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## WHY DOES ST. JOHN NOT GROW?

By James Hannay, D. C. L.

[The question which Dr. Hannay asks in the heading of this article is one of vital importance $t$ the people of St John. For thirty years the population of St. John has been at a stand still. What is the reason? Dr. Hannay does not attempt to answer this question, but he gives some facts regarding the growth of some sections of the Province of New Brunswick and the stagnation of others. The question, vital to every resident of St . John is, how to remove the stagnation in that city-in other words, how can St. John be given a start ahead. The New Brunswick Magazine wants suggestions along this line from thinking people-not long letters, but suggestions, brief and trenchant that will tell the people plainly what they lack and the remedy for present conditions. - Editor N . B. Magazine.]

The question which I have placed at the head of this article is a very pertiaent one and ought to interest every inhabitant of New Brunswick, for the growth of St. John may be taken in some measure to indicate the growth of the Province. St. Jolm is our chief commercial centre, and if it is not growing as rapidly as it ought to do the cause ought to be discovered and, if possible, a remedy found. There was a time when the city of St. John grew quite rapidly. The first census of the Province was taken in the year 1834, and then the population of St. John, within its present boundaries,
was 16,100 . The second census was taken in $1 S_{4} 0$ and then St. John had 26,923 inhabitants, having increased by 10,823 in six years. Another census was taken in ${ }^{18} 51$ and then St. John had 31,174 inhabitants. The city was still growing but much more slowIy than prior to the preceeding census. In 1861, St. John had 38,817 inhabitants, a very respectable increase of $2_{4}$ per cent. In 1871 the first Dominion census was taken and St. John at that time had 41,325 inhabitants. This was not a large increase but it was something. In 188 I the population of St. John was $4 \mathrm{I}, 325$; the city had
barely held its own, the great fire having occurred in the meantime. In 1891 the population of St. John had fallen to 39, 79 a decrease of upwards of 2,000 from the previous census. In 1gor the population of the city was 40,7II, an increase of a little more than 1500 in io years.

Le: us compare these last figures with the census returns of Halifax. In 1831 Halifax city had 14,422 inhabitants and, though much older than than St. John, the latter city had outstripped it in population. In 185 I Halifax had 20,749 inhabitants or more than 10,00 less than St. John. In 1861 the population of Halifax was 25,626 , so that St . John was then nearly ${ }_{14,000}$ ahead of it. In 1871 the population of Halifax, was 29,582 . In 188ı it was 36,100 . In 1891, 38,437 and in 1901, 40,832. For the first time in its history since a regular census was taken the population of Halifax exceeded that of St. John. In other words while Halifax has been growing, steadily, the population of St. John has been standing still or declining for the past 30 years. In 1901 there were fewer people by $61_{4}$ than there were in 1871 . In the meantime Halifax has added upwards of 11,000 to its population.

No one will pretend to say, we think that Halifax possesses the same natural advantages as St. John. The latter is situated at the mouth of a large river which brings down every year, millions of feet of lumber to give employment to the mills about St . John, and to add to its export trade. The same river furnishes agricultural products to feed the people of St. John. St. John possesses a harbor which is never frozen over in the winter and which is available as a winter port for
the products of the west, yet with all these advantages, Halifax is outstriping our New Brunswick city and there ought to be some way of ascertaining why this is so and how such a condition of affairs may be remedied. Is the fault with the people of St. John or is it due to some change in the condition of the Province itself ? It may be said that the falling off of the population of St. John was caused by the great fire, but while this, no doubt had its effect, it cannot be held responsible for the whole difficulty. Portland, Maine had a great fire in 1866 which was quite as destructive as that of St. John, yet its population is now more than double what it was was prior to the fire. Chicago had also a great fire 35 years ago but that did not stop the growth of that wonderful city, and it has now four times as many people as it had before its great conflagration. A study of the figures of the population of St. John shows that even before the fire, its growth had received a check for while the rate of increase between 185 I and 1861 was 24 per cent. between 1861 and 1871 it was less than 7 per cent. During the same decade the population of the whole province increased by about 13 per cent. Since 186 I the population of New Brunswick has increased by 31 per cent. while that of St. John has increased less than 5 per cent. It is to be remarked however, that most of the increase of population in New Brunswick has been in the counties along the Gulf of St. Lawrence. The County of Charlotte has has now a smaller number of inhabitants than it had in 1861, having declined from 23,363 , to 22,415 . The counties on the St. John river, excluding St. John, had 90,166 inhabitants
in 1861 and in 1901, had 112,938 , inhabitants. This is an increase of 25 per cent. in 40 years. The counties along the Gulf, including Albert, had 86,277 inhabitants in 1861 , and at the last census, their population had risen to 144,029 , an increase of nearly 80 per cent. Yet there does not seem to be anything in the soil, climate, or natural resources of the Northern counties which should enable them to grow three times as fast as the counties upon the river St . John.

If the growth of St. John depended altogether on the river counties we might find in the slowness of their increase of population a reason for St. John standing still, but it is evident that our chief commercial city does not depend altogether on the river counties, and that other reasons must be sought for to account for its condition. St. John has always had a large trade with the Province of Nova Scotia, and indeed all that portion of Nova Scotia which lies on the Bay of Fundy is naturally tributary to it. The construction of the railway from St. John to Shediac also opened up a large business with the northern counties which ought to have increased as they obtained better facilities for sending their products to market.

Many people have expressed the opinion that the first serious blow which the trade of St.John received was the construction of the railway from Woodstock to St. Stephen. That took away from St. John a large amount of the trade which it had with the up river counties. This connection was established about the year 1866 , and ever since that time St. John has felt the loss of this business. The fact that the decline in the rate of growth of the population of St. John coincided
with the construction of this railway lends some force to the arguments of those who thus account for the population of the city not increasing more rapidly.

Again the building of the Intercolonial Railway by the North Shore deprived St. John of a business which properly belonged to it and tended to send the trade of the counties on the Gulf of St. Lawrence to Halifax. The railways that have been built in this province have not been helpful to St. John to the extent that they ought to have been, and in some cases they they have been very injurious. When the Intercolonial was being located, the people of St. Johnwere very anxious that it should go by the St. John river valley, which was the shortest way to the sea. Failing that they desired the central route which would have come out at Apohaqui on the existing line between St. John and Shediac, and would have given the city a great advantage over the line which was selected. Strange to say, we find the people of St. John 30 years later protesting against another railway through the centre of the province which would bring St. John 200 miles nearer the west than Halifax.

It is very much to be regretted that the Intercolonial Railway should not have come down the valley of the St. John river. If it had done so, and the North Shore had been provided with railway facilities as would have been the case, the trade of St. John would now be double what it is, Unfortunately that portion of the province lying on the St. John river which was formerly the most desirable and the most populous, in consequence of its means of communication by water, since the advent of railways has
become stagnant and dead. The population of Sunbury county has fallen from 6,057 in 1861 to 5,729 in 1901, while that of Queens has fallen from 13,359 in 1861 to 10,977 in igox. The same thing has happened to the parishes of the county of Kings which lie along the St . John river and its tributaries, Westfield, Greenwich; Kingston, Springfield and Kars. The population of these parishes has fallen from 7,360 to in 1861 5,718 in igor. This is a condition of affairs which cannot be viewed without regret for there ought to be no retrogression in this comparitively new country.

The counties of Queens and Sunbury contain some of the most valuable lands in the province, and with good facilities for reaching a market, the produce of these counties ought to increase year by year. Yet the census returns do not show this to have been the case. In 1861, these two counties had 22,202 homed cattle while in 1901 they had 22,090 . The number of sheep had fallen from 26,505 , to 14,322 and the number of swine from 7,304 , to 4,748 . The number of horses had increased from 3,789 to 4,713 . The hay crop of Sunbury and Queens in 1860 was 46,969 , tons in 1900 it was 52,143 . The potatces grown in 1860 in these two counties amounted to 366,380 bushels. In 1900 the number of bushels of potatocs produced was 346,841 . The number of bushels of wheat grown fell from 7,897 in 1860 to 1,449 , in 1900 . These two counties produced 265,000 bushels of oats in 1860, and 259,000 bushels in 1900. There' was, however, an increase in the amount of buckwheat grown from 121,000 in 1860 to 155,000 in 1g00. The was also an increase in butter, 553,000 pounds being made in

1860 and 845,000 pounds in 1g00. In 1860 these two counties produced 69,000 pounds of cheese, and in 1900 the two cheese faciories in these counties produced 48,184 pounds of cheese. There are no statistics of the cheese made by the farmers in their own dairies. These figures are not encouraging for they show that two of the counties which are most favorably situated on the river and which are very near St. John are not increasing in productiveness but rather the reverse.

Yet while agriculture in Queens and and Sunbury and in the river parishes of Kings has not advanced there is no doubt that New Brunswick stands in a much better position agriculturally than it did 40 years ago. In 1860 the number of acres improved was 885,108 in 1900, it was $1,409,720$, The value of the farms in 1860 was $\$ 31,169,946$ in 1900 , it was $\$ 38,708,938$. The value of the implements and machinery used in 1860 was $\$ 1,542,421$ in 1900 it was $\$ 3,662,73 \mathrm{I}$. The following table shows the live stock, farm crops and agricultural products of two years, 1860 and 1900 .


These figures show that New Brunswick as a whole has made great
advances in agriculture during the past 40 years, and while there is still great room for improvement, the outlook is hopeful. let it is to be feared that St. John has derived but little benefit from these developements of our greatest industry. It is stated that the butter and cheese which is made in the factories which have been established throughout the province, instead of coming to St. John for export are sent to Montreal and that in many cases the same butter is sent from Montreal to St. John for export during the winter. This seems to be a very absurd and unprofitable arrangement and its effect cannot fail to be injurious to our agricultural interests.

We have now at St. John, an admirable system of deep water wharves, with grain elevators, cattle sheds and all the appliances for doing a large export trade, yet it would seem as though all these facilities had been created for the benefit of shippers outside of New Brunswick, and that they are not having any effect on the developement of the province itself. Is it not time that we had merchants in St. John prepared to deal in the produce of the province, and to ship these articles which are made in New Brunswick to foreign markets? There is no doubt if the farmers understood that they could sell their stock and produce in St. John for export, they would engage much more largely in their business than they do at present. They have not yet been made to understand that there are facilities at St. John for the disposal of everything they produce. In this connection St. John should have and must have a regular line of steamships running to it in the summer from Europe. With-
out this we cannot hope to compete with the farmers of the west, or to induce our farmers to engage, more largely in the production of human food. We believe that if our farmers were assured of an easy access to the markets of Great Britain all the year round they would do much more in the productions of agriculture than at present. Many ficlds that are now lying waste would be cultivated, and ther would be greater encouragement for the farmer to extend his business.

There was a time when St. Jolm appeared likely to become an important manufacturing centre, but this hope has not been realized. Thirty years ago St. John had numerous boot and shoe factories, which appeared to be prospering and which employed a large number of persons. Now we believe that they have all disappeared It is not so many years since St. John had extensive car works but these have been removed to Amherst which has become an important manufacturing town. St. John also has had a sugar refinery, glass works sewing machine factory, rope walks and many other industries which now no longer exist. Fortunately it has been able to hold on to its cotton mills although they have been seriously threatened many times. Some other industries are still flourishing in St. John but it would seem that this city is not doing as much in the manufacturing line as it ought to, considering its facilities and advantages. Why this is so, should be an object of anxious inquiry to all who are interested it its welfare.

Perhaps the reason for the slowness of the growth of St. John may be found in its system of taxation, which, we believe, is universally condemned. When we find St. John
enterprises having to keep their business offices at Rothesay for the purpose of avoiding the taxation of the city, we may be sure there is something seriously wrong and that capital will not be encouraged to cothe to a place which treats its residents in such a fashion. At present the tendency is to avoid St. John, and this will certainly continue to be the case until the system of taxation is changed. It will be difficult no doubt to devise a system which will lighten the burden of taxation, for St. John has now a large indebtedness, the interest of whom amounts to upwards of $\$ 3.90$ a head on every man, woman and child in the city. But the burthen might be adjusted in such a fashion as not to
strangle industries and prevent capital from being invested. That this is the effect of the existing system needs no demonstration.
In this article I have touched but lightly on the question under consideration, in the hope that what has been said will awaken those who are most interested in the subject, to a sense of the true position of St. John, which is certainly not enjoying that degree of growth and prosperity which seems to be its right. A consideration of this question and its proper solution will be far more beneficial to the city than than too much devotion to politics which seem to lead to nothing except disappointment.

## ONE WAY TO MAKE ST. JOHN GROW.

What will make St. John grow? That is the vital question for the people who live in the commercial metropolis of New Brunswick. If we acrept the ceusus returns as fact, and we have no means of contradicting them, St , John has not increased in population for thirty years. Cities and towns in all direstions are growing, yet St. John stand stills. Why? That is a question upon which a variety of opinions exist. Since the days of wooden ship building St. John has been without a leading industry. In the old days everything depended on ships and lumber and every industry of this city traced its origin to one of these two industries which gave the greatest employment. Wooden ship building is now gone forever and the majority of the men who directed, or were employed in the building of ships have joined the silent majority. It will never return, as wooden ships are a thing of the past. Possibly as many men are employed in cutting lumber as ever for we have gradually developed that industry beyond its limits of thirty years ago. Still we export too much of our forest growth as
raw material-or only partly manufactured.
The reason St. John does not grow is that there is not enough manufacturing done in the city. It has always been a difficult task to obtain capital for manufacturing establishments because a few have been started that have failed to carn dividends and gone out of being. Nothing is said about the hundreds of thousands of dollars that have been sunk in unprofitable mines by those who sought to gain riches quickly and easily. If an investor loses his money in a gold mine he says nothing about it, but if he loses it in an effort to start a factory he lays the loss to every reason but the real cause. The failure of every industry in St. John that has passed out of existence can be directly traced to one causelack of working capital. If an industrial concern is to be made a success it must be its own banker-must have sufficient money to go into the market and purchase raw material at the right time and not be compelled to sacrifice the manufactured article to raise ready money for the pay roll. Many
industries have been brought into being in St . John where the directors had to endorse the company's note to raise the money for working expenses to start with. It is folly to expect success when such methods have to be resorted to and a receivership has invariably ended the careers of such concerns. But where there has been sufficient capital and conservative management success has followed. There is more money made by the capitalist who goes into manufacturing than he who goes intotrading, and one factory is worth a dozen stores to a city because of the employment it gives to the people. It is true there has been quite a development of manufacturing in St. John in a small way in the last ten years and the result is that labor which was a drug on the market a decade ago is becoming scarce in these days. Fifteen years ago an advertisment for female help would get a dozen responses to one today.

To make St. John grow there should be enough industrial development to give employment to the natural increase of population. This dees not mean only the population of St. John city, but the country around as well. In these days of improved machinery on farms the same number of people are not needed for farm work as formerly and the surplus from the country naturally gravitates to the nearest city seeking employment. If this cannot begot near by, then the farmer's son pushes on to another city until finally he gets the employment. It is quite evident from the census returns that the farmers' sons in their quest for work have simply passed through St. John, or if they have found places here they have only filled the shoes of others who have gone elsewhere. St. John spends freely in educating her sons and daughters, but this money is largely lost to the community, as only a percentage of those who pass through the schools find employment at home. This being the case would it not be well for the large tax payer who bears the burden of the cost of the schools to study his own interest by endeavoring to
develop the industrial growth of the city. St. John lost the Harris car works, which had been a surcessful industry for a quarter of a century, and which is still successful, because her monied men refused to invest the capital required tis retain the industry here. This plum went to Amberst, whose people furmished the capital, St. John refused to put up, although Amherst is not nearly so well situated for the successful prosecution of car building as is St. John.

It is the general belief that St. Iohm is growing again. The winter port business was the beginning of a new era. It has cost the city much, and is costing every year. The establinhing of a dry dock ought to be followed by a big ship yard. But before either of these will come petty jealousies must be forever forgotten. What difference does it make to the community if a man who succeeds in exploiting a great project grows rich thereby, if the community as a whole is also benefitted. 'The greatest fault of the people of St. Johm is their desire to prevent the success of any project in which they are not directly interested. They appear to hate hearing of the success of a neighbour, forgetting that some portion of his success must be to their own benefit. Everybody in business, or dependent for employment on the industries or trade of a city is or ought to be interested in the increased growth of that city. If we had growth it would soon put an end to petty jealousies, as the increased trade would give more room for those now in business, and provide a field for new comers as well. The great trouble now is, that when one concern which depends for its sucress on the population of St. John develops another declines. This is because we have no growth. If the population of St. John showed a continuous increase this would not be so. The problem "How to Make St. John (irow" is one of alsorbing interest, of the highest importance to those who have large investments in the real estate or trade of the city.

## STORY OF THE QUEEN'S RANGERS.

# A Famous Fighting Regiment Which Came to St. John at the End of the Revolution. 

By James Hannay, D. C. L.

## CHAPTER I.

Of the thirty or more battalions of Loyalists which enlisted in the service of the Crown during the Revolutionary war, none has been so widely celebrated as the Queen's Rangers. This, no doubt, is partly due to the fact that they found a historian in Lieut. Col. Simcoe, their commanding officer, who wrote a book to chronicle their achievements; yet after making all allowances for this advantage, it must be admitted, without detriment to the other Loyalist corps, that the Queen's Rangers exceeded them all in length and variety of service. What the famous Light Division was in Wellington's Peninsular campaigns the Qucen's Rangers became to the British army in America; whenever there was an enterprise that demanded celerity and daring, the Queen's Rangers were selected for the service if they happened to be at all near the place where it was to be performed. Their six years of active service in the war made them veterans, and their peculiar organization enabled them to
accomplish feats which would have been quite beyond the power of an ordinary battalion of the line. There can be little doubt that during the last three campaigns of the war the Queen's Rangers was the most efficient regiment in the British service in America.

The narne "Rangers," a survival of the old French war, is that by which they were almost universally known, although in official documents they appear occasionally as the "King's First American Regiment," an honorable distinction granted them in 1779 . In the French war Major Robert Rogers, of New Hampshire, was commander of a corps known as Rogers' Rangers, which did good service prior to the fall of Quebec. When the Revolutionary troubles arose Rogers received a commission from the Crown as colonel, and proceeded to enlist men to serve against the Revolutionary armies. This was the beginning of the Queen's'Rangers, whom Rogers naturally enough named after his own old corps. The Rangers were enlisted in the summer and autumn of 1776
in Comnecticut and the vicinity of Dew York. They mustered at one period above four hondred men, all Americans and all Loyalists. Re. cruiting for the Gueen's Rangers was a service of no small danger, as mas. be inferred from the fact that laniel Strang, who, early in 177\%, was captured near Peekskill with a paper in his possession, signed by Col. Rogers, authorizing him to enlist men for the ()ueen's Rangers was tried by an American court martial and hanged. As the war advanced, the composition of the Gueen's. Rangers very materially changed. and the native American element seriously diminished in proportion to the other mationalitien which went to form the regiment. This was due to various causes, the principal, no doubt, being that the Rangers was the only Loyalist Regiment that was authorized to enlist Europeans. The Rangers gradually grew to be more a European than an American Regiment. Po illustrate this fact, it may he stated that on the $24^{\text {th }}$ August, if8o, according to the muster rolls, in which, contrary to the usual course, the nationality of the officers and men was given, the Rangers-officers, noncommissioned officers and men were fround to be composed as follows:-

| Irish | 219 |
| :---: | :---: |
| American. | $15^{8}$ |
| E.nglish | 132 |
| Scotch. | 64 |
| Foreigners. | $3{ }^{\circ}$ |
| Total. | 603 |

Of the 40 Commissioned Officers attached to the Queen's Rangers at this period, 19 were Scotch, 9 Americans, 8 Irish, 3 English and 1 a foreigner. Of the non-Commissioned Officers at the same date, 24 were

Irish, 27 Americans, is Pinglish, 7 Sooth and $=$ foreigners. of the pinates, therefore, 187 were Irish, 122 Americans, 10 Inglish, $3^{x}$ Scotch. and 27 foreigners. These rigures show that the American lomed, at that time, only about 2.5 per cent. of the rank and file of the Regiment. Colonel Rogers did not long remain in command of the Rangers, but carly in 1777 was succeeded by Colonel lrench. The latter in his turn was followed by Major Weymess.

On the 27 th August, $177^{\prime}$, (ieneral Howe. in command of the British amy, defeated the Americans moder Washington at the battle of lomy Island and took possession of BrookIyn. I few days later the Americans were driven from . Vew lork and the British army occupied it, an occupation which was mantamed for seven years, or until the last band of Loyalists which came to St. John in the fall fleet bade it adieu on the $25^{\text {th }}$ November ifs. $_{3}$. The Uueen's Rangers then formed a part of (ieneral Howe's army, which began a series of operations resulting in the capture of Fort Washington and the llight of the whole American army into New Jersey.

Prion to this. bowever, and white the American army still occupied the strong position in the heights west of the Brons, on the night of the ast. ()ctober, the Sueen's Rangers, under Colonel Rogers, were lying at Mamaronec, on Lomg Island Sound, a few miles to the noth of New Rachelle. Here ther were surprised bo a force of Delaware and Maryland troops under Colonel Haslet, and a number of them killed or captured. The Americans: claim that the Rangers on this occasion, lost almost eighty mett and
sixty stands of arms, but very little reliance is to be placed in American accounts of the loses of their enemies in the war of the Revolution. in the action at Spencer's Ordinary in which the Rangers were engaged in 178 r , the Americans returned a British loss of 60 killed and 100 wounded, the actual loss, as shown by the official returns, being 33 killed and wounded. We may conclude, therefore, that the loss of the Rangers at Mamaronec was probably much exaggerated. I have not been able to discover any British account of the affair, which in the larger operations which Howe was carrying on would hardly be regarded as worthy of note.

The Queen's Rangers at this period and for a long time afterwards formed a part of General Kuyphausen's command. This general was a German baron, a native of Alsace, the son of the Colonel of the German regiment of Dittforth, which served under the Duke of Malborough. General Kuy. phausen was bred a soldier, and saw much service in the Prussian army. When the Britich government hired twelve thousand German troops for service in America, he came in command of part of the force, and continued in America until the end of the war. He was about sixty years of age when he came to America. John F. Watson, autior of the Annals of Jhiladelphia says of him "Cieneral Kuyphausen was much of the German in appearance; not tall but slender and straight. His features were sharp; in manners he was very polite. He was gentle and much esteemed."

Fort Washington was captured by the British on the I6th November, 1776 , its reduction being effected with a loss to the British of 78 killed and

380 wounded. The Americans had 54 killed and 93 wounded, and 2,818 of them surrendered as prisoners of war. In the operations which led to the capture of Fort Washington, the Queen's Rangers had a share, but naturally ènough, as a newly levied force their part was not an important one. They continued with Kuyphausen as part of the force which guarded New York on the land side, but took no share in any important engagement, for several months. In this period, however, they became efficient soldiers and fitted themselves for the conspicuous part they were to play in future actions with the enemy.

In July 1777 the British army under General Howe, sailed from New York and, landing at the head of Chesapeake Bay, commenced a victorious march towards Philadelphia. This movement brought on the battle of Brandywine, which was fought upon the with September, General Washington being in command of the Americans, and the result bing their total defeat. The Queen's Ranger; formed part of General Howe's army on that memorable day, and covered themselves with glory. They were then under the command of Major Weymess and were with the right wing of the army which was commanded by Kuyphausen. The Brandywine is a small river which flows into the Delaware from the north, entering the latter near Wilmington. It is fordable in several places, yet seemed to offer such advantages for defence that Washington took up a position behind it with a view to check the British in their a! vance on Philadelphia. Washington who had been on the western bank of the Brandywine with his headquarters at Wilmington,
came to the east bank by Chad's ford before daylight on the moming of the 9th September, and established his head quarters at a house about a mile eastward of the Brandywine. The British, the same evening, marched forward in two columns. Kuyphausen with the left, and Cornwallis wit! the right. On the morning of the roth they united at Kennet Square, a small village, about seven miles west of the Brandywine. That evening they advanced two miles farther, or to within a mile of Welsh's tavern, and about five miles west from Chad's ford.

On the morning of the inth September, the day of the battle, on the Brandywine, the main body of the American army was posted on the beights to the east of Chad's ford and commanding the passage of the river. The brigades of Mecklenberg and Weeden, which composed General Greene's division, occupied a position directly east of the ford. Wayne's division and Proctor's artillery were posted upon the brow of an eminence near Chad's house, immediately above the ford; and the brigades of Sullivan, Sterling and Stephen, which formed the right wing, extended upwards of of two miles up river from Chad's ford. At Pyles' ford, two miles below, General Armstrong was posted with one thousand Pennsvlvania Militia; and General Maxwell with upwarls of one thousand light troops took post on the heights on the west side of the river, about a mile from Chad's ford, to check the advance of the British, towards that crossing place.

General Howe's plan of attack was similiar to that adopted in the battle of Long Island, and involved a circuit-
ous march for the purpose of getting on the enemy's flanks and rear. At daybrad the column of Cornwallis, which was composed of two battalions of grenadiers, two of light infantry, the Hessian grenadiers, part of the seventy-first regiment, and two British brigades, in all about ro,000 men, moved northward along the Lancaster road which runs for several miles parallel to the Brandywine, but distant from it some three miles. A dense fog shrouded the landscape and the movement of Cornwallis was not perceived by the Americans until between 9 and ro in the morning, when some American light horse under Colonel Bland discovered a part of Cornwallis's division marching towards the west branch of the river at Trimble ford, about seven miles above Chad's ford, where the bulk of the American army was. This news did not reach Washington until nearly noon, by which time Cornwallis had made a circuitous march of seventeen miles, crossing the west branch of the Brandywine at Trimble's ford, and the east branch at Jefferies's ford, and was within two miles of the right flank of the American a:my, where General Sullivan was resting at his ease in utter ignorance of the fact that Cornwallis had moved at all.

At 9 o'clock when Cornwallis had been several hours on the march Kuyphausen moved forward towards Chad's ford with his division which consisted of two British brigades, a body of Hessian's and the Queen's Rangers in all about 4,000 men. His orders were to amuse the Americans with feigned efforts to make a passage at Chad's ford until the cannon of Cornwallis announced that he had got
in the rear of Washington's army. Maxwell with his light troops, vainly attempted to oppose his advance. He occupied a wooded height near the river and a furious contest ensued before he was d.slodged. The most of the fighting fell upon the Queen's Rangers, then about 400 strong, and on a detachment of riflemen under Major Ferguson of the 7 ist Regt. Maxwell and his light infantry were driven across the river and Kuyphausen, from heights on the westem bank commenced a connonade of the American position. About 2 o'clock in the atternoon Cornwallis, who had got into the rear of the American army made a furious attack upon it, and soon afterwards Kuyphausen began to force a passige across the Brandywine at Chad's fort, where he vas opposed by the American troops under (ieneral Wayne. The attempt to stop the victorious British was futile, Wayne was defeated and his guns captured, and at the same time Cormwallis broke the American right an-I their whole arme was soon bying in every direction. The Americans retreated to Chester in the utmost disorder, and if (ieneral llowe had been prompt in pursuit, Washington's army would have ceased to exist as a military bods.

The British loss in the battle of Brandywine was, w killed 488 wounded and six missing. ()f this loss about one fifth fell upon the Queen's Rangers who had one third of their total number killed or wounded. Of the twenty one commissioned olficers of the Queen's Rangers engaged at the battle of Brandywine, fourteen were either killed or wounded. There can be no better proof than this itatement affords of the closeness and
severity of the fighting in which they were engaged in this famous battle. That their merits were duly appreciated is shown by the following notice which appeared in the Philadelphia Ledger of December 3rd, 1777, evidently from an official source;
"No regiment in the army has gained more honor in this campaign than the Queen's Rangers; they have been engaged in every principal service, and behaved nobly ; indeed, most of the officers have been wounded since we took the field in Pennsylvania. (jeneral Kuyphausen, after the action of the inth September, at Brandywine, despatchedan aide de camp to General Howe with an arount of it. What he said conceming it was short, but to the purpose. "Mell the (iencral' (says he) "I must ie silent as to the behaviour of the Rangers, for I want even words to express my own astonishment to give him an idea of it.' The $13^{\text {th }}$ the following appeared in orders: 'The Commander in Chief desires to convey ts the officers and men of the Queen's Rangers his approbation and acknowledgment for their spirited and gallant behaviour in the engagement of the irth inst., and to assure them how well he is satisfied with their distinguished conduct on that day. His excellency only regrets their having suffered so much in the gallant execution of their duty.'"

The American loss in the battle of Brandywine amounted to 300 killed, 600 wounded and 400 taken prisoners. They also lost ten field pieces and a howitzer. Many French officers were engaged in this action on the side of of the Americans, and one of them, the Baron de St. Ouray, was taken prisòner.

Had Brandvwine been followed up as it should have it would have become the decisive battle of the war.

The battle of Brandywine opened the way to Philadelphia which was accupied by General Howe on the 26th September. When he first too: possession of the city the British reneral stationed the main division of his army at (iermantown which is about eight mlesto the no) th of Philadelphia. Washington encamped about twenty miles from the Pennsylvania capital, at Pennibecker's miils, between the Perkering and Skippack Creeks. By the beyinning of October Washingtoi's army had been considerably reinforced, while General Howe', was much weakened by the absence of the detachnents which had been sent for the purpose of relucing Billingsport and the forts on the Delaware. Washington was informed of this and conceivel the design of surprising the British force at Germantown and destroying it before it could be re-enforced. Judge Jones, in his History of New York asserts that (ieneral Howe was informed of his design, but he thought so little about the matter, that he never thought proper to let the commuding oficer at Germantown know that he possessed such information. The consequence was that in the early morning of the 3rd Oetober, while Vashington with his whole army was stealing silently upon the British, the latter ware sleeping unconscious of danger, and in fancied security.
The British line of encampment at Germantown crossed the village at right angles, near its centre, the right wing extending westward from the town towards the Schuylkill. The
(jerman position was covered in front with (ierman chasseurs, some mounted and some on foot. The British right extended eastward from the village. and was covered in front by the Queen's Rangers. Th: Americans plan of attack, which was decided upon at a comen of officers called by Washington, gave every promise of success. It was arranged that the divisions of Sullivan and Wayne. flanked by Conway's brigade were th moke a front attack atering Germantown by way of Chestnut hill, while (ieneral Armstrong, with the PemsyIvania Militia, should get in the British left and rear by the Manatawny road. At the sa:ne time the livision of Greene and Stephen, thonked by Mcl)ougall's brigade were to make a circuit by way of the Lime Kiln road and attack the British right, while the Maryland and Jersev militia under Generals Smallwood and Forman were to march by the old York road, and fall upon the rear of the British right. Lord Sterling, with the brigades of Nash and Maxwell formed the American reserves.

After dark Washington with his army moved silently from his camp towards Germantown. He accompanied the column of Wayne and Sullivan in person. A little before sunrise his army emerged from the woods in front of the British pickets at Chestnut hill. Shortly before that time his approach had been discovered by the British patrols who gave the alarm. Such troops as could be got together were hurriedly sent forward to Mount Airy, a position about a mile north of the village of Germantown. At 70 'clock Sullivan's advanced party, drawn chiefly from Conway's brigade, fell upon the British pickets
and drove them back to the main body which consisted of a part of the Fortieth Regt. and some light infantry. Sullivan's main body moved to the right through the fields, and forming in a lane leading towards the Schuylkill attacked the British on the left flank ir such overwhelining numbers that they fell back towards Germantown. Culonel Musgrave thus furiously attacked, threw himself with five companies of the Fortieth Regt. into a large stone house, owned by Judge Chew, and checked the pursuit of the enemy. Such a tremendous fire of musketry was kept up from this building that the further progress of the Americans in the centre was stopped. Cannon were brought to bear on the house, but so strong were its walls and so high the courage of its garrison that it was found impossible to dislodge them. Attempts were made to set the house on fire, but without success. The attempt to - capture Chew's house caused many of the Americam :roops to halt and brought back Wayne's division which had advanced far beyond it. Sullivan's left flank was thus uncovered and his plans totally disconcerted. It was the crises of the battle.
While this attack was in progress, (ieneral Greene with his heavy force had attacked the British right wing, in which were the Queen's Rangers, and attempted to occupy the village. In this object Greene was foiled, fur General Gray, at this moment, finding his left secure, marched to the assistance of his centre and right. Colonel Matthews with a detachment of Greene's column, after capturing about one hundred British near Chew's house was sur rounded by the British right wing and compelled to sur-
render. A strong British force was sent forward to release Colonel Musgrave in Chew's house. The Americans were defeated at all points and fled from the field leaving their dead and wounded behind them. Their well planned attack had ignominiously failed.

Although the battle of Germantown lasted only two hours and forty minutes, the loss was large for the numbers engaged. The Americans had ige killed, 521 wounded, and upwards of 400 were made prisoners so that their total loss was about 1 ros. The British loss was 535 , of whom le'ss than 103 were killed. Germantown reflected the greatest credit on the British troops engaged in it, and no corps on the field that day fought better than the Queen's Rangers, although sadly reduced in numbers. The list of causualities made up on the $24^{\text {th }}$ November 1777 show that in the preceeding three months the Rangers had lost 141 men, or more than one-third of their strength. A recapitulation of their losses will show more vividly than anything else the various reductions of its strength to which a regiment is exposed:-

| Dead............................... | 23 |
| ---: | ---: | ---: |
| In Hospital............... | 79 |
| Discharged, unfit for service... | 13 |
| Prisoners with the enemy...... | 7 |
| Deserted..................... | 19 |
| Total... ....................... | I4I |

At the same date the effective strength of the Queen's Rangers, after having received a reinforcement of more than 100 recruits, was only 329 rank and file, in addition to 42 absent on duty or on leave. In addition to the list of casualties above given, there were many men slightly
wounded at Brandywine and Germantown who had returned to their duty prior to the 24 th November, 1777, the date of the return from which I have been quoting.

The Queen's Rangers, after the battles of Brandrwine and Cermantown, consisted of eleven companies of infantry; to wit, a grenadier and light company, eight battalion companies, and a Highland company with the national dress and a piper. The uniform of the Rangers was a dark green, with dark belts and accoutrements, this being the best color for the kind of campaigning in which they were engaged. After Simcoe became commanding officer of the Rangers in October 1777, he found that their efficiency would be greatly increased by the addition of a few cavalry. Sir William Erskine offered to supply him with dragoons whenever he needed them, but their dress was so different from that of the Rangers, being of red with white belts, that Simcoe deemed them unsuitable. He suggested that it would be better to mount a dozen soldiers of his regiment, and Sir Willian Erskine approved of this idea and sent a suitable number of horses, saddles and swords. This little body of mounted Rangers was placed under the command of Benjamin Kelly, a sergeant of distinguished gallantry, who deserted from the American army The appearance and accountrements of these troopers became the subject of a good deal of ridicule, especially by the officers of the regular army, but they speedily became so useful that other bodies of mounted men were raised for similar services in other corps. The Queen's RangersHussars, as they were termed-were in December placed under the com-
mand of Lieut. Wickham, an officer quickness and courage, and soon afterwards, when their number was increased to 30 , Ensign Procter wato added. In 1778 the Hussars were lormed into a troop of 40 , rank and file, with Wickham as Captain, Allan McNab (father of the celcbrated Sir Allan McNab), Lieutenant and quartermaster, Spencer, of the 16 h Dragoons as Comet. The strength of the Queen's Rangers at that period was 388 rank and file. In the summer of 1779 a troop of Buck's County (Pa.) Light Dragoons, under the command of Capt. Sandford, was attached to the Queen's Rangers. In October of this year the strength of the Rangers was 443 rank and file of infantry and 96 of cavalry, including 41 Buck's County dragoons; so that the total strength of the Qucens Rangers proper, was just 498 rank and file.

In the summer of 1780 two new troops of cavalry were formed-one under the command of Captain David Shank, with George Spencer as Lieutenant and William D. Lawler as Cornet ; and the other under the command of Captain John Saunders (afterwards Chief Justice of this Province), with John Wilson, Lieutenant and Thomas Merritt, Cornet. In December of this year the strength of the Queen's Rangers was eleven companies of infantry, numbering $47^{8}$ rank and file, and three troops of cavaliy numbering II7 rank and filea grand total of 595 , exclusive of Commissioned Officers. Early in December, 1780 , a fourth troop of cavalry was formed and placed under the command of Captain Thomas J. Cook, who had been a Lieutenant in the 17th Dragoons. This troop was recruited in New York. William D.
I.awler became its Lieutenant and Samuel Clayton the Cornet. In April, ${ }^{1781}$, a troop of German Hussars, under the command of Lieutenant George Albus, was attached to the Rangers, which then consisted of eleven companies of infantry and five troops of cavalry. That year the Rangers were engaged in active service in the South, from the beginning of January until the surrender of Cornwallis' army in the latter part of October. They were continually engaged and suffered heary losses yet their strength on the 24 th June, 1781 , was 447 rank and file of infantry and 163 cavalry, 610 in all, exclusive of Capt. Saunders' troop, which was then at Charleston, S. C., and from which we have no returns. On the 24 th August of the same year, the strength of the Rangers was of infantry, 372 rank and file, and of cavalry 188 , exslusive of Capt. Saunders' troop and also of the Cierman llussars, which were still serving with them. In the preceding two months the strength of the Regiment has been reduced by 5o men, and the muster rolls show that is had been killed. $3+$ were in hospital wounded, 20 were prisoners, and 14 had deserted. The next two months saw the end of the active service of the Queen's Rangers, for they were included in the surrender of the Army of Cornwallis at Yorktown, which took place on the 18 th ()ctober, 178:. Their losses had in the meantime been heavy, no less than 30 having been killed or died from the $24^{\text {th }}$ August to the 24 th October, and the number of wounded and sick being very large. At the latter date the infantry numbered 333 rank and file, and the cavalry, exclusive of Captain Saunders' troop and the Germans,

179, a grand total of 512. Some idea of the waste of war may be formed fact that the Queen's Rangers in 1781 , although they had more than 150 men added to their number by enlistment and the return of men who had been imprisoned, came out of that campaign nearly 100 weaker than they entered it. Their losses, therefore, in 178 I must have been fully 250 men, of whow nearly ico were killed or died of their wounds.

On the $15^{\text {th }}$ October, 1777, Major Weymess having retired from the regiment, John Gaves Simcoe, who was a Captain in the 4oth Regt. of the li:e was appointed to the Queen's Rangers with the rank of Major Commandant. A full account of Simcoe will be given further on. It is sufficient to say liere that in his hands the Rangers became, to use the words of an Americen historian of the. war, "a model of order, discipline and bravery." A great many of the origimal officers of the regiment, who were found to be unfit for the positions they occupied, had been dismissed and their places filled mainly by gentlemen from the Southenn colonies who had joined Lord Dunmore in Virginia and distinguished themselves under his orders. lo these were added some volunteer: from the army, "the whole," as Simcoe remarks, "consisting of young men. active, full of love of the service. emulous to distinguish themselves in it, and looking forward to obtain, through their actions, the honor of being enrolled in the British army."

## Officers of the queen's RANGERS IN 1777.

The following abstract from the muster rolls of the Queen's Rangers, of the 24 th Nov. 1777, after the battles
of Brandywine and Germantown shows the officers and non-commissioned officers attached to the several companies at that date or, the causes of their absence. It will be observed that several resignations, transfers, deaths and promotions are recorded:--

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CAPMAN SAENDERS COMPANT.
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Major commandant Jame Wermess. if. Sigued ${ }^{5} 5$ th O (et.

Major- John Cirymes, resigned $=$ fith ( ) Ct
Major commandant--Joho Giraves Simoere. apoointed 1 th (oct,

Captain commandant .... Irthur Ross appointed, 16th ort.

Captain Iohn Saunlers, sick in guarters.
Iieutenant - Abraham Close, resigned 1 th
Soptember.
Jieutenant John Whitlock, transeredfrom
Cap. MeCreás company 11th Nos.
Ensign- Willian Atkinom, promoted zoth Sept to be lieutenant.

Finsign . (ieurge lractor, apminted izth september.
ddjutant George Ormond.
Ouarter-Master Mex. Matheson.
Surgeon dlex. hellow.
Surgon' mate- latade Ball, resigned 2 th Octuber.

Sergeant Peter Newton.
" - Jacob Kevere.
" Soloman Stevens.
Corporals John Dwger, killed rath Sept.
" - John Frederick Pickert.
" - Nichehas Sumomdỵe.
caprais armstromi's combant (grenmers).
Captain - Richard Armstrong.
Lient. John Meciill, promoted to Captain syth (x.t.
lieut. James king, sick in Philadelphiat.
lieut. Samuel Smith, wounded.
Sergennt - Ihomas Dweer.
". Peter Gray.
"- John Mclinerson.
" - John Lyneh, sick in New York.
Corporal ...John Johnston, promoted wih ortober.

Coporal James Kidd.
" -- Robert Richey.
Capt. mackay's (highland) company.
Captain-..John Mackay, sick in quarters.
Lieut.-IEneas Shaw, promoted ist Sow.
Ensign--Alex. Matheson.

Sergeat James Machatdy
". - Matonm Bue, sick in quarters.
" (ies. Hamilton, sick in quater-.
Corporal Inomald Madonald.
*- John Macdonald.
". Jotn King.

Captain Job Williams, died of his wound woth tept.

Captain Francis Stephen-on, tamfermal from Capt Murrays (in.
 captain.

Lieut Beanly Jufl, mansfered to (:aptain Kerrs Co.

Lieut. Arex. Wiekham, tmanferred from Captain Agnew드․
limut Hoctor Mckis, tam-Eerred from Captain MeKays Co.

Sotgeant Simeon Merill.
" - Robert Gardener, tramserred to Captain Murrays Co.

Sergramt John Ladan, tansferred from Captain Murray's Co

Sergeant Wm. Whitley.
Corperal Charles White killed toth dent.
" Miles Swinny.
" Wm. Clinton.
Cabtali meshopes combans.
Captain- James Dunlop, absent on leave in New York.
licutenant George Ormond, removed to Capt. Agnew's Company.
 ifth.
Finsign-Charles Fraser, appointed Oct igth
Sergeant Nathand Munday.
" Ks:ar Gillert.
"- William Frost.
Corporal Morrison Ifichok.
" -. Johmon Raymond.

- William Mclaughlin.
cartan moktas combant.
Caphain Rebort Necrea, priwoner with the rebels, 24 th (3.t.

Lieutenant David Shank.
Ensign Samuel Bradntreet.
Sergeant Stephen Wainwright.
" - Robert Chandler.
"- -- Nelom, killed iath Sept.
" Duncan MrPherson, promoted 2 xth ()ct.

Corporal James Smith.
". - Thomas Gould, killed inth Sept.
. - James labourt, wick in New lork.

CAPtaln murray's company.
Captain-Francis Stephenson, transferred to Light Company $\mathrm{s}_{4}$ th Oct.

Captain-James Murray, transferred from I.ight Company 12 th September.

Lieutenant-David Shank, transferred to Captain McCrea's company.
Lieutenant-Nathaniel Fitzpatrick, promoted 19th September.

Ensign-John Wilson, appointed 12th Sept.
Sergeant-Joseph Adams, sick in hospital.
" --Benjamin Fowler.
" -Elnathan Appleby.
Corporal-John Ledann.
" --Thomas Holland.
captain agnew's company.
Captain-Stair Agnew, sick in Philadelphia.
lieutenant-George Ormond.
Ensign-Charles Dunlop, sick in New York.
Sergeant--Daniel Purdy.
". -TThomas Pryor.
" -Joln Finch.
Corporal-James Drown.
-Benjamin Kelly.
CAP'LAIN KERR's COM!nNY.
Ciaptain-․ Robert Murden, died of his wounds 12th September.

Captain - James Kerr, promoted to be Cap-- tain zoth September.
licutenant Stair Agnew, promoted to be Captain 27 th Srptember.

Lientenant Measly Joel, wounded at New York.

Ensign- Simon Mradstreet.
Sergeant Hamabah Cavehart.
" Henry Ciass, taken prisoner.
" - John Johnston.
Corporal- Terrence Martin.
" --Thomas Shaunon.
" -Johu Cunningham, in hospital at Philadelphia.

CAPTAIN SMYTH'S COAPANY.
Captain-John F. D. Smyth.
L.ieutenant - Thomas Murray.

Sergeant--James Dow.
" - Samuel Burnet.

Sergeant-James Dawson.
" -John Gee.
" --James McComb.
". - Johin Hutchison.
" - Gilbert Garland.
" T-Solomon Wright.
". William Taylor.
" -John Bell.
" -John Shea, in hospital at Philadelphia.
captain m'gili.'s (light) company.
Captain-John Mackay, transferred to late Capt. McAlpine's Co.

Captain--John McGill, promoted Oct. I9, and transferred from Capt. Armstrong's Co.

Lieutenant-James Kerr, promoted to be Captain September 20th, and transferred to late Capt. Murden's Co.
I.ieutenant-William Atkinson, transferred from Capt. Saunders' Co.

Ensign--We.Hetor Mckay, transferred to Capt. Stephenson's Co.

Fnsign-George Pendrid, apmonted September aoth.
Sergeant Jacoh Jones, in hompital, Philatrelphia.
Sergeant Stephen Jarvis, in hospital Phildadelphia.

Sergeant James King.
Corporal-Andrew Curtis.
" - John (ialloway.
" -Joseph Donahow.
()f the commissioned officers in the above list who survived the war, Captains Saunders, Armstrong, Mackay, McCrea, Agnew and Kerr, came to this Province at the peace, as did Lieuts. Whitlock, Armand and McNab, Ensign Dunlop, and the great majority of the non-commissioned officers and privates, who were left. at the surrender of Cornwallis.

# FOR A WOMAN'S SAKE. 

## A Serial Story.

By Mrs. C. N. Williamson.

## CHAPTER I.

THE CRIMSON MARK.
"It's my favourite waltz," said the Duchess "I want to dance."

Another excuse not to give me my answer," said the Duke.

The beautiful woman laughed. "Well, if it is?"
"You are driviug me mad, that's all. Perhaps it's not much to you."
"It's a great deal. There ill give up the waltz, and go out to the rosery with you, as you asked, to-look at the moon. Now, am I not good?"
"I will tell you when I've had my answer, Come!"

He had a masterful way, and it pleased her whim to obey. They stood in a curious position toward each other, these two, and for the Duchess it had its fascination, though she rebelled. She was in a strange mood to-night. She knew what he wished to say, but she was not sure what she wished to say in return.

The dance was at the country house of a Cabinet Minister, whose wife was the Duchess's intimate friend. The Duke had come from town on purpose though he had an engagement in London early next morning, and to keep it must leave soon after midnight. For the sake of less than an
hour with her, he had spent three hours in a railway train, and presently would spend three hours more in the same dull way. She would have been less than a woman if she had not been flatered.
The rosery at Revel Abbey was as famous as the old house. To-night bathed in moonlight, the roses were sweet, pale ghosts of their daytime selves, and their perfume as a spell of enchantment. The tall handsome man and the tall, beautiful woman in her gleaming white dress-filmy as if woven of moonlight - walked in silence down the straight path, until they came to a marble walled terrace at the end, which looked out over low-lying country to the spire of Salisbury Cathedral. There they paused.
"Isn't it beautiful?" asked the Duchess.
"Beautiful," replied the Duke, his eyes not on the scene, but on her face. Her hand lay soft as a fallen rose leaf on the carved balustrade of marble. He closed his upon it. "You know I worship you!" he exclaimed, almost fiercely:
"Do I? I don't believe you know it yourself. You think you do because you and I have found ourselves sudden!y cast-without rehearals--for the roles of leading man and lady in a
romantic drama. You don't like to refuse the part-ah, now I've made you wince! You can't bear to be reminded that I was once a singer in opera."
" Because I am jealous. I am hideously jealous of every man who ever dared to love you. I ain jealous of the one who is dead-my cousin, and your husband, at least in name. I am jcalous even when you danc? with anyone except myself."
" That doesn't sound encouraging."
"I can't help it. If jealousy be a fault, it is a fault born of love too strong, too passionate."
"love can't be toostrong or passionate to please the woman to whom it's given. But it isn't only the force of your feeling for me. You epent years in the Far East, when your father was Ambassador to Turkey. Your earliest impressions as a boy were formed there. At heart, you are a Turk where women are concerned. If you married, you would like to shut your wife up in a cage, and make her cover her face when she went out."

The Duke laughed. "I'm afraid you are partly right. But I promise to improve. If you will give yourself to me, I'll try with all my heart and soul to make you happy."
"But would you trust me? Women of my type can't be happy unless they are trusted. I should grow in the end to hate a man who did not trust me utterly."

As she said this she looked up with eyes so beautiful, so pure and true, that he answered impulsively: "I swear to trust you, all in all, and always, because you are yourself. You are unique a priceless pearl among women. It would be degrading you,
degrading myself, to doubt you ever."
Moved by his sincerity and passion and (though she scarcely knew this herself) by the extraordinary beauty of his dark, handsome face, spiritualised by the moonlight, the Duchess gave him both her hands, sparkling with rings.
"I think I am very much in love with you, Guy," she said, with an adorable smile.

He crushed her hands against his lips. "You will be my wife ?"
"Yes-unless I change my mind."
"I won't let you change your mind. I won't give you time."

He would have caught her in his, arms, but with a little cry, she motioned him away. "Take care, someone is coming! ()h, it is vour pretty little ward. Cecily labzell with Dick Paget. They are walking straight towards us. How white the child looks in the moonlight."

The Duke murmured something inaudible, but evidently not complimentary to the couple who had cheated him of a first kiss from the woman he adored. He pulled at his moustache savagely, and did not speak when the new comers drew nearer, the young man calling out out something gay and foolish.
"Miss Dalzell was right!" Paget exclaimed. "She has the sharpest eyes! long before I saw anything but a white dress, she said 'It's Guy and the Duchess.'"

At this revelation the young girl, who was scarcely past childhood, blushed so cruelly that her sinall, oval face was dyed scarlet even in the bleaching moonlight. "We only came on to look at the view from the terrace," s.ee hurriedly explained, her voice quivering. "We won't stay and
interrupt-your conversation."
"You aren't interrupting in the least," debonairly replied the Duchess of Oxfordshire, who was twenty-five, and felt berself countless ages older than the girl of seventeen, whose angry young eyes blazed above flaming cheeks. "It is late. The Duke has to catch his train. We were on the point of going back to the house."

His lips opened as if to protest, or to make doubly sure of her by proclaiming the secret then and there, but her look warned him to silence. Dick Paget and the girl turned towards the house, whose many windows jewelled with lights, sparkled at a distance through a dark, netted screen of trees; the Duke and Duchess followed.
"You are cruel," he said, in a low voice, audible only as an inarticulate murmur to the pair in advance," to cheat me of mv last few moments-the best of all!"
" We don't want our engagment to leak out yet," answered the Duchess ; "and you know what a gossip Dick is."
"Why don't we want it to 'leak out?' I should like nothing better than to anncunce it to Lady. Wentwood when we go in, and let her tell everybody here."
"No; it's delightful to think that, for a while, no one in the world but our two selves will know. Besides, that child, Cecily Dalzell-did you see her face?"
"I didn't look."
"I did. Guy, she's in love with. you,"
"Very silly if she is. Babies shouldn't fall in love; but if they do, they soon get over it.
"Isn't there any truth, then, in the
story that you adopted the child when she was a tiny thing, with the idea of training her to grow up an ideal wife ?"
"I confess there was some idiotic dream of the sort in $m y$ head when I first made her my ward. But that was nine years ago. I was twenty ; she was eight."
"Yet perhaps you didn't quite give up :he idea until-lately."
"I gave it up, once and forever, the moment I saw you."
" A year and a-half ago. She was already sixteen, old enough to have thoughts and-hopes, which, perhaps you had given her some right to have."
" I never spoke of love to the child in my life. The dream was a boy's dream, which gradually dissolved as the boy became a man. The more rapidly Cissy responded to training the more she bored me. It was as if I had created her, and always knew exactly what she would do and say next."
"I know you had her educated in a French convent, and l've heard that until lately she was never allowed to speak to a man or a boy alone."
"She has plenty of liberty nowyou see for yourself."
"Ah! now that you no longer want her. Think, if she cares for you, how the change must be breaking her heart."
"She ought to be jolly glad to have a good time, and to bave been allowed to come out in the spring, after she had teased me last year to do so, and 1 had refused. But for Heaven's sake, Magda, don't let us waste our time talking of Cissy. I can't stand being driven away without having you to myself for five minutes, and l've decided to wire Vanderlane that I
can't meet him after all to-morrow morning. I shall stop here to-night."
"No, please don't!" the Duchess exclaimed, quickly. "I should feel guilty, actually unhappy, if you broke your promise to your American friend -such a splendid fellow as you describe him-on my account. You must go. But I'll tell you what I will do. I'll say good-bye to you prettily before everybody; then I'll slip away, wrap myself up in a cloak, and drive to the station in the carriage with you. It will not keep me much more than an half-an-hour away, and nobody will guess--though of course, I shall tell Doris Went. wood."
"You are an angel!" exclaimed the Duke, suddenly radiant. "In that case, I would not miss going for the universe."

Less than an hour after he was in the train, with only the memory of a a few moments' stolen bliss to live upon. But it was enough - until the subtle poison of the East, distilled into his nature, began to work once more. Why had she been so anxious to get him away to-night? Was it only to save him from missing Vander. lane, or was that merely an excuse to hide some secret reason of her own, some old lover who was to be whistled down the wind before she was "on with the new?" Sir Edgar Melvern, for instance; who had been her slave for months.
"Brute that I am!" he reproached himself. "Already I'm breaking the vow I made that I would trust her all in all. Yes, fool as well as brute, to throw mud at my divinity-for she is divine; and she is mine-mine for ever-in spite, of all the Edgar Mal. vern's in the world!"

He leant back in the corner of the carriage, which he had to himself, for this late train was not crowded. Shutting his eyes, he thought of the Duchess and of the strange chain of circumstances which had brought them together.

Two years ago he had been no one in a particular, except "handsome Guy Duplessis," with a little money left him by his father, once British Ambassador to Turkey. The Duke of Oxfordshire (his cousin) had been old, to be sure, though he would have been furious with anyone who called him so ; but the Duke had just married, and had, besides, a brother who was his heir. There seemed little chance that Guy Duplessis would inherit the dukedom, nor did he count upon it.

But the Duke of Oxfordshire married abroad, and soon after the surprising news that at fifty-nine he had taken for a wife a beautiful girl of twenty-three or four, came other news; he had been unaccountably seized with a strange fit almost im. mediately after the ceremony. What was the cause of this seizure no one, not even the specialists, could say, but a rumour grew from valets' tales, and the story was that the Duke had suffered a mysterious shock. For months he lingered in a state of half consciousness, and his brother's hopes (dashed by tidings of the marriage) revived. Before the Duke's death, however, his brother, Lord Arlescombe had been shot by a man who owed him a grudge, and justice was cheated by the immediate suicide of the murderer. A fortnight later the Duke died, and Guy Duplessis awoke one morning to hear his valet solemnly addressing him as "Your Grace."

At first, the new Duke had been
inclined to share the general prujudice against the foreign girl who had "entrapped" an old man for his title and vast fortune. People talked a good deal ; but that was before the Duchess of Oxfordshire came to England from Vienna, where she had been married to the Duke, and where they had remained till his death. She brought back her husi:and's body, that it might be laid in the family vault at Oxford Castle, and it was in mourning that the new Duke saw her for the first time. Never had he seen a women so beautiful, so wonderful, and promptly he forgot his prejudice. So did every one else, except a few jealous women, and the lovely young Duchess (whose mother had been an English girl, married to a spendthrift Austrian Baron) became the fashion.

The sensation of her first appearance in England, when she had taken society by storm, was now a year and a half old. Six months ago, she had thrown off her mourning and come out of seclusion. The Countess of Wentwood, whom the Uuchess had known in Vienna when both were girls, had taken the younger and more beautiful woman under her wing. The Duchess went everywhere, and knew everyone; she had organized a salon almost worthy of the name at her house in Pont-street; and the story was that she had had fifty offers of marriage before she had been as many weeks a widow. Now, at last, she had promised to give her radiant self for the second time to the Duke of Oxfordshire. It was true, as she had said-the situation was romantic, and unusal.

As the Duke sat thinking over past and present, with his eyes closed, the train slowed down at a junction. It
did not stop, however, and in two or three minutes was tearing through the night as fast as before. Suddenly the young man became conscious of a swift rush of air in the compartment in which he sat with his back to the engine, and one window down. He opened his eyes, and to his astonishment saw the door swinging to and fro, and a man desperately clutching the frame, struggling to save himself from falling backwards. The position was one of such extreme peril, that on the impulse the Duke sprang from his seat and pulled the other up from the footrail, where he stood swaying, into the carriage. So quick was the movement, and so great its force, that the man was flung half on the seat and half on the floor. He caught at a cushioned partition, and panting for breath, lifted himself into a sitting posture.

Hardly had the Duke accomplished the rescue, when he realized his recklessness. In all probability, he quickly reflected, the fellow was a thief who knew the Duke of Oxfordshire was in the train, and had been watching the opportunity to crawl along the footrail, from one carriage to another, for the sake of making a "haul" worth the risk of his life. The Duke was unarmed, and there was no doubt that a thief would be provided vith a revolver. Like a fool, he said to himself, he had obligingly opened the gate of the sheepfold for the wolf. Yet what else could he have done? He could not sit still and allow a fellow-creature, innocent or guilty, to die a terrible death without putting out a hand to help him. He did not regret his act, but at the same time he determined not to suffer for it.

These reflections flashed swiftly
through his brain, and as the rescued man raised himself on his elbow, the Duke grasped him by the shoulder. "Turn out your pockets, my friend," he said " and shew me that you've got no revolver, or I'll send you out by the way I brought you in."
"You take me for a thief," the man said, still panted, his breath coming in gasps. "I swear that you misjudge me, but to prove it I'll do as you say."

Quickly he began emptying his pockets of their contents, and turning each one wrong side out. Not only had he no revolver or weapon of any kind, but he seemed plentifully supplied with money of his own. With his first words, the Duke noticed that his accent was that of a gentleman, and his appearance, despite the disorder of his clothing, bore out the impression of refirement.
"I have to thank you for my life," the man said. "I should be hardly human if I intended to repay you by an attempt on yours. As soon as.l've got my breath, and my heart has stopped pounding, I'll explain every. thing."
"Sorry to have done you an in. justice," said the Duke. "But you must admit that circumstances were against you. To make amends I'll close the door, and we shall be comfortable."

As he spoke he seized the door, which, during the tivo or three minutes since the rescue, had been swinging heavily to and fro. I strong pull slammed it shut, and the Duke sat down opposite his companion, whom he was now at leisure to observe.

The man was in evening dress, and when he had made his sensational
entrance, his coat had the collar turned up, and had been fastened in sume way across the shirt, as if to cover its conspicuous whiteness. Now, since he had rifled his own pockets, the coat was thrown back, and the Duke saw that one of the pearl studs was broken, and that the white tie was not only undune, but much crumpled. On one knee of the well-cut trousers was a jagged tear, and both were grass stained. There was even a reddish-brown spot or two on the former, as if the skin of the leg had been broken, and a few drops of blood oozed through.

The man's complexion was many shades darker than the Duke's pale olive skin, and his hair, eye brows, and moustache were black as the sleck. shining wings of a crow. His lashes also were peculariy think and black, forming an inky rim round long, sleepy-lidded eyes of so light a grey that the contrast was almost startling.
"I had a race to catch the train when it slowed down at the junction," said the newcomer, "and I just did it, you see-thanks to you." He smiled, with a faint flash of humour in his strange eyes.
"You ran a big risk."
"You see, it was important that I should catch the train."
"So I should imagine."
"I arn going to tell you why. I owe it to you, and as you are a gentlemen, I know that I may trust you. You can understand what this means, when I say that the good name of the woman I loved is at stake."

[^0]have a right to an explanation, and fartly I frankly conless-because I have a favor tw ask which, if you grant it, will be equal to the good turn you have already done. You lave only to glance at me to see that I sacrificed something to my desire not to miss the train."
"You look as. if you had had a fall."
"I lasded on my knees in jumping on to a grass.plut from a window at sme distance from the ground.'
"I supposed, when I first saw you in the doorway, that you had been in the train since Salisbury, and had mecrely been seized with a desire to er-change sour carriage en route; but the state of your cintliess.-.
"Proves that I had no desire to clyouse this particular compartment with a view to robbery. The whole truth is, I am deqperately in love with a girl who lives in the country near a village calle! Amesbury, which perhaps you may know?

The Duke nodder', as the 'speaker scemed to pause for an answer. He knew the village was about seven miles from Salisbury; and he knew alse that no express ever stopped there. This being the case, his companion could not have hoped to catch the train at Amesbury station. He must have peen aware from the start that his only hope was to leap on board at the junction nut far avay, when the express slowed down for a moment, and that by attempting it, he was taking his life in his hands.
"The girl's father is a richand im. Fortant man," the other went on," "and, as 1 am neither rich nor important: he has refused his consent to ạn engagement between us; still wopse, he hass forbidden his daughter.
to see or hold any commanication with me whatever. Though, if you donit mind, I wont mention my nąme, for reasons which you may guess. I will tell you that I'm in the Naw, and that l've been abroad with my ship for months. A few week agol received a hurved letter from the gith, sayng that shis was in great trouble and begsing we to cance to her. If ididnot, we sh uld certainly. beparteal for ever.

It this, 1 gut leare, though with great difficulty, and came back to England only to find myalf ungbla twobtain a sight of her. The old man perbaps, suspeted that had retemed. at all events, $h$. kept his daugh er close, andit was given, out thatt she wax ill. I did not beliexe the stom, and after days spent in rain exped. ients, I wavaid my finmee's mad. and bribed the woncu to help. She consented, and it wats arranged that, after everyone in the house, hat gone to bed to night, I was to be admitted to the boudoir, the window of which I could reach by climbing a trece growing close in from. This window was to be left opech. As for me maturally may ptrongest desire was to protect the gip! at all hazands. I hoped that she would be willing to let.me take lefr away and put her !n. charge of friends until we conld ges married, buj, in case I could not persuade her to such a step, I tried to coyer my tracks, so that wo ope need suspect I had paid a secret miduight visit to her hopase. This is why I am in cyening dress. I dinet early with a manat my club, and oxcused myself immedintely after, on the plea that I was engaged to go to the theatre and see a new curtain-raiser written by the friend who had invited
me to his box. I added that I would sup with my friend afterwards, and as there really was a new curtainraiser on to-night at the theatre I mentioned, I hoped that my alibi was established.
"For the rest of the story, our plans worked perfectly in the beginning. I saw my fiancee, learnt that she was being persecuted to marry a Jewish financier, and though she would not consent, to leave home with me at the last moment, she was listening to a plan of escape, when we, heard a sound in the corridor. The door of the boudoir was locked, but a second later the handle was rattled, and the girl's father ordered her to let him in instantly. Then we knew that the maid must have betrayed us.
"' That man is with you!' the brute thundered, and in her terror the poor chil! vowed that she was alone, that she had been reading a book and had fallen asleep.
"'If you are lying, all the world shall know, and I will turn you out of doors disgraced," the old man threatened.
"She threw an inploring look at me. I could only injure her by remaining, and without stopping to help myself by means of the tree branches, I jumped out of the window, to get down anyhow, in the quickest way. I fell on my knees, but was up in a second, limping off as fast as I could go. I knew that the girl's father would suppose I had a carriage waiting to take me to Salisbury to catch the 12.45 train, and as a matter of fact I had come via Silisbury but I had not been fool enough to keep my cab. If she had consented to go with me I could have knocked up
a fly-man in the village not far off, but as it was, my first thought was to get to the junction.
"Now, at this point, you will have begun to wonder why it was neeessary to take such precautions, but you will understand when I explain that the old man of whom I am speaking is a railway magnate. He has a private telegraph instrument in his study, which he can work himself, and a telephone besides, both of which have a connection at the , ailway station at Salisbury. He is capable of trying to have me arrestel as a housebreaker. If I had been found at Salisbury in the act of stepping into the train, he would have known that his daughter had lied to him in swearing that she was alon:, whereas it would hardly occur to him that a sane man would attempt to board an express which doesn't stop between Basingstoke and London."
"You don't expect, then, that anyone wil': be on the look-out for you at Waterloo?" asked the Duke, interested, as a lover, in the love trouble, of another who now appeared to him a brave fellow deserving to win in the game for which he had staked so high.
"For the girl's sake, I must prepare for the unexpected. It is not improbable that a telegram will have warned the police in London that a man answering my description broke into a certain house, got away, and is supposed to be in the Salisbury express, without a hat, overcoat; or ticket. In that case, they would be looking out for me at Vauxhall, and unfortunately my return ticket from Salisbury is in the pocket of my overcoat, left in my fiancee's boudoir. My last glimpse of her was as she hid it behind a sofa
before unlocking the door. My soft felt hat was in one of the pockets also, and as it would have been fatal to stup for them, I had to come off hatless and coatless, as you see. Very possibly the things have been found in their hiding-place. It is that fact which brings me to the great favor I've been making up my mind to ask-and I would not dream of asking were it not for a woman's sake."
"You need not hesitate," said the Duke, with an impulsive generosity characteristic of him. "I will help you with all the pleasure in the world."
"Well--" and the other laughed with an embarrassed air. "You are in travelling clothes, and are lucky enough to lave an overcoat too."
"You are welcome to the coat." answered the Duke, laughing also. "And I am glad to say I can provide you with a cap. My man put one in the pocket of my coat, in case I should tire of a billycock. It's at your service."
"I don't know how to thank you enough," said the stranger, "and because of that, it is harder to beg for more. But, I have no choice. Will you let me buy your return ticket?"

The Duke stared, and the other made haste to explain.
"Don't you see," he said, "how necessary it is for me to have a ticket?" With your travelling cap pulled over my eyes, your overcoat on, and a ticket to hand out when I'm asked for it, I shall pass muster. I can't afford to be stopped and questioned, whereas you don't in the least answer the description which will have been given of me. You can say you have lost your ticket, it ; nothing will be thought of the matter."
"Very well," agreed the Duke, though he did not quite follow the other's reasoning. "I dor't mind." And he took the return half of a ticket from his pocket.
"I have only notes," said the stranger, "and one for five pounds is the smallest. Perhaps you will give me clange."

The Duke would rather not have bothered with the money transaction, but he could not offer to make the present of his ticket. He had not much with him, for his valet was in the train, travelling second class, ready to pay expenses. However, he had some gold and silver in his pockets, and handed over the change for the ticket, according to a rapid calculation made sut by both. In return, the other gave him a fivepound note, folded in half. As the Duke would have taken it, the creased paper fluttered to the floor, and the underside, which had been hidden, became visible. In the centre was a thumb mark stamped in ominous red.
Instantly the Duke's suspicions revived.
"There's blood on the note!" he exclaimed.

But his companion was not disconcerted. "I'm afraid I have none Iree from it," he quietly replied." I cut my fingers on a stone in falling, and forgot, when next I put my hand in my pocket." He held out his right hand, and the Duke saw a shallow wound which looked like the slash of a knife across the palm.
"Oh, it doesn't matter," he said. "It will be rather interesting to see the look on the face of some shop. keeper to whom I offer this note."

He slipped the mony into his pocket, and as they were now approaching

Basingstöke, they made the exact change of garments agreed lupoh. The Duke gave his cap aid overcoat to the nameless one, who asked for an address to which he might return thent mext day, and the dishevelled young man in evening dress became in appearance an ordinary traveller.

He was of opirion that there had not beeh time to warn the police at Basingstoke, and apparently hé was right; for the stop the that town, was without inicident, and the express rushed on towards London. When the thain began slowing down for Vauxhall, the strnnger thąnked his benefactor once more, and announced that he would get out at the station, rather then run the risk of going in to Waterloo. He bide the Duke good-bye; assured him of undying gratitude, and; before the train had stopped, sprang out on th the plat. frim, his newlyacquired tieket held ostentatiously in his hamel.
Two or three minutes hatr a collector presented himself at the door of the carriage.
"I have lost my aicket from Salis. bury," said the Duke. "I must pay." Having parted with his gold, in giving change to his late companion, he found himself compelled to use the five-pound note with which he had intended to astonish some slopkeeper. The collector took it, opened it out, and-flashed a keen glance at the érimison stain.
-Lost your ticket from Salisbury, have you, sir?" he echoed. "This looks Inspector, as if it might be the case you're interested in."

As the ticket-collector spoke, a man who had kept close at his side stepped quickly forward, and glaniced at the red-stained note.
"I arrest you fir the murder of Sir Edgar Malvetn!" he said'

## CHAPTER II.

"nick"


#### Abstract

"The murder of Sit Edgar Malvern!" repeated the Duke, searcely believing his eark, atd mo astonished at the news of this innats tdeath to realize fully at first that he was accused of bringing it about. "Why he is not dead! I saw him thit bveting at a ball."


"li's my duty to wath you not to say anything you don't want taken down as evidence," said the policerian. "I advise you to come along quietly. and not make a flus."
"Do you know that l'm the Duli. of Oxfordshire?" demanded the as: cused man indisnants.
"I can't help it if soure the king of Italy," retorted the detective "My. husineys is to aurest rou, and take you with me to the South-street Policetation. You answer the description I want, and you'te the only man in the train that does."
For an instant the Duke was tempted to knock this insolent fellow down, but his good sense triumphed over his hot blowd. "Ver! well," said he, "I'll go with you, but I warn you woive got hold of the wrong man, and I'm inclined to believe tie has been my travelling companion since à junction near Amesbury, where he jumped aboard the train while it was moving. He told me a plausible story, which I begin to see I was a fool to swallow. I lent him my overcoat and a cap, and sold him my ticket, for which he paid me with that fed' stained note-.."
"You tell all that to the inspector
at the station," cut in the detective, gripning. "Come on. Bundle out of the train, if you please; it will be running out of the station in a

The Duke did as lie was requested, Without further hesitation. "My valet is travelling with me, secondclass," he said. "If I am to get down here, he must do so also. I shall need him as a witness."
"Valet or accomplice, we'll have whith condescending good nature which irritated the Duke.

Two minutes later, the sleek and respectable Haskins was suatched
frum slum frumslumber and a second-class carriage. He was far too clazed to
comprehend whin comprehend what had happened, and gramed, aligator-ster's gold-monoif it had been alinged suit case as detective, vastly a last hope. The birds he, vastly proud of the two to his satisfa bagged, disposed them cab, and thastion in a four-wheeled police-station the three drove to the twiestation.
same words rep roll of the wheels, the and agrds repeated themselves again murder of in the Duke's brain: "The Arder of Sir Edgar Malvern!"
A few hours ago he had been half jealous of the man, who had been half
been, for some strange certainly reason, exceptionally strange woman's Duchess. He hally favored by the ing, so fars. He had not been fascinathad been neith man could judge, he very brilliant. Hery, handsome nor he had not. He had not been rich; perhaps not been popular, except and yet with a certain type of woman; been kind to him, kinder than she had ever seemed to him, kinder than she had
himolimed to anyone, save the Duke
ins.

Sir Edgar Malvern murdered! Why, he had been at the Wentwood dance. The Duke had seen him waltzing several times with the Duchess early in the evening, and this man's image had been in his mind when he told Magdalene that he was jeatous even of the men she danced with. Yes, he had been more jealous of Sir Edgar Malvern than of most others, and now he was dead-murdered. The Duke could not make it seem true.

He cast his thoughts back across the hours, and reconstructed the scene in the old picture galley at Revel Abbey, which was also the ball-room. Malvern had danced three times in succession with the Duchess, then he had suddenly disappeared, and the Duke had not seen him again. Later had come the scene in the rosary, with Magdalene, and he had forgotten everyone except her and himself, everything except his happiness. What had become of Malvern meanwhile? Had she refused him, and had he gone off in despair to dieto commit suicide, perhaps, which had been mistaken for murder ?

The Duke longed to know whether the man's. death had occurred at his own lonely old house, Dens Hollow, Gue miles from Revel Abbey, or whether the tragedy had happened at or near Lord Wentwood's place. But he would not ask questions; he was bound, he told himself, to find out all by-and-bye.

Presently his mind moved on to his journey in the train, and the sensational entrance of the dark young man who for a while had contrived to figure as a romantic hero in the Duke of Oxfordshire's thoughts. Was it possible that this nameless one who
passed as a chivalric lover was in reality a murderer, fresh from crime? "By Jove, the blood on that five-pound note, and the fellow's cut hand!" thought the Duke. "Fool that I was to believe him. If I hadn't been a lovesick idiot myself, with no thought for anything apart from love, I would have seen by his disordered clothes, his broken stud, his trailing necktie, that there must have been a struggle of some sort; a mere fall and a run to catch the train wouldn't account for everything."

In regard to his own position, the Duke had little or no real uneasiness; it was the mystery in which he unexpectedly found himself involved which claimed more of his attention during the drive to the police-station. But once there, he had to wake up to the maintenance of his own interests.
Luckily, the inspector knew the young Duke of Oxfordshire by sight-had seen him in the Park and various public places. This was in the beginning a point in his favor, for Haskins' testimony was scarcely needed to establish his master's identity. Then it quickly came out through the valet's evidence that the Duke had run down to Salisbury especially for Lady Wentwood's dance, and had been unable to remain the night, as he was invited to do, on account of a friend, a young American millionaire named Vanderlane, with whom he had made an early appointment for next morning. All this Haskins knew, and was able glibly to assert, unprompted. He stated that his master had come to the room allotted him at Revel Abbey at precisely five minutes past twelve, and had changed his evening dress to a travelling suit in great haste, as
there was little time to spare for catching the 12.45 express. He was certain that his Grace had been dancing all the evening, after arriving at ten o'clock, for he (Haskins) and some of the upper servants of the Abbey had been watching fr m behind a fixed oak screen in an old fashioned, unused musicians' gallery. As for Sir Edgar Malvern, Haskins knew him by sight, and had remarked that, after a dance with her Grace of Oxfordshire quite early in the evening, he had disappeared from the ballroom, nor had he been seen there again until twelve oclock, which was the time when Haskins had left his point of vantage to help his Grace dress for the homeward journey.

The inspector listened with interest to the Duke's story of his adventure in the train, put numerous questions, and evidently did not share the detective's incredulity. The Duke was asked to describe his fellow-traveller accurately, to state whether he seemed to be in possession of a large sum of money, and to say whether he thought it possible that the man was wearing a disguise.
"By Jove, if he were disguised, he was a thorough artist!" the Duke exclaimed, "for it never even occurred to me that he might be made up. No, really, the more I think of it, the more sure I am that it was the natural man."
"You took him for a gentleman?"
"He certainly was one by breeding at least. There was nothing wrong with his accent, no matter what was the state of his morals. If he sends back my coat and cap, as somehow I can't help thinking he will, perhaps there will be some clue. I sympathized with him as a misused lover, but
if he is to turn out a murderer, the sooner be is caught the better. Sir Edgar Malvern and I were not by the way of being friends, precisely, but I am sorry the poor chap has met with such a tragic end, and if it were in my hands again to give his murderer up to justice, I should make every effort to do it."
"We may rely upon your Grace, then, if you hear anything more of, or from, the man who travelled with you to Vauxhall, to let us know immediately ?"
"You may, without fail. But perhaps by this time they have got him. You say you had the detectices posted at the exits to the stations. They may have been clev-more fortunate than the one who persisted in bagging me."
"Possible; but the man seems to be a sly bird. I foresee that we shall have a little trouble in putting salt on this sparrow's tail."
"You think he-if it was he-killed Malvern to get his money?"
"We can't say yet. Money and papers certainly were taken, but that may have been a pretext to cover a deeper motive."

Somehow, he could not have told Why, this last suggesiion gave the Duke a curious pang. Suddenly he felt restless and ill at ease, like a man Who has been warned to expect bad news, without a hint of what it may
be. he The fellow had a pocket-book," turn everyly. "When I made him hid no everying out to show that he first thingsolver, that was one of the red things he gorged. It was of dark red leather, and contained loose papers and letters. Perhaps it was
"That is unlikely, for the baronet's letter-case was found near him empty."
"You haven't said where the murder was done. But perhaps, as I seem to be more or less a 'suspect,' I'd better not ask so many questions."
"You are no longer a 'suspect,' as you put it, your Grace, and I am quite ready to answer your questions; it is only a matter of a few hours before you can read an account of the tragedy in the newspapers. They are all going to press with it by this time. Sir Edgar Malvern was murdered at the Revel Arms Inn, where he was staying the night."
"So he was stopping there, was he?" exclaimed the Duke. "That's rather odd, as his own house, Dene Hollow is so near the Abbey. He might easily have driven to the dance and back."
" Nevertheless, he was at the inn, where it seems he had taken rooms for the night. We may learn later, through his servants, what his reason was, if it proves to have any bearing on the case. At any rate, he expected a visitor, and had the intention of returning early to keep an appointment. He told the landlord that if a lady came, she was to be shewn instantly into his private sitting. room."
"Ah! a lady. He expected a lady?" thoughtfully repeated the

## Duke.

"Yes, your Grace. But instead a young man called-a dark, handsome young man, in a soft felt hat and a long, greyish overcoat, with small checks in it-something of the sort racing men wear, but a bit un-English in cut; that is the way it was described. This young man arrived
before the baronet had come in, and asked the landlord for Sir Edgar Malvern."
"Old Wynnstay, who keeps the Revel Arms, knows me well," broke in the Duke, "sa you see, in any event, I shouldn't have had much trouble to prove that my arrest was a case of mistaken identity."
"Oh, there could have been no difficulty," echoed the inspector. "I am only sorry your Grace suffered any inconvenience."
"I don't regret anything that has happened to me, I assure you," eplied the Duke. "But pray go on with your story."
"There had been no instructions with regard to a man," went on the inspector: "but as he insisted that Sir Edgar Malvern would wish to see him, and would be angry if he was sent away, the landlord kept the caller in the bar-parlout till the baronet arrived. The young man then sent in a sealed letter, in a handwriting which looked to the servant who took it like a lady's. When Sir Edgar had read it, he appeared annoyed, but gave oriers that the gentleman was to bo shewn into his sitting room; which was done. They were shut up together for perhaps half-an-hour, and as it was late, overyone but the landlord himself and the boots had gone to bed. Suddenly they heard an awful cry in a man's woice. It seemed to come from the baronet's sitting. room, which was on the first floor overlooking a walled garden. The two men ran to the door and found it locked. By this time there was silence on the other side. They tried to break in, but the door was too strong, and they had to get
a crow-bar before they could do anything. At last they succeeded, and found Sir Edgar Malvern lying dead on the floor, with a foreign-looking knife through his heart, his pockets all turned out, his letter-case empty on the carpet beside him, and the chest of drawers ransacked. The window was wide open, and the murderer must have jumperl out; but though it was a good. height from the ground he couldn't have hurt himself inuch, for there was no trace of blood, and he would have had to climb a wall six feet high, as the garden gate is locked at night. The landiord sent the boots running to the police-station with the news of what had happened, and this hat and overccat of the murderer which be left Dehind. In a pocket of the cont was the return half of a ticket, Salisbury to I.ondon, and there was nothing chac. The man might have hatel time to set to Satis. bury and catch the I.omben train, hat evidently he linew a dodge worth two of that."
"And carried it out successfully, thanks to me," said the Duke, "Well I'm much obliged to you for taking my word and my man's that I'm myself and no murderer."

The inspector made a polite answer, and the Duke and his valet wereallowedt to go free ; nevertheless, the Duke was not sure that there was no spice of diphomacy in this generous treament. He fancied that the cage door might only be open to let the unsuspecting bird hop out a little way, that he might be watched with more impunity. He imagined himself being discreetly "shadowed," and would have been highly amused at the idea had not his mind been darkened with some strange, new thoughts
mour.
Certain words which the inspector police had spoken bit into his soul like acid into steel. Sir Edgar MalYern had been expecting a lady at the Revel Arms!

As he drove home neither the murder nor the murderer occupied his theughts. He could fix his mind only upon the one hateful idea-what if it had been Magdalene whom Sir Edgar Malvern was expecting ?

Once, when he had dared to remark to the Duchess that gossip sometimes coupled her name with Malvern's, she had first replied that she "didn't care a farthing what people said; let them marry her to "whomsoever they liked"; then had reminded her jealous lover, more hindly, that she had known Sir Edgar in Vienna. This, instead of relieving his uneasiness had increased it, for could hardly bear to think that there were men who had heard her sitg in public, as a prima donna in grand opera. The fact that there had been an acquaintance in the past between the Duchess of Oxfordshire and Sir Edgar Malvern seemed to create a bond between them which galled the Duke inexpressibly, and it had often seemed to him that Malvern presumed upon it.
No men and few women had liked
Malvern, but there were women who called him "wonderfully magnetic,"
and he had had strange, deep eyes, with an oddly compelling gaze that might have accounted for some such induence.
1 The Duchess had apparently liked the man well enough to flirt with him dasperately, to the distraction of the Duke; and he had seemingly been in
that there had really been an understanding between them, and that Magdalene had wished to see him alone to break the news of her engagement to another man? In that case she might have consented to call at the inn and talk with Malvern in his private sitting-room he had taken. Revel Arms was not a mile and a-half distant from the Abbey. It was on the way to the station. Could that have been the reason why she had seemed so determined that he (the Duke) should go back to town that night, and why she had proposed driving down to the station with him? It would have been easy for her to cover her lace with a veil and stop at the inn for a few minutes on her way back to Revel Abbey.

At the thought the young man's blood turned to fire in his veins, and all the arguments against the probability of such an escapade were not strong enough to convince him that it might not have been the Duchess's design. She was reckless and impulsive, and she loved to defy conventionality when it was her pleasure to do so. She was afraid of nothing that other women were afraid -and rightly afraid -of.
"She shall tell me the truth!" the Duke caught himself murmuing fiercely; and then be remembered once more his solemn vow never to distrust her. But it was hard to keep. He could not keep it now without proof that she was indeed wortly of his trust.

Oxford House, the great, gloomy monument of grey stone which had been the London home of his ancestors for eight generations, was shut up and empty. He had offered to lend it to
the young widow when he had first come into the title, but she had graciously refused it, and it was far too huge for the lonely bachelor. The new Duke kept on the rooms at Queen Aune's Mansions he had occupied when he was Mr. Duplessis, and it was to Queen Anne's Mansions $t$ !hat he drove now.

It was for the special purpose of meeting the man he liked best in the world that he had come back to town to-night instead of staying at Revel Abbey, as the sweet, Madonnalike Lady Wentwood had invited him to do; but his advanture and its consequences had put his friend completely out of his head for the time. He forgot that he had meant to get up early next day and spin out on his motor to Tilbury to breakfast on Vanderlane's yacht; and instead of giving orders that he was to be waked at eight he told Haskins not to come until he should ring. He would probably have a bad night, and might want to make up for it.

Haskins was surprised at this, as he knew that the Duke had intended to meet Mr. Vanderlane on his return from a long Mediterranean trip; but it was not his to question, and he assented with a meek "Vcry good, your Grace."

At ten someone was telephoning to the Duke was still asleep. The valet answered the call, and found that it was from Mr. Vanderlane, wanting to know if anything was wrong. Haskins ventured to explain that his Grace had had a "very unpleasant experience" in the evening, had had a bad night, and was not yet awake.
"Oh, all right, let him snooze," a voice, with a slight but agreeable Southern drawl, answered irreverently
through the telephone. "If Mahomet won't come to the moutain, I reckon. the moutain'll have to hustle round, and come to him. I'll be along by: and-bye, and wake his majesty up myself.
This levity from anyone in the world except Mr. Nickson N. Vanderlane, of "Kentucky, New York, and the World in general" (as the gentleman in question had been heard to say), would have horrified the decorous Haskins, who was the best trained and most conventionally perfect valet in England; but the American million. aire was a privileged person, even with Haskins, a kind of Law-with a capital L-unto himself.

Inst ad of shivering with an attack of icicles in the spine, the valet grinned indulgently as he hung the receiver on its hook. He knew that if Mr. Vanderlane arrived while his Grace the Duke of Oxfordshire still slept, he -the valet-would not refuse the American entrance to the ducal chamber, which he would have defended, almost with his life, against another intruder. Nevertheless, he hoped that his master might awake of his own accord before the arrival of the visitor.

This hope, however, was not to be realized. The Duke had not yet touch his bell when a clear electric "ping" at the outer door of the suite announced the arrival of a caller.

Haskins flew to open, and in a subdued whisper greeted Mr. Vanderlane. "His Grace is still asleep," he said, despairingly, "but I am expecting every moment--"
"I'm not a bad sort of an alarm clock," said the American, with his pleasant, slow drawl ; and a moment later the Duke opened his weary eyes.
to see in the doorway a tall, erect young man, who looked so fresh, so strong, so absolutely radiant with good health and spirits that he gave the impression of having been born, full grown, with the dawn of that very morning.
"Hullo, Guy! Nice chap you are to keep your engagements," remarked the slow, agreeable voice; ard with a sigh that was a'most a groan the Huke was fully awake.

This American was the only man who called him by his Christian name, "When I try to say Duke, it always comes out Dook," he had complained in the early stages of their friendship, which was now more than a year old. "And as for Oxfordshire, it's such a mouthful I should never have time to finish the sentence, I reckon you'll have to give me a sort of perquisite on Guy." His own name, Nickson, was abbreviated to "Nick" by all his friends; while as for the following initial, " $N$," he accounted for it quaintly to his intimates by confessing that, as his sponsors in baptism had neglected to bestow on him a middle name, shame at the deficiency had tempted him to use an " $N$," which really signified " Nothing." "An American business man without a middle letter is like a fox with his tail cut off," he explained.
"I should be glad to see you, if I could be glad to see anyone this beastly morning," groaned the Duke. "You'll forgive me, Nick, when you hear what happened last night. I had a queer sort of adventure, and it was rather intricately mixed up with my own most intimate affairs, so that
I was a little upset, and dicn't get to sleep until long after it was light this morning."
"I'll forgive you if you'll tell the adventure," said Vanterlane.

The Duke lay still, his arms folded under his head, and the Kentuckian drew up a chair, which he bestrode, folding his arms on the back. As the light from the open window streamed into their faces, their could scarcely have been a greater contrast between two men both young, both healthy, and both good to look upon.

The Duke was above all things picturesque. Put him in silks and velvets, and he would have seemed a gay knight of the Midd'e Ages, stepping down from the canvas of Rembrandt. Dress him as an ancient Greek hero, he would have looked the part. In the gorgeous robes of a Rajah, one would have sworn that he had the hot blood of the Orient in his veins. But Nickson N. Vanderlane, inany costume save that of the twentieth century, would still have looked exactly what he was-a keen, kindly, humorous, above all els: modern American of the best type.

The Duke had black hair, olive skin, and great dark ejes, with a sparkle of fire in their depths always ready to break into a blaze. His English sang froid was but a veneer of Balliol. His passions lay close under the surface, and it was often with difficulty that he restrained them from bursting through.

Vanderlane, on the contrary, grew a little cooler, a little more facetious in his manner the more angry or the more in earnest he became. His selfcontrol was a part of himself, and no one who knew him had ever seen him lose it. If he did, a girl had once said, " the end of the world would còme."
". Might as well tell me first as last,

Gliy," remarked the American. I'm a sort of father confessor and minddoctor shaken up together. My advice is well known to be worth ten dollars a drop, but you can have it for nothing-and you look as if you needed it."

It isn't only the adventure," said the Duke. "Anybody's welcome to hear all about that, and I'n surprised you haven't read it in the morning paper."
"Never can find the news in English papers," giumbled Vanderlane. "I get sort of lost in the woods of advertisements put in by old ladies who offer refined homes to officers' daughters, or want to exchange a moth-eaten canary for a lame poodle or a bag of potatoes. Besides, I didn't try this morning. I was too busy thinking about a little adventure of my own."
"It was the inner meaning-or what may be the inner meaning of of my adventure that kept me awake," went on the Duke, too intent on his
own affairs to notice his friend's diversion.

O" $h$ !-woman in it ?"
"The most beautiful woman in the world."
" I'll bet you she isn't that. Second most beautiful, I'll grant you."
"Why do you say that ?"
Because my adventure has made me acquainted with the most beautiful woman who ever did, could, should or would live, and I'm going to find out her name before I'm twenty-four hours older."
"You don't know it ?"
"Not yet, though that's a detail, as I know where she lives-and therety hangs a tale. But I want to hear yours first."

The Duke nothing loth, began his narrative and had barely finished, when Haskins appeared at the halfopen door of the bedroom, a parcel in his haud. "Beg pardon, Your Grace, but this just came by District Messenger,and under your Cirace's address, there's the word 'Immediate."

To BE (ONTIN(VE).

## ANTTHING TO OBLIGE.

House-Agent (at last coming to an end of his inquiries ): "Ah, now, there is only one other thing, Mr. Brown. Have you any children?"

Prospectine Tenant (at the end of his patience): "Yes I have four or five; still, I could drown one or two if you object to children in the house."

## ENCOURAGING.

Sire: "I am afraid we shall have trouble with servants after we are married."

He: "I won't mind that dear, as long as I have you."

- Sine : Do you notice the soft, warm scent of thes flowers you brought me?"
HE: "No-er-I was thinking of the cold hard dollars they cost me."


## THE FINANCES OF ST. JOHN.

# A Continual Increase in the Debt and in Taxation 

## Over-expenditures of the Council.

By John A. Bowes.

## SIXTH ARTICLE.

Since the appearance of the first article in this series there has been an awakening among the people of St. John as to the actual financial position of the city. Besides the daily newspapers have shown a deeper interest in the discussion of civic affairs, which heretofore have been greatly neglected by the daily press. Expenditures of one kind and another has been freely criticized and the effect on the governing body of the city has, on the whole, been good. The object of the preceding articles have not been so much to criticize the action of the Council, as to point out the nature and extent of the expenditures since Union. It has been shown that with practically the same population St. John has increased its debt $\$ 1,418,467$ in 15 years and the annual assessment $\$ 156,903$. During the same period the valuation of the city, for assessment purposes increased only $\$ 2,612,400$. This includes the valuation of income, as well as that of real and personal property. As the
debt has increased with much greater rapidity than the assessable property of the city the rate of taxation has mounted from $\$ 1.32$ to $\$ 1.71$ on every . roo of assessable value in the city. It costs somewhere about $\$ 2,000$ a day to pay the running expenses of the city of St. John and of this sum $\$ 650$ are daily required for interest on the public debt, which now amounts to $\$_{450}$ for every rate payer. If every one in the city paid an equal amount of taxes he would be called upon to contribute $\$ 22.60$ annually as the share of the interest on the pubiic debt alone. As the total taxes of many ratepayers are much less than half of this sum, the real estate and personal property of the citizens are called upon for the principal share of the taxes levied for this and allother purposes. Not only has the indebtedness of the clty increased, but there has been a large increase in the cost of maintaining the various public services. The streets, the schools, the fire department the water service and sewerage system, all cost more than they did
fifteen: years ago. None of the water system, and has an average services are any more efficient, so far as the casual observer can see, than they were, but the expenditures have been increased to a point where taxation is becoming burdensome to all and a serious menace to many. - Yet the aldermen go on adding to the debt each year, because a section of the people demand further improvement in this or that service.

Every body who is interested in fire protection demands that the water service be improved. For years the Council has evaded this issue and have tinkered with the present system until the fire uncerwriters pushed them to the comer and demanded better fire fighting appliances and to bring home to the people, who after all control the Common Council, the necessity of these demands being complied with, increased the insurance rates in the business districts. Everybody admitted the justice of the fire underwriter's demand for higher insurance rates and every recent fire has demonstrated how well grounded the action of the fire underwriters was. Without desiring to figure as an alarmist, it cannot be denied that the Common Council is placing great discretionary powers in the hands of Providence in its dilly dallying methods of dealing with the water question. For years all that was required for a first class conflagation in St. John was that a fire should get a sufficient headway and be fanned by a strong enough breeze. We have no fire fighting appliances or water supply adequate to stop its progress. The fire must burn itself out. This is an unfortunate position for a city that has already expended a million and a quarter to create a
annual enpenditure of upwards of $\$ 40,000$, for its fire department. One of the city aldermen is reported to have said at a recent meeting of the Munipical Councir that the, city clergymen might be better employed than visiting the prisoners in the County jail. The alderman was right. The Council itself needs all the spare time and prayers of all the clergy of all denominations in the city. The daily sessions of the Dominion Parliament and the Provincial House of Assembly are opened with prayer, and why not the Common Council? Certainly the latter body is quite as much in need of Divine guidance as the others, and the opening prayer might act as a restraining influence on the consciences of at least some aldermen even if the others are so se:red and hardened that the exhortations, would be wasted eloquence.

I have sketched very brielly the history of the city debt of St. John showing how it has been grown to its present porportions. There is no work that has been undertaken by the city fathers that is unnecessary. The city had to have streets, and their making under the best of conditions was necessarily expensive. No one can find fault with the corporation for creating a water supply and sewerage system, nor for the existence of the ferry service. The harbor had to be improved, to meet the demands of trade. As a matter of fact every expenditure made by the Common Council has been brought about by the direct action of the rate payers themselves. Few of the large expenditures originated in the Council. They were first discussed by some quasi-official body and after the
public had been sufficienty educated on the theme the Common Council was invited to dispose of the question, and that body generally carried out the public demand, if there was an expenditure to be made. If the public demand was for retrenchment the Council was slower to obey and often some members had to be unseated before the demand was complied with or even listened to.

It is not argued that the works which have rolled up a debt of four millions on a population of less than 40,000 people were not necessary. In nine cases out of ten the demands of the taxpayers were backed by the urgent needs of the city for the improvements asked for. The fault is to be found with the lack of system, with which the various works undertaken have been carried out, and the consequent large unnecessary expenditure. It has been shown that there were frequent clashes of authority between the water and sewerage departments which entailed heavy losses to the city and which also kept the streets in a constantly torn up condition. No man can estimate how much the mismanagement of these departments has cost and is costing the rate payers. Had all the water mains and sewers been laid together, or some consecutive plan of operations been pursued the cost would have been fully twenty five per cent. less, and we would have had better streets. Instead, by the method pursued in the past, the water mains were often laid after the surface of the street had bsen placed in fairly good condition and then not half the connections with properties made. Had the water mains and sewers been laid in the same trenches, and all the connections made for both services,
there would have been one digging up of the streets, which, after it settled could have been repaired. Instead, the sewer followed the water mains, and the connections were made when ever it suited the owner of the real eseate, or not made at all, as too often occurs. 'This system has been slightly improved on under the present management, but it too often occurs that a street is kept in bad condition for three or four years after a sewer or water main is laid, by private individuals digging trenches to enter the former, or by the water department laying service pipes. All this work should be done at the one time, and that it was the intention of those who originated the services, that this should be done, is shown by the character and provisions of the legislation under which these works are undertaken. What the object of the powers that be have been in doing the work in the way they did no mere man can fathom. But it is abundantly apparent that thousand upon thousand of good dollars have been wasted by the methods employed.

There is no department of the public service wherein there has been such gross mismanagement and genuine incapacity shown as that of the streets of St. John. With an average of $\$ 1,000$ a mile spent annually on the strects, for the past 15 years, there ought to have had good highways by this time, but the man has not been born as yet, who would risk the fate that befell Annanias, and say that the streets of St. John are good streets. For the year 1905 the Council assessed $\$ 60,000$ on the ratepayers for the maintainence of the streets. The department was in debt $a^{\prime}$. the end of the previous year $\$ 50,883$
and there was every indication at the beginning of the season that the old methods would prevail and there would be a further increase in the balance against the account at the close of the year. But this has not been the case. The official figures are not yet available, but in a general way it may be stated that of the $\$ 60,000$ assessed, only $\$ 50,000$ was available for street expenditures, the remainder being required to meet principal and interest on loans already effected and which at the time the money was borrowed was made a charge on the annual assessment for street purposes, of this sum not more than $\$ 45,000$ have been spent. It must always be remembered by future generations, that the aldermen have kept within an appropriation for street purposes for one year at least. But the new century methods of appropriating unexpended balances has been adopted again to reduce the balance against the account. Under what is known as the snow contract with the St. John City Railway a large balance had accumulated and as the aldermen hate above all things to see a balance to the credit of any account, they promptly appropriated $\$ 11,000$ of this money and turned it into the street account. This method of covering up over expenditures cannot be too strongly condemned. It will be claimed that the rate payers have been saved just this ammount. Not so. There should not have been any over expenditure and if proper methods had been employed in the management of the streets in the past, there would have been none. Enough money has been expended in the past 15 years to put the streets of St. John in excellent condition had the money
been spent in a systematic way. But it was not and the methods of the past are methods of today. One might as well, attempt to run a five foot water wheel with a spiggot as to try, and make good roads in St. John under existing methods.
With the exception of the enormous expenditures on account of the harbor and the west side terminal, which are closely verging on a round million of dollars since Union, the largest expenditures have been on account of water and sewerage. Prior to Union the water service had a bonded debt of upwards of a million dollars and the sewers of the United city had cost upwards of half a million of dollars the larger part of which is still floating. The united expenditure for both services from Union down to 1903 was $\$ 413,000$. During 1904 the city purchased the Mispec pulp mill at a cost of $\$$ II 5,000 and will have to spend twice as much more to get a direct service to Loch Lomond, so that the cost of the water and sewerage service will not be far short of two millions if it dies not exceed that sum. The cost of maintanence of the water department is met by a special tax but the maintenance of the sewers and the interest and sinking fund charges on this account are met out of the general assessment and cost the tax payers $\$ 35,000$ annually. There have been enormous additions made to the expenditures for the maintainence of both departments in the past 15 years. Indeed the cost has pracically doubled. This is due to the tinkering done to the Little river service and to increased mileage of distributing mains and new sewers that must be taken care of. It has already been pointed out that the
the increased consumption of water by residents and a slight readjustment of rates would pay the interest charges on the cost of the new water service. This has been the case with the west side service which is already on an expense paying basis. This being the case the wonder is that the aldermen have delayed grappling with the question for so many years. The harbor revenues do not pay the interest on the cost of the impovements and the rate payers have to contribute about $\$ 20,000$ a year to provide a winter port for Canada. But no one complains of this although there is good ground for doing so when steamships coming to St. John for general cargo are permitted to load a certain percentage of deals without paying any. wharfage for the privilege. This would be all right if the trade were broughi here by the railroads but the effect is to deprive the city of the revenue they would get from these cargues if they were loaded on steamships or vessels not belonging to regular lines. It is profosed to seek legislation to do a way with this abuse. But with the water service it is different. There is a surplus revenue from the department and it is be hoped that the surplus will be applied to the reduction of the assessment for sewerage maintainance. There is no reason why the revenue from water should not be made sufficient for this purpose and relieve the general rates. The charges for watef consumption in St. John are low compared with other cities, and ought to be increased to meet the cost of maintaining the sewers which in reality were made necessary by the introduction of a water supply. It may be argued that the money comes
out of the people anyhow and it might as well be paid on the general rates as through the water rate. This is not the case, as it works out practically. The citizens have a valuable revenue producing asset in the warte system but the best use is not made of it. The object of civic ownership of public utilities is not to make money out of hem but to furnish the community with necessities at cost. The reason why public ownership has failed to give satisfaction in many instances is that all the items of cost are not always figured in. Those who manage these public utilities are too often anxious to make a better showing than is justifiable and many items of cost are omitted. There is an instance of this in St. John where some of the expenditures of the water and sewerage departments are equally divided, where to apportion them at the rate of three to one would be more equitable.
The question of civic ownership has already been dealt with. No city in Canada has so many and varied interests managed by its elected Council as the city of St. John. The city is the owner of large blocks of real estate both within and without its boundaries. It owns its own barbor, its ferries and part of its lighting plant. St. John now sells electricty and water and lets lands and buildings outside its own limits. It is too soon to say what the result will be in the management of the newly acquired west side electric plant but it is beyond despute that the city is saving money by lighting the North end from its own power station. It is not possible to praise the Council's management of the lands which it became possessed of under the charter.

They were better managed a hundred years ago than they have been since. The rentals of lands owned by the corporation are ridiculously low and there has been no effort made to increase them. The ferry has of recent years been made to pay working expenses but there are a great many abuses which ought to be removed. Some limit ought to be placed on the weight of a load that is carried over the ferry. It is safe to say that the city is losing money on much of the heavy traffic which now crosses the harbor and that if the charges were governed by the number of tons in a load there would be quite an increase in the revenue existing regulations over when one or ten tons pay the same charge.
The daily press seems to favor public ownerhip of all utilities and has advocated the purchase of the street railway and electric'and gas plants operated by the St. John Railway company. But this question has not passed the academic stage yet. Public ownership is no doubt correct in theory, but St. John has not done particularly well with the utilities now owned. There is constant abuse of the ferry management, not always well grounded, it is true. If the Council finds it necessary to assess for a deficiency in the ferry accounts there is a growl from a large section of the ratepayers and if the service is not as good as some persons think it ought to be, another section of the people sets up a loud and prolonged howl. At Union the fare charged for crossing the ferry was three cents and monthly tickets were issued principally to west side residents at a reduced rate, equal to about twó cents. Then there was a further reduction to apprentices
and working girls who were able to cross at about one cent a trip. A one cent ferry was demanded by the people of the west side and the Council met the demand by reducing the rate for monthly tickets to a sum about equivalent to half a cent a trip. The ferry went behind so rapidly, about $\$ 10,000$ in 1890 , that there was another revision of rates and finally the rate was fixed at two cents and 50 ticket was were suld for 50 cents. This still prevails, and the ferry may be said to pay running expenses. The boats are both old and extensive repairs are always necessary. The mode of making these repairs has been frequently criticized, but the Council will not change. Much of the dissatisfaction with the ferry arises out of the length of time a boat is laid up for repairs, and these complaints and vexation delays will continue until the method is changed. The city is having a new steel ferry boat of a modern type built, which will be larger than either of the present boats, but it will be next summer before she can be put in commission. With three boats one of them should be ready for service at any time in the event of an accident to the one on the route.
I mention the ferry difficulty because until the Council has demonstrated that it can be run without loss to the citizens it would be unwise to go into the street railway business. Besides there are other more pressing questions to take up-the extension of the water supply and the utilization of the water powers in the Mispec river to generate electric light, will take up all the spare time of the Council for the next year at least. Then they have the assessment ques,
tion which is more important to all classes of citizens than any other. The population of St. John has been stationary long enough. The high rate of taxation levied on the working man has been responsible for many removals from the city. Wage earners object to direct taxation. They know they have to pay their share, no matter where they go, but in the majority of cities they are not taxed directly, nor is that relic of barbarism a license to work shoved in their faces by a policeman or a constable as soon as they find employment. Imagine trying to enforce such a law in cities like Montreal, Toronto, Boston or New York. Let the employers of these people, the boarding house keepers and the landlords pay the taxes and then the working man will pay in board, rental or decreased wages. A commission has been appointed to enquire into the question of taxation and report a scheme of assessment to the Council. It is nearly 23. years since the law under which taxes are levied in St. John was passed and although the law has been amended many times it has outlived its usefulness and requires complete reconstruction. The commission has no sinecure but a difficult problem to solve and if they solve it effectually they will be deserving of the thanks of the community.

The total revenue of St. John has been in the neighburhood of $\$ 620,000$ per annum. For 1905 it was increased nearly $\$ 40,000$ by additions to the assessment, and from other sources. The assessment has yielded more than half of the total revenue and the water assessment about one sixth. The other revenues are from the harbor, receipts of which are increasing,
sale of fisheries, lands, and licenses, the fines of the police court and the fees of the civil court. The surplus revenues from the lands which have been regarded as a valuable asset are now about $\$ 15,000$, the debt of the Lancaster lands have been practically extinguished during the past year. This revenue, under proper management should at least be doubled by the leasing of lots now vacant and by increasing rentals of lots now under lease at annual rentals of from $\$ 2$ to $\$ 10$ a lot. As many of these luts a:e in most desirable localities, there is no reason why business methods should not be applied to thier management. The real reason why the rents have been allowed to remain at the ridiculous figures made half: century ago is that the aldermen fear the votes of the lease holders. There has been a considerable extension of of the franchise in recent years and the lease holders vote is no longer important in fixing the fate of the Council, through years ago it was an important factor.

Another revenue which varies from year to year is that for fishing leases. In this department the Council is frequently brought face to face with a combine of the fishermen, who come to an understanding not to bid against each other, and this lack of competition keeps the price down. But every season is not a good season for fishermen and after a bad season fishermen are chary of paying large prices for the privileges the city has to offer. The march of improvement in the harbor has also the effect of rendering the fishing privileges less valuable and as these improvements are extended the revenue derived therefrom is bound to decrease.

The market house is another branch of civic ownership where the ability of the Council to make its property pay expenses has not been demonstated. Before the erection of the new market house the city enjoyed quite a large surplus revenue from the markets of the city, but the new market house, has never paid running expenses, and an assessment has been necessary in most years to make up the deficiency. Some years ago, the rentals of the stalls in the market, were reduced $12 \frac{1}{2}$ per cent. and they have never been restored. Much of the space in the large buildings at either end of the market structure is untenanted, or if occupied the rentals are low. A large revenue is obtained, from the stores, but the upper floors are not adapted to the purposes of commerce and are not available for offices. The mystery now is what the Council had in mind when the building was erected. One thing is certain however, and that is, the market house is a constant bill of expense to the tax payers and is likely to so continue for some years to come. Still under proper management it should at least be made to pay expenses. The whole market law of the city requires revision which cannot be made too soon. Conditions have changed and so have business methods. More meat is cut outside the market than in it, and every grocer sells green stuff which years ago was obtainable only in the market. Because there was no market in the North End at the time of Union dealers in fresh meat in that section of the city are not require. 1 to take out licenses while those of other sections are. This is an anamolous condition that should be changed at
once. In point of fact the whole license system of the city needs revision. The owner of a pony cart is compelled to take out a license and so is the owner of a public hack and if he does not drive it himself the driver has to have a license. Yet nearly every store keeper in the city maintains a delivery wagon, the majority of which are driven by inexperienced minors who are not required to be licensed. An attempt was made a year ago to bring order out of chaos in the licensing of pedlars and junk dealers but like all the piece-meal legislation which the Council delights in, no practical results have followed. The whole system of licenses requires careful consideration. Perhaps the Assessment Commission will take it up and make some recommendation.

The department of civic ownership that has come in for more public criticism than any other is that having the supervision of the ferries. I have already referred to some of the reasons for this and and pointed out how they can be avoided or the vexations delays modified. Few people realize the growing importance of the ferry service to the city. Since the large expenditure for wharves and warehouses were undertaken on the west side the population of Carleton had increased and the traffic of the ferry has been almost doubled during the winter season. The boats at present on the route are old and at rush hours are often overcrowded but so are the ferries of other cities. It would be absurd for the Council to provide a service that that would give seating accommodation in the cabins to all persons crossing during the rush hours. The most that can be expected, is that
the boats shall be kept clean and 1900 to 5,71 I in 1902. The total the regulations made with this end in view enforced. That they are more honored in the breach than in the observance, is a matter of just complaint. Prior to Union the ferry ceased making regular trips at 9 o'clock. Now the steamers run until ii. $30 \mathrm{p} . \mathrm{m}$. Yet the expense for salaries and wages has increased less than in any other departinent, except that of police. In 1890 the salaries and wages totalled $\$_{1 r} 17^{\circ} 7$, while in 1902 they totalled $\$ 12,616$. The fuel bill varies from year to year according to the supply on hand at the end of the year. For $i 890$, coal cost $\$ 6,927$, and for 1902, $\$ 5,837$. In 1890, there was expended for supplies and repairs to boats and approaches $\$ 4,177$, and in 1902, $57,2 \mathrm{~g}$. The total cust of maintainence of ferries in 1890, was $\$ 25.715$, and the revenue from the sale of tickets and fares was only $\$ 12,870$. A't the beginning of 1890 , the ferry was in debt $\$ 6,185$ and at the close of the year this indebtedness had increased to $\$ 16,174$. In 1902 the cost of mantaining the ferry was $\$ 27,88$ I and the revenue $\$ 26,27$ I . In 1900 the revenue was $\$ 23,72 \mathrm{I}$, and the cost $\$ 22,895$. In 1901 the revenue was $\$ 34,778$ and the cust $\$ 26,54^{\circ}$. There has been a constant increase in the revenue of the ferries but thee wear and tear on the boats and approaches eat up the increase. To give an idea of the increased tratic of the ferry 10,285 double teams crossed in rgoo and 10,328 in 1902. Of single teams there were 63,794 in rg00 and 72,473 in 1902. Not so many people seem to have used the ferry for pleasure driving as the number of passengers in coaches or carriages decreased from 6,188 in
number of foot passengers which passed the turn stiles in 1901 was 1,329,292. Of these 559,975 paid cash fares and the remainder, 769,227 , had tickets. In 1902 the total number of fort passengers carried was 1,447,592 of whom 584,989 paid cash and $85^{2}, 603$. had tickets. The cash fares yield the ferry just twice as much revenue as the tickets. "These figures show that a two cent ferry would be a handsome source of revenue to the city and that with the constant increase in traffic the present rates charged will give the ferry a small annual surplus in the near future provided it costs no more to run the new ferry steamer then the present boat. If the public do not expect too much from the ferry service the citizens may congratulate themselv es that the drain on their pockets whic $h$ has followed the adoption of a stea $m$ ferry service in the harbor of St. John is about at an end. Of course there is an expenditure including the new ferry steamer of about $\$ 150,000$ represented in the bonded indebted. ness of the city, the interest and sinking fund for which are not charged against the ferry revenues so that users of the ferry are receiving a lower rate of fare then would be possible under private ownership. It is frequently stated that a former leasee of the ferries made money out of his lease. Perlaps he did, but the boats only made half hour trips during the business hours of the day and the fare was five cents. It is another case of changed conditions and the best thing for the Council to do is to continue to operate the service making such regulations as will ensure all the revenue and give no one preference
over the other. The practise of permitting over loaded teams to use the ferry at present rates should be ended at once. This would increase the revenue and lessen the cost of repairs, for as a ferry official observed to the writer, "each time one of these big loads ascends the approaches they tear out twenty five cents worth of planking and we only get twelve cents back."

There is still another branch of the civic service where public ownership is attracting some attention-the lighting department. Just now when the city hus come into possession of a large water power in addition to that controlled by the city at Silver falls the question is more to the front than ever. The prevailing opinion among citizens of all classes is that their light bills are too high. Recently the St. John Railway company ${ }_{x}$ which at present enjoys a monopoly of this important service, has placed all of its lamps on meters and the result is that there is not nearly so much private lighting as formerly. When the lights burned until midnight without extra charge they were allowed to do so. Now that the consumer has to pay for every watt of electricity and foot of gas consumed the lights are automatically shut off at 10 o'clock, when the merchants thinks the value of the advertisement ceases. Besides the number-of lights have been reduced and $S^{2}$. John's stores are not so brilliant after dark as they formerly were. It is claimed that the price charged by the company for both gas and electric light is excessive, and that if the price were lower the consumption would be greater. Evidently the directors of the company do not hold to
this view as every act of theirs since they came into absolute control of the lighting of the city has been in the direction of an increase rather than a a decrease-consequently the agitation for civic lighting.

In Ig00, the streets of St. John (easi) were lighted with gas, and those of Portland and Carleton by electricity. Portland was about the first city in Canada to adopt civic lighting and while the results have not justified the hopes of those who advocated it, still after 14 years of experience it has been amply demonstrated that the city can save money by operating its own electric plant, even on a small scale. It was the experience in the North end and the desire on the part of the aldermen to repossess themselves of a valuable wharf property that led to the purchase of the west side electric franchise at a price in excess of its actual value at the time of sale. In 1900 the lighting of the three sections of the city cost $\$ 12,417$. In i8gi a new contract was made to light the east side streets with electri. city, and in 1892 the first full year after the change, the cost of street lighting had risen to $\$ 18,505$. In 1902 the expenditure had increased to $\$ 23,159$ practically double what it was in 1890, but this was largely for East and West side lights. The cost of the North end electric light station in 1892 was $\$ 4,962$, and in 1902, $\$ 5,297$. But the cost varies from year to year according to the stock of supplies on hand. In 1900 the expenditures were $\$ 5,606$, in 1901, $\$ 6,3^{83}$. There has been an increase in salaries and wages in to years of about $\$ 400$ but the number of lamps operated is also larger. The cost of the lamps on the west side in 1892 was $\$ 2,944$, and
in $1902, \$ 3$, ioi. The east side lamps cost $\$ 9,512$, in 1892 and $\$_{14,682}$ in 1902. If the experience of tie city is worth anything at all, it clearly demonstrates that civic ownership of a street lighting plant is the best, and more light can be obtained for less money than under the contract system.
If the water powers on the Mispec are sufficient for the purpose and are not too far away from the city to admit of their economical use the city will be in a position to furnish light and power cheaper than any company which generates with steam. The cost of coal in the generation of electricity is a very important item. The average cost of the North End light station was $\$ 5,762$ for three years and the average coal bill $\$ 3,208$. Where water power is used no coal is necessary and water motors are no more exp:nsive than steam engines but the capital expenditure for dams and the cost of bringing the light to the city from Mispec would be very considerable. Still if the coal bill for lighting one third of the city is more than $\$ 3,000$ there is quite a respectable margin to work on. Besides St. John city pays out an everage of $\$ 3,000$ for lighting its public buildings all of which could be done by the civic service, if it did not enter into competition with the Railway company for private lighting, which there is nothing to prevent the city from doing if it has sufficient water power at its disposal. There are a good many different views about the strength of the Mispec water powers but the Council has taken the wise expedient of having them measured. Before any action is taken the cost should be carefully calculated be-
cause St. Joln has about all the unprofitable assets on its hands that it can take care of at present.

There remain but two departments of civic government to review before disposing of the question of civic finances; the police and fire departments. In 1900 the total cost of maintaining the police department was $\$ 35,737$ of which $\$ 26,474$ was obtained from the assessment. In this year the salaries amounted in the total to $\$ 29,848$, of this $\$ 5,429$ went for salaries and $\$ 24,418$ for the pay of the force. The total cost of maintaining the force in 1902 was $\$ 31,157$ but in 1890 the sum of $\$ 2,087$ for interest was charged which does not appear in the account of 1902, all charges of that character appearing in the Interest payable account. The taxes collected for the maintainance of the police in 1902 was $\$ 25,68$ o or nearly a $\$ 1,000$ less than in 1900 . There is no report from the Chief of Police published in the accounts of 1890 but in 1902 the numerical strength of the force is given as 41 which was an increase of five as compared with two years before. This is the one account that has been kept down but it has made an upward start.

The record of the fire department shows a very considerable increase in the cust of maintainence since union. In 1890 the salaries and pay of the firmen totalled $\$ 16,847$ and in 1902 $\$ 21,080$. The total cosst of the department in 1890 was $\$ 30,236$ and in $1902 \$ 34,550$-the increased cost was therefore almost wholly on account of wages and salaries. Since Union two new fire stations have been built and there have been considerable additions to the apparatus. The increase in the
debt on account of the department at the close of 1903 was $\$ 48,000$. In 1904 the debt was futher added to by the rebuilding of the fire alarm and in 1905 there will be further additions for chemical engines which have already been purchased. The principal increase in the cost of maintainence as between 1890 and 1902 is in the stable account which cost $\$ 4,253$ in 1902 as compared with $\$_{2,917}$ in 1890. But all of these accounts were jumped up in 1904 when the assessment was increased because the accounts were all falling behind, the fire department dropping to the rear at the rate of about $\$ 2,000$ annually. The assessment for fire purposes in I904 as $\$ 42,138$ as against $\$ 26,672$ in 1889. A considerable increase must be made in the cost of the fire department through the introduction of chemical engines. At least one more fire hall will have to be constructed, as the present buildings are so crowded with apparatus that it is impossible to hitch the horses quickly. The chief value of a chemical engine -its only value, in point of fact, is the speed wish which it can be got to a fire. It is only useful in the early stages of a conflagration and if apparatus is so crowded around it that the horses cannot be promptly hitched its utility is doubtful.
One of the great evils of the past in the management of the affairs of the city has been the over expenditure of the different departments. At the beginning of each fiscal year the cldermen make up an estimate of the ost of maintaining each service for the succeeding twelve months, or more properly speaking, until the 3rst December following, when the accounts are closed for the year. The
therory ois that the assessment will be sufficient for the maintainence of all services but experience has shown that in the majority of cases an insufficiept sum was assessed. At the close of 1903 the overdrawn balances of various accounts amounted to the total of $\$ 154,354$. For 1904 there was a considerable increase in the assessment for various accounts, with the expectation of wiping out these balances, and in a measure the plan has succeeded. In the first place the assessment realized, $\$ 38,851$ inore than the preceding year. The harbor revenues were the largest in the history of the city amounting to $\$ 36,669$, an. increase of $\$ 5,451 \quad$ over the preceding year. In this connection, it must be borne in mind that the city expended $\$ 150,000$ for the McLeod whirf, and that the increase is largely due to this addition to the civic property in the harbor. Since the new warehouse was constructed, the Donaldson line which lrings large quantities of freight for the St. John merchants, lands its goods on this side of the harbor, and then moves over to the west side to discharge western goods, and load export cargo. The newt wharf has therefore becone an earning asset, and bids fair to prove a good investment, as are all the deep water wharves on the east side owned by the city. The proposed legislation the Council is seeking to purchase the interest of the Canadian Pacific in the west side terminal will have the effect, of increasing the harbor revenues, as it is the intention to charge side wharfage on steamers while loading local lumber which has not been dones since 1897.
Everything considered the city has? made great progress financially dut
ing the past year and cibsed its operations with a balance of over $\$ 37,000$, to its credit in the bank against $\$ 4,846$ at the close of 1903 . It is not possible to obtain any exact statement of the expenditures and receipts of the various departments but the general result shows that the accounts are in much more healthy condition than for years past. The fallacy of trying to make go cents do a dollar's worth of work, has been abandoned, and the increased assessment is an acknowledgmenton the part of the Council that a sufficient sum has not been added to the assessment to make good the cost of assessing and collecting the taxes, and to provide for the default. Viewed in every light the present Council has made a decided step in advance in common sense methods. The next step in this direction is to obtain a revaluation of the property of the city. Before this is done the Council should take advantage of the legislation obtained some years ago, and secure without further delay, the rental value of every property in the city. Had this been done and small incomes ex-
empted, there would have been less complaint about the assessment law and the newly apppointed Assessment Commission would have had something tangible to operate on in preparing their scheme.
While the Commission is preparing its report the Council should take up the question of the charter and the various amendments made to it in the past century. © St. John wants a new charter and there is no better time than the present to have one prepared. Few la wyers have given any attention to the various laws and bye laws governing the city. The Recorder is necessarily posted on these subjects and he should be instructed to revise the various acts of Assembly and the charter and submit a report to the Council. This is a work that will necessarily involve time and expense but it cannot be done too soon. It is safe to say that many, if not all the aldermen, will be greatly surprised at the volume of legislation their predecessors have obtained from Fredericton and how much of it is now useless lumber.

## THE SIN OFIT.

Foozle: "Do you think it wrong to play golf on Sunday ?"

Niblick: "I think it wrong to play such a game as you do on any day of the week."

## CAUSE OF BALDNESS.

s.
"Women feel where men think," said the female with the square chin.
"Yes," sighed the man who had been married three time; "that's why saen become bald."

## TRUST TO CUSTOM.

Traveller: "The New York express leaves this depot, does it not?"

Gateman: "It has done so for a number of years, and I don't suppose it will take it along to-day."

RICH MEN'S SONS.
Willie: "If you've saved up enough for an automobile, why not get it?"

Bobbie: Not yet. I'm saving up enough to pay for the people I run over."

# A DOUBLE PLOT. 

## A Post Office Story.

By Malcolm Thackery Ross.

## CHAPTER I.

Silvanus Plummer was and had been for more than thirty years the postmaster of Crouchville, a town whose greatness possibly lay in the future, but certainly did not exist in the present. Silvanus, or old Sill as he was universally called, had been appointed forty years before, and had contrived to hold on to his office througl all the political changes which had taken place. The postmaster of Crouehville took his color from the times, and made it the study of his life to range himself on the strongest side, a peculiarity which exposed him to many sarcastic observations.
"The old sucker," said Captain Pipes, as he blew a great cloud of tobacco smoke away, " jest sticks like a limpet to a rock. It is nothing short of public robbery to keep him there."
"It's my opinion," said Captain Pipon reflectively,", that he'll stay. He's been buried up and forgotten like a fossil and nobody at Ottawa knows anything about him."

The views thus expressed may be said to have represented the ayerage
opinion of Crouchville which was mostly hostile to the postmaster, at all events behind his back. A rural postmaster usually receives more open flattery and more underhand abuse than most men, and Silvanus Plummer was no exception to this rule. Almost every one found it to his interest to be very civil and even deferential to him for if so disposed he had it in his power to delay or even to make way with important letters without the injured, party having much chance of redress. But when the postmaster's back was turned his faults were not forgoten. It was darkly whispered that he was in the habit of opening all the letters, especially love letters, that he could contrive to read and there were even tales told of money letters being missing which had never been accounted for.
Silvanus Plummer had originally been a small man and age had not increased !is size. He had a decided storp, a weazened face and a pair of sharp little eyes with a singularly fox-like expression. His voice was sharp and shrill and generally pitched in a high key. But his great weakness was an inclination to gossip. He was consumed with curiosity to get
to every detail of the petty tittletattle which passes current in every cural community. It was this curiosty Which originally caused him to apply for the position of postmaster and which under his management had made the post office a sort of news exchange where all had the opportunity of hearing the worst things possible about their neighbors.

The postmaster of Crouchville was a bachelor, although it was said he had been in his time a suitor for the hand of several young ladies in the town. By becoming postmaster he contrived to put himself in the way of having his féelings lacerated many times a week for every letter which his fair ones received was of course a love letter and written by some successful rival. Much wrestling with adverse circumstances of this nature had made Plummer prematurely old. He found it eyery year more wearing on him to keep the run of the love making, gossip and scandal of the town, but he persevered with undiminished zeal.

The, post office of Crouchville comprised an outer room for the public and an inner room for the postmaster himself. Few were ever admitted into this sacred apartment, for it was there that in some mysterious fashion Silvanus contrived to become possessed of the secrets of his neighbors. Long practice had made him extremely skillful at the work of opening letters and closing them without leaving any trace of the process to which they had been subjected. A long thin knife, sharper than any razor, a little gum arabic mixed with alcohol and a fine camel's hair brush were all the tools be required to effect his purpose and
unlock the treasure house of knowledge. The postmaster was wary enough to keep these implements hidden away and to do his work in private. Even his most trusted cronies Jeff. Burton and Tom Coy although often permitted to enter his inner sanctuary and regularly informed as to what was going on never were told how the postmaster's knowledge was acquired. They all argued that in point of smartness Silvanus was " jest extraordinar."

Silvanus Plummer, like other prominent men, had enemies who plotted his destruction. The most persevering of these was Jack Halsey a thriving trader of the place, who had become impressed with the idea that the postmaster had opened one of his business letters, and obtained therefrom some information which enabled a rival trader to forestall him in an important operation. The rival trader was the postmaster's friend Tom Coy. Halsey vented his wrath in a number of forcible expressions and awaited a chance "to get even with old Sil," as he expressed it. As a preliminary step he carried round a paper addressed to the Postmaster General asking that a change be made in the Crouchville post office. This received many signatures and went on to Ottawa in due course.

Jack Halsey was a bachelor of thirty-five, who avowed his intention of never entering into the holy state of matrimony. When he was eighteen he had fallen in love with a woman ten years older than himself, and being disappointed in his wishes at that time, had recorded a vow against the married state. So in spite of the many sweet female smiles that were wasted on him, he went on his own
way, making a great deal of money at his business, but remaining single. It was said indeed that Halsey was the richest man in Crouchville, and perhaps he was. At all events, he was rich enough to maintain a fine establishment and to support a wife in handsome style.

Halsey lived in a spacious mansion, a short distance from the village, and his mother kept house for him. Mrs. Halsey was more than sixty years of age and, as Jack was her only son, she was naturally very proud of him. But she was totally opposed to his anti-marriage policy, and did not hesitate to speak her mind freely on the subject.
"Jack," she would say to him, "don't be a fool; go and get yourself a wife. I do not care who you marry; and your wife when you get her can just come in here and take charge of things as quickly as she likes. I won't be jealous for I'm tired of keeping house, that's the truth. I would sooner you married Annie there the help out of the kitchen, than to go on in this heathenish fashion. What's going to become of you when your old mother dies if you don't get a wife now?"

Mrs. Hasley would frequently go on in this fashion at Jack to the great discomfort of that good natured but somewhat obstinate individual. He loved and respected his mother very much and with good reason for she bad been his best friend at all times, but he was not willing to give up his foolish notion of single blessedness. So when matters reached this stage Jack, instead of continuing an argument in which he was certain to get the worst of it, would take himself out. of the house and seek the companion.
ship of his friends of the male sex.
Dr. Whitney and Lawyer Nevers were Hasley's most frequent and most trusted companions. Like himself, both were comparatively young and both were unmarried. There was another bond of sympathy between them, in fact that they had a grievance against the pos'master, and were bent on making that functionary suffer for his curiosity. If Mr. Plummer could have heard all that the three friends said about him his ears would have felt very warm indeed.
"It is no use talking, boys," sa:d Dr. Whitney on one occasions when the three met, "we must do something to expose this old rascal Plummer. It is really not safe to put an important letter in the office."
" That's so," responded Lawyer Nevers, "as I know to my cost; but what's to be done? What do you say, Halsey?"

Jack Halsey had acquired considerable reputation as a practical joker and had filled the town with merriment on several occasions by reason of his exploits in that line. Jack therefore felt when he was thus appealed to by Nevers that something weighty and final was expected of him.
"What do you say," he suggested, "to a fictitious correspondence? Get up a lot of letters, for instance, that. are all a sham, keep them a dead secret from everybody, and when their contents get out, we will be able to trace the reports to the postmaster and run the old villain down."
"A good idea," said Nevers.
"First class," responded Dr. Wilson.
"The best plan" continued Jack, " would be for us to get up three sets of correspondence and let each keep,
the contents of his letter secret from the others so that the three attacks on the post master will be independent in a measure."
" Very good," replied Nevers, " but the subjects of the correspondence had better be settled so that each may take a different one. Let each of us write about something the most improbable that can be imagined. l'll open a correspondence with my friend Porteous in New York in regard to a lot of imaginary operations in Wall street."
" And I," said Dr. Whitney, " will buy on paper an orange grove in Florida from old Sands of Baltimore."
"But what had I better write about ?" asked Jack.
"Take something nobody would suspect you of being engaged in; a series of love letters would be best," replied Nevers. "I'll lend you a complete letter writer so that you will be able to write the most thrilling epistles, but you must have some smart fellow that can write like a woman for a confederate."
"Only fancy me writing love letters," replied Jack, "but I'll do it if I only can get hold of a suitable correspondent to do the other part of the business."
This weighty plot against the peace and comfort of Silvanus Plummer being thus arranged the friends separated.

## CHAPTER II.

[^1]world in general, and he walked home after this meeting. To a third party his little plot for the discomfiture of the post-master may have seemed crude and even absurd, but Jack himself thought it mighty clever. No small part of his satisfaction over his imaginary correspondence arose from the fact, that his rothet would be certain to hear the reports about his fictitious courtship, and would be as much deceived as any one else. "The dear old lady," said Jack to himself, "will think her plans for marrying me off have come to something, but won't she be disgusted when she finds out the real truth."
To estimate the full weight of this last remark, the reader should understand that Mrs. Halsey had, by no means confined her efforts to change Jack's condition to admonition and advice. For ten years or more, she had seldom failed to have a young female companion in the house, for company for herself, as she affirmed, but as Jack fully believed, for the purpose of entrapping him into matrimony, As soon as one interesting young lady had taken her departure from the house Mrs Halsey would immediately declare that the place was duller than a jail, and make arrangements to replace her by a new importation. As she had plenty of relatives, down to the most remote degrces of cousinship, and an abundance of acquaintances, and at her house was a particularly pleasant one to stay at, there wers always agreeable young ladies ready and even anxious to visit her.

It was a wonderful proof of the tenacity with which Jack's mother clung to an idea that after more than ten years of this method of procedure
she still continued to follow it. Her earlier young lady companions had become matrons and the mothers of large families and their places had been filled by younger sisters who had been in their cradles when Jack left college. Jack was very good friends with some of the young ladies with whom he was brought into contact, but none of them made any impression on his heart. "Hang those sentimental girls that read poetry and look so sweet," Jack used to say. "Give me a girl with some life in her and I'll like her, but I won't marry her."

If a girl with plenty of life in her was what Jack desired, he certainly should have felt himself well suited in the young lady who was living with his mother at the time his great plot against the postmaster was being hatched. Lydia Baker had animal spirits enough for three people and Mrs. Halsey could never complain of being lonely when she was with her. Lydia in fact, at times, proved almost too much for her kind hostess. Her sister Amelia, a sort of third or fourth cousin of Mrs. Halsey, had lived with the latter several years before and was a great favorite. Amelia was a very quiet lady-like girl, but Lydia, whom Mrs. Halsey had never seen until she came to her, was a romp. Short of figure and stout of limb, with black eyes and curly black hair, which was allowed to fly about pretty much as it pleased, she looked rugged enough for almost any adventure and had she lived on the Scottish border four centuries ago would have been the very ideal of a moss trooper's wife. Unfortunately modern civilization seldom affords any scope for the genius of persons of this stamp, and
so Lydia Baker was merely a tom boy who could scamper over the country on the back of a half tamed horse, or fire pistols at a mark or do half a dozen other things to cause the average female to shudder. Lydia always declared that she wished she had been born a man and every one who knew her admitted that nature had made a great mistake in dooming her to wear petticoats all her life.
Lydia Baker had been about six months with Mrs. Halsey and in a few days was about to return to Freeport where her parents lived. The old lady liked the girl, but felt quite sure that she never would do for her son, Jack. "He wants," she would say, "a quiet women, one that will keep him home at night. Now Lydia, if she had him would be towing him all over the country. Besides," she would add, "Lydia is too young, why she is only 19."

If Jack had heard this little speech he would probably have remarked sarcastically that his good mother was quite aware of Lydia's tender years when she invited her to the house, and that Lydia would have been better liked if she had been willing to make love to Jack himself. At guite an early period of her visit, however, Lydia had informed Jack that she had not come there to set her cap for him; that she did not want him, and in fact, would not marry him on any consideration. In this way she speedily won his friendship, and the two became what Lydia described in her own vernacular as "chums." They were constantly together, and if it had not been that Mrs. Halsey had herself overheard Lydia's declaration of principles to Jack, she might have believed they were becoming attached.
to each other. As it was, however, she said nothing and patiently awaited the time when the departure of Lydia would erable her to bring to her house some other young lady with more correct views of matrimony.
Jack was seated in his chair thinking over his plot against the postmaster, and occasionally giving an audible chuckle as the thought of his own ingenuity occurred to him. It was while he was in this enviable frame of mind that Lydia chanced to enter the room.
"Why Jack," said she, "you are in good spirits, what are you laughing at?"

Jack felt rather ashamed at being caught in that fashion and pretended not to hear the question.
"Come," continued Lydia, "you should have no secrets from your chum, what's the fun."
It was at this crisis in his life that Jack, to use the emphatic language of Nevers, "gave himself away." The fact was he had been trying to solve the problem as to whom he should select to conduct the other end of the correspondence. "He must be trusty," thought Jack, "and clever, and able to imitate a woman's hand writing. I don't know any one that fills the bill." He had reached this stage of his plut when Lydia's voice aroused him from his meditations.
"Do you think you can keep a secret?" said Jack, in answer to her last demand.
"Nonsense Jack," replied Lydia, don't be mysterious, out with your story. Have you fallen in love with anybody ?"
"Now Jack, although a good business man was a man of impulses, and and the , suggestion that he was
capable of doing anything so foolish as to fall in love annoyed him so much that, in his anxiety to remove any suspicions of that sort, he was ready to entrust Lydia with his secret plan. "After all," he said to himself, "she may give me some good hints and she won't tell ány one I know." Thus Jack reasoned, and acting on the impulse of the moment he put. Miss Lydia in possession of the whole plot. "Now," said he, as he concluded, " who can I get to help me?"
"Help you," said she with a saucy toss of her head which made her black curls glance in the sunshine, " why I'll help you Jack, it will be great fun."
Strange to say, Jack had never thought of being assisted in that quarter, and the idea of writing imitation love letters to a real young lady almost alarmed him. But then he thought to himself, if the thing is all understood beforehand what difference can it make? So it happened that Mr. Jack Halsey promptly accepted Miss Lydia's offer to conduct the other end of the correspondence and to assist him in befooling that ancient functionary, the postmaster of Crouchville.

## CHAPTER III.

Before another week from this time, Miss Lydia Baker had taken her departure for her home at Freeport, and in the meantime, all the details of the proposed correspondence had been talked over and arranged. Jack had made up the instructions he received from his fair correspondent in
the form of a schedule, so that each letter was to be just a little more pronounced in its declarations of attachment than its predecessor, until about the ninth or tenth epistle, Jack was to propose in regular form, to be accepted, and in the next letter, to suggest a day for the marriage.
Jack found it very difficult to keep his face straight while all this was being arranged, and on several occasions Lydia had to remind him that the matter in hand was serious and required attention. "Now," that young lady would say in an admonitry fashion, "you must not put any nonsense in your letters or old Plummer will smell a rat. You must write just as if you really loved me and I will do the same in my answer."

Jack had rather a high opinion of his own ability as a business correspondent, but when it came to writing love letters to a young lady, even with the help of the complete letter writer, he found himself rather at a loss. The terse and direct style which suffices for a communication relating to an over due account will not answer when one of the fair sex is to be addressed on the state of her heart and Jack had to write and re-write the first letter of the correspondence a great many times. In this he had to pave the way, as it were, for a fuller avowal of attachment to be made at a later day, so that some skill and the exercise of judgment as to the correct expressions to use became necessary, Still on the whole it must be admitted that Jack considering his inexperience, wrote very excellent love letters and he improved greatly as he proceeded. Indeed Lydia often declared at a later
day that she did not believe it was in Jack to write so well.

When Mr. Jack Halsey had succeeded in fairly writing out the first letter of the series to his own satisfaction he took it to the Post Office. This he did with a view to fairly put old Sill on the track of the correspondence at its very inception. The little dried up post-master stuck his weazened face out of the window as he took the letter and made a great show of civility:-
"A fine day, Mr. Halsey; seasonable weather," said the old man.
"Good enough." replied Jack, rather stiffly as lie turned away, leaving the post-master staring at the address on the letter which he held in his hand; it read:-

## Miss Lydia Baker,

 FreeportN. B.
"Well I swan," said Plummer reflectively, "writing love letters is he?' With this Silvanus closed the window very carefully and locked the door of of his inner office. It is to be presumed that about that time he found something that pleased him very much for when he became again visible to the public he wore on his face a highly self-satisfied smile.

Lydia Baker's reply reached Jack in due course and he read it with a great deal of interest. It was the first letter he had ever received fiom a young lady and he was forced to admit that there was something agreeabie in being addressed as "Dear Jack," even although he knew that it was all in fun. In his first letter Jack had expressed a desire to correspond with her and in the reply Lydia very graciously, but with more maidenly reserve than Jack had expected,
granted the request. Thus the plot proceeded.

As the correspondence advanced through its various stages it became decidedly mone interesting to Jack. The work of writing the letters, which had at first been something of a task, had become almost a pleasure and he fairly surprised himself at the ease with which he found himself able to express the most tender sentiments. The fact was that Lydia wrote such beautiful love letters that Jack could hardly help being inspired by them to great achievements in the same line. "I must be careful," said Jack to himself " or I will begin to think that I believe in all this love nonsense that I am writing."

Jack's schedule of love letters was about made up, for he had proposed to Lydia in due form and was accepted. He was aware by certain marks on the enevelopes, as well as the rumors that prevailed in the village about his love affair, that the post. master had been tampering with his letters, but how to bring about his detection in the act in a theatrical manner he hardly knew. Nothing very deep was to be expected of Jack in the way of a plot, and the best plan he could think of was to place some very fine and powerful snuff into the enevelope, so that old Sill when he opened the letter would be seized with an uncontrollable fit of sneezing upon which Jack would rush in and catch him in the very act of reading his letter.

As this letter was never intended to reach Miss Lydia, Jack was less guarded in its composition than he might otherwise have been. He treated it in fact rather as an exercise in composition and exhausted his
vocabulary of endearment upon its fair object. He poured out the whole devotion of his soul at Lydia's feet and implored her to consent to be married to him at a very early day which he named. Why Jack should have wasted so much eloquence on a letter that was to be stopped in transit can only be explained on the theory that his pride of composition had somewhat obscured his judgment.

When Mr. Jack Halsey, with this letter in his pocket, took his way to the post office he felt highly elated at the prospect of publicly exposing Mr. Silvanus Plummer. The old man had grown accustomed to Jack's visits and was in fact expecting him when he handed in the letter. Then the window was closed and the postmaster was secure in his own little domain.

Jack had become aware that although when the post office window was down Sylvanus could not be reached, there was a side door from the yard by which the private room could be entered. Here he stationed himself as soon as he had mailed the letter to await results. He was not kept long in suspense. In a couple of minutes or so he heard the postmaster, sneezing with such violence as seemed almost to threaten the stability of his head. With this Jack rushed into the private room, where a very laughable scene presented itself.

Old Sill was standing in the middle of the room, his face covered with a brown powder and his whole body violently agitated by repeated convulsions of sneezing. Jack's letter and its envelope had been thrown on the table, where he plainly saw them.
"You old rascal," said Halsey, angrily, "you have been reading my correspondence ; give me my letter."
"Go away," responded Plummer immediately recovering his self possession which had been somewhat disturbed by Jack's sudden entrance," "Your letter is in the custody of Her Majesty and can't be returned." As he delivered this cool speech Jack was still more astonished to observe that the postmaster had a snuff box in his hand, he had quite forgotten that that functionary took snuff.
"Retire," said the old man, cooly helping hiunself to a pinch, or I'll think you have come to rob the post office."

If Jack had been a man of great mental resources he would probably have been able to get the better of the audacity of old Silvanus, but, as things were, he felt himself fairly defeated. After rejecting as unsafe an idea he had half formed to snatch the letter as it lay on the table, he retired from the field, and went home in a very uneviable frame of mind. His grand plot had been a dead failure.

At home, the first person he met was his mother who had just come.in from a visit to one of her neighbors. The old lady seemed to be in very good humor.
" Well Jack," said she, " you are a sly one to be writing love letters, and getting engaged, and never to tell your old mother about it."
"Engaged! mother, who said I was engaged ?"
"Why its all over the village that you've been writing to Lydia Baker for months, and that you intend to marry her. I'd sooner you had married Jane Sweet or Amanda Brown, but, I don't object to lydia, although I must say she is sometimes rather poud. But Jack, when is it to be ?"
"It is not to be at all," said Jack sulkily I only wrote the letters in fun."

Mrs. Halsey gave Jack a look of high indignation and contempt; "In fun," said she; "is that the way you would treat a decent girl ?" It's my opinion Jack that you have lost your senses, so the sooner you buy the wedding ring, and put yourself. in charge of a keeper, the less harm you 11 do."
Having thus delivered herself, Jack's mother flounced out of the room in a greater heat than she had shown for many a long year.
Jack put on his hat and left the house which had lecome a great deal too warm for him; almost the first person he met was his friend Nevers.
"Your little plot seems to have taken well Jack," said he, "the whole town is full of your love affair; but who conducts the other end of the correspondence ?"
"Lydia Baker," replied Jack with a timid air.
Nevers gave a long, low whistle. "Do you mean to tell me," said he, "that your correspondent is a young lady ?"
"She is," replied Jack.
"Then all I have to say is that you have given yourself dead away and that Miss Lydta Baker had landed the biggest gudgeon of the season."
Jack was very sensitive to ridicule and this sort of treatment depressed his spirits. That night in bed he thought over the failure of his plot a great deal and the opinions of his mother and Nevers as to its consequences. If the whole affair came out was it not clear that he would become the laughing stock of the whole country. His love affair might even get into the New York, Montreal,
and Toronto papers and be read and discussed by the entire population of the United States and Canada. After all why should he not marry Lydia Baker, if she would marry him, of which he did not feel quite sure. She had been a pleasant companion, why should she not make a good wife?
Jack Halsey took the first train for - Freeport that morning, with a great resolve in his mind. When he reached there his first visit was to a jewelry store, where he bought a costly diamond ring. Then he directed his steps to the home of Lydia Baker's parents.

He fourd Lydia alone with an open letter in her hand; it was his own letter. There were tears in her eyes, but whether they were caused by the effects of the snuff or by the words she had been reading, he was never able to learn. She jumped up hastily as he entered.
"Oh ! Jack," said she, taking him by both hands, " I'm so glad you have come."
" And I am glad, too," replied Jack, "do you really intend to marry me ?"
" les Jack, if you want me."
"Then," said Jack as he drew the ring on her finger, "We are really engaged and if the day will suit you it will suit me."

The day happened to suit and Jack and Lydia were duly married. Old Mrs. Halsey on the occasion formed a combination of silk, ancient lace and
smiles that was delightful to behold. Jack looked happy and there is the best reason to believe that he will never regret his choice.
The very day that Jack was married the postmaster and his cronies were together in the inner roim of the office. A mail bag was being opened and Silvanus was very jocular and merry over Jack Halsey's love affair and its result. "It's my opinion," said he sagely, "that she'll make it hot for Jack.
"Betcher life she will," responded Jeff Burton.
"Dead sure," echoed Tom Coy.
Just then a big official letter bearing the Ottawa postmark tumbled out of the bag. Silvanus opened it nervously for it was addressed to him personally. It was from the Postmaster General and informed him that his resignation was required at once. Plummer's countenance fell, so that his friends could not but notice it.
"What is it,", asked Burton " is it a kick out?"
"Pretty much that," replied Sylvanus.
"Then we'd better git," said Tom Coy and the advice was so promptly taken that the old man a minute later had the office to himself.
The following week Capt. Pipes was duly installed as postmaster of Crouchville and the world moved on as before.

## ENCOURAGING.

"Would you marry a Chinaman?" he asked.
"Oh, dear," the girl who is sarcastic replied, "this is so sudden! But I always supposed you merely looked like one."

## REMARKABLE.

"Yes, sir," said the new benedict, "I've got a remarkable wife. She can cook and play the piano with equal facility."
"The idea! Where did she ever learn to cook a piano?"

# IN THE EDITOR'S CHAIR. 

## " FRENZIED FINANCE."

The revelations of Thomas W. Lawson on what he calls "Frenzied Finance," have awakened an interest in the methods of modern financers that has never before been felt on this continent. What the outcome of these revelations of Mr. Lawson's will be, no one can forsee. As far as 1 e has gone he has only disclosed the various methods by which Bay State Gas was manipulated, but he promises other disclosures in which bigger deals were firianced by the sameparties, where in the public were robbed by gentlemen whose checks for millions pass without question and who are regular in their attendance at churchand whose lives are otherwise clean.
One of the most notable of commercial pirates of a generation ago was "Jim Fiske," the partner of Jay Gould in his gold room raids. While the breath of domestic scandal never touched Gould, Fiske was notoriously immoral and a woman, not his wife, was the direct cause of his death. Fiske was one of those jovial highway-men who robbed the the rich and gave to the poor while he lived. When he died the inmense fortune he was supposed to possess almost wholly disappeared, and his widow was left with barely sufficient to support her in alter years in a very modest way.
But Fiske's methods and those of the devotees to what Mr. Lawson describes as "the System" are entirely different. In brief the System through its influence with banks and the trustees of immense hordes of money are in a position, to buy anything they want and through alluring prospectuses and their own standing in the financial world to dispose of the newly acquired property to the public at an immense, profit to themselves and a direct loss to the purchaser. In short the high financier has adopted the method of the confidence man who disposes of a "gold brick," which has no intrinsic value, for a large sum. The success of the methods of "the System" were made possible by the great prosperity of
the United States during the past five years. . Employment has been abnndant, crops have commanded higher prices than usual and generally speaking there has been more money in the hands of the public than ever before. If Mr. Lawson's statements are correct, and at present they are unchallenged and uncontradicted, these wealthy men, these kings of finance have plotted together, for the purpose of corraling as much of this money for their own purposes as they can get. They were in no wise particular how this was accomplished and some of the methods they have adopted are so close to larceny, that the criminal authorities of the states where they reside cannot long refuse to investigate the methods by which more them one great combine has been brought into being. But most startling of all Mr. lawson's charges is that which brings courts and law officers under the direct influence of devotees of high finance. If this charge is true, nothing short of a revolution can clarify the financial atmosphere of the United States. But it must be borne in mind that Mr. Lawson is not without blame himself and he may regard all courts in the light of his experience with one or two judges.

It is characteristic of the people of the United States that they will tolerate a great many evils, in their political and commerial life for a time rather than give themselves trouble. They are too busy to investigate for themselves, but once the evil is investigated by someone, and the methods of those responsible laid bare, the public conscience is awakened, in a degree hardly possible in any other country, and the evil is swept away for the time, and the men who caused it sequestered in some penitentiary. But the trouble is that the public conscience cannot be kept awake continuously, and the inventive genius of the gralter in politics and commerce is apparently inexhaustable. He comes to the front again in astonishingly quick time ready for another raid on an unsuspicious public.

Jake Sharp did no more than hundreds of others have done, when he bribed the New York Board of Aldermen to sell him the Broadway railway franchise. But he died in disgrace with prison doors yawning wide to receive him. "Bill" Tweed, the inventor of graft and loot in New York, who was at one time a greater power in that city than any individual has ever been since, died a convict and those, who with him, made up the "Tammany ring," with a single exception were forced to spend the rest of their days in foreign countries or join the "Boss" in a local prison. For doing the bidding of the ring Judge Barnard was impeached and died in disgrace notwithstanding his wealth, his family connections and his recognized position in the society of New York. There is no member of "the System" so powerful as was W. M. Tweed, when in his glory, yet when brought face to face with a few of his crimes he went down to oblivion. And so it will be with those who Mr. Lawson charges with high crimes, if these crimes are susceptible of proof.

The vast majority the people of the United States are honest, decent folk, who will not stand for the methods of high finance as described by Thomas W. Lawson, 'Besides it is from this decent class that the victims of the methods of the so called "System," have been drawn and outraged decency, if Mr. Lawson's forthconing revelations are any worse than those already published, will be the undoing of "the System." Once convinced that there is even the semblance of truth in Broker Lawson's published statements, these people will be as hysterical in demanding the trial and punishment of those concerned, as they were eager to buy the gallons and barrels of water which they purchased in the guise of stocks of various names. They will forget that they bought these stocks, realizing that their value was fictitious, but the speculative craze was so strong upon them that they expected to realize before the crash could come. That it came before they expected and that they lost their good dollarg to those on the inside is the real reasom of the wide reading Mr. Lawson's exposures are havitig. Once this large class is convinced that they were merely used as puppets by "the Syatem" for the purpose of obtaining their loowe cash, there will be it hue cry the like of which has never before been heard.
None of thooe against whom the Boston
broker and stock manipulator has preferred serious charges have made any reply directly. Indirectly the character of Lawson has been assailed and he is held up to the public scorn as an imprincipled stock jobber, whose only object is to make dollars and notoriety for himself-that he is dishonest and independent of "the System" has floated questionable companies. While this may, in a measure affect the credibility of the witness it is no anwer to Lawson's charges against others, who stand much higher in the financial world than he ever did. Lawson may be all that is said about him by his enemies, but his charges of money greed against prominent men remain unanswered and there is a growing belief among the great mass of people that Lawson has been retailing more fact than fiction in his highly flavored epistles in Everyboay's Magazine. But whether his effusions are all fact or all fiction they have served the purpose of pointing out to the shorn lambs of Wall Street whose name is legion and who are located everywhere, from the Arctic circle to the equator that questionable methods have been employed in the flotation of many great companies. Worse than this, the men who got the lamb's first shearing were on hand to also clip the next crop as soon as it grew. So great has been the money greed of there financeers that they not only sold gold bricks to theit victims but were sufficiently immodest to proclaim the swindle from the house tops and buy back the stock they had disposed of at a fictitious value at somewhere near its real worth. In this way they appropriated to themselves the good money of thousadrds, who were bitten with the speculative craze and saw millions in the mirtored lake created by the votariesol the system. Highway robbery is a gentlemanly occupation as cotmpared with the methods of modern high finance as decribed by

## Lawson.

Most serious of Lawson's charges are those which affect the life insurance companies. There are hundreds of thousands of men, and wornen too, in the United States and Canada who pay premiums on insurance, which are held in trust for them. The accumulations of a large life insurance company are enormous as the income far exceeds the expenditure. In no other business is there so much money held in reserve, and so important are these monies to a a large percentage of the people that laws have been passed with the object of safeguarding
the interests of policy owners and to prevent the officers of the company risking the funds under their control in questionable or speculative investments. That in some measure these laws, have been evaded by the formation of trust companies the stock of which is largely held by the insurance companies, is clearly proven by the financial statements made by the companies, themselves. Thousands of Canadians who hold policies in American companies are affected, and although every foreign company doing business in Canada is compelled to protect its Canadian policy holders, the amount on deposit is entirely
inadequate to pay even a fraction of the claims should the investments of the company at home turn out to be bad.

Altogether Mr. Lawson, of Boston, has created a most interesting situation. He has compelled an unofficial enquiry into the methods of modern finance which cannot fail to unearth some skeletons, but which may in the end be productive of much good. Whether wholly true or not the revelations are interesting, and that the curiosity of the people, if nothing else, has been aroused is clearly demonstrated by the eagerness with which every new contribution on the subject is read and discussed.

## PURITY IN POLITICS.

There was rather an unusual event happened in St. John in December of last year. If we are to believe the politicians, an election was run without money. By this it is not to be understood that the election for the vacancy for St. John city in the legislature did not cost anything, but we are gravely informed that no money was used by either side for the purchase of votes. There is a law against paying money to voters to cast their ballots one way or the other. But from the discussion in the daily newspapers the unintiated are led to believe that a vote is still a purchasable commodity and what is worse, that both sides buy as many votes as they have the money to pay for. With all the laws and all the sermons against trading in votes they are evidently. still to be bought, and to prevent the elector getting his share of the "boodle" the representative men of both parties, met and gravely pledged themselves not to spend money for the purchase of votes. Such an arrangement was made and in the main the promise made was carried out. There are rumors that in one locality where a large opposition majority is always obtained, some persons who were not in the deal hired an unused barn for the day, and distributed wet goods to those electors who were thirsty enough to drink cheap rye whiskey -election rum as it is called. Then it is alleged that some government supporters distributed a little of the same stuff among those who found an election under "pure" auspices, rather a dry affair. But these rumors are denied.
It is a scandal that money is still used to
influence elections. This money is largely paid to "bring out the vote," for there is a class of electors who are not sufficiently interested in affairs of state to go to the polls and cast a ballot. This class is largely composed of wage earners who are compelled to lose a portion of their earnings if they take the time to vote. But the men who look for money are not all wage earners. There are property owners who are as anxious for a dollar or two from the general fund as the men who are compelled to make a sacrifice to cast an independent ballot. The fact is. that too many people are of the opinion that they are entitled to a share of "what's going" on election day, and are on hand to draw the dividend if there is any way of getting it. They say that Mr . So and So makes large profits out of the supplies he furnishes to the government and they do not see why they should not have some of his surplus profit. To keep his party in power Mr. So and So has to divide up. This of course applies only to supporters of a government. Those who are of the opposition are generally not so keen after the coin, as they realize that those who furnish the funds, have not the same opportunity of making good-yet they do not refuse a brand new bill if it is tendered. As matters go at present, a government candidate is therefore severely handicapped in a "pure" election contest, and is liable to become a sacrifice to the principle he espouses, and the result of the last election, would go to show that there is more truth than poetry in this deduction of a practical politician.
There is no doubt that too much money has'
been spent in elections, so much that it has come to be a recognized thing that some classes of electors must be paid or they will not go to the polls. Money does not influence the way this class votes but unless they get a small sum they will not vote at all. It may be remarked that recent elections have demonstrated that this class is on the increase. Unfortunately the younger element of voters is as eager for the dollar as the old timers who have been through many and varied contests. It is time surely that this debauchery of the electorate came to an end. It is unreasonable to suppose that men who have to pay their way into parliament will be as independent honest as those who go there as the result of an unbought vote. When to a corrupt electorate is added the thraldom of party the position of a representative of the people is not one that a man of honest purpose and strong views will seek, and just as party ties are strengthened and it is possible to buy a seat in the legislature the character of legislation will deteriorate. Everyone in politics recognises the truth of this but the difficulty is to find a remedy. The electinns in Ontario show that the people have revolted against the corruption
of the dominant party, and said by their vote that they have had enough of that sort of thing, but whether the new rulers will be any improvement on their predecessors remains to be seen. Premier Whitney starts in with a sufficient majority to turn things right unless the majority proves so hungry that their demands will wreck his hopes. Then experience has demonstrated that political corruption is not confined to one party, and the aftermath of protests and election trials is yet to come. It was the trials which followed recent elections that brought to light the methods by which Ontario politicians cheat the electorate. We in the Maritime provinces have not yet learned the ways of deceit as they are practised in that pharasiacial province of the middle west and it is hoped we never will These gentlemen who know how to stuff the lists, to switch ballots and do all manner of crooked things in elections are constantly holding up their hands in holy horror at the corruption that is supposed to exist in Maritime province elections. But the records of the courts show that the great province of Ontario is the most corrupt portion of the Dominion.

## THE PRESENT AND THE FUTURE.

The New Brunswick Magazine is presented to its patrons in an entirely new form this month. It was promised in the beginning that the Magazine would be improved and it was the intention of the publisher to have made even greater advances than have been made since the imtial number, under the present management was issued in September of last year. To make the improvements intended, it was necessary to have the printing un ler our own control, and with this end in view, a press adapted to the printing of illustrations had to be procured. Such a press was ordered in October, and was installed in January, but uwning to a mistake on the part of the builder, a portion of the mechanism was not adapted to the purpose inteided and had to changed. Therefore w'sile in a sense the Magazine has a complete plant it has not yet in condition for the pro. duction of illustrations, in a manner that would be satisfactory, and an article on the Winter port is held over until the March issue which will be ready for distribution to subscribers
on February 23th-that day of the insuth having been fixed for the regular day of publication each month.
In the present issue Dr. Hannay commences the Story of the Queen's Rang ars, the fighting regiment of the Revolutionary war. There are many descendants of the brave men who made up the regiment, living in New Brunswick and Nova Scotia, as the majority of the officers and of the rank and file came to St. John with the foyalists in 1783 Dr. Hannay also contributes an article under the caption "Why Does St. John Not Grow?" In this, Dr. Hannay presents some interesting figures showing the rapid growth of St. John at an earlier period, and its present stagnation That a city enjoyiug such an advantagous position as St. John, should have remained stationary, so far as population is concerned, for thirty years is remarkable. The main object of this article is to awaken an interest in the future developement of the city and to get suggestions from those who have given the subject thought, that may prove beneficial
to the city, aid its growth and develop its trade. It is not in the order of things that St. John should stand still while other cities of Canada are growing in population and importance If we can ascertain the causes which have prevented the grewth of St. Jobn during the last three decades we can perbaps findthe remedy. With its situation, in the very centre of the Maritime Provinces, with railroad steamboat communication to every point in the three lower provinces, and with the west of the continent and to Europe St. John ought to be a much greater city than it is. We need not look for a boom but we may reasonably expect steady growth, if every shoulder is placed at some spot on the wheel.

The Finances of St. John are dealt with in a general way in the present issue and another article on the cost of the Schools and County taxation will close this series. Since these articles have been appearing in the Nbw Brunswicr Magazine the Common Council has awakened from its lethargy and acted in one or two most important matters. A commission hias been appointed to enquire into the whole question of taxation. This does not settle the question by any means but it is a step in the direction of a new and more equitable assessment law. By a change in the methods of doing the city business a large saving can be annually effected for the tax payers. But at the best a very considerable, sum will have to be raised annually and the queation is how to obtain the necessary funds to carry on the business of the city without disturbing existing conditions. The inadvisibilty of taxing small incomes-except a poll tax-is now generally agreed to. This removes one of the very worst features of the present law, as it is notorious that only about 50 per cent. of the taxes on small incomes are collected. The result is that the estimates of the Council are never realized while the expenditures generally exceed the estimate. Consequently the accounts depending solely for their income on the assessment are alwaye short.

Much to the surprise of everybody an alderman actually referred to the charter of the city at a recent meeting of the rouncil and stated that since that ancient and honorable document was perined in 1785 it has been amended many times and that including the numerous amendments the have been about a thousand acts of Assembly, relating to St.

John, passed though the leglislature. These he suggested should be codified. There is certainly nothing unreasonable in this. It is been the custom to regard the charter as a sacred thing that ought never to be touched. We have been told that it was a royal charter but this is fiction, and if even true is no reason why its provisions should not be made to sult the times. The bye-laws of the city are in the same condition as the charter with this advantage, that there are a score or more of them stowed away in the vaults of the Common Clerk's office and entirely forgotten, If brought to light they will make trouble for the citizens and the aldermen alike.
The current issue of the Magazine contains the opening chapters of a serial story of unusual interest. This story will be completed in six instalments. There is also a complete story by a native author whose pen name only is given. It is the intention to further strengthen the fiction department of the Magazine as space will admit. The current number consists of 64 pages-that for March will be 80 pages and the Easter or April number will contain 96 pages, which will be the limit of size for the present. The contents of the March number will embrace a greater variety of subjects. It is the aim of the Editor to make every issue more interesting than the predecessor. How far he will be successful in this, is for the public to judge. The New Brunswick Magazine is now fairly floated; and the public has not been unappreciative of what has already been done. A goodly list of subscribers has been obtained, and the number is being constantly added to. There is ample room for a good Monthly Magazine in the Maritime Provinces and that is the field the New Brunswick Magazine will especially cultivate. Performances are better than promises and it is by what it does that the New Brunswick Magazine expects to be judged.

The Editor is always willing to consider contributions on any subject particularly from local writers, and such are solicited. Manuscripts that are not available will be returned. We want the assistance of all the people to make the Magazine creditable allke to the community and its publisher. There is a great deal of interesting material available which only requires to be exumed from its present and brought to light.

# The New Brunswick Magazine, A Monthly Publication. 

With the February number, the commencement of Volume Five, THE NEW BRUNSWICK MAGAZINE has been enlarged in size to give space necessary for the discussion of a sufficient variety of topics to interest all classes.

This NEW BRUNSWICK MAGAZINE will be all that its name implies--a magazine devoted to the interests of the Province of New Brunswick. In its pages, topics of general interest affecting the welfare of the people of the Province and the Provinces of Nova Scotia and Prince Edward Island will be fairly and freely discussed. The services of Writers best qualified to deal with problems that are to be solved by those who live in these Provinces by the sea have been obtained and it is the purpose of the Editor to make each issue more interesting than its predecessor. To do this there will be additions to the number of pages from time to time, until the the full number of 96 pages monthly is reached.

Many of the articles in course of preparation, and which are to appear in future numbers will be illustrated and new features will be added month by month to make the MAGAZINE complete.

## AGENTS WANTED.

We want active and energetic agents to solicit subscriptions for THE NEW BRUNSWICK MAGAZINE in every town in the Maritime Provinces. Liberal commissions will be paid to those entering on this work. For particulars address,

THE NEW BRUNSWICK MAGAZINE.
Box 271, St. John, N. B.
Office of Publication:
21 Canterbury Street, Corner of Church.

## JOHN A. BOWES,

Editor and Manager.


[^0]:    "Pray tell me nothing unless you choose."
    "I do choose, partly because you

[^1]:    Jack Halsey felt in very good himor with himself and with the

