold by Public Auotion, on Tuesday, the 11 th Nov. 1806, at the Hustings, in Covent Garden, the Unre dramed Pledges of the Rt. Hon. R. Brinsley Sheridan,
Treasurer of the Navy, etc., pawned previous to his coming Treasurer of the Navy, etc., pawned previous to his coming
into power ; etc., etc." "The Case for Moderate Drinking " is temperately yet forcefully put by Dr. Farquharson M.P. "Contemporary German Novelists" is interesting from a literary standpoint, dealing as it does with such writers as Hermann Sudermann, Dr. Max Nordau, Julius Rodenberg and Karl Emil Franzos. William Greswell's acholarly comparative article on "Europe and Africa is also good reading.

Tux June Bookman brings us a portrait of the calm, intellectual face of Mrs. Humphry Ward, and an excellent critical notice of her from Mrs. Ward has an unfor tunate habit of arresting our interest in her people's actions while she is looking ufter her hero's soul or her heroine's education, or drawing out the spiritual experiences of the supernumeraries," and again: "Critics do her wrong by turning and rending her because she is lacking in what is not hers to give. Stripped of their outer garb of culture, ber works belong to an order of writing to which oritics as a rule pay but little attention," etc., etu. Tha Carlyle Recollections sustain their interest, and there are good contributions relating to Edmund Gosse, Literary Dublin and Russel of the Scotsman, apart from an overflowing mass of excellent literary items, book notices, etc.

James Lane Allen contributes the complete novel in Lippincott's Magazine for June, entitled "John Gray ; a Kentucky Tale of the Olden Time." It is a long story well told, and will raise Mr. Allen's already enviable reputation. Murat Halstead's paper on his "Early Editorial Experiences" is rather overweighted with the bogie of Henry Clay. In the Athletic Series, Frederick Weir writes on lacrosse. Prof. John Bach McMaster's sketch
of "The Struggle of the West" is worth reading. Another good Western article is that on "The Great American Desert," by Wm. F. G. Shanks. There are ehort stories by Maurice Thompson and Patience Stapleton, and poetry by James Whitcomb Riley, Ella Wheeler
 Wilcox, Susie M. Best, Rob
Morgan and St. George Best.

In the New World for June Benjamin Andrews opens the number with a thoughtful paper on "The Social Plaint." The writer says: "I expect a moral growth of society which will bring with it many changes." The
Rev. Minot J. Savage's contribution on the subject "ReliRev. Minot J. Savage's contribution on the subject "Reli-
gious Evolution," is strong if not convincing. "The Origin and Meaning of the Story of Sodom " is a critical and learned commentary on its subject. In the striking presentation of "The Foundation of Buddhism," by Manrice Bloomfield, we are told that "Gautoma the Buddha, under the name of St. Josaphat, is now officially lic Chriatianity as a Christian saint." If this be true, Buddhism and Catholicism are not unrelated religions. The article in the number which may find the most readers is that on "New Forms of Christian Education," from the clever pen of the author of "Robert Elsmere" and "David Grieve," but we must leave to our readers the perusal of this able paper, as well as others worthy of mention from prominent thinkers and writers. The forty six pages of book reviews contain admirable work by competent specialists. The short record of the New
already given it very high standing in its class.

Aurhors must not, like Chinese soldiers, expect to win victories by turning somersaults in the air.--Longtellow.

He who is certain, or presumes to say he knows, is, whether he be mistaken or in the right, a dogmatist. William Fleming.

## LITERARY AND PERSONAL GOSSIP.

A library edition of the novels of Anthony Trollope is in preparation by Dodd, Mead and Company.
"The Irish Peasant," a sociological study, is the title of a book which will shortly appear in London.

Under the title "From Punch to Padanaram: Essays by a Roving Philosopher," Mr. Elliot Stock announces for immediate publication a now volume of sketches by Alfred T. Storey

Mr. R. L. Stevenson has written for the National Observer a long article describing the great hurricane at Samoa in March, 1889. It will be published in that journal.

The Practical Working of the Australian System of Voting in Massachusetts" is the title of a monograph by Richard H. Dana, of Boston, which the American Academy of Political and Social Science bas published.

A small volume by Mr. James Baker will shortly be published, entitled "Our Foreign Competitors, their Life and Labour," dealing with the keen competition for English, and especially colonial, trade on the Continent.

Bret Harte's young daughter, Miss Jessamy Harte, will make her literary début in the July Ladies' Home Journal with a most entertaining description of Camp Life in the Adirondacks." Miss Harte is still in her teens, and has artistic as well as literary proclivities, as on
the illustrations accompanying her first article shows.

The sad death by drowning of the late Mr. Thomas Cross, Late Chief Clerk in the Department of Railways and Canals at Ottawa, has deprived The Week of an able and valued contributor. Mr. Cross was widely rend in German literature, and was a kind, courtoous and acomplished man. His loss we greatly regret, and we extend our sympathy to his family.
"Tales of a Garrison Town," by the Rev. Arthur Wentworth Eaton and Craven Langstroth Betts, is to be published within a month by the D. D. Merrill Company of New York and St. Paul. It consists of short stories of modern Halifax society, and is to appear in two volumes of about a dozen stories each, to be illustrated in pen-andink by Charles Howard Johnson.

Seventeen portraits of American anthropologists will accompany Prof. Frederick Starr's article on "Anthropological Work in America," which is to open the Popular Science Monthly for July. The article shows that both in quality and amount the work of Americans in this field compares favourably with that of Europea 's, described by Prof. Starr in an earlier number

Mr. Hall Caine enjoys the distinction of boing the first Christian who has been made an honorary member of "The Maccabeans," a new Jewish community, which is destined, we imagine, to do great things for the Hebrew race, as it will attract to itself all that is most intellectual in Judaism, and shows an unusual degire to obtain the sympathy of the Gentile world.

Mr. Walter Besant is evidently of opinion that it is not wise for the ordinary author to indulge in dreams of immortality for his work. "Immortality," he says, "in fact is limited, save for the very, very few. Happy is the
man who can please or instruct his own generation ; happy man who can please or instruct his own generation; happy
he who can make them listen to him ; more happy still if he does not in the least trouble his head about posterity."

Harper and Brothers have published a new novel by Miss M. E. Braddon, entitled "The Venetians"; a practical manual of horsemanship for ladies, entitled "How W omen Should Ride," by C. Ae Hurst ; "Diego
Pinzon," a story of the discovery of America, written for Pinzon," a story of the discovery of America, written for
young people by John Russell Coryell; and "Vesty of the young people by John Russell Coryell; and "Vesty of the
Basins," a new novel by Mrs. S. P. McLean Greene, author of "Cape Cod Folks," etc.

Mr. Bliss Carman, the young Canadian poet, has resigned his editorial position on thy Independent to accept a position with Current Literature, where he will assist Mr. Harold Godwin, who has lately taken charge of that magazine. Mr. Carman will be followed on the Inde pendent by Mr. Elbert F. Baldwin, a young graduate of Williams College, subsequently trained in the German universities, so says the New York Critic.

Public Opinion says that a copy of the first edition of Gray's" Elegy Wrote in a Country Churchyard" was sold recently for £59. It originally cost gixpence (if there were no discount booksellers then!); but that was 141 years ago. , A copy of the first edition of "The Vicar of Wakefield" went for $£ 94$; it came from the press 126 years ago. A still higher price- $£ 210$-was given for an original "Compleat Angler," 239 years old. In these cases the proportion in age and monetary value is pretty cases the propo
G. A. Sala says of himself that for seven-and-forty years he has laboured as a journalist. For six years he toiled "in poverty, in obscurity, and very often in dire sickness, and often suffering the pangs of hunger." Another six years' apprenticeship to literature and journalism he served under the fostering care of Charles Dickens, in Household Words; and in 1857 he joined the Daily Telegraph, for which paper he has written about 12,000 leading articles., Rather an uncommon record for a "common journalist."

Mr. Gladstone has just entered upon a new literary study. A remarkable theory of the gospels was published recently by a Cambridge clergyman, the Rev. J. J. Hal-
combe, M.A. Articles upon it have been appearing in the Expository Times, which have come under Mr. Gladstone's notice. He writes to the editnr as follows :-
I have read with great interest, though sorely pressed for time,
whe whole series of notes with which the Expository Times for May the whole series of notes with which the Expository Times for May
opens, and after returning to London I shall certainly do my best to ittain an accqual
A pril $? 2$.

Charies Scribner's Sons announce" Lord Chester field's Letters," edited with introduction, notes and index by John Bradshaw, LL.D., in three volumes, with six full-page plates. The present edition contains all the matter published by Lord Mahon in his five-volume edition (1845-1853) : and the omitted passages, printed for the first time in 1853, now appear in their proper places. The same firm announce "The Scottish Clans and their Tartans," containing introductory note, list of native dyes, badges of the clans, war cries, coloured map of Scotland in 16th century divided into clans, ninety-six coloured plates of tartans and historical account of each clan.

A retired diplomatist, the Viscount de Grouchy, has discovered among the papers of a notary in Paris several highly interesting documents relating to the affairs of the poet Racine. Among them (says the Paris corresponden of the Telegraph) are his certificate of marriage and the inventory of his property and of his library. It is hoped that a careful examination of these papers will set at rest a long-standing dispute as to which of two houses that both claim the distinction was the scene of Racine's death The documents completely refute the prevailing idea that Kacine died poor, as among them is an acknowledgment of a debt of 20,000 francs from a prince.

Charies Scribner's Sons aniounce "The Contempor ary Science Series," edited by Havelock Ellis, which will contain, among other volumes, the following: I. "The Evolution of Sex," by Professor Patrick Geddes and J. A. Thomson, with ninety illustrations (second edition) ; II "Electricity in Modern Life," by G. W. de Tunzelmann, with eighty eight illustrations; III. "The Origin of the Aryans," by Dr. Isaac Taylor, illustrated (second edition) IV. "Physiognomy and Expression," by P. Mantegazza, illustrated ; V. "Evolution and Disease," by J. B. Sutton, F.R.C.S., with one hundred and thirty five illustrations VI. "The Village Community," by G. L. Gowme, illustrated, and VII. "The Criminal," by Havelock Ellis, illustrated.

Accondina to R. H. Sherard, in the Author, notoricty is in England so much considered a pass to commercial
success in authorship that if a man, who might never have tried his hand at literature before, could manage to stand on his head on the point of Cleopatra's Needle for, say, twenty-four consecutive hours, he would very probably be asked to write for some of the most important magazines, and as probably would receive offers from enterprising publishers of books. In America he would be asked to undertake a series of lectures. In France, however, the best he could hope for would be an engagement either as a waiter in some brasserie or cafte, or as a "number" in the programme of the Folies. Bergères. Literature is, in France, considered as much a métier, requiring training and apprenticeship, as the craft of the locksmith or of the jeweller.

The seventy-fourth annual general meeting of the shareholders of the Quebec Bank was held at the Banking House in Quebec, on Monday, 6th June, 1892. The chair was taken by R. H. Smith, Esq., President. The report of the Directors showed that the net profits of the past year were $\$ 160,488.64$. The balance brought over from last wear was $\$ 112,382.61$. In all, $\$ 272,871.25$ The halfyearly dividend of $3 \frac{1}{2}$ per cent. paid in December last amounted to $\$ 87,500$, and a balf-yearly dividend at the same rate is payable June, $\$ 87,500$. There has been a tranafer to the Rest of $\$ 50,000$, making a total of $\$ 225$,000 . This leaves a balance at credit of Profit and Loss of $\$ 47,871.25$, the Rest being $\$ 550,000$. The report refers to the Quebec timber trade, in which the Bank is largely interested, and to new Canadian Bankers' Association of Canada. The capital stock of the Bank remains unchanged at the sum of $\$ 2,500,000$. The total of liabilities being $\$ 9,689,824.68$ is well set off by the Bank's valuable assets. This conservative institution gives its shareholders a satisfactory showing, and warrants the confidence reposed in it by the financial public of Canada.

May we not well believe that nearly all persons, save the politicians and venal voters, think our Presidential elections are too frequent? Who would think Presidenhad a Presidential term of six years, who, except party managers, office seekers, the buyers and sellers of votes, and the storm birds of partisan politics, would wish to see the quadrennial term rostored? Indeed, we are not justified in believing that if the members of the convention of 1787-the leaders of a generation which saw no removals for party ends, and no interference by officials with elections-could be their own revisers, in the light of our experience, they would provide for a Presidential term of six or seven years, a term which they twice approved, and never abandoned until their confidence had been won by a device of Presidential electors, the failure of which would be their great disappointment in contemplating their glorious creation.-From "The Perils of Re-electing Pre sidents," by the Hon. Dorman B. Eaton, in North American Review.

# QUEBEC BANK. 

Annual Meeting of Shareholders, held Monday, 6th June, 1892

Proceelings of the seventy-fourth annual gememal meeting of the shareholders of the Quevec Bank,
Quehee, on Momlay, fith. Tune, 189s.

 The chair was taken by R. H. Smith, Esq., Pr
Dean, Inspector, aeted as Secretary of the meet
Dean, Inspector, acted as Secretary of the meeting,
ma, lis., General Manager, read the statement of the affairs of the
Bank as on the 14th May, 1892 .
REPORT OF THE DIRECTORS TO THE SHAREHOLDERS AT THELR ANNUAL GENERAL MEETING, HELD 6TH JUNE, 1892.
The Directors have pleasure in submitting to the shareholders the
catement of assets and liabilitics of the Bank, as at the close of its The Directors have pleasure in submitting to the shareholders the
statement of assets and liabilitics of the Bank, as at the close of its
financial year on the lath May last. Also Statement of Profit and They Accunt.
They report that the net profits of the past year, after making
provision for bat and foubtful debts, and after deducting all charges
connected with the management, anounted to............ $\$ 160,19864$
The Balance of Profita from lust your is brought over....... 110,38261
The half-yearly dividend of :3t per cent. paid in Ie-
cember last amounted to
$\xrightarrow[8272,871]{ } \frac{123}{25}$

There has been a transfer to the lient................... $87.500000(0)$
Leaving a balauce at crodit of Pront and Loss
The Rest is now.
The business of the Bank generally since the Directurs last hat although the statement of Profit Account shows a less amount at credit than that of last year, the difference is more in apprarance than in reality, imasmuch as the existing loans payable with interest on demand
are greatly in oxcess of those of 1891 .
are
The Directors afs after due of 1891
ng ianum of tifty thousand dollars to the Rest, leaving amply sufficient for it, protection at the credit of l'rofit and Losss Account.
The Diroctore are unable to speak with The Diructors are unable to speak with any degree of certainty as rently repmected of the timber trade in Querchants connected with season. It is cur-
voxportation of
wood goods were fairly successful last winter in effecting sales in Wood toods were fairly successful last winter in effecting siles in
linitish markets. The arrivals of deepsea tonnage so far are in excess of those of last spring, and as the supplies from the Ottawa and other
points are likely to be linited this year, it is reasonable to suppose points are likely to be limited this year, it is reasonable to suppose on arrival. In In Lecember last the Canadian Bankers Association for on arrival. In December last the Canadian Bankers Association for in Montreal. The objects of the Association are mainly to watel proposcd legislation and decisions of the Courts in matters relating to Banking, and to take action thereon; and generally to take cognizance
of all other matters affecting, the interests of the Chartered Ranks.
The lest results are antici pated from the operations of the A The lest results are anticipated from the operations of the Association. Mr. The Huad Otfice and all the branches have been duly in
the manner in which the seasural officerro of the their satisfaction with their respective duties. All which is respectfully sulnnitted. by order of the Board of Directors.

Quebec, June 6, 1892.
ROBELTT H. SMITH,
sithaleni of pie afeainc of the quebec bank as on
Capital Stock
Rest............

Notes in circulation...
Deposits uot learing in
Deprosits yot learing interes
Dancing interest
Balances lua


Louns and bills discounted, securities and other


Bank premises and furniture in Provinces of
Quebec and Ontario ....................


Quebec Bank, Quebec, 6th June, 1892.

## JAMES STEVENSON,

General Managor.
The Genoral Manager, Mr. Stevenson, fave further information It has beeu my custom to explain to the It has been my castom to explain to the sharebolders the several
items in the Balance Sheet in order to convey to them a knowledge of
the business of the Bank generally of the sheet, i.e., the liabilities, consisting first of the Capital $\$ 2,500,000$, which has not undergone any change. Next in order is year by an addition of, $\$ 50,000$. The third item is an amount of
$\$ 82,40574$ reserved interest due tion. The fourth is balance of Profits carried forward, $\$ 47,871,25$. This is a considerable amount to carry over. As the Directors are not apprehensive of any losses in the current loans, it was a question
whether they would not have been justified in reducing it by adding
more to the liest than they have done; but they decided to leave at
credit of Profit aud Loss Account an amount amply sutficient to suat credit of Profittadd Loss Account an amount amply sutficient to guard against contingencies and to protect the Rest from any invasion. The
second section consist.s of two items, vit., Unclaimed dividends,

 ance, to wit: Notes in circulation, $8998,73.50$, which are rather in
rxcers of thuse out last your at this time. Depmsits not bearing inter-
cos, $\$ 0$, 963.91 ; deposits bearing interest, $\$ 5,103,540.87$; balancen cost, $\$ \pi 08,963,91$; deposits bearing interest, $\$ 5,103,540.87$; balances
due to other lanks in Canada, $\$ 24,096,49$, and balances lue to A yenti
in the in the United Kingdom, $\$ 18,3,220,02$, none of which need any explana tion, save the last it lim, which represents. our indebtedness to our
correspondents in London, the Bank of scotland, who hold our correspondents in London, the Bank of , Beotland, who hold our
Dominion Government and other sterling bonds amounting to over Dominion Govermment and other sterling bonds amounting to over half a milion of dollars
I Harning to the statement of assets, to the gold and silver coin on hand $\$ 86$, 663.58 , to cotavernment demand noter, $i . c$, , legal tenders, $\$ 107,27 \mathrm{i}$, together stas, giss ss, an amont which we consider an ample cash reserve to mect demands that may be made upon the Bank, under any
circumstance, The following items, viz. : balances due from foreign countries,
$\$ 89,387.98$, notes and checues on other banks, $\$ 19,277.34$; deposit with Government for security of Note circulation, $\$ 14,857$, need no comment. The scond section of the Assets column includes, fifst
Comens and Bills discounted, securities and other Assets, $\$ 8,675,800.99$ On referring to the statmments respectively of the fiscal years, 1890
 sof far from shrinking, is manifestly increasing. Allow me to submit an analysis of this important item in the Balance Sheet, in order to
show how the resource of the Bank are cemployed in connection with husiness in the Provinces of Ontario and Quebec. Advances have heen made as follows

## To firms connected with the timber trade and lumber busi

To firms connected with general busiaess, dry goods, har
To ware, etc.....................................
$\$ 1,222,1590010$



39123501
59449201
Then we have out in call Loans, secured by Bonds and Stock * $\overline{\$ 5,477,40900}$ of undoubted charecter, with ample marging ............
And we hold Dominion ot Canada Sterling Bond, and other
high class Municipal Sterlige Bonds anouating to ...... 2,581,171 00 88, 675, $\mathrm{Y}^{(1) 9} 9$

## In 1890 tho Loans, ote., amounted to

*. 8.998 .0170

## The present year as abovo...

$\qquad$
or Genoral Manaver of the Quabec $\$ 2,512,000$; the circulation of its notes, $\$ 384,000$; the deposits, $\$ 957000$. now to dinuing my remarks on the Assets, I have only thre item.
Debts secured by mortgage
Overdue dedts
$\$ 42.32 .45$
All sufficiently defined.
$50,8216: 3$
31,91617
The item, Bank Premises, etc., is well represented by properties held in fee simple in the Provinces of Quebec and Ontario.
Having completed my remarks conceruing the
Bank, I take plasurve in alluding to the staff, which consints of the four employes, comprising several mene of experience in the business of lanking, and also a number of young men who, in the discharge of
their duties, are acquiring a knowledge of the business. The Directors their duties, are acquiring a knowledge of the business. The Directors receive semi-annual reports from the several managers respecting the
capacity, industry, habits and conduct of those under them not only of their conduct while on duty, but, as far as can be ascertained, also when otf cluty. The Dominion Bankers' Association have offered prizos of some value for the best essays on financial subjects, to be competed
for by junior members of the Association. It is to be hoped that
some of the younger employes of this Bank may be induced to enter the lists as competitors. Miveed hy R M. Simith, Esq., President, seconded by Sir N F Mrved hy K. 1I. Smith, Esq., President, seconded by Sir N. F.
Bellean, K.C.M.G., That the report and statements now read be The President, in moving the adoption of the report, said he
could adl nothing to the able and lucid remarks of the General Minuger on the statements of the Bank, beyond expreaing the opia ion that it must be a matter of gratification to the shareholders op see the Bank in such a strong position and its business gradually bett surely extending,
Moved by Major Morgan, seconded by E. H. Taylor, Visq., That the thanks of this meeting be siven to the President, Vice-President Moverl by E. Jones, Escg., seconded by Joseph Louis, Fsiq, That
the thanks of this meeting he given to the General Manarer, Inspecthe thanky of this meeting he given to the General Manarer, Inspec-
tor, Managers and other officers of the Bank for the efticient manner in which they have discharged their daties.
to thonk you, gentlemen, for this friendly exalf of the staff I have that, notwithistanding its apparent formality, it is always greatly appreciated; hesides it gives me an opportunity, as chief executive
officer, of confirming the fivourable statement in the repor officer, of contirming the fivourable statement in the report relating
to the staff, and of assuring you that 1 believe every $\begin{array}{ll}770,34989 & \text { to the staff, and of assuring you that I believe every employe in this } \\ \text { Bank, in his special sphere of duty, does his best to protect and to }\end{array}$ promote the interests of the shareholders.
At the request of the Chairman, M.
At the request of the Chairman, Major Morgan and Mr. E. IF. the Muvod by Captain Carter, seconded by John Laird, Esq., What the bullot box be now opened and remain open until 4 o'clock this day ote leing cast the scrutineers le empowered to close the ballot box.
The President havin! vaciated the chair, and Mr. Stevenson hav. ing locen called thereto, it was
Moved by John H. Holt, Esq., seconded by John Shaw, Esq,
That the thanks of this moeting le given to Mr. R. H. Smith for his services in the chair.
the following sentlemon olected as Directors the rexult of the ballot Sir N. E. Bellean, K.C. NeG., Villiam Withall, Estit., R. H. Sinith, Est., John R. Younf, Esif, G. R. Renfrew, Esq., S. J. Shaw, Esc|
and. Jhan T. Russ, Esy. That the thanks of this meeting are hereby siven to the scratineers for their services.

WM. R. DEAN,

He that studies books alone will know haw things ought to be; and he that studius men will know how things are.-Colton.

The bird is cautious not to alight on the special net when it beholds another bird in the snare: take warning by the misfortune of others, that others may not take exanple from you.--Saadi.

Sing of the nature of women, and then the song shall be surely full of variety-old crotchets and most sweet closes. It shall be humorous, grave, fantastical, amorous, melancholy, sprightly-one in all, all in one.-Marston.

THE ONTARIO MUTUAL LIFE.

## ANNUAL MEETING.

The 2 2nd Annual Meeting of The Ontario Matual Life Assurance Company was held in the Town Hall, Waterloo Ont., on Thur day, May $26 \mathrm{hh}, 1892$, at one of the clock p.m. As usual on such occasions a large number of prominent and representative policy holders were present from various parts of the Dominion, all of whom manifested a deep interest in the proceedings.

The President, Mr. I. E. Bowman, M.P., having taken the chair, supported by the Manager, Mr. Wm. Hendry, on motion of Mr. W. H. Riddell, the Secretary of the Company, acted as secretary of the meeting. Having read the notice calling the Annual Meeting, on motion the minutes of last annual meeting were taken as read and adopted, whereupon the President read

## THE DIRECTORS' REPORT.

Gentlemen,-Your Directors have much pleasure in subuitting the following Statements to you as their report on the financial position of the Company as at the 31st December, 1891

Daring the past year 2,019 policies were issued for assurance amounting to $\$ 2,694,950$, being an increase of $\$ 346,800$ over the previous year.

The total number of policies in force at the close of 1891 is 11,621 , covering assurance for $\$ 14,934,807.38$ on 10,504 lives.

The premium income for the year is $\$ 456,706.65$, and we received for interest on investments th

The total assets of the Company have now prastically reached two millioa dollars, and our surplus to the credit of policy holders is $\$ 155,559.23$.

The Execntive Commitiee has again carcfully ex amined the investments and found the securities all in good order.

You will be called on to elect four Directors in the place of B. M. Britton, Q.C., of Kingston, F. C. Bruce,
Esq., of Hamilton, John Marshall, Esq., of London, and J. Kerr Fisken, Esq., of Toronto, all of whom are eligible fur redection.
I. E. BOWMAN

Presid.nt.
Cupies of the Financial Statement for the year 1891, containing a detailed account of Receipts and Expendi turcs, of Assets and Liabilities, certified by the Auditors having been distributed, the President moved the adoption
of the Reports. He pointed out that the increase of new of the Reports. He pointed out that the increase of new
business over 1890 was $\$ 346,800$, while the expense ratio was less than the previous year ; that the total amount of assurances on the Company's books, Jan. 1st, 1892, was nearly $\$ 15,000,000$, a net gain for the year of $\$ 1,224,000$ that substantial gains were made, not only in items above referred to, but in Cash Income, in amount paid to policy holders, in Reserve for the security for policy holders, in total assets and in surplus over all liabilities, while the death losses were much less than the expectation and the lapse ratio was only about two-thirds of that of the previous year. He congratulated the members on the steady and healthy growth of the Company and on its high finan cial standing, second to none in Canada. He was pleased to see so many policy holders and agents present, showing the deep interest taken by them in the prosperity of the Company. Concerted and harmonious action between the Heal Office and its agents, which happily existed, and a faithful conservation by all of the Company's int reste in all matters affecting its welfars, would ensure a continu ance of the gratifying success that has marked its career during the past, twenty-two years.

Mr. R. Melvin, 2nd Vice-President, supported the motion. Ho cordially endorsed what the President had said concerning the undoubted prosperity of the Com pany, and the large share the agents had in bringing it about. The decline in the lapse rate was a noticeable feature of the year's operations, and, taken in connection with the low death ratio, afforded convincing proof of the wise and pruilent selection of risks The falling off in the interest rate on recent investments as compared with for mer years, though common to all conpanies, would, he hoped, be counterbalanced by savings from mortality and rigid economy in every department of the business thus enabling the Company to continue its liberal distribu tion of surplus as in past years. Others having spoken, the various reports were unanimously adopted.

On motion, Mr. Geo. Wegenast, Waterloo, and Mr Charles Leyden, Hamilton, were appointed scrutineers lhe ballotirg resulted in the re-election of Messrs. B. M Britton, John Marshall, Francis C. Bruce and J. Kerr Fisken for the ensuing term of three years.

Messrs. Henry F. J. Jackson and J. M. Scully, having been re-elected Auditors, and the customary vote of thanks to the Board, the Officers and Agents, having been tendered and responded to, the meeting was brought to a close. The Directors met subsequently and re-elected I. E. Bowman, President ; C. M. Taylor, Ist Vice-Presi dent, and Robert Melvin, 2nd Vice-President of the Com pany for the ensuing year.

The Empress of India's Doubles Trips - Commenced Thursday, June 9, the steamer Empress of India leaves Toronto at 8 a.m., as well as $3.40 \mathrm{p} . \mathrm{m}$. Leaving at 8 o'clock will enable passengers coming in by the early G. T. R. trains east and west to connect with the Empress. A fast train will leave Port Dalhousie immediately on arrival of steamer for St. Catharines, Niagara Falls and Buffalo. By taking the early ara Falls and Bufralo. by taking the early in St. Catharines, seven hours at Niagara Falls or five hours in Buffalo and be home the same evening. This will be a very convenient hour for excursion parties leaving Toronto. Passengers coming in by G. T. R. eastern trains and going via Empress have their baggage transferred free from the depot to steamer by giving their checks to depot to steamer by giving their checks to
the agents of the Verral Transfer Company.

## solentific and sanitaky.

According to the Chemiker Zeitung, the number of patents applied for in Germany in 1891 was 12,775 , an increase of 7.52 per cent. over 1890; the number granted, 5,550 , or 48.5 per cent., against 39.5 per cent. granted in 1890 . Since 1887 there has been, in fact, not only a yearly increase in patents applied for, but in patents granted; while from 1883 to 1887 the number granted decreased yearly. The number of those applied for in chemical and related industries, was 5,554 ; the number granted 2,506 , or $43 . b$ and 45.2 per cent. of
number applied for and granted.
Municipal governments annually devote large suins of money for the care of the sick, the criminal, and the insane, but devote no energy to investigating and striving to prevent the factors that are constantly at work in producing these classes. Here, if ever, an ounce of prevention is equal to many pounds of cure. The Department of York city, with its 15,000 wards, received $\$ 2,166,237$ in 1891 , and requests an appropriation of $\$ 2,877,245$ for 1892 . If a part of the money that is annually devoted to keeping alive the helpless and suffering
could in some way be diverted toward remedying unhealthy domiciles, relieving overcrowded tenements, dissipating polluted air and foul gases, supplying the best food at cheap rates, educating the masses in the simple principles of hygienic living, closing the saloons, and in many like ways check ing the sources of disease and degeneration, this knotty problem would find its best solution. The way we can cure is by preventing. We permit factors to exist that degenerate men physically, mentally, and morally, and then bring up a clumsy, mechanical, outaide philanthropy to try and roform by patch-work.-Dr. Henry D. Chapin, in the Popular Science Monthly for Iune.

## "German Sypup"

## For Coughs \& Colds.

John F. Jones, Edom, Tex., writes: I have used German Syrup for the past six years, for Sore Throat, Cough, Colds, Pains in the Chest and Lungs, and let me say to anyone wanting such a me
German Syrup is the best.
B. W. Baldwin, Carnesville, Tenn., writes: I have used your German Syrup in my family, and find it the best medicine I ever tried for coughs and colds. I recommend it to everyone for these troubles.
R. Schmalhausen, Druggist, of Charleston, Ill., writes: After trying scores of prescriptions and preparations I had on my files and shelves, without relief for a very severe cold, which had settled on my lungs, I tried your German Syrup. It gave me immediate relief and a permanent cure.
G. G. GREEN, Sole Manufacturer,

Woodbury, New Jersey, U. S. A.

The eminent German histologist, Virchow, has been the latest to take exception to the Darwinian doctrine concerning the descent of man, and to express his conviction that even the most highly developed anthropoid apes are perpetual in their species, since they have never, within the memory of man, exhibited the slightest variation of type. And the trend of recent scientific thought lies in that direction; for the con-
stancy and uniformity which experience stancy and uniformity which experience has established are powerful arguments and sion. Even allowing that untold cycles of time, or eons, are necessary for the develop time, or eons, are necessary for the develop-
ment of fresh types, and that the transmutation of species is indescribably slow, still some recorded variation, tending toward specific change, would have been brought to light had it ever existed. But analogy is the only argument on which the advocate of extreme evolutionism rests his cause, and this brings us to a consideration of the valthis brings us to a consideration of the val-
idity of the argument as thus employed. The analogy of evolution is one of similarity and holds that structural and physiological resemblance denote an identity of origin. Herein lies the inherent weakness of the system, for it is quite possible for anatomical and physiological similarities to exist where essential differences prevail, and the existence of essential differences precludes the possibility of a specific identity of origin. Thus it is claimed that a portion of the brain closely resembles a corresponding portion of the human brain, that this similarity does not exist in the lower anthropoidal apes, and that consequently the existence thereof in the gorilla betokens its specific identity with man. But in fact this very resemblance militates against such a conclusion since it renders more conspicuous still the difference of function in the same organ. We know that the brain function of the gorilla is exceedingly limited and that it is utterly incapable of generalization and abstraction. The existence of a quiescent or rudimentary organ on which the advocates of transmutation so strongly insist as a proof of the transition of the types is but another instance of an accidental resem blance and points merely to the necessity of a general type which binds all animals in one genus. The popularity of this phase of the doctrine is to be found in its simplicity and comprehensiveness. It is so easy to view the entire cosmos as the outcome of one general substance branching
out into numberless varieties through a slow process of differentiation by the opera tion of natural selection. The simplicity of the conception is fascinating, and men adopt it as the readiest method of explaining the marvellous phenomena of the uni verse. But simplicity, though possessing an indescribable charm, must be in complete harmony with facts, and till evolution adduces incontrovertible proof that the law of crossing is not inviolable, we cannot accept mere anatomical and physiological resemblances as an argunent that man is the lineal descendant of the ape.-Catholic Re view.
What Stronger Proof is needed of the merit of Hood's Sarsaparilla than the hundreds of letters continually coming in telling of marvellous cures it has effected after all other remedies had failed? Truly, Hood's Sarsaparilla possesses peculiar cura
ive power unknown to other medicines.
Hood's Pills cure Constipation by re storing the peristaltic action of the alimentary canal. They are the best family

There is an emanation from the heart in genuine hospitality which cannot be described, but is immediately felt and puts scribed, but is immediately felt and puts
the stranger at once at his ease.-Washing. on Irving.

Dangerous Summer Complaints.Oramps, dysentery, cholera morbus, diarrbcea, and, indeed, all bowel complaints, require quick relief, or the result may be serious. At this season these troubles are common, and no family should be without a supply of Perry Davis' Pain-Killer, a safe, sure, and speedy cure for all the safe, sure, and speedy cure for all the
troubles named. This medicine was discovered many years ago, and time has proved its excellence. Every reputable druggist keeps a supply on band, and each bottle is wrapped with full directions. 25c. New Big Bottle.

The Abbe Kneipp is the most celebrated man in Europe, among those who undertake to cure all bodily ailments by mathods out of the common. His panacea is cold water, and it is applied in the shape of douches, foot-baths, head-baths, sitting. baths ; applied internally, the water is sometimes mixed with infusions, decoctions, or alcoholic tinctures. The basis of his system is the theory that most of our maladies are due to trouble in the circulation of the blood, and his remedy is to subject the body to the action of the open air, combined or not with ice-cold water. Short walks with bare feet on freshly fallen snow, or in running water, are a feature of his remedies for certain complaints. He has original ideas, also, regarding diet and clothing.-Illustrated American.
Geoloay, then, in itsbroadest scope should be taught in our schools and colleges, and for at least twelve good reasons. At the outset we would claim that it holds equal rank with astronomy or biology. The former science tells us of the existence of other worlds than ours, and gives us some con ception of the immensity of space. The study of plants and animals carries an impressive lesson as to the unity prevailing amid all the diversity of Nature, besides affording the hope that we way at some time discover the origin of life, since it has already opened the way to an explanation of the origin of the existing forms of life ; while the grand outcome of geological study is that it brings vividly before the mind the immensity of time, enabling us to realize that time is only less than eternity. It also teaches us that our earth has had a history, that our own race has had a high antiquity ; and thus the contemplation of past geological ages, reckoned by millions of years, the fact that our earth is coeval with the sun in age-all these considerations tend to immeasurably expand our mental horizon, and thus to react in a way to broaden the mind. Geology is also the complement of biology. As soon as one has mastered the rudiments of botany and zoölogy, and of the distribution of life-forms in space, the range of his thoughts should be extended to take in the orderly succession of life in past ages, and the evolution of modern specialized plants and animals from the orrlier, generalized types.-Prot. A. S. Packard, in the Popular Science Monthly for May.

## A BIG DEAL.

$\$ 250,000$ paid for a half interest in the

## de mark of dk. Williams' pink

pills for the united states.
The brilliant reputation achieved by Dr. Williams' Pink Pills in Canada bas not only extended to the United States, but has led to an important business transaction. One of the best known American proprietary medicine houses, the head of which is the president of a leading National Bank in New York State, has recently purchased a half interest in the trade mark of the Dr. Williams' Medicine Co. for the United States only, for which, wo understand, the consideration was $\$ 250,000$. This sale is probably the first instance in which an American institution has purchased an interest in a Canadian remedy, and offers the very best proof of the sterling merits of Dr Williams' Pink Pills, as we may be sure that the American capitalists, before venturing so large a sum in the half interest of the trade mark, fully investigated and verified the claims made for the remedy. It is a tribute, too, to Canadian medical science, which has brought to perfection this remarkable medicine.
C. C. Richaris \& Co

Sirs, I was formerly a resident of Port La
Tour, and have always used MINARD'S LINI. MENT in my household, and know it to be the best Norway, Me. $\quad$ Joserf A. S

The merit of Hood's Sarsaparilla is not accidental but is the result of carefui study


Of Frederick, Md., suffered terribly for over ton eys with abscenses and ruming sores on his left leg. He wasted away, grew weak and thin, and
was obliged to ure a cane and crutch. Everything which could be thought of was done without rood result, until he began taking
Hood's Sarsaparilla which effecter a perfect cure. Mr. Hauer is now in the best of health. Full particulars of his case will be sent to all who address
C. I. Hoon \& Co., Lowell, Mass.

Hood's Pills are the bent after-dimer Pills, assist digestion, cure headache and biliousness.

## THE OPINION OF A FINANCIAL EXPERT.

A leading citizen, one who is connected with several wealthy corporations in Toronto, whose financial experience extends over half a century, was overheard expressing his opinion on the subject of life insurance last week. He stated that he had carried a life insurance policy in a company for nearly forty years, and during that time had paid in premiums a sum in excess of the face of the policy; now he value if he surrendered it but a very small self thus: After having looked oversed himself thus: After having looked over a pamphlet explanatory of a policy on the Compound
Investment Plan of the North American Life Assurance Company of this city Amed he Life insured under this form of policy he could at the end of twenty years, have surrendered, at policy for the guaranteed surrender value named therein, and also withdrawn the surplus, and thus have terminated the contract after the necessity for life insurance had pass. ed away, as was the case at that time with the citizen above referred to.
Or, supposing that at the end of the twenty vears he had some member of his family depending upon him, he could have converted the whole of the policy's accumulations into paidup insurance, and the policy being paid up, by its terms, would become payable at his death. This paid-up insurance could have then been carried until the object desired, viz., protection, bad passed away, and then if he desired to surrender the policy, he would have received
from the North American Life Assurance from the North American Life Assurance
Company a cash surrender value for the same. Company a cash surrender value for the same.
Any person who is insured in some of the Any person who is insured in some of the
many Companies operating here, is well aware many Companies operating here, is well aware
that after their policies have existed for some that after their policies have existed for some years, if thev desire to obtain a cash value or "That the core invariably met with the reply or that company do not loan on its policies cash." This is und purchase the same for many of the leading American the case with is in strong contrast werican companies, and of first-class Contrast with the liberal practice are pleased to be anadian companies, all of which policy-holders by making loans on their their cies after they have rung loans on their polior, if so desired, they will pay some few years, or, if so desired, they will pay an equitable cash tages to policy-holders in of the many advanclass home company in dealing with a firstshould be carefil to see that the compans they are insuring with bas been successful, and is also under competent management wise it is unlikely that satisfactory rent, other be realised on the money invested by way of premiums. Under the Compound Investment plan all question as to loaning on the policy is removed after it has existed for ten years, because the contract definitely specifies that the eleventh and subsequent premiums will be loaned to maintain the policy, and, moreover, a further advantage is guaranteed in the contract, that if death occur before termination of the investment period, say twenty years, the loan will be cancelled and the full face of the policy paid. Intending insurers would do well to communicate with the Company at its head office, 22 to 28 King Street West, Toronto, when full particulars respecting this excellent plan of insurance will be furnished; or parties desiring to undertake an agency will find it to their advantage to communicate with the Company.

