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THE TIMES.

Mr. Gladstone has won the most magnificent personal victory on record, I think. When the Bulgarian atrocities first began to be spoken of, he broke upon the public like a vision; he caused a storm of indignant appeal and protest to beat upon the Conservative Cabinet, and compelled Beaconsfield to put away the notion of an active alliance with Turkey. And now, when the time for the elections was at hand, again he came forth to arraign the Government and change the opinion of the nation. It seemed a hopeless task. The enemy was strong, a compact force; Jingoism was fairly hilarious; the people were dazzled with glittering sentences filled with empty promises. But he undertook the work, and has grandly accomplished it. He poured torrents of eloquence upon the people—honest, earnest, straightforward speech—which swept away all opposition, and to-day he is England's great man and ruler, great in intellect, in heart, in moral sense and mental vigour, hated by men of no moral sense and no heart, but loved again with enthusiasm by the common British people, who never wander long from the point of loyalty to an honest and able man.

Apart from the eloquence and moral character of Mr. Gladstone, the Liberal victory would hardly have been won. But other forces were set in motion against the Conservatives. The country was ready to pronounce emphatically for a change of Ministry. This may be accounted for in one of two ways—perhaps both had something to do with it: First of all, the English people like to have periodical changes in the parties who govern them. There is a very popular notion abroad that Whig and Tory should reign by turns, and when a Cabinet has run the full lease of its term, it has to make room for the opposite party. How far this feeling may have operated in this instance, of course, no one can tell, but that it has been a factor in the whole we need not doubt.

But more than a mere desire for change has been in operation to bring about the overthrow of the Conservative Government; the English people have emphatically and unmistakably condemned the policy of Lord Beaconsfield. He had made his appeal to the country on two "Imperial" ideas: the unity of the kingdom and the greatness of the empire, and grandiloquently stated that any change of Ministry would involve the "decomposition of the colonies," and "the disintegration of the empire." But they have disregarded his most solemn warning, either not believing in the truth of the statement, or thinking the time has come for Ministers to attend to matters of importance at home. That is what Lord Beaconsfield has not done. Since 1874 almost every matter of current administration relating to home has been systematically neglected. They have passed a religious worship bill, which from the hour it became law has been completely inoperative; also an artisans' dwelling act, which has done a little good and a great deal of harm; they have also made two poor attempts to regulate intermediate university education in Ireland, and they have decided to retain the use of the cat in the army. Beyond these questionably useful measures, the Government has done nothing at home. Mr. Gladstone's surplus of \$20,000,000 has been eaten up, and a deficit of \$40,000,000 has been

created. Revenues have gone to waste, and there is little or nothing to show for the enormous outlay. Ireland has been ravaged by actual famine, and England has passed through a period of deep industrial and agricultural depression, yet nothing has been done by Government to reform abuses or to diminish the unequal pressure of economic laws. The Premier gave sufficient time to the consideration of Irish affairs to allow him to coin and utter a glittering sentence or two, but mad agrarianism and starvation have been met with nothing more practical and permanent than almsgiving.

The foreign policy has doubtless been "vigorous," but it has been wanting in every element of success. The obligations of the Mother Country have been multiplied, but there are no corresponding advantages to be seen. What has been done? The Queen has been named an Empress; the Suez Canal has been purchased; a secret treaty has been made with the Turks which encouraged them to enter upon a disastrous war with Russia; five thousand Sepoys were sent to the Mediterranean; Russia was menaced and bullied for a time, and Europe led to suppose that England meant serious business; the Transvaal has been taken from the Boers; Zululand has been conquered and Afghanistan invaded. And what more? Positively nothing. But Russia has been checkmated? No; Russia has had her own way in Armenia and Bulgaria. But British influence has been maintained at Constantinople? No; it has declined, and the grateful Turk loves Russia more than England. Still, it will be granted that India has gained a "scientific frontier"? Perhaps, for nobody can tell what that means; but it is certain that India was more impregnable before this last new phase of political science was discovered. England is no stronger and the world is no better for the policy which Lord Beaconsfield has pursued, and now Lord Beaconsfield and his policy are rejected.

It is a matter for congratulation that the Liberal Government will not be under the thumb of the Home Rulers. Imagine the muddle-headed Parnell virtually master of the Cabinet! Better a Conservative Government a hundred times. But fortunately the reaction in favour of the Liberal policy has been strong enough to save the country from that disaster. The Home Rulers will have to fall back upon their old policy of obstruction, which can accomplish nothing.

Who will be Prime Minister in the new Government? It seems to me that it must be Mr. Gladstone. The Conservatives are saying: Let it be Lord Granville or Lord Hartington, and we shall not consider the change of Ministry an unmitigated evil. Possibly. But fortunately the victorious Liberals are not bound to consider the tender sensibilities of the ex-powers. They have to choose their own chief, and need not consult their political opponents. And what man among them can they choose for the first place but Mr. Gladstone? To him their victory is due. The electors have voted for his policy; they have given their whole-hearted confidence to him once more, and for him to fill a subordinate position in the Cabinet or to be outside altogether would be absurd. It might suit the Conservatives and the moderate Whigs to have Lord Granville Premier, but what will the Radicals say?

Many speculations are afloat as to what the new Government will do. I think we shall see no very great and startling changes. Lord Beaconsfield's foreign policy will not be adopted, of course. There will be no further leaning towards an alliance with Austria and Germany as against Russia and France. The Turks will be dealt with firmly and briefly; the unprofitable squabble in Afghanistan will be brought to as speedy a close as possible, and India put under the governance of a more competent Viceroy. The attention of Govern-

ment will be turned to home affairs. Not a movement will be made in the direction of the disestablishment of the Church of England, for Mr. Gladstone has made up his mind that the problem of disendowment is too difficult for any living man to solve. It is quite possible that the Irish land laws will be overhauled, but the English law of primogeniture will, in all likelihood, remain untouched.

But what will be British policy toward the Colonies under the Liberal Government? It is a little hazardous to discuss this matter in Canada, for a statement of facts is usually taken for the advocacy of a scheme. An effort to estimate passing events, and in the light of past and present forecast the future, is regarded and denounced as disloyalty, and such like dreadful crimes. However, I shall try it a little longer, in the hope that the tone of criticism adopted toward the SPECTATOR will tone down, or that if it does not I shall have strength to survive it. I do not think that the Government, which is to be, will take any decided step of its own accord to get rid of the responsibilities the Colonial system imposes upon the Imperial Parliament. Had we not adopted the National Policy the relation of Canada to England would not have been a matter for discussion; but now Sir A. Galt's mission makes it imperative that our case shall be considered, and whenever the demand is made for a direct gift or guarantee for building the Pacific Railway, I shall be surprised if we are not told that since we have undertaken to decide upon commercial protection we had better assume the arrangement of all our other affairs. It is certain that we shall get no gift of money from the Home Government; and as we do not desire to change our relations with Great Britain it would be better, perhaps, not to raise the question in any way.

Even the *Globe* of Toronto has taken the alarm, and ventures to hope and believe, "that the Liberal party will not suppose that their victory is an encouragement to refrain from an Imperial, as well as a 'jingo' party. Mr. Gladstone's Government was condemned in 1874 in part because he had gone to the extreme directly opposite (will the careful writer in the *Globe* tell us when and where he saw an extreme a little to the right or to the left or behind?) to that with which Lord Beaconsfield may be charged." The *Globe* is wrong altogether. In 1874 there was little or no discontent with Mr. Gladstone's foreign policy; "*sanitas sanitatum, omnia sanitas*" upset the Government then. The people desired a change, and a change they effected. The *Globe* means to refer to British interest in the colonies, of course, for the idea of an Imperial Federation seems to have penetrated its skull, but the *Globe* may rest assured that if the question should come up for debate it will have a short shrift and a speedy execution.

Miss Burdett-Coutts has long been a great success in the matter of spending money liberally and wisely, and it would have been all the better for her general reputation for good sense and charity if she had kept aloof from politics. Her first venture in that region was a failure. When asked to contribute something to the fund for the election of Mr. Gladstone's son to Parliament, she risked a public expression of opinion as to the relative merits of the two great parties in the matter of foreign policy. Although Mr. Gladstone, the younger, has not secured the seat, Miss Burdett-Coutts has made it manifest that she had better let political questions alone.

Next to the triumph of Mr. Gladstone at Midlothian, I count the triumph of the electors of Stoke in relegating Dr. Kenealy to private life. They returned him to Parliament out of what the Americans would call "pure cussedness;" but a merciful Providence has permitted them to return to their moral and political senses.

Northampton has returned Bradlaugh and Labouchere. The churches ought to set up two or three mission stations in that town.

The Mansion House Relief Committee announce that they have received since Thursday's meeting the sum of £2,600, of which amount £1,000 was received from Brisbane and £1,500 from Melbourne, Australia. The total amount received to date is £134,481, and the amount expended £90,086. Grants were made at Saturday's meeting amounting to £1,150. The total amount received from Australia thus far is £83,000. The Duchess of Marlborough, writing to the Lord

Mayor of London acknowledging the receipt of £2,000, says the distress is on the wane, and she believes the various funds will suffice to cope with it.

The perturbed state of political affairs in England seems to have had but little effect upon the market, fortunately. Says the *World*:—

"In spite of the distracting influences of a General Election and the narrow range within which speculative business is restricted, prices have remained firm, and in home railways, as well as in Consols, the tendency has been upwards. Now that the market is relieved of the apprehension of a new issue of Consols, through the Chancellor's plan of paying off his deficits by terminable annuities, there has been a rally; while the influence of fine weather, good traffics, and prospects of holiday increases has been distinctly favourable in railways. The apprehension of dearer money, which was so potent a few weeks ago, has greatly subsided, although the reality is nearer than it was, all the permanent causes that have been taking up its value continuing steadily to operate. As is often the case on the Stock Exchange, the anticipation is more powerful than the reality. It is natural to conclude that, as prices are so firm and the tendency upwards now, when there is comparatively little business doing, we are likely to have another speculative rush which will carry up values to a higher level, once the elections are well over, if there are no political difficulties. If there be no change of Government—for that would have a disturbing effect—there is every likelihood of brisk times; for even dearer money, if the rise be not too precipitate, will not now have the influence the apprehension of it had recently. There is a general expectation, therefore, that after the new Parliament has been elected, and if there are no unwelcome changes of a disturbing order, we may count upon a time of renewed activity."

Cardinal Manning is soon to leave England for Rome, to complete arrangements for conducting an English pilgrimage to Lourdes during the coming summer. The Cardinal has long had unlimited confidence in the credulity of some portion of the English people, but my impression is that he will not have a very large following in his journey to Lourdes.

I have received several communications concerning what I said last week as to the money sent yearly by the Montreal Sulpicians to Paris. Rev. M. Bonissant, the Assistant Treasurer to the Seminary in the absence of Rev. M. Larue, authorizes me to say that no money is sent to Paris by the Sulpicians here, except: first, what is paid for books received for school purposes; and second, what is paid on behalf of the board and educational expenses of young ecclesiastics of the Order while studying at the mother house in that city.

Of course, I accept the statement of the Secretary in all good faith, but I had what appeared good authority for saying \$40,000 per year are sent to Paris by the Sulpicians of Montreal. And the notion is gone far afield. Many among the Catholics believe it to be true, and for their sakes it would just as well, perhaps, if M. Bonissant would give a yet clearer statement of the case.

Whatever may be the amount expended in this way, the Sulpicians are to be commended for sending their bright and promising young clerics over to Paris for an education. It is the best thing they can do for the young men and the Church they have promised to serve with their highest of thought and speech and life; for Canada can hardly afford them the kind of education they need to enable them to meet the wants of the age. Other colleges here might follow the example with benefit to the Churches.

I am told that the Bill for legalising marriage with a deceased wife's sister was suggested by Mr. M. H. Gault to Mr. Girouard. Mr. Gault was encouraged to bring it forward, or to get some one else to bring it forward, I hear, by an ecclesiastic who occupies a high position in the Church, but who subsequently, to the chagrin and disappointment of Mr. Gault, signed a round robin against it. But the Bill is getting support from all the clergy who are not bound by a misconception and misapplication of Scripture, and it is to be sincerely hoped that it will become law.

All political parties without distinction will be glad to see Senator Macpherson resume his position at Ottawa as Speaker of the Senate and member of the Cabinet. The appointment was in every respect one of the best Sir John A. Macdonald has made, and the Premier is generally singularly fortunate in his choice of men when he has a

responsible position to fill. Mr. Macpherson will be able to give some practical advice about the Pacific Railway matters.

Mr. John Fraser asked and received permission to withdraw his petition against the trustees for the Fraser estate, and is content to get off with paying the costs of fying the petition. This is certainly a rather ignominious ending of Mr. John Fraser's heroic policy of obstruction. For years he has posed as the friend of an abused public; he has gone through court after court of justice and appeal; he has been the means of enriching the lawyers to the impoverishment of the estate, and now withdraws from the whole affair. What has brought Mr. Fraser to this determination? It must be either that he despairs of getting justice done, or is convinced that he has made charges against the trustees which he cannot substantiate. After a careful reading of the "Report of the Fraser Institute," which has just been issued, I am satisfied that Mr. John Fraser has had no just cause for complaint in this matter. It is within the range of possibility to conceive that the estate might have been better managed. The trustees might have looked more carefully into matters, and it is probable that they might have found a more competent secretary than Mr. Menzies; but it is quite certain that they could not have found a more determined and persistent opponent than Mr. Fraser.

I can hardly imagine a more unwise policy than that pursued by the press of Canada in the matter of Ingersoll's visit. Clergymen were weak enough to wait upon newspaper managers to beg that the lectures should not be advertised, and some papers were actually silly enough to refuse the insertion of his name in the ordinary list of hotel arrivals. Such an expression of weakness is inexpressibly pitiable. We shall learn by and by that there is a better way of meeting infidelity.

Mr. Wharton Barker's open letter to the Hon. George Brown on the subject of a Zollverein between the United States and Canada was evidently more than the expression of one man's opinion. There appears to be a very prevalent notion among the business men of the States that the policy which drove us to adopt a protective tariff was a mistake. The pressure of it is just now being felt; they find themselves shut out from their second best market they had for many of their commodities. The matter was brought up for serious consideration before the House Foreign Affairs Committee at Washington on Saturday last. The facts of the case were fully recited, showing that the former Reciprocity Treaty had been broken because of political complications which had arisen during the rebellion; that the theory which had been held by many for fifteen years—to the effect that if the United States would refuse to make another commercial union, Canada would be forced into the union under the stress of commercial circumstances—is now exploded, and that as the United States are responsible for breaking the former treaty it should take the initiative in bringing about a new one.

Certainly the United States should take the initiative, and there is no reason why a commercial treaty, or Zollverein should not be formed in the interest of the people on both sides of the line. It need have no political significance whatever, and Canada would remain in her present peaceful relations with all countries.

The steady migration westward is very good for the West, but it means a most serious depletion of Ontario and the Eastern Provinces; and the question comes, how much is Canada profited by this mere change of residence? Special trains every week are taking away some of the most skilled and industrious part of our population, and their places are not being filled by new comers. When statistics are given of the number of settlers going into the North-west, it would be just as well to say where they have come from. When the Pacific Railway question comes up for debate in the Parliament House at Ottawa, and stress is laid, as it will be, upon the numbers of people settling every year in the North-west, it may justly be asked whether that is a real and substantial increase of Dominion population, making the burden of taxation lighter and justifying such enormous outlays as are proposed, or whether the enriching of the new part of the country does not mean impoverishing the old?

EDITOR,

TRADE PROPHECY.

Business men frequently find it needful to forecast the future, and when they do so accurately their trade speculations are apt to be successful; but only seldom do they venture upon the role of prophets. To do so would certainly do away with these profits exactly in proportion to the truth of the prophecy.

But there are at present two phases of commercial legislation the one completed, the other in process by the "collective wisdom" which almost demand that some one should prophecy in order that all may be warned to avoid disaster. These are, the abolition of the Insolvent Act, and the projected banking legislation. It needs no special gift of prophecy to discern folly in both and thus to foresee as a result both evils and miseries of a practical kind. It is always folly to shut our eyes to facts. Yet it is well known both to legislators and experienced merchants that many traders have not taken advantage of the opportunities for "whitewash" inherent in the late lamented Insolvent Act, who are still practically insolvent. To declare such by law solvent, and "Insolvency" a legal impossibility is simply to shut our eyes to facts in the vain hope that they will cease to be when we no longer see them. There must surely be some truth after all in the Darwinian theory, and legislators may probably be in a more direct line of descent from the ostrich than are some others of us.

The proposed Banking Act partakes of the same cowardly and childish spirit. Afraid to face the fact of an unjustifiable expenditure our Government fails to adopt the rule of righteousness by justly declining to implement agreements which it cannot justly carry out save by a forced loan in an over-issue of currency. True, it describes that over-issue as a guarantee to the public of greater safety in the currency they use. Government says, and what a government says must of course be true that such guarantee is as good as if gold were held for the whole issue instead of a portion only. Government may be right in its conclusions as regards that. It remains to be seen. In any case the proposed over-issue is a forced loan, based on a forced conviction, all the same.

The forthcoming results of the first mentioned step are, will be, these. Seven different "distribution of assets" acts instead of one Insolvent Act applicable all over the Dominion will inevitably curtail credit and consequently clip the wings of trade. Chattel-mortgages and bills of sale will again be widely known in the land. Bye and bye the intelligent British merchant will begin to hear and know of their beneficent effects after a few failures to pay him have brought him wisdom, and he too will follow the goods he sells our importers with a chattel-mortgage. Then if the Canadian banker continues to do business on his present system what will be the effect as regards value of a note he discounts given by a chattel-mortgaged trader to a chattel-mortgaged merchant, neither of whose stocks are available as a recourse to the holder of their joint "promise to pay"? Banking will and must, take a new form. It must advance the importer letters of credit or cash wherewith to buy his goods, and hold the interesting and instructive "bill of sale" of the goods so bought itself, and when it discounts the paper drawn upon that merchant's customer for these when sold it will be apt to demand that the "bill of sale" the merchant holds or ought in such case to hold upon this further transfer of goods be attached to it. He will require also to know how many other chattel-mortgages are already issued by the acceptor of the bill. Will the expenses of conducting a banking business be increased thereby? Let the banker answer.

Behold further the effect upon the amount of trade possible under such a system as contrasted with our former one. Hitherto credit has been obtained largely from other countries. It is not too much to say that at least half the stocks of goods held by importers represented a credit from Foreign capital. The banks have hitherto only extended credit upon the basis of transactions between local buyers and sellers trading in these stocks. Can they suddenly stretch their resources so as to hold these stocks and at the same time extend the same credit as at present on paper representing sales effected? Again—let the banker answer; nor omit to reckon on the further drain which Government contemplates making upon his resources.

As regards the effect of the forced loan by means of currency, the finger of prophecy points to an utter failure on the part of Government to effect it. Their currency can only be got out and kept out at the expense of the banks' present issue or by continually paying it out on further public works as fast as it comes in. In view of the added needs of the merchant already depicted, and the consequent necessities of the banks to maintain their circulation at least at its present point, the banking currency may have to change its form, but it will be maintained; and the government currency will not. The banks will hold or circulate not a dollar more of it than they can avoid, while their own currency will more than probably take many new shapes in circular letter credits, drafts &c., one upon another, and an encouragement to customers to use cheques even for the smallest amounts. The memory of the Cheque Bank of London (England) may possibly revive at such a juncture and some of our banks may justly enough offer to depositors ten cheques of ten dollars each for each hundred dollars deposited with them. Nor is there any harm or danger

in this if done prudently and care be taken to maintain sufficient reserves; but, as these cheques will become current quite as readily as a Government currency they will tend to defeat the main object of the currency bill.

It would be wisdom wasted to point any moral from these prophecies. It is written plainly on the face of them whenever they become facts—as they surely will. "It is never too late to mend" by retracing our steps, but the process is often humiliating and not always either pleasant or profitable at first.

Merchant's Clerk.

ON THE SCORE OF HUMANITY.

Some years ago, when in England, I visited Cornwall, my native county, and standing upon the rocky promontory of the North Cliffs that overlook the boisterous Bristol Channel, I watched the rolling waves come breaking in with dreadful fury upon a shelving beach rocky and treacherous. An old man stood a little way from me, watching the sea. I soon got into conversation with him, and many a tale of shipwreck and distress at sea this old salt beguiled some lazy hours with. He said that once some gentlemen came down to the North Cliffs to bathe, and for a half hour or so they enjoyed rare sport. At length most of them getting weary, they returned to Camborne, from whence they came, but a few remained; and of the few, two boys of about fifteen years of age went so far as to be beyond their depth. They called loudly for help, but their comrades laughed a moment at their plight, and then perceiving them sink made fast away for help; but before they had proceeded far they unanimously arrived at the conclusion that help would be of no avail, and so carelessly proceeded home. As the old man told his tale I listened with great eagerness, but when he came to the conclusion the tale appeared so heartless and improbable that I smiled incredulously.

"What became of the boys?" I asked.

"Which boys?"

"Both," I replied, "those who ran away and the two who were——"

"Yes, they were drowned," he answered, sadly; "the others who fled, amongst whom were two young men, said nothing about the accident until the morning. The boys were washed ashore nine days afterwards."

"Were the young men punished?"

"All Camborne Town was so enraged, sir," he replied, excitedly, "that the young men were afraid to walk the streets, and so left the place."

"But did not the authorities do anything?" I asked. "Were they not open to be tried by law for culpable negligence when they might have saved the boys' lives?"

"It is true, sir; they could have saved the boys' lives, but they did not try, and the law did nothing."

The episode above related filled me at the time with an indescribable horror. I could not believe it possible that men could submit to look tamely on and see their fellow-creatures drowned. I dared not think of such a thing as that a company of men could so far forget their common humanity, when the cries of their companions were yet ringing in their ears, that they could walk basely away and let them die. And yet this last Sabbath Toronto has seen as pitiful an act of cowardice as any city of America can boast. Think of it! two small boys in broad daylight drifting away in sight of land and friends and home, and no effort to save. Close to them were hundreds of boats, a "life boat" and steam tugs; and yet, "God help us," they remained inactive. People stood upon the cliff of the Garrison Common, and while the many bells of the "City of Churches" rang, watched these two lads helplessly toil with their one bit of pine board to bring their wretched scow to land; and yet, God have mercy on us! they let them die an agonizing death.

They knew! they knew! that before to-morrow's sun should rise the souls of those two boys would be in eternity. They knew it, and yet that glad Sabbath afternoon they went to their homes and forgot their crime of omission, titivated themselves a little, then went to Church and prayed. There is a life boat in Toronto, and there are men to man it, and there is a captain. Where were they? Why were they not told?

The fate of those lads lies at somebody's door.

Last summer the steamer "Empress of India" left the Yonge street wharf, Toronto, to take home an excursion party of some fifteen hundred souls to Oshawa, I took my seat in the bow of the boat and chatted gaily with some half dozen merry friends as we steamed out of the harbour; we were a gay crowd, as jolly a lot of roistering boys and girls, country clowns and bumpkins as one would wish to see; we sang, and laughed, and joked, and the band struck up so gaily O, and "all went merry as a marriage bell," when hark! suddenly all our mirth was hushed, and consternation, dread and solemn, was depicted on the countenances of all on board; we had struck the bottom, and the boat floundered heavily back and forth like a ship in a storm.

After moving the paddles round and round for ten minutes, we returned the way we came, for the bungling captain was afraid to venture through a channel he knew nothing about. Two hours passed, and dancing and singing went on with renewed vigour, boisterous laughter from stem to stern kept the people in a constant whirl of excitement, and again "all went merry as a marriage bell," when hark! the whistle of the "Empress" sound strangely through

the mist, then again, and again; we looked inquiringly from one to the other, until the fearful tidings went through the ship that the captain did not know where we were. Great Heaven, how many prayed that night who never prayed before? This captain, with fifteen hundred souls aboard, actually did not know whether we were twenty miles out in the lake or one hundred yards from shore. Every minute the whistle sounded; when at last, not three hundred yards away, a locomotive answered; after another quarter of an hour a light appeared, and a boat put out from shore; we asked where we were, and the people in the boat looked horror struck, as well they might; fifteen hundred souls in an immense steamboat, and the captain did not know where they were. We were in Frenchman's Bay, fifteen miles from Toronto; in steering out of the bay, the helmsman did not know whether to steer to the north or south of the light; at two o'clock in the morning we struck on the rocks seven miles from Oshawa, and remained there, shivering in the rain, and trembling lest the sea should rise and break up the boat.

At five o'clock we managed to get off, and an hour afterwards struck again in broad daylight, near Whitby, where we had to put in.

The steamer "Waubuno" that sailed from Parry Sound, last fall, carried those who placed implicit faith in the captain and the boat, and yet there were those who shook their heads every time the vessel left the harbour, and waited in dread anxiety to hear of her safe arrival in port. And now a band of crape on many a hat of the friends of those on board the ill-fated "Waubuno" on that sad day, tells of her wreck.

The steamer "City of Toronto," with a large excursion party, left her wharf, last summer, and three hours afterwards lay wrecked, out of her reckoning three-quarters of a mile.

The steamer "Rothesay Castle" came near her port, Toronto, some four summers ago, and in broad daylight, with the lake calm and tranquil, struck a wreck of former years of which her captain should have known; without a moment's warning she sank two feet below her gunwale.

How many collisions were there last year in the Port of Toronto and elsewhere? Not one, but many.

Who is responsible for this recklessness in regard to human life? How is it possible that an ignorant captain may take fifteen hundred souls to his charge and carelessly send them on the rocks three times in one night. Not only in Toronto, but elsewhere, this same disregard to human life is apparant.

In that same Camborne Town of which I spoke a man once neglected to close a gate across the street over which the railroad passed, and the consequence was two men were killed. The man who thus neglected his duty was tried for manslaughter and convicted.

Who is responsible for the gateless railway crossings throughout the cities of Canada? Many and many a time I have been down to the city morgue of Toronto, and viewed the mangled remains of some poor wretch killed through gross carelessness.

Hundreds of crossings there are for passengers and vehicles, but not one gate for protection or a bridge to cross over. Throughout the length and breadth of the country this same evil prevails. I passed over the spot to-day where lately a train came flying past, smashing a farmer's waggon and sending the driver forty yards away a mass of mangled flesh.

I, with hundreds of others, attended the funeral of one of Toronto's prominent citizens a few months ago who had been the victim of this wholesale railway slaughter.

We live such a fast life in this Canada that we scarcely know who are in danger around us, and care less so long as we are not of the doomed. But as all of us are in the same imminent peril of placing our lives in the hands of incompetent men, and are in danger through the callousness of railway companies and municipalities, we should as a people raise our voice against such disregard of life and limb and demand a remedy of some sort for such crying evils.

Nemesis.

A CLUB GENTLEMAN.

We often hear it said that this or that person belongs to some club or other, and "lives like a gentleman." What this phrase means is hard to discover, or we must allow that to be a gentleman and to live like one have not the same meaning. Generally, living like a gentleman refers only to the keeping up of appearances, dressing well, observing the conventionalities, and offending not in manners or conversation; in fact, to externals alone. *How* he manages to live is never considered; he may get into debt, knowing that he never can repay; he may not keep his word, may be dishonourable with women; in very truth, he may get through life as an acting lie privately, and still live like a gentleman. He will pay his club dues, not allowing his name to be posted; pay his wine bills, his losses at cards, and will not fail to pay any wagers which may have gone against him; he lives like a gentleman, and is happy. He does these things for the reason that they are seen and known; and further, if he failed in any of them, he would find his position uncomfortable in the circle in which he is placed. But in affairs outside of this desirable (?) circle we see him in his true light,—swindling his washerwoman, borrowing money from those who are dazzled by his gentlemanly air, pawning

his daughter's or his wife's jewellery, behaving in a disgraceful manner generally. Yes; he "lives like a gentleman."

In clubs these "gentlemen" are numerous, hiding from each other, and from the respectable members, their vices, sins and meanness, and acting towards all persons in the outside world, of whose power to damage their reputation they have no fear, in a more disgraceful and coarse manner, as a sort of recompense. These club "gentlemen" are ever talking about what a gentleman should do, and what he should not do—what he should wear, and what he should not wear; in fact, they over-do the matter entirely. It is allowable, merely on account of their insisting so frequently on being gentlemen, to suspect strongly that they are Brummagem ware. Any real and veritable gentleman is so perfectly assured of his position that he has no desire to think of the subject; it is not necessary for him to parade himself, as those who "live like a gentleman" are obliged to do, in order to make people believe that they are gentlemen. They refuse to walk on St. James Street in a hat or a coat not *à la mode*; they will not drink any wine that is cheap, merely because it is cheap, no matter how excellent it is; but they will lie and break engagements, will get notes discounted which they never can meet, will swindle a person out of his money by false representation, and will repeat slanderous tales about good women as glibly as you please. To sum up: they will walk about in clothes unpaid for, will spend (in an ostentatious manner) money which does not belong to them, will violate every just and kind impulse, in order to live like gentlemen. They live a life of hypocrisy, a life of show and sham, and think of nothing but their own inordinately vulgar vanity. When they are with their "swell" associates, will give the cut to any honest man who does not come up to their standard of respectability, and will obsequiously toady to wealth and fashion. They have no proper self-respect or proper pride, and yet they live like gentlemen.

There is a great difference between this class and the class who *are* gentlemen. This latter is composed of modest, simple, trustworthy, quiet and unpretentious persons. They would rather appear in an old hat, would rather wear shabby clothes, would rather go without their dinner, would rather occupy rooms in one of the back streets of the suburbs, would rather have no friends or associates, than live such a life of hypocrisy and deceit. They have no desire to wear the badges of wealth and fortune, and feel at the same time that they are a daily living lie; their ambition is to *be* gentlemen; they do not care to live *like* gentlemen; but they do care to live gentlemen—not to be *like*, but to be the thing itself. This is their ambition and their determination.

It is an understood thing that the coat does not make the man. It is, as Wykeham said: "Manners makyth man." Manners in its broadest and best sense, the manners of the mind, and heart, and soul—your honesty, sincerity, truth, virtue and gentleness to others—and not limited to the ordinary social meaning attached to the word manners in every-day life. Pope says of these social manners:

. . . . "Manners change with climes,
Tenets with books, and principles with times."

All the manners those that "live like gentlemen" have, are these social conventional manners, very proper and necessary in their way: but these do not make a gentleman. It requires a great deal more. Conventionalities of ten change and are to be strictly obeyed by every one out of respect to one's self and to others; they are necessary in order to maintain system and serve to make social life much more pleasant—but a knowledge and observance of them will not alone make a person a gentleman. We have to follow conventional changes but we can do it rationally and honestly—if we find we can not afford to live "like a gentleman" we are not justified in doing so—it is ungentlemanly to be dishonest. Further, those who live like gentleman have, as we said before, a habit of abusing their inferiors—inferiors in so-called position—and will swear at carters and haggle over a servant's wages, but will loose money in apparent good humour at whist with their compeers, and will not dare to say anything about its being too dear or too much.

As a farewell salutation to these club members who "live like gentlemen." Let them *be* gentleman and give up all attempts at and efforts after vain show and sinful sham. Let them refuse to toady blindly to frivolous fashion and to mere wealth, let them be natural and kind to all. Then and only then, will they be gentlemen and live like gentlemen in the true sense of the phrase and then every body will find pleasure and instruction in their company.

George Rothwell.

THE CONCEIT OF TORONTO, WITH THE VIEW THAT OTHER CITIES MAY KNOW.

No. V.

"I and my King" is the motto of the people of Toronto. Take care of number one; this was the principle that suggested the erection of new Parliament buildings for the Province at Toronto. Not so much that the new buildings were a matter of greater necessity now than two years ago, but it is to be always understood that the interests of the Province or Dominion are to be on all occasions secondary to the interest of local preferment. And though,

as a matter of course, we Torontonians decidedly rejoice in the fact that somewhere in the neighbourhood of \$1,000,000 are to be expended just under our noses, yet, though we are so sharp, we cannot help perceiving that the money is going to be largely thrown away. Some one says, "Question." Well, yes; that is the question, is the money going to be thrown away? or, perhaps, we are sly again. Ah! there is no knowing; Oliver is a cute boy.

For, you will perceive, nobody questions the fate of Provincialism. "Aye! there's the rub." We Torontonians are quite agreed that Provincialism is a failure (this in confidence: we rather rejoice in the fact, and are quite gay over it. Four or five of us gather at the corners of the streets on warm Saturday afternoons and laugh over the fate of Provincialism, and wonder how soon Toronto will be the Capital of the Dominion). We Torontonians have an eye to the main chance, and "I and my King" steps forward and presently will request that His Excellency will be pleased to remove his quarters to Toronto, so that the people of Ottawa may have the Rideau Hall for an "Art Gallery."

The following conversation I overheard this morning amongst a gang of labourers:—

"And so we're agoing to git a bran new Parlimint buildins at last, Mike."

"At last!" Mike says sharply. "At last! Why, isn't now's the viry toime to 'rect 'em, man? D'ye moind Tiddy cum from Quebec this last week, and he says they're in a divil of a state there."

"Who's in a divil of a state, Mike?"

"Who?" says Mike contemptuously. "What a question from you who knows sich a heap o' politix. Why, the Quebecers, to be sure; who else?"

"An' what fur, anyhow?"

"Gad! didn't yez know there's going to be no more of these here Provinces, and so we're going to have the Dominyun Parlimint here in Toronto?"

"Who says so?"

"Who says so? Faix! it's nobody says so; there wont be nary a word about it ontill the buildins is nigh built."

"Niver hearn the furst word about it at all, at all."

I have received so many communications from persons who want to know where they may find in the guide-books or directories descriptions of some of Toronto's buildings being the finest in the world, that I resolved to give two or three instances; but, as I have no right to take up the space of the SPECTATOR in such a profitless way, I shall only give one instance. An anonymous communication elegantly expresses itself:—

"I don't see as how you have got any sort of call for saying the English Cathedral spire has been claimed to be the loftiest in America, I can't find it anywhere. I guess your authority is all in your eye, and at any rate a city that has produced a Haulan has got good reason to be proud, your letters are all rot."

To satisfy the incredulous, I will quote from the Toronto Directory of 1875, just after the spire and additions were completed:—

"The building which above all others is the most conspicuous is St. James' Cathedral with its new spire and adornments. The spire is the tallest on the continent, 318 feet in height. As it now stands the Cathedral is undoubtedly one of the finest specimens of Gothic architecture in the world."

This remarkable Cathedral was erected in 10 months. I ask the intelligent readers of the SPECTATOR if such ignorance and conceit are not truly deplorable? Does not such wilful ignorance call for the severest censure?

But, perhaps, above all the conceits of Toronto and entirely putting them in the shade, is the great conceit of Toronto's press. To mention the name of the great Grit organ, the *Globe*, is sufficient, without comment to show how utterly beyond the bounds of reason the bragadocio element has obtained the supremacy over intelligence and common sense in the glorious and far-famed Queen City of the West.

Not to multiply instances of the egotism and conceit of Toronto has been the object of these papers, but to attempt in a mild degree to show how shockingly vain glorious we are over the most trivial affairs, to show how proud we appear to be in institutions in which cities of this and other countries excel and far surpass us, and not to too greatly ridicule our follies more than sufficiently to prove their existence.

My next paper shall conclude with a few more illustrations of the "conceit of Toronto," and then, so far as I and the "conceit of Toronto" are concerned, my pen, like that of Cervantes, shall take its rest.

Herbert G. Paull.

P.S. — There has been some talk that in one of the principal streets of Toronto traces of macadam had been found some two feet below the surface of the street. Such is an unmitigated falsehood, and a scandal. It is almost impossible to discover even a small pebble on any of the roadways leave alone macadam on one of the principal streets, and I am very glad, on behalf of the city fathers at this time, to have the opportunity to refute such a calumination of the city.

IS IT NOT A REMARKABLE FACT that infidelity has no hymns; that out of all the productions of human genius, all the rapt utterances of song and melody, it cannot claim a single one? Unbelief is a dead and lifeless thing. It hath no power to stir the depths of the heart or to evoke one noble aspiration. Hope dies when its cold breath is felt; joy withers and expires.

COL. ROBERT INGERSOLL ON "THE GODS."

A discourse delivered in Zion Church, Montreal, by Rev. Alfred J. Bray, April 4th, 1880.

Montreal has been visited within the last three days by a man who for some years now has succeeded in making himself notorious. Some over-timid people were greatly frightened at his promised visit, and even sought the authority of the Mayor to put a stop to this dangerous man, Col. Ingersoll. A very foolish proceeding, let me remark. In a free country all kinds of freedom must be allowed, and Mr. Ingersoll had just as much right to come here and say his say in his own manner, and according to his own discretion, as Mr. Hammond has to come and preach and teach in his way. If men are free to agree with us, they are also free to differ with us, to differ a little, to differ much, to differ altogether. If the Mayor had found a law by which he could prohibit Ingersoll from lecturing against our religious beliefs, I would have started an agitation at once for the repeal of that absurd and antiquated law. If hearing arguments against our faith is likely to unsettle us, then we had better be unsettled. We are badly off with all our religious literature and preaching, if we cannot endure any kind of criticism, and witticism and argument.

Having heard this champion of no-God and Ingersollianism, that is to say, nothing, I am bound to say that I do not think he would shake the faith of any fairly reasonable and well-balanced man. For although the lecturer gave evidence from the beginning to the end of the lecture that he has at command a very taking form of speech, which may be called the ornate colloquial, and has a tolerably vivid imagination, and a kind of wit which while often coarse is always comical, and although he somewhat understands the appeal *ad captandam vulgus*, he is singularly unfitted for the work he has undertaken. I mean, so far as accomplishing anything but the mere making of money for himself is concerned. I can find no signs of that culture in him for which we naturally look in the men who in these days pretend to attack our faith. Judging from appearances, I should say Mr. Ingersoll must have been brought up in some Western village, and that since leaving it he has read only the daily newspapers of New York, with occasional dips into Artemus Ward and Mark Twain to brace up the intellect, and store away a joke or two. The theology he attacks is of that kind which was hard and narrow, and opposed to all reason, but now is well-nigh obsolete. He took the most absurd and extravagant doctrines of hell, and heaven, and conversion, and prayer, and Providence ever preached by men who knew no better, but meant what they said, and against that fiery hell, and dull insipid heaven he laughed and scoffed to the content of himself and audience. He seemed utterly unaware that he was lashing dead horses. This champion, with sword of wit, made charges upon mere shadows, and every time as he came back for another dash at them would flourish his weapon, and smile, and say—do you see how I cut through them? If he has the misfortune to read a sermon, it is certain to be one by Moody, or one by Talmage, both earnest men and able to carry on their own work, but neither of them an intellectual giant, certainly. Even among preachers Mr. Ingersoll might have found men better able to expound to him the tenets of our faith. But he is no better advanced in matters of science. Poor man—he has got no further than Paley and his watch, and when he has crushed that—dial-plate, wheels and main-spring—under the heel of his light logic, he thinks he has demolished every argument we have at command which may seem to bear in the direction of science. He wound up what he evidently considered a most triumphant argument, by a most peculiar climax—to the effect, that to him God was much more curious than the watch, for while the watch had a maker, God had none. In truth, the lecturer appeared not to be quite sure whether Paley intended the watch to represent the world, or God the maker of it; but he came to the general conclusion, that if the watch had a maker and God had none, then it is very curious, and "there must be something wrong somewhere." To show how deeply versed he is in metaphysics, and science generally, he said he could not imagine that a power could create anything indestructible, and that force can only act upon matter. Six months' study in the line of philosophy and modern science would make him a wiser, and I dare say, a sadder man; but he will not take the study, for he knows that "knowledge increaseth sorrow," and his creed is: enjoy life as much as you can. If he knew a good deal more, I am sure he would enjoy his own witticism and argument a great deal less. I have no hesitation in saying that Mr. Ingersoll is just as ill-informed concerning the matters he brings under discussion, and is as narrow and bigoted in his atheism as the veriest sectarian in the City of Montreal. Yes, there is certainly "something wrong somewhere," and when Mr. Ingersoll was lecturing I felt sure that I had not far to go to lay my finger upon the spot.

Although the lecture on Thursday evening was a very ill-digested and ill-arranged affair, I picked out from the general chaos the main point upon which he dwelt and which he was anxious to carry. After much talk about the right of free speech, and that opinion is a matter of civilization, and that we need not defend an infinite God because He can defend Himself, and that we cannot sin against an infinite God because God is not conditioned on anything, but that we can do God an injustice by imputing to him the creation, or construction of what we call hell—he laid down his first thesis, that:

1. The gods of all nations have been like the nations who made them, therefore gods are things of human invention. But some confusion occurred just then in the lecturer's mind, for having made that general statement he began to tell us how that in some countries the people had made gods of animals because they thought those animals greater and more powerful than themselves. And yet the lecturer told us that we can only think of God—a personal God—as a man, for that is the highest form of intelligence known to us; we cannot even think of God as a woman—for Mr. Ingersoll is more intelligent than Mrs. Ingersoll; therefore, if any person shall try to think of God as a person, he must think of him as like Ingersoll the male. Now, reducing this to sober fact, what is it worth? Not much, if anything. Where the idea of God or gods began, no one can tell. So far as the Egyptians were concerned, their conception of gods came not from Abraham, nor from the Jewish race; and their representations were not in the form of a man. The Persians certainly never carved the image of a man to represent the god of their minds to their eyes. The gods of the Greeks? Well, there were hosts of them—forms rather than powers, representing art, beauty and pleasure. But Col. Ingersoll passed them all by with this inaccurate statement, and said he wanted to confine himself to the God of the Bible—"our God," as he called him. He says, If the Jews had not been prohibited from making graven images, they would have imaged God as a man, with black hair, black eyes, a flat face and an aquiline nose. To what period of Jewish history does he refer? We can gather no idea what conception Abraham had of God, for he only spoke of having been called out of Ur of the Chaldees; he is said to have seen angels, but God—never. Isaac meditated in the field. Jacob, at one supreme moment of his life, said a man wrestled with him. There is no sign that Joseph set up any form of God in his house in Egypt, although the Egyptians had their representations, and the decalogue had not been given forbidding any such thing to the sons of Abraham. Moses has an interview with an awful something that hides itself in a fiery bush; again, when it speaks on Sinai, it is a voice from fire and smoke. When Moses descends from the top of the lonely rock he finds his people bowing down to a golden calf, and not to the form of a man. What was the idea those people had as they stood at the foot of that rock?—a rabble suddenly become a nation; a lawless gang become an organized community. That God was an exaggerated and invisible Moses? I think not. Did they make their God? Was Jehovah—the Jehovah of Genesis and Exodus—the I AM of the Pentateuch—the Giver of the Decalogue and of that marvellous moral law and civil code which are yet the foundations of all good government—is that Jehovah the product of that disorganized and bankrupt crowd of Jews just fresh from a cruel exile? Did Moses think out that God, who keepeth mercy for thousands—forgiving iniquity, transgression and sin—and yet will visit the sins of the fathers upon the children? Did he fashion from his own mind that wonderful series of legislative enactments which in forty years civilized a people, taught them obedience to law and welded them into a compact community with equal rights for all. Did Moses evolve from his own consciousness that might must yield to right, and man must speak truth and act with strict justice? Did Moses invent the great idea that before the world was God was, and that God created the world and man, and was with man from the beginning, rewarding him when obedient and punishing him when disobedient? If Moses did not, who did? Nations have always invented their own gods and made them like themselves, have they? Who invented the Jehovah of Israel, Mr. Ingersoll, and was he like themselves? Surely you have not thought of these things at all. Surely you have evolved them out of your own prejudiced mind. The idea of God—from whence is that? How came it to be a thought in men's mind? What is the meaning of this awful struggle of mankind, everywhere and in all time, to express to themselves this inward sense of responsibility—this consciousness that they were under the rule of one who had a right to their obedience and could punish them for disobedience. As I understand humanity, if men made their own gods they would make them as less than themselves, and servants to be commanded and to do their pleasure; but instead of that, they attribute to them wondrous powers and invest them with marvellous wisdom. When they came to make an outward representation, naturally, they gave expression to their thought by making an image of that which could best represent to them the highest form of power and intelligence. The truth is that the doctrine of God is not based upon logic, for logic does not prove it; the intellect always proceeds from definite premises and must always end in definite and measured results; it can only argue from what it comprehends, from fixed points and along lines that may be traced, and from the knowable you cannot deduce the unknowable, nor from the finite can you deduce the infinite—logically; nor is it based upon revelation; this book—the Bible—assumes, but it does not prove—asserts, but does not argue; the doctrine of God is based upon individual consciousness; it comes out of a principle deep and permanent in man. Just as man has a body connected with the world of matter—ever drawing life and pleasure from it, so the soul of him is connected with the world of spirit, rooted in God, and draws from him that food which can satisfy the spiritual senses and appease the spiritual wants. Even Col. Ingersoll was compelled to confess that "there may be a God somewhere, whose every thought is a star,

and every breath a blessing." He did not know, for he could not find him; that is what men have ever been saying, and Col. Ingersoll can find nothing but coarse and questionable wit to hurl at every expression of their endeavour to find that God whom he thinks may be on some far off shore.

A strange turn of argument was given by this champion of atheism, whose god is beauty and whose heaven is pleasure. Having stated that an eternal and infinite God is an absurdity and impossible, he slays the dead by recounting some of the theories men held about God—that he allowed men to starve—pulled up corn and blasted fruit in order to bring about a famine—permitted all sorts of crimes to be perpetrated and never interfered. He gave us a fancy picture something after this fashion:—You land on an island. You meet a man, and ask him what sort of a Governor they have in that place? "Oh, pretty good," he answers. "Powerful?" "Yes, all-powerful." "Wise?" "Wise! yes; he knows not only all we do, but everything we think." "Ah! pretty good place to live in probably." But as you pass along a family is starving, and you ask in amazement, "How is this? does the Governor know of it?" "Yes, knows all about it." And you see other sights still worse, until the climax is reached by the martyrdom of a woman whose only sin is loving the Governor too much, and who dies singing a hymn of praise to him. "What sort of a Governor would that be?" said the Col., and he thought he had settled the business and silenced all cavilling. The lecturer's idea is that if there is a God, All-wise and All-good and All-powerful, there ought to be no such thing as want and suffering and crime. An old idea let me say, and not much canvassed now among men. But let us give this Col. Ingersoll his way a little. He shall have a Governor after his own heart. He (the Col.) lands upon an island and meets a man, and asks about the Governor, and gets the answer as suggested—all-wise, all-good, all-powerful. A snug place to settle in he thinks. But while all are happy, all work for their living. He has a little money in his pocket, and puts up at the Windsor of that place. He feels a little depressed at all the surroundings—they are so strangely new, not at all like Boston or Chicago, and he decides to take something that will stir the blood; but no, the Governor knows that he had better not, and he must not. He asks that at least he may have this or that to eat. No, neither this nor that, for either would make him bilious, and when bilious he is likely to be bad-tempered and say cruel things to his neighbour. Col. Ingersoll must get his living, and as there is no army, and nobody wants a lawyer, he must needs turn to something else. He will farm. Being clever somewhat, he thinks some improvement can be made in the general manner of farming, and he makes up his mind to try a few experiments; but the Governor, who knows his mind, sends word that he must not attempt any experiments, but farm like all the rest, for the risk of a bad crop must not be run on any account. "Then," says Col. Ingersoll, "if I am to be treated like a baby at farming, I won't farm at all." What is to be done? The Col. thinks he will start on a lecturing tour, and goes to the bureau and says, "See here, I have a lot of pretty sentences and taking tricks, and I am going to speak in public, and it seems to me that it would be popular to lecture against your Governor here; he interferes too much; he don't let men be men, and have their own way and find out how to live; he has laid down the laws, and will take no account of our will and our ideas at all. I am going to speak against that sort of thing. If he aint all-good and all-powerful he can't hurt me for it, and if he is all-good and all-powerful he won't, so any way I am safe." But the lecturing bureau of that island says, "No, we can send out Beecher and Talmage, but we can have nothing to do with you, Col. Ingersoll; the Governor won't permit us." I can imagine with what haste the man of war would rush for the first boat that was leaving that island, saying, "I want to get back to the States; they don't do things like this in Boston; it may be right, I don't know; but there is something wrong some where."

It may seem to you that I am dealing with this matter in too light a manner, but I wanted to give you the opposite side to answer what was advanced. You can see that if men are to be men, if they are to be strong and wise, they must get it through trial and blunder and pain. We do not do everything for our children. We let them learn by experience, and if they fall now and then, or fail in a lesson, or get hurt, we notice but little the remark of some over-busybody that we ought to have prevented them from that. If children get the habit of attributing the result of their own blundering or ignorance or wilfulness to their fathers' will and law, what can you do but wait until they know better. Yes, in the olden times they said God was the author of famines and wars, and all sorts of dire distress; but what does that prove? "That there was no God at all," says Col. Ingersoll; but it would be more like the truth to say, "It proves that men had formed misconceptions of God; that they did not understand the working of laws and their own place in the universe." They could not see the unfolding of the divine plan of Redemption; they did not know their own greatness and the greatness of the world; they did not comprehend that humanity is set to an ascending scale, and from stage to stage of art, of science, of industry, and of goodness, it passes up with toil and pain until it is perfected in God. What they said of God three thousand years ago, or one hundred years ago, has nothing to do with the fact of God—no more than what Mr. Ingersoll said three days ago in Montreal.

2. The next point of attack in the lecture to which I am referring was the

Bible. Professing to trace the development of our religious idea, the lecturer told us, "and then they said, God wrote a book—the Bible"—I want to ask, who said that? Where did Mr. Ingersoll find the remark? What school of theology has ever promulgated the notion that God wrote a book? What church has ever put forth the doctrine that God wrote a book? The most extravagantly orthodox only claimed that the men who wrote these books were divinely inspired. Some still claim for it that it was verbal inspiration, a simple dictation of words, and they hold that all of it has come direct from God. But only a few in all the churches hold that. The majority of intelligent Christians hold that the Bible is made up of a series of books, covering a great sweep of time, and giving the history of the human struggle after righteousness, and a faithful record of man's weakness, and ignorance, and sins. It is a faithful transcript of the opinions men held, of the good and the evil they did, and of what they thought were the ways of God with men. Some stood forth in the name of truth, and righteousness, and in warning, in rebuke, in appeal, said, "Thus saith the Lord." They were men of deep and fervent piety, and spoke what they were sure was the mind of God, because, it was on the side of truth and purity. When they said, "Thus saith the Lord," they knew that God had inspired them to speak those words. When you say the Bible is an inspired Book—what do you mean? A large portion of it is simple history. Do you mean that God inspired the men to do what they did? or do you mean that he inspired them to record facts? The first you cannot mean—for the record is of sin as well as of good, and you will not say that God inspired men to do wrong; the latter may be, but it need not be; we do not require inspirations to write down what we know has occurred. Mr. Ingersoll thinks that the times have not changed since the days when men said: Take the Bible as it stands, altogether, every verse literally interpreted, every date as historically correct, and every figure arithmetically true; or, give it up altogether and write yourself down an infidel; but the times have changed. We have accepted the demonstrations of science. Mr. Ingersoll will have it that the Bible says, "out of nothing God made the world," but we know that the Bible says nothing of the sort—it puts forth the sublimely simple statement that "in the beginning God created the heaven and the earth." It is not a book of science, but of religion; it is not a history, but a divine philosophy; it is not a treatise on ethnology, but on ethics; it deals with man in his relation to God, and truth, and the future. Mr. Ingersoll says: I do not believe this Bible to be a true Book, because I find some statements in it which I cannot believe to be true to fact? I can understand critical Dr. Johnson saying, when asked if he had read a book through which he did not like, he did not need to eat the whole of a leg of mutton to know if it is bad, but I cannot understand this man, who, because on a table which is laden with solid food he finds half a dozen dead nuts, will refuse to touch a morsel. Because some one wrote a story for children in order to teach them proper respect for old age, to the effect that once upon a time children had mocked a bald-headed prophet, and bears came out of the woods and devoured them—this great baby of a lecturer began to pull a solemn face, and almost cry, as he pictured the agony of the mothers who had been robbed of their children, and said—no—that cannot be true—and—and, there is no God. And then he told the history of Achan and the stolen wedge of gold, and cried again—"no, there is no God—these things are not true." And all this in the nineteenth century of common sense. I want to know, how does this affect the great question: Is there a God? Why, says Mr. Ingersoll, if I can show that a part of the Bible cannot be true to facts of history, then I have shown that the whole of it is false! Strange reasoning for a lawyer surely. But, what if we say—the Bible is true—some of it to actual history, and all of it to actual principle, the story of Achan and the wedge of gold, and the story of the children and the bears included—what then? If we say, all these things come under the caption of a divine philosophy, and that in every one and all there is teaching for the life we live upon earth—what then? Why then, the Bible is true, and we do not cling to the letter, but we find the spirit; we do not insist upon the form, but we hold to the substance; we are not careful as to the symbol, but with joy we lay hands upon the thing symbolised. Mr. Ingersoll said: "If I were in Turkey, and they were to put the Koran into my hands, and when I have read it I find that I cannot believe it? what am I to say? must I say that I do believe it when I do not?" I answer, no, Mr. Ingersoll, you must not; but, say your denial to those Turks in a gentlemanly manner. Do not insult them by coarse ridicule; do not commit a violent and vulgar assault upon teachings which their fathers lived and died by, and to them are dearer than life itself; and if you are going to assail them for their religious belief, do it in a reasonable way. But stay,—Mr. Ingersoll has read the Bible and does not believe it, because he finds that there are some very unbelievable things in it, and that Moses made some mistakes. Well, that may be, but I want to say to the lecturer, and to all here who heard him and shouted approval, read it again, just once more, with an earnest mind, and not in a spirit of mere flippancy; and search for great principles, not for small points of difference; remember that you are reading, not one book, but a series of books, written at different periods, by different men,—books containing the history of individuals and of a people, poems, dramas, sermons, confident

predictions and abstruse speculations; remember that Moses did not write history, nor science, but the divine philosophy of creation, and sin, and redemption. Start with the fact that Moses had to create a sense of obedience to the invisible God and right laws of life; that Genesis is the prologue to Exodus, and is true to science and man's experience. Whether the story of the creation of man is accurate in its details, I do not know, but I am convinced it must be as to its main features. I find in this Book four thousand years of testimony to the fact that God is; that He is with man upon the earth; that He is good; that His love rays out from the vivid centre to the furthest fringes of creation; that the best men the world has ever known have declared that their inspiration came from Him, and their aspirations were toward Him; I see that He is in the life of the world, redeeming it from evil. And am I to throw this Book aside and renounce my belief in God because a few stories have crept into it in which men have attributed to God that which was the outcome of their own ignorance? I should no more think of doing so than I thought of turning infidel the other day when some Scotch clergymen, with irreligious unreason, said the Tay Bridge disaster was God's punishment upon the railway directors for encouraging railway travel on Sunday. I shall no more think of doing it than I think of giving up my belief in the divine holiness and power because Col. Robert Ingersoll is allowed to talk vulgar nonsense on a platform.

One point more I must notice. The lecturer having demolished God and the Bible, proceeded to treat of our idea of Providence. And here again was easy work. A little pathos, a few jokes, and the thing was over. He said Providence is a failure, because he has not governed every where with equal success. A story or two about famines, a quotation from Moody and Talmage, an enquiry as to why Providence had put a morass in one place to give forth deadly malaria, and put a few earthquakes under and a few volcanoes around, and a true bill was found and judgment given against Providence. These questions have been asked and partly answered at least a thousand times, but Col. Ingersoll is not aware of the fact. I am not going to say that there is no mystery about this, nothing incomprehensible—there is. The lecturer, who seemed to imagine that he understood everything else, was compelled to acknowledge that he did not understand why there should be so much hunger and pain and misery. Why, the world over, life should live upon life. When he has cast Jehovah out of the universe, he is pained and puzzled to account for the presence of wrong and sorrow. With God he cannot account for it; without God he cannot account for it. Then what does he gain? I shall show you in a minute that he gains nothing, but loses everything. He declared that he has a God—it is Nature, and spoke eloquently of mountain and tree and flower, of the writing upon rocks, and the voices of the winds; but I want to ask: Now that you have found your God, is that morass still there, from which a foul malaria rises breeding fever? Are the earthquakes nursing their strength down below, and the deadly volcanoes vomiting fire? Does life still live upon life? Why did your god do this? Is it worse in Jehovah to have done it than in nature? If you reject the God of the Bible on account of it, surely you cannot accept the Godship of nature while the same state of things exists? If by changing your belief as to God you could change the actual condition of matters, I could understand it; but since the condition remains the same and the problem of evil and sorrow remains unsolved, I cannot understand it. If Col. Ingersoll or any other of that school can give me an intelligent theory of life and satisfactory solution of the problem of the presence of evil and pain without God I am prepared to consider it. But they do not attempt that. Their statements abound with contradictions. The lecturer to whom I am referring got angry and merry by turns because it had been said God made the world. "Why didn't He do it better?" he said. "Why did He put the morass, the volcano, the famine about?" Then he said, "Nature is my God," and took it—morass, volcano, famine and all. "Beauty is the object of my worship," he said, "and to be happy here and now is my religion, and the way to be happy is to do good to others." A strange conclusion from such a premises surely, and one that is contradicted every day. Self-sacrifice is not the gospel of the infidel, but selfishness is. The man who puts away God from his belief cannot have an intelligent theory of life, or a science of happiness, or a ray of hope to scarf the black thunder-cloud that hangs across the blue vault of heaven; but with belief in God I have a theory of life; it is not dropping down to earth and night and nothingness, but rising up from stage to stage; He gives me inspiration to persevere in the way of goodness, forgiveness for my sins, and hope to cheer me on through dark days and bitter nights. I know that He is helping me to endure disappointment, and to redeem my life from destruction. I shall not give up my faith in Him, and I implore you not to give up yours. I do not pretend that I can logically satisfy you as to the Being of a God. The path to God lies not through the logical faculties, but let the heart go free and you will find Him. The world has not ceased to tell the story of its Creator and Ruler; and if you read this Bible with careful, reverent mind you will see the clear light of truth shine up through ancient record, and psalm, and sermon, and figure of speech; you will find great principles for all time, demands for righteousness, incentives to justice, the power of that charity which blesses all mankind, a God and Father, a Christ and Saviour, a hope, a heaven, a life for evermore.

[Mr. Fray will continue the subject next week by a discourse on "Col. Ingersoll on Conversion, Heaven, and Hell."]

OPPORTUNITY.

In harvest times, when fields and woods
Out-dazzle sunset's glow,
And scythes clang music through the land,
It is too late to sow.
Too late! too late!
It is too late to sow.

In wintry days, when dreary earth
Lies cold in pulseless sleep,
With not a blossom on her shroud,
It is too late to reap.
Too late! too late!
It is too late to reap.

When blue-eyed violets are astir,
And new-born grasses creep,
And young birds chirp, then sow betimes,
And thou betimes shall reap.
Then sow! then sow!
And thou betimes shall reap.

DEATH'S FINAL CONQUEST.

The glories of our crown and state
Are shadows, not substantial things;
There is no armour against fate;
Death lays his icy hand on kings;
Sceptre and crown
Must tumble down,
And in the dust be equal made
With the poor crooked scythe and spade.

Some men with swords may reap the field,
And plant fresh laurels where they kill;
But their strong nerves at last must yield;
They tame but one another still.

Early or late
They stoop to fate,
And must give up their murmuring breath,
When they, pale captives, creep to death.

The garlands wither on your brow,
Then boast no more your mighty deeds;
Upon death's purple altar now
See where the victor victim bleeds;
All heads must come
To the cold tomb,
Only the actions of the just
Smell sweet and blossom in the dust.

[The above stanzas were originally designed for a funeral song in James Shirley's play "The Contention of Ajax and Ulysses." Shirley was a noted dramatic writer of the reign of Charles I; surviving the Restoration, he died in 1666, age 72 years. The poem is said to have been a favourite with Charles II.]

DOMESTIC ECONOMY.

The bright, beautiful spring days have come to us early this year, and already the weather is so mild that even those who have not much faith in fresh air are tempted to open their doors and windows, admitting the pure life-giving element, and the cheering, purifying sunshine. And now we may hope that the contagious diseases that have been so prevalent among children all winter will soon be wafted away on the pure spring breezes. Those who have had sickness in their families will do well to hasten the period of their spring cleanings, and a liberal use of disinfectants in drains and cellars will not be amiss; but we trust all are now aware that it is useless to kill one bad smell with another, or even to remove an offensive odour by the use of a disinfectant which is inodorous. These may diminish the evil for a time, but our first effort should be to discover and remove the cause, then fresh air, soap and water will probably soon destroy all traces of the trouble. But where there has been sickness a judicious use of disinfectants to kill the germs of contagion is necessary. Very few persons in this country seem to be aware of the good effects of permanganate of potash as a disinfectant, although it is one of the best, cheapest and most pleasant to use. Some know of it as Condy's Fluid, which is exactly the same thing in a state of solution, but costs about twenty times as much, and being expensive is not likely to be so freely used. The permanganate may be purchased at twenty-five cents per ounce, and a teaspoonful is sufficient for two

gallons of water. This solution may be used to wash furniture, clothes, floors and walls, and also to sponge the body after fevers. Unfortunately, the majority of Canadians are timid about giving baths after contagious diseases, and this is why the danger of contagion remains so long. Indeed, even in this city children are often sent to school soon after recovering from measles or scarlet fever, and without having had a single bath. It is no wonder these diseases have raged this winter; for even when the authorities of our public schools have endeavoured to enforce proper restrictions as to sending children from infected houses, we can scarcely say that our City Council upheld them. But, as we have said before, among the poorer classes it is almost impossible to give children a bath with safety, since their houses are too cold and they have no proper bath room, and even very often the water is turned off. Surely it would be possible to have bath rooms in connection with the schools in some of the poorer districts. It is said that many wealthy citizens have been converted lately, and we think they could give us no better proof of their Christianity than would be afforded by their contributing liberally towards the opening of public baths for the poor. It is a disgrace to our city, with its magnificent water works and unlimited numbers of so-called pious people, that the poorer part of our population cannot be clean even if they would. And it is not only the poor who suffer for this. Our servants visit in these homes of poverty where the water is turned off and sickness reigns, and return to us, bringing the germs of disease, and perhaps death; and when we wonder how our darlings caught the fatal malady our pious friends tell us that it was the will of Providence, and the affliction was sent for some good purpose. Alas! if our affliction would but lead us to realize the beautiful words of Sir Arthur Helps—"We are all so intertwined that the same wave beats on every shore." One may not think it worth while to know much about the char-woman who comes to help the servants occasionally, but should some fever carry off her half-fed, poorly-clothed baby this week, she will probably next week carry the disease to the home of some fine employer, and again we shall be told that it is the "hand of Providence" when the light of the household is laid low. Of course we must always have disease and death among us, but now-a-days most of us know that much of both may be avoided by proper precautions; and we cannot take these precautions for ourselves alone. If we are callous and careless as to the miseries and maladies of our neighbours we may rest assured that a certain amount of these miseries and maladies will eventually come to ourselves. The erection of public baths has been frequently and fully discussed by the press, but people glance hurriedly over the most eloquent editorials, and then declare there is "nothing in the papers." A murder, or a divorce case, or a terrible accident, would be worth talking about, but a simple scheme of sanitary reform—why people have not time to talk about such things. And so we go on from year to year, building churches and holding revival meetings, while our city becomes dirtier and more degraded, and disease and death run riot among us. When the warm weather again comes the poor children around the wharves will endeavour to snatch stolen plunges in the canals, and when they are promptly caught and punished, the papers will again cry out, praying that they may have some place set apart for them, where they may enjoy the coveted luxury in peace, but no action will be taken, and as usual the matter will be allowed to drop, unless some good Samaritan, or sanitarian will bestir himself and his neighbours and make an active beginning in the matter. But it must be remembered that to provide a place where men and boys may have a swim is not sufficient. The cold bath is *not* a cleansing agent. We cannot do better than copy an article on this subject which lately appeared in the *Lancet*, entitled "Dirt and Bodily Heat." "The part which the skin plays in the regulation of bodily heat is not adequately estimated. The envelope of complicated structure and vital functions which covers the body, and which nature has destined to perform a large share of the labour of health-preserving, is practically thrown out of use by our habit of loading it with clothes. It is needless to complicate matters by allowing it to be choked and encumbered with dirt. If the skin of an animal be coated with an impervious varnish, death must ensue. A covering of dirt is only less inimical to life." We are not now speaking of dirt, such as offends the sense of decency, but of those accumulations of exuded matter with which the skin must become loaded, if it is habitually covered and not thoroughly cleansed.

The cold bath is *not* a cleansing agent. A man may bathe daily and use his bath towel even roughly, but remain as dirty to all practical intents as though he eschewed cleanliness; indeed, the physical evil of dirt is more likely to ensue, because if wholly neglected the skin would cast off its excrementitious matter by periodic perspirations, with desquamation of the cuticle. Nothing but a frequent washing in water of, at least, equal temperature with the skin and soap can ensure a free and healthy surface. The feet require especial care, and it is too much the practice to neglect them. The omission of daily washings with soap and the wearing of foot coverings, so tight as to compress the blood vessels and retard the circulation of the blood through the extremities, are the most common causes of cold feet. The remedy is obvious: Dress loosely and wash frequently. In this country we think it is necessary to add an injunction as to the necessity of washing the head. Some Canadians do not consider it safe to wash their own or their children's heads during the entire

winter. This is a mistaken idea, as there is not the slightest danger of catching cold if the head and hair be properly dried, which can be easily done by sitting near a register, or any warm draught and after thorough rubbing with towels, brushing the hair until dry. Short hair may be dried in a few minutes, and even long heavy hair will not take over fifteen minutes, brisk brushing. It is believed that contagion is very often retained in the hair long after it has disappeared from the body and clothing. We all know that we perspire in summer, or when very warm, but many are not aware that even in winter, if we are in health, more than two pints of perspiration ought to come out daily through our skin. This invisible perspiration contains carbonic-acid gas—a deadly poison, which is continually being formed in us and thrown off through the breath and skin. There are thousands of little holes in the skin, each leading into a little pipe of twisted skin, or sweat gland, and it is through these that the perspiration is carried and cast out. If all these little glands were closed up we should of course die; and as many of them must be upon our heads we can see the importance of keeping them open; and the danger of allowing our heads to be unwashed, since dust must accumulate more rapidly in the hair than on other parts of the body. We have reason to be thankful that hair-oils and pomatums are no longer fashionable except with Bridget in the kitchen while her mistress now glories in her soft, well-washed fluffy hair.

CORRESPONDENCE.

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

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

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

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

To the Editor of the CANADIAN SPECTATOR:

SIR,—F. H. T., of London the lesser, has scored a hit! "Very neat indeed," as the Cockney said when he saw the Falls of Niagara. *Saxon.*

To the Editor of the CANADIAN SPECTATOR:

SIR,—In the Toronto *Telegram* of March 24th, 1880, appeared a letter over the signature of "Doctor," which, from the extraordinary sentiments it contains, ought to arrest the attention of abler critics than I. Permit me to make a somewhat lengthy quotation: "It is not at all likely that the Legislature intended that the public should waste their time in vainly trying to take care of their own health, or they would not have relegated such matters to the medical profession. The wisdom of this course is apparent when we consider that a large number of our young men are devoting their time and means to acquiring a professional education, and if every means of maintaining a standard of health is disseminated among the people, how are they to get a living by their profession?" In giving birth to such an original theory, is it not to be regretted that the "Doctor" should mar his own usefulness and innovate upon the merits of his discovery by the neglect or refusal to usher his name into the world? Inventions when favourably regarded by scientists are uniformly patented, and the community do not grudge when they see the patentee rising into importance as the benefactor of his race. In such a case publicity points to credibility. It may be that the "Doctor" luxuriates in popularity within his own home-walk; and it is possible to conceive that in consequence of a friendly pressure from that quarter he has been prevailed upon to maintain the soundness of his views in the columns of a newspaper. I admit at once these views are far-reaching in their results. Sanitary boards will be put in possession of a sinecure, if not consigned to oblivion; ventilated sewers are no longer wanted; the use of filtered water must be condemned as unceremoniously as are those who presume to teach the people to eat brown bread. "I shall not describe its effects," exclaims the "Doctor," "upon those who eat it. I trust that if the law as it now stands does not reach those cases, application will be made next session of the Legislature and have the law so altered as to put a stop to such work," &c. Avaunt, brown bread! Nothing but clear grit or grist for me. An occasional change of diet cannot be recommended—divergence from the prescribed groove comes accompanied with dangerous, if not fatal, results. If a lover of turtle soup, continue in its indulgence; if an enthusiastic admirer of the flavour of a sheep's head, resolve to be consistent; if an enemy to the tyranny and brow-beating of the teetotaler, do not resile from your position; if content to remain among the unexcavated masses as a practical heathen, take no heed of the counsels of well-meaning though weak men. The observance of these injunctions would appear to harmonize with the "Doctor's" system, as he pleads in defence of hopeful medicos and strives to point out how they are to get a living by their profession.

Again, the "Doctor" lifts up his indignant protest against the "exhausting habit of gymnastic exercise." The maturity of muscle is not to be encouraged—sedentary habits are preferable; it is true that these may lead to gout or other ailments, and though you may suffer inconvenience for a season, be comforted by the reflection that in the day of trial you contributed to the sustentation fund of young medicos striving to get a living by their profession.

The "Doctor's" concluding sentence is in these words, "I am one who paid his way and worked hard to become a doctor." Solvency and perseverance are here—praiseworthy characteristics. It is well when a man can take a retrospect of his life and congratulate himself that materials for dissatisfaction or regret are not. If still vegetating in the prime of life, he may, for aught I know, look forward to an extended sphere of usefulness. His system may rank him with the minority; but then he can assert that truth does not consist in numbers; and as his pathway meanwhile, fortunately, is not crowded, he runs less risk of collision. Let all whom it may concern test the value of this new departure and govern themselves accordingly.

Hugh Niven.

BANK CLERKS.

To the Editor of the CANADIAN SPECTATOR:

SIR,—It is a pity "George Rothwell" has not left bank clerks to some Du Maurier, for though his comments in the last issue of your paper may have afforded him infinite pleasure, they are, I fear, calculated to give very little instruction to us, notwithstanding his good purpose (?) and useful advice.

I, however, think that bank clerks form only a very small proportion of the large society of nincompoops, or even arch-nincompoops, of Montreal; and further, that they are not so much to blame for the existing state of things in this regard as your correspondent would have us believe. One cannot go much into society without becoming, to a certain extent, imbued with the habits and customs of society, and most probably also with "society talk." And any person who keeps his eyes and ears open in Montreal needs not to be told of the superficiality and frivolity which prevail in society. Its unreality (inanity G. W. might say) is indeed the curse of modern society; and as long as men and women live for nothing higher than self-indulgence and pleasure, so long will "the simple love simplicity, scorners delight in scorning, and fools hate knowledge."

Having never had the pleasure of attending one of those "fashionable five o'clock teas," I cannot, I am sure, at any time, have met "George Rothwell;" but I have no doubt he would see some choice specimens of our class at such fashionable gatherings. "Birds of a feather flock together."

Bank Clerk.

Montreal, 5th April, 1880.

To the Editor of the CANADIAN SPECTATOR:

SIR,—In last week's number of your paper, an article entitled "Bank Clerks" appears over the signature of Mr. George Rothwell. I am a bank clerk, and as Mr. Rothwell has made some very extraordinary assertions in the course of his article, I beg your leave, and some space in your paper, to say a few words in reply. I will not question Mr. Rothwell's right to take notice in public of the follies or eccentricities of those whom he may meet at his friend's house. I suppose he is a Christian, but has forgotten the injunction, "Judge not, that ye be not judged."

To begin with, Mr. Rothwell characterizes us as "arch-nincompoops," and in gentlemanly and Christian-like language, says that for "inane simplicity, affectations, and diffuse vapourings," we are as a class unexcelled. This is no doubt very fine writing, but Mr. Rothwell forgets that he is addressing bank clerks, whose poor intellects cannot grasp the meaning of such an outpouring of big words. He says we converse entirely about "social nothings." This is probably for want of social somethings in Montreal society. As for our propensity for walking the streets, I account for it as follows: Firstly, we cannot, as a rule, afford to drive; and secondly, we are averse to walking upon the roofs of the houses. He accuses us of having too great a liking for "tripping the light fantastic toe," let Mr. Rothwell beware lest some able-bodied bank clerk should give him private lessons "free, gratis, and for nothing." He thinks it proper to allow that we may have minds. This is kind. He says that the "height" of our ambition is reached when we "succeed in securing a word of approval from some fair one." Probably Mr. Rothwell means "height." English bank clerks use only two h's in spelling this word.

I pass over a few more attempts at fine writing and in conclusion would just say the following. As Mr. Rothwell has taken upon himself to offer his advice to bank clerks in general, I beg of him to take a little in return:—

First—When finding fault, state facts.

Second—Keep your advice until it is asked for.

Third—Meet us all before criticising a few of us.

Fourth—Do not turn champion for the tailors unless they let you off your own "little account."

I remain, your obedient servant,
C. R. G. Johnson.
Montreal, April 5th, 1880.

TRADE—FINANCE—STATISTICS.

RAILWAY TRAFFIC RECEIPTS.

COMPANY.	1880.			1879.		Week's Traffic.		Aggregate.		
	Period.	Pass. Mails & Express	Freight	Total.	Total.	Incr'se	Decr'se	Period.	Incr'se	Decr'se
*Grand Trunk.....	Week	\$ 61,440	\$ 142,060	\$ 203,498	\$ 154,223	\$ 49,275	.....	14 w'ks	\$ 315,961	.....
Great Western.....	Mar. 26	32,472	74,073	106,545	76,553	29,992	.....	12 "	121,861	.....
Northern & H. & N. W.	" 22	6,354	13,446	19,800	15,345	4,455	.....	11 "	22,646	.....
Toronto & Nipissing..	" 20	1,324	2,497	3,821	3,259	562	.....	11 "	6,773	.....
Midland.....	" 21	1,631	2,913	4,544	3,235	1,309	.....	11 "	7,875	.....
St. Lawrence & Ottawa	" 27	1,713	1,350	3,063	3,421	.....	358	fm Jan. 1	1,306	.....
Lindsay, Pt Perry & Whitby.....	" 31	987	1,542	2,529	1,592	937	.....	"	5,168	.....
Canada Central.....	" 21	2,162	2,898	5,060	5,001	59	.....	11 w'ks	6,277	.....
Toronto, Grey & Bruce	" 13	2,427	3,442	5,869	5,695	174	.....	10 "	9,151	.....
† Q., M., O. & O.....	" 23	7,266	7,124	14,390	7,506	6,884	.....	11 "	13,107	.....
Intercolonial.....	Month Feb.	9,000	23,559	32,559	19,535	13,024	.....	Month	46,071	.....

*NOTE TO GRAND TRUNK.—The River du Loup receipts are included in 1879, not in 1880; omitting them the week's increase is \$53,475, aggregate increase \$573,961 for 13 weeks.

†NOTE TO Q., M., O. & O. R.V.—In this comparison are included Eastern Division receipts for week ending 23rd March, 1880. For corresponding week of 1879, this section of the road being still in the hands of the contractor, no account of its traffic was taken.

BANKS.

BANK.	Shares par value.	Capital Subscribed.	Capital Paid up	Res.	Price per \$100 April 7, 1880.	Price per \$100 April 7, 1879.	Two last 1/2-yearly Dividends.	Equivalent of Dividend based on price of Stock.
Montreal.....	\$200	\$12,000,000	\$11,999,200	\$5,000,000	\$140 1/4	\$138 1/4	10	7 1/2
Ontario.....	40	3,000,000	2,996,000	100,000	78	84	6	7 1/2
Molson.....	50	2,000,000	1,999,995	100,000	78	76 1/2	6	7 1/2
Toronto.....	100	2,000,000	2,000,000	500,000	125 1/2	110	7	5 1/2
Jacques Cartier.....	25	500,000	500,000	250,000	74 1/2	82	5 1/2	7 1/2
Merchants.....	100	5,798,267	5,511,040	475,000	95 1/2	85	6	6 1/2
Eastern Townships.....	50	1,469,600	1,381,989	200,000	101	96	7	7
Quebec.....	100	2,500,000	2,500,000	425,000	104	104	8	6 3/4
Commerce.....	50	6,000,000	6,000,000	1,400,000	118 1/2	104	8	6 3/4
Exchange.....	100	1,000,000	1,000,000	.....	40	31	..	..
MISCELLANEOUS.								
Montreal Telegraph Co.....	40	2,000,000	2,000,000	171,432	94 1/2	103 1/2	7	7 1/2
R. & O. N. Co.....	100	1,565,000	1,565,000	.....	42	42 1/2	4 1/2	10 1/2
City Passenger Railway.....	50	.....	600,000	163,000	90 1/2	74	5	5 1/2
New City Gas Co.....	40	2,000,000	1,880,000	.....	119	109 1/2	10	8 1/2

*Contingent Fund. †Reconstruction Reserve Fund.

The twenty second annual meeting of the Montreal Loan & Mortgage Company was held on the 7th inst., at which a very satisfactory report was presented.

The Board paid during the past year two dividends, one of 4 per cent., March 15th, and one of 3 1/2 per cent., September 15th, leaving \$1,384.92 to be added to profit and loss account, which now stands at \$12,736.60, to which must be added the contingent account of \$64,000, making in all a surplus of \$76,736.60.

The usual careful examination of the books of the Company and the cash transactions has been made by the auditor.

The directors who retire by rotation, but are eligible for re-election, are Messrs. Thomas Caverhill, Theodore Hart and Thomas Craig.

*THE FARMERS' DELIVERIES of home-grown Grain in the 150 towns in England and Wales for the week ended March 13th, 1880, and for the corresponding weeks of the previous nine years and the weekly average prices:—

	WHEAT		BARLEY		OATS	
	Qrs.	Price.	Qrs.	Price.	Qrs.	Price.
1880.....	24,571	44s 8d	27,689	34s 10d	4,530	22s 3d
1879.....	51,834	39s 7d	34,195	34s 1d	5,699	20s 9d
1878.....	32,293	49s 6d	26,675	42s 2d	6,395	23s 9d
1877.....	44,717	51s 3d	38,013	40s 8d	5,658	26s 5d
1876.....	45,048	42s 9d	38,051	32s 8d	3,579	25s 6d
1875.....	67,154	41s 9d	24,781	42s 2d	2,692	30s 2d
1874.....	37,280	60s 9d	26,815	48s 1d	5,285	28s 3d
1873.....	46,016	55s 4d	39,427	39s 9d	8,342	23s 8d
1872.....	46,530	55s 5d	39,172	37s 7d	5,356	22s 11d
1871.....	78,657	54s 7d	38,193	36s 1d	7,440	25s 7d
Average 10 years.....	47,495	49s 7d	32,421	38s 10d	5,493	24s 11d

And the deliveries from—

	Wheat, qrs.	Barley, qrs.	Oats, qrs.
September 1, 1879, to March 13, 1880.....	869,976	1,386,762	120,267
September 1, 1878, to March 15, 1879.....	1,534,931	1,486,438	112,989
Decrease in 150 towns.....	665,005	99,676	*7,278
Decrease in the Kingdom.....	2,660,020	393,704	*29,112

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

	Beeves.	Cows.	Calves.	Sheep.	Swine.
March 29.....	11,155	156	1,660	24,960	31,786
March 22.....	13,035	222	2,000	25,976	32,596
March 15.....	13,829	227	1,341	29,237	32,057
March 8.....	10,965	265	1,000	25,366	32,465
Total 4 weeks.....	48,984	870	6,010	105,539	129,104
Corresponding 4 weeks 1879.....	33,126	493	5,486	84,699	109,306
Corresponding week 1879.....	10,555	102	2,277	19,278	31,980
Weekly average, 1879.....	10,933	142	2,998	29,005	33,089
Corresponding week 1878.....	10,450	59	1,300	19,800	26,899

* From New York Produce Exchange.

Chess.

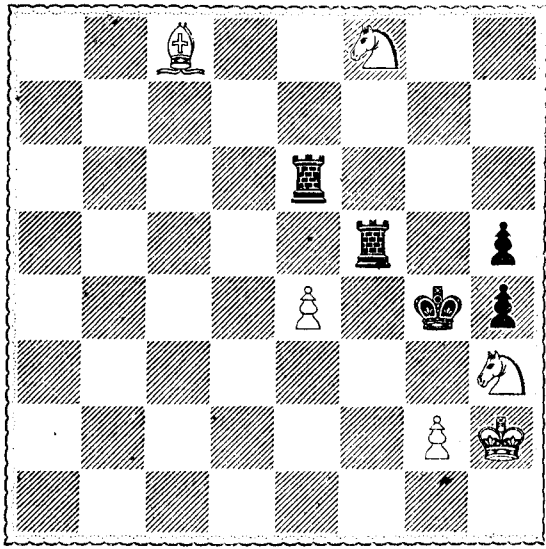
All Correspondence intended for this Column, and Exchanges, should be directed to the
CHESS EDITOR, CANADIAN SPECTATOR Office, 162 St. James Street, Montreal.

Montreal, April 10th, 1880.

PROBLEM NO. LXVI.

By Mr. J. Paul Taylor. From the *Whitgift Magazine*.

BLACK.



WHITE.

White to play and mate in two moves.

SOLUTION TO PROBLEM NO. LXIII. By Mr. F. A. Knapp. Kt at K sq to K B 3.

Correct solution received from J.W.S., "Especially neat; I may call the problem a *multum in parvo*"; W.F.W.C.

GAME NO. LXII.

MR. SHAW'S CORRESPONDENCE TOURNEY.

Game played between Mr. G. Gibson of Toronto and Mr. J. G. Foster of Halifax, N.S.

ALLGAIER-KIESERITZKY GAMBIT.

WHITE.	BLACK.	WHITE.	BLACK.	WHITE.	BLACK.
Mr. Gibson.	Mr. Foster.	12 Q takes P	R to K Kt-sq (c)	24 Q takes K P (ch)	K to Q 2
1 P to K 4	P to K 4	13 Q to B 2	R to K R sq	25 P to Q B 1	P takes Kt
2 P to K B 4	P takes P	14 Kt to Q B 3	B to Q 2	26 Q takes K R P	B takes Kt P
3 Kt to K B 3	P to K Kt 4	15 Kt to Q 5	Kt to K Kt sq (f)	27 P takes B	Q takes Kt P (ch)
4 P to K R 4	P to K Kt 5	16 Q to Kt 3	Q Kt to K 2	28 K to B 2	Kt to K 2
5 Kt to K 5	P to K R 4 (a)	17 Kt to K 5 (g)	B to K 3	29 B to Kt 7	R to K Kt sq
6 B to Q B 4	Kt to K R 3 (b)	18 B to K Kt 5	P to Q B 3	30 Q to R 6	Q to Kt 7 (ch)
7 P to Q 4	P to Q 3	19 B to K B 6 (h)	Q P takes Kt	31 K to Kt 3	Q to Kt sq (ch)
8 Kt to Q 3	P to K B 6	20 B takes R	Q to R 4 (ch) (i)	32 K to Kt 4	B to K 3 (ch)
9 P takes P (c)	Kt to Q B 3 (d)	21 P to Q Kt 4	Q to Q sq	33 K to R 5	Q to K Kt 6
10 B to K 3	P to K Kt 6	22 Kt takes K P	B takes B	34 Q R to K B sq	P to K B 3
11 Q to Q 2	P to K Kt 7	23 Kt takes Q B P	Q to Kt 3		Resigns.

NOTES.—(a) This was for a long time considered the best defence, but Kt to K B 3 or B to Kt 2 have to a great extent displaced it.

(b) R to R 2 is the ordinary continuation of the defence, but there is little difference between it and the move in the text.

(c) Or 9 P to Kt 3, when follow P to Q 4, 10 P takes P—Kt to K B 4, 11 K to B 2, B to K 2, 12 Kt to K 5 and the game is pretty equal. (Staunton and Wormald.)

(d) B to K 2 is the best move, as given by the leading authorities.

(e) We cannot understand this move when followed by a return to the square. B to K 2 would have been better.

(f) Black has succeeded in getting all his King's pieces home again.

(g) If he attempt to capture it, he must lose either Q or R, but we think B 5 would have been a better square. Some beautiful variations also proceed from B to K Kt 5, which we would have recommended first. The position will well repay analysis.

(h) Of course if Kt takes B, Kt mates.

(i) Why not have taken Kt? For a correspondence game such an obvious retort as P to Q Kt 4 ought not to have been overlooked.

(k) Why does not Kt take Kt, winning the piece? If any danger is to be apprehended from Black's Q taking Q P, White changes Queens by Q takes P ch. This part of the game is not well played.

CHESS INTELLIGENCE.

MONTREAL CHESS CLUB.—The regular quarterly meeting was held last Saturday evening. Owing to the unpleasant character of the weather the attendance was not large, but the business of the evening was successfully carried through. The subject of a match with the Quebec Club was raised, and it is possible that this event may come off during the spring. The Montreal Club is now in a live condition, owing largely to the exertions of the Secretary, and we trust it will not be long before the Club emerges from its state of comparative retirement and makes itself heard, as well as felt, in outside Chess Circles.

THE OXFORD AND CAMBRIDGE MATCH.—This annual match took place at the rooms of the St. George's Chess Club, London, on Thursday, March 18th. Considerable interest attaches to the contest, as it now divides the honours of the boat race and the billiard match between these "twin seats of learning." Cambridge this year never allowed their opponents a chance, winning eleven games and two draws, the match consisting of thirteen games.

ITEMS.—A fortnightly Chess Magazine, entitled *Revista de Ajudados* is now published in Monte Video. The clubs of Buenos Ayres and Monte Video are engaged in a match of eight games. Chess flourishes in nearly all the important cities of South America.—In the match, Barnes vs. Delmar, the score stands: Delmar, 4; Barnes, 0. Mr. Barnes, we understand, is suffering from indisposition, which materially interferes with his play.—The match between Messrs. Ascher and Von Bokum of the Montreal Club has been suddenly broken off.—The score in the International Correspondence Tourney stands: Great Britain, 26; America, 28; drawn, 13.—The death is announced of Mr. Edward Lowe, at the age of 86. He was a native of Prague, and took part in the Grand International

Tourney in 1851. He was beaten in the Grand Tourney by Wyvill, and in the Minor Match by Deacon. His hostelry, The Imperial Hotel, in the Strand, was the rendezvous of most of the foreign players who visited England.—The death is also announced in *La Strategie* of L'Abbé Durand, the able co-laborateur of M. Preti in the publication of that magazine, at the good old age of 81 years.—The Assizes have given way to the Elections, and the *Ayr Argus* Chess Column is accordingly curtailed. But the disease manifest: a malignant type, and the Chess Column of the *Derbyshire Advertiser* will be altogether absent for some weeks from the same cause.—M. Preti, of *La Strategie*, seems in a fair way to recover from a severe illness under which he has been suffering for some time.—Several Correspondence Matches are now being played in Europe. As two games between the Clubs of Karcow and Besançon; Montauban and Bordeaux. —The *Quebec Chronicle* is very favourably noticed in the last number of *La Strategie*.—We thank *La Nuova Rivista* for its kindly notice of THE CANADIAN SPECTATOR Problem Tourney.—In the Italian Magazine mention is made of the original song, composed by Mr. John Henderson, Secretary of the Montreal Club, which was sung at the Banquet of the Fifth American Chess Congress.

Musical.

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

Notices of Concerts in Provincial towns, &c. are invited, so as to keep musical amateurs well informed concerning the progress of the art in Canada.

To the Musical Editor of the CANADIAN SPECTATOR:

SIR,—In your last issue you state a few facts which I beg leave to contradict, or explain, as the case may be. One is the statement that "a few months ago he (myself) would have "us believe that the Messiah was never before performed in Canada." This I utterly deny, and demand in justice an explanation. To explain about the "115th Psalm" and "capriccio" of Mendelssohn, and the "Der Freischütz" overture of Weber. No one calls a sketch a picture; then why call half a performance a performance, which it is not, if shorn of the richness of orchestral colouring, with which its creator has endowed it? No musician, be he critic or executant, would for an instant contend but that these works were performed for the first time in Montreal at the Philharmonic Society's last concert.

I was fully aware that the "115th Psalm" of Mendelssohn had been played under the able direction of Mr. Maffie at the Church where he officiated as organist, also that the "capriccio Brillante" had been played by Mr. Lavallee (with, by the way, string quartette accompaniment); and lastly, that the overture to "Der Freischütz" had been played here by the Boston Quintette Club—by amateurs as a P. F. duett, and by myself at an organ recital I gave in October, 1878, in the American Presbyterian Church—all in this city; but in the face of this, I claim my right to announce "first performance in Montreal" of these works.

By inserting this you will oblige yours faithfully,

Fred. E. Lucy Barnes, R.A.M.

[Mr. Barnes denies he would have us believe that the "Messiah" was performed under his direction for the first time in Canada; he also says "why call half a performance a performance, which it is not?" Well, in his libretto he made the statement that 19 numbers were to be performed for the first time by the Society, some of them "having never been performed in Canada till now;" he also asserted incorrectly that Mozart's accompaniment to "The people that walked" was not played before. It is strange that he should now deny his printed mis-statements. As regards the "Freyschütz Overture" Mr. Barnes says that we should not "call a sketch a picture." Well we will proceed on his principle and ask Mr. Barnes was the performance of the "Freyschütz" Overture with but two horns (playing the wrong notes) a sketch or a picture? Our facetious readers may suggest the latter; but seriously Mr. Barnes must well know that the overture was not played as written by the composer, and so, according to his theory, we have yet to hear both the overture and the Messiah for the very first time!—ED. MUS. COL.]

M. GRAU'S OPERA COMPANY.

This company left on the whole a good impression. Madame Paola-Marie was, unfortunately, not in good voice during her stay here, but then her acting was inimitable. We were a little disappointed in M. M. Capoul and Jateau, but they sang and acted with such consummate grace, that the lack of timbre was, to a certain extent excusable. "Mignon" and "Pre aux Clercs" were both well performed, but "La Fille de Madame Angot" and "Les Cloches de Corneville" were beyond criticism, indeed, the latter was one of the greatest treats we have had during the season, and we congratulate Mr. Thomas on the success of his enterprise.

OTTAWA AMATEUR MUSICAL SOCIETY.

The second concert of this society was given on the 30th ult., in St. James' Hall, which was crowded on the occasion. The performance comprised Prof. Macfarren's Cantata "May Day," part songs by Messrs. Leslie and Pinsuti and some lighter selections (principally from English Operas) all of which were sung in such a manner as to reflect credit, not only on the individual members of the Society, but on the Conductor—Mr. Edgar Buck. Miss Christie and Dr. Prevost played the piano and cabinet organ accompaniments respectively.

We have received from Messrs. De Zouche & Co. the programmes of the Remenyi concerts, which are announced for the 14th and 15th inst. in Nordheimer's Hall. They (the programmes) are well selected and arranged, and can hardly fail to please. Mr. Remenyi is an artist of a high order, and has just completed a successful tour through the United States.



CANADIAN PACIFIC RAILWAY

Tenders for Rolling Stock.

TENDERS are invited for furnishing the Rolling Stock required to be delivered on the Canadian Pacific Railway within the next four years, comprising the delivery in each year of about the following, viz.:-

- 20 Locomotive Engines,
- 16 First-class Cars (a proportion being sleepers),
- 20 Second-class Cars, do
- 3 Express and Baggage Cars,
- 3 Postal and Smoking Cars,
- 240 Box Freight Cars,
- 100 Flat Cars,
- 2 Wing Ploughs,
- 2 Snow Ploughs,
- 2 Flangers,
- 40 Hand Cars,

THE WHOLE TO BE MANUFACTURED IN THE DOMINION OF CANADA and delivered on the Canadian Pacific Railway, at Fort William, or in the Province of Manitoba.

Drawings, specifications and other information may be had on application at the office of the Engineer-in-Chief, at Ottawa, on and after the 15th day of MARCH next.

Tenders will be received by the undersigned up to noon of THURSDAY, the FIRST day of JULY next.

By order,

F. BRAUN,
Secretary.

Department of Railways and Canals,
Ottawa, February 7th, 1880.



Canadian Pacific Railway.

TENDERS for a second 100 miles section WEST OF RED RIVER will be received by the undersigned until Noon on MONDAY, the 29th of March next.

The section will extend from the end of the 48th Contract—near the western boundary in Manitoba—to a point on the west side of the valley of Bird-tail Creek.

Tenders must be on the printed form, which, with all other information, may be had at the Pacific Railway Engineer's Offices, in Ottawa and Winnipeg, on and after the 1st day of March next.

By Order,

F. BRAUN,
Secretary.

Dept. of Railways and Canals,
Ottawa, 11th Feb., 1880.

The reception of the above Tenders is postponed until Noon, on FRIDAY, 9th April next.

By order,

F. BRAUN,
Secretary.

DEPT. RAILWAYS AND CANALS,
OTTAWA, 22nd March, 1880.



Canadian Pacific Railway.

TENDERS FOR IRON BRIDGE SUPERSTRUCTURE.

TENDERS, addressed to the undersigned, will be received up to noon of FRIDAY, the 15th MAY next for furnishing and erecting Iron Superstructures over the Eastern and Western outlets of the Lake of the Woods.

Specifications and other particulars will be furnished on application at the office of the Engineer-in-Chief, Ottawa, on and after the 15th April.

By order,

F. BRAUN,
Secretary.

DEPT. OF RAILWAYS AND CANALS,
Ottawa, 1st April, 1880.

Canadian Pacific Railway.

TENDERS FOR TANKS AND PUMPING MACHINERY.

TENDERS will be received by the undersigned up to noon on FRIDAY, the 15th MAY next, for furnishing and erecting in place at the several watering stations along the line of the Canadian Pacific Railway under construction, Frost-proof Tanks with Pumps and Pumping Power of either wind or steam, as may be found most suitable to the locality.

Drawings can be seen and specifications and other particulars obtained at the office of the Engineer-in-Chief, Ottawa, on and after the 15th April.

By order,

F. BRAUN,
Secretary.

DEPT. OF RAILWAYS AND CANALS,
Ottawa, 1st April, 1880.



WELLAND CANAL.

Notice to Machinist-Contractors.

SEALED TENDERS, addressed to the undersigned, (Secretary of Railways and Canals) and endorsed "Tender for Lock Gates, Welland Canal," will be received at this office until the arrival of the Eastern and Western Mails on THURSDAY, the 3rd day of JUNE next for the construction of gates, and the necessary machinery connected with them, for the new locks on the Welland Canal.

Plans, Specifications and General Conditions can be seen at this office on and after THURSDAY, the 20th day of MAY next, where forms of tender can also be obtained.

Parties tendering are expected to provide the special tools necessary for, and to have a practical knowledge of, works of this class, and are requested to bear in mind that tenders will not be considered unless made strictly in accordance with the printed forms, and—in the case of firms—except there are attached the actual signatures, the nature of the occupation and residence of each member of the same; and, further, an accepted bank cheque for a sum equal to \$250, for the gates of each lock, must accompany each tender, which sum shall be forfeited if the party tendering declines entering into contract for the work at the rates and on the terms stated in the offer submitted.

The cheque thus sent in will be returned to the respective parties whose tenders are not accepted.

For the due fulfilment of the contract the party or parties whose tender it is proposed to accept will be notified that their tender is accepted subject to a deposit of five per cent. of the bulk sum of the contract—of which the sum sent in with the tender will be considered a part—to be deposited to the credit of the Receiver-General within eight days after the date of the notice.

Ninety per cent. only of the progress estimates will be paid until the completion of the work.

This Department does not, however, bind itself to accept the lowest or any tender.

By Order,

F. BRAUN,
Secretary.

DEPT. OF RAILWAYS & CANALS,
Ottawa, 29th March, 1880.



LACHINE CANAL.

Notice to Machinist-Contractors.

SEALED TENDERS, addressed to the undersigned, (Secretary of Railways and Canals) and endorsed "Tender for Lock Gates, Lachine Canal," will be received at this office until the arrival of the Eastern and Western Mails on THURSDAY, the 3rd day of JUNE, next, for the construction of gates, and the necessary machinery connected with them, for the new locks on the Lachine Canal.

Plans, Specifications and General Conditions can be seen at this office on and after THURSDAY, the 20th day of MAY, next, where forms of tender can also be obtained.

Parties tendering are expected to provide the special tools necessary for, and to have a practical knowledge of, works of this class, and are requested to bear in mind that tenders will not be considered unless made strictly in accordance with the printed forms, and—in the case of firms—except there are attached the actual signatures, the nature of the occupation and residence of each member of the same; and, further, an accepted bank cheque for a sum equal to \$250, for the gates of each lock, must accompany each tender, which sum shall be forfeited if the party tendering declines entering into contract for the work at the rates and on the terms stated in the offer submitted.

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Ninety per cent. only of the progress estimates will be paid until the completion of the work.

This Department does not, however, bind itself to accept the lowest or any tender.

By Order,

F. BRAUN,
Secretary.

DEPT. OF RAILWAYS & CANALS,
Ottawa, 29th March, 1880.

BOSTON FLORAL MART.

New designs in FLORAL, STRAW, WILLOW and WIRE BASKETS, suitable for presents.

BOUQUETS, CUT FLOWERS, SMILAX and LYCOPODIUM WREATHS and DESIGNS made to order.

GEO. MOORE,

1369 ST. CATHERINE STREET,
MONTREAL.



WELLAND CANAL.

Notice to Bridge-Builders.

SEALED TENDERS, addressed to the undersigned, (Secretary of Railways and Canals) and endorsed "Tender for Bridges, Welland Canal," will be received at this office until the arrival of the Western Mails on TUESDAY, the 15th day of JUNE next, for the construction of swing and stationary bridges at various places on the line of the Welland Canal. Those for highways are to be a combination of iron and wood, and those for railway purposes are to be of iron.

Plans, Specifications and General Conditions can be seen at this office on and after MONDAY, the 31st day of MAY, next, where Forms of Tender can also be obtained.

Parties tendering are expected to have a practical knowledge of works of this class, and are requested to bear in mind that tenders will not be considered unless made strictly in accordance with the printed forms, and—in the case of firms, except there are attached the actual signatures, the nature of the occupation, and residence of each member of the same; and further an accepted bank cheque for a sum equal to \$250 for each bridge, for which an offer is made, must accompany each tender, which sum shall be forfeited if the party tendering declines entering into contract for the work at the rates and on the terms stated in the offer submitted.

The cheques thus sent in will be returned to the respective parties whose tenders are not accepted.

For the due fulfilment of the contract the party or parties whose tender it is proposed to accept will be notified that their tender is accepted subject to a deposit of five per cent. of the bulk sum of the contract—of which the sum sent in with the tender will be considered a part—to be deposited to the credit of the Receiver-General within eight days after the date of the notice.

Ninety per cent. only of the progress estimates will be paid until the completion of the work.

This Department does not, however, bind itself to accept the lowest or any tender.

By order,

F. BRAUN,
Secretary.

DEPT. OF RAILWAYS & CANALS,
Ottawa, 29th March, 1880.

THE STANDARD

LIFE ASSURANCE CO.

(Established - - - 1825.)

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

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

This well known Company having

REDUCED THEIR RATES

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

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

W. M. RAMSAY,

Manager, Canada.

THE ROYAL CANADIAN INSURANCE CO.,

160 St. James Street,
MONTREAL.

This Company having closed its Fire Agencies in the United States, will now give special attention to Canadian business, which will continue to be taken on the most favourable terms.

JAMES DAVIDSON,
Manager.

George Brush,

Manufacturer of

STEAM ENGINES, STEAM BOILERS, AND
ALL KINDS OF MACHINERY.

Eagle Foundry—34 KING STREET, MONTREAL.



GRAND TRUNK RAILWAY.

NOTICE.

Summer 1880, Suburban Trains.

The Local Trains between Montreal and St. Hyacinthe, and Ste. Annes and Vaudreuil, will run the same as last year, commencing about the 1st MAY.

LACHINE BRANCH.

The Morning and Evening Trains will run as at present, and additional Trains will be put on to accommodate families desirous of taking up their residence at Lachine, full particulars of which will be announced in due time.

JOSEPH HICKSON,

General Manager.



GRAND TRUNK RAILWAY.

NOTICE.

IMPROVED TRAIN SERVICE BETWEEN
MONTREAL & LACHINE.

COMMENCING ABOUT THE 1st MAY
NEXT, Trains will be run as follows:—

LEAVE LACHINE.	LEAVE MONTREAL.
6.15 a.m.	7.15 a.m.
8.30 " "	9.15 " "
10.00 " "	12.00 noon
1.00 p.m.	3.15 p.m.
4.00 " "	5.00 " "
5.30 " "	6.15 " "
7.00 " "	7.35 " "
11.00 " "	11.30 " "

The latter Train
Tri-Weekly. The latter Train
Tri-Weekly.

JOSEPH HICKSON,

General Manager.

Montreal, February 9th, 1880.

GRAND TRUNK RAILWAY.

Important to Shippers of Manitoba Goods.

COMMENCING IMMEDIATELY, a SPECIAL FAST FREIGHT TRAIN will be despatched weekly from Montreal with through cars for Manitoba.

Goods intended for this train should be delivered at Bonaventure Freight Station on FRIDAY, if possible, and at latest before Noon on SATURDAY, each week.

JOSEPH HICKSON,

General Manager.

WILLIAM DOW & CO., Brewers and Maltsters.

SUPERIOR PALE AND BROWN MALT,
India Pale and Other Ales, Extra Double and
Single Stout, in wood and bottle.

FAMILIES SUPPLIED.

The following Bottlers only are authorized to use our labels, viz.:-

Thos. J. Howard - - - - 173 St. Peter street
Jas. Virtue - - - - - 19 Aylmer street.
Thos. Ferguson - - - 289 St. Constant street.
Wm. Bishop - - - - 697½ St. Catherine street.
Thos. Kinsella - - - - 144 Ottawa street
C. Maisonneuve - - - 588 St. Dominique street.

DAWES & CO.,

BREWERS AND MALTSTERS.

INDIA PALE AND XX MILD ALE.
EXTRA AND XXX STOUT PORTER,
(In Wood and Bottle.)

FAMILIES SUPPLIED.

Office, 215 St. James Street,
MONTREAL.

DELICACIES FROM SOUTH AMERICA.

GUAVA JELLY,
JELLIED GUAYABA,
GUAVA PASTE,
PASTA DE GUAYABA,
CRISTALIZADOS PALINA DE MALLOREA,
ALMOND PASTE,
QUESO DE ALMENDRAS.
A. JOYCE, Phillips' Square.

HENRY PRINCE,

705 NOTRE DAME STREET,

MUSIC AND MUSICAL INSTRUMENTS