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## BRITISH AFFAIRS.

When will Parliament give up the absurd practice of debating addresses in answer to the Speech from the Throne, in which a fortnight here has now been wasted? The Speech from the Throne, as everybody knows, is a spurious document. When it was proposed to George II. to proceed against a man who had counterfeited the King's Speech he replied : "Let the poor fellow alone; I have read both speeches, and I like the counterfeit much the best." The Parliament of Ontario once, if I remember rightly, spent a fortnight at the opening of the Session in reproducing, in a diluted form, the editorials of the party journals, instead of proceeding to the business of the province. It would be a good thing, however, if the waste of time in this farce were the most serious of the effects produced by the surviving phantom of Monarchical Government. Far more serious is its tendency to blind England, and all countries which have borrowed her institutions, to the momentous fact that she has no real government at all. Had there been a real government, this Irish difficulty would never have arisen ; were there now a real government, the Irish difficulty would soon be at an end.

The organs of the Gladstonian Party boast of its compact unity, but unless I am mistaken, a division will soon appear. The party swarms, as I said before, with hypocritical conformists, who followed Mr. Gladstone in his Irish policy only because they were afraid of their constituencies and the Caucus, some of them, in private,' speaking openly and bitterly against the Bill. These men are now relieved from the fear of a dissolution. They have pledged themselves, it is true, but in their hearts they are still opposed to Home Rule, and they abhor the Parnellite alliance. Many of them also have property and are averse to agrarian contiscation, which, they must see, will lead before long to confiscation of other kinds. Without voting straight against Home Rule, they will find ways of putting a spoke in the wheel ; and especially they will refuse to support the Parnellites in obstruction.

One symptom of this is a sudden change of tone on the part of Sir William Harcourt, who has taken the Radical leadership in Mr. Gladstone's absence. Sir William began by going all lengths with the Parnellites: suddenly he turned round and told them, to their bitter disappointment, that they would have his sympathy in their obstructive motions, but not his vote. I strongly suspect that his coat-tail had been pulled, and that he had been made to understand that if he did vote with the Parnellites he would go with a scanty train into the Lobby. Sir William is now bidding hard for the succession to Mr. Gladstone, to which he may naturally think that he has claims. He is, I should say, one of the best stump speakers I ever heard, though with the House, which is more critical, his hollow pomposity mars the effect. But, like General B. F. Butler, whom in cast of character he resembles, he suffers, and has always suffered, in his pursuit of the objects of his ambition from an inability to conceive the existence in ordinary men of moral perceptions of which he has himself had no experience. The General, when he hoisted the flag of

Repudiation, evidently did not imagine it possible that the mass of citizens should feel bound to pay their debts, or that a proposal to plunder the bondholder could fail to bring a harvest of popularity to its author. After Mr. Gladstone's defeat in the election of 1874 , when he seemed to have fallen not to rise again, Sir William Harcourt, who had been his Solicitor-General, hastened openly to trample on him, and to cultivate by public compliments and private assiduity the regard of his successful rival. At the opening of a church at Hughenden Sir William had the privilege of performing, in company with Mr. Disraeli, certain ecclesiastical functions of a Ritualistic character, which were destined to propitiate heaven and the clerical vote; and the effect upon an amused public was much what it would have been had the same functions been performed by Wilkes and Sandwich. Nothing came, however, of this beautiful friendship, and Sir William found it expedient to obtain from Mr. Disraeli a certificate, which was published, to the effect that the friendship had been purely Arcadian, and ought to form no obstacle to the advancement of Sir William Harcourt in the other party. In the other party, and from the hands of Mr. Gladstone, accordingly, Sir William Harcourt accepted promotion in magnanimous oblivion of the past. As Mr. Gladstone's Home Secretary he assailed the Parnellites, who were then weak and universally odious, night after night, with the most contemptuous sarcasm and the bitterest invective, while he denounced as political sacrilege all attempts to tamper with the Union. On the platform he told the Parnellites that they might "stew in their own juice." But when Mr. Gladstone's coat was turned, that of his lieutenant was turned with obsequious promptness; and it is due to Sir William Harcourt to say that he had the courage of his.morality, and did not manufacture a "history" of his "idea." He now hugs the Parnellites to his heart, and goes, or, but for the warning voice behind him, would go all lengths with them in obstruction, as well as in confiscation and in the dismemberment of the nation. But as $I$ have said already, he antedates the demise of public morality, his opportunism is a little too undisguised, and I do not believe that the coveted leadership
will be his. He has a rival in Mr. Labouchere, a curious amal will be his. He has a rival in Mr. Labouchere, a curious amalgam, as his journal shows, of love of aristocratic connection, which most people believe to be genuine, and ultra-Radicalism, which most people believe to be feigned. Politics with him are probably an exciting game. Being asked what would become of his own wealth if the principles which he was preaching should prevail, he is said to have answered that all his securities were convertible, and that he should only have to change his country. It is natural that Mr. Labouchere, bidding for leadership, should be bitterly opposed to the re-admission of the Liberal Unionist leaders to the party, and that his fire should be specially directed against Mr. Chamberlain. Mr. Chamberlain, however, if I mistake not, will survive the fusillade, and ultimately grasp the leadership in virtue of the same force of character and resolution which enabled him in the last election to hold Birmingham for the Union. Perhaps, after his recent experience, he may make the party Liberal instead of Radical.

Mr. Gladstone's Land Act has broken down, as I ventured from the first to predict that it would, though I heartily wished success to any attempt of the Legislature to solve the desperate problem of Irish land. It is impossible for a Government to fix the price of land or any other commodity for a long period of years; it might almost as well attempt to fix the weather. The only mode of determining the price of land or any other commodity is to allow the vendor and purchaser, or the lessor and lessee, to contract with each other freely in an open market. This is the law-not the law of political economy, if by political economy is meant anything scholastic or artificial-but of Nature; and once more an attempt to legislate in defiance of it has failed. It is very likely that from the continuance of agricultural depreciation some of the judicial rents have become too high. There are districts in Ireland, such as wretched Kerry and still more wretched Leitrim, which can hardly bear any rent at all. But the renewed crusade of the Parnellites against rent, which the author of the Land Act does not scruple to countenance, is obviously a political move destined to fan the fire of agitation, evidently damped by the late defeat. I profess no special sympathy for the Irish landlords, whose absenteeism is undoubtedly one source of these troubles; but the case of the Irish landlords and their rents is now the least part of the matter. The main question is whether the principle of property or that of public robbery shall

Nor do I comprehend how low down the levelling is to go. When the reign of social justice arrives, is no artisan, however skilled, to receive a higher rate of wages than his fellow? And are those capitalists who now hold two hundred millions of dollars in the English Savings Banks to be treated as wicked enemies of Labour, and despoiled as well as the rest?

The cloud in Eastern Europe grows darker, and the storm may bursl before this reaches you. Austria is chiefly menaced, and it looks as if Bismarck meant to leave her to her fate and take her German provinces out of the wreck.

I have all this time omitted to notice the presence of our GovernorGeneral in England. I only wonder he does not stay here. A man of real ability, as English statesmen consider Lord Lansdowne to be, is wasted on a figure-headship. He has, besides, as one of the greatest Irish land-owners, a vast interest at stake. Not that I wish him removed from Canada. He has played his part with sense and dignity, doing all that was kind and genial, but not, like some of his predecessors, hunting for popularity or administering to our people draughts of indiscriminate flattery which are disparaging to their intelligence as well as injurious to their character.

Goldwin Smith.
Buxton, September 4, 1886.

## OUR PARIS LETTER.

None but Englishmen should be permitted to remain in Paris during the latter part of August. We have had the most demoralising weather you can imagine. For the past two weeks most people have appeared to little better advantage than a good "catch" of unfortunate fish cast upon a mossy bank. But in spite of heat, fire, and tempest-il faut s'amuser. The last judgment may be at hand to-morrow-it is no reason for missing to-night's opera.

Just behind the Palais de l'Industrie, between it and the river, all through the summer months one sees a fairy-like illumination among the trees, and hears very enlivening music. It is the Jardin de Paris, which, when other comforts fail, more than satisfies no small portion of French society. Entering the enclosure, for the Jardin de Paris is by no means free, you find yourself in rather a fantastic crowd. Everywhere under the trees are tables and chairs, tiny booths, and in the centre a large platform for the band, which is encircled by a wide pavement of asphalt for the dancers. We have also an improvised stage, upon which rather droll performances are gone through-we have the English (negro) minstrel, and the French nymph-a veritable nymph indeed! But all this is only a preliminary pastime in waiting for the serious business of the evening. The Jardin de Paris is the essence of all that is most Parisian. Nowhere can you so well examine the very core of French life as in these

## "bals de nuit."

At ten o'clock the dancing begins. Of course, excepting in the waltzes and polkes, none but "professional" dancers take part. These latter form themselves into groups of four, and are closely surrounded by admiring spectators. It is needless to say that the performance is not a little astounding. From his abashed, yet infinitely satisfied expression, and inevitable hunting-cap, you distinguish the Englishman, the most interested of onlookers. Between the dances you have an opportunity of studying the motley company, seated or walking beneath the illuminated trees. We find a charming little Russian.who evidently has "come to see," and we find an endless number of Frenchwomen who have come to be seen. We remark a grave gentleman, "decorated," and of thoughtful mien; watch his capture by that gay butterfly fluttering round. First there is a glance which greatly disconcerts the grave gentleman, who hesitates, but finally stops in his walk. Another glance breaks his rigid lips into a smile ; a few words sets his heart aglow. But it is going too far, he must leave. Then comes the look of two despairing eyes, and the sudden, pathetic touch upon his arm. "The spirit is willing," etc., etc. The grave, decorated gentleman of sixty is caught!

After the dancing is over there is a grand display of fireworks and the ball closes.

We have here, by far, the most popular field of Parisian summer amusements. Some enterprising "restaurateurs" have had the good sense to pick out some charming little spots in the environs of the city, to which it is not difficult to be beguiled in the sultry evenings.

Driving westwards along the banks of the Seine, in whose waters the red, yellow, and blue lights of the boats and bridges are beginning to tremble, you reach, after an hour or so, the town of Meudon.

We were going to the "Hermitage," a cosy little nook of some. renommés. On the outskirts of the town, near the entrance to the wood, a
fair was being held; these fairs, with the French, are a perfect mania which rages from June to November. Always the same fiendish-looking dolls, which one must "fell" with balls ; fortune-tellers, shooting booths, "merry-go-rounds," and dancing in clouds of dust. But at the fair of Meudon I found a nouveauté. Over the door of a miniature improvised theatre, " La tentation de St. Antoine, ce soir," was announced.

When we entered the wood it was quite dark, but when we returned the harvest moon had risen, piercing, every here and there, the night with silver lances. The garden of this "Restaurant de l'Hermitage" is filled with tiny rustic houses where one may dine. There, in the depths of the Meudon wood, "far from the madding crowd," sipping iced champagne under an August moon, with the perfume of new-mown hay stealing in at the door, one finds for some moments a haven of rest from Paris heat.

Another odd but charming little summer restaurant is at Ville d'Avary, where one dines on the banks of a bewitching lake, which, in the rising mist and the moonlight, seemed enchanted.

Rushing home on top of the train, where seats are placed that tourists may the better see the country, an old Frenchwoman beside me exclaimed, as she viewed the pretty but very innocent scenery: "And they, the strangers, ask us why we don't travel!"
L. L.

Paris, Sept. 7, 1886.

## MISDIRECTED STATE AID.

The Parkhill Review, in its issue of the 26 th ult., contains a leading article with the title, "Education in Ontario," which is well worthy of careful perusal. Among the many topics with which it deals is that of the recent Second-Class Examinations, and the large number of candidates who presented themselves for the same:
"It is quite possible," says this journal, "that the low prices prevailing for the products of the farm, and the dulness in business enterprises, may be impelling too large a number of the young men of our country to essay an entrance into the calling of teaching and of the learned professions. If such be the case, the officials of the State who frame questions for these candidates should not facilitate too great a diversion of the young people of our country from the comparative freedom of farm life to the more restrained and artificial life of the professional, the business office, or the school room. While not discouraging the laudable development of all the intellectual forces of Ontario, the publicist is justified in exercising, where possible, a just discretion as to the amount of inducement given by the State to divert young men from the important industry of our country,
one in which there is ample scope for all the intelligence that can be one in which there is ample scope for all the intelligence that can be employed upon it. There is then good reason to raise the standard of examination sufficiently high to prevent a repletion of green material to fill our school rooms by elbowing out, on the lowest tender principle, the experi-
enced teachers of our land."

The Parkhill Review has here hit the right nail very hard on the head. That this is a young country and a rapidly progressing country we are all fond of saying over and over again, but some of us are sometimes apt to form very erroneous ideas as to what true youthful vigour and progress mean. To many the sole aim of life is to "better one's self," and by "bettering one's self" is meant entering a sphere of life presumedly higher than that in which one finds one's self, beginning life where one's father left off. The farmer's son thinks he would rather teach than follow the plough; the tradesman educates his boy for the bar or the ministry; the clerk behind the counter enters the medical profession. What is the result? A twofold disturbance between demand and supply; a deficiency of manual labour; a superabundance of intellectual labour.

The first is, to a large extent, counterbalanced by immigration; the second has no remedy-hence the outcry against "overcrowded professions," "low salaries," "underbidding"; hence also a lower grade of lawyers, of physicians, of clergy, of teachers. Competition being keen, and birth and education being at a discount, the status of the learned professions is not maintained : professional dignity, even sometimes pro fessional honour, is lost.

To regain these, unions are formed, videlicet-the Law Society of Upper Canada, the College of Physicians of Ontario, and the proposed College of Preceptors for Ontario. And these unions differ only in one respect from the unions of which we have heard so much of late, and of which the "Knights of Labour" may be taken as a type: they are recog-
nised by the State.

The State, indeed, is indirectly the parent of this want of equipoise between demand and supply: it throws into one scale certain inducements. Instead of leaving the individual to work out his own salvation, it takes upon itself to do it for him. Instead of allowing each to find his proper level, it encourages the attempt to attain a higher one. Instead of relying upon the natural laws of sociology to determine the vocation of each mem-
ber of society, it offers bonuses for certain vocations: it endows colleges, it puts a luxurious (in contradistinction to a necessary) education within the reach of all, whether or not they are fitted for it by natural ability or inherited bent.

For some vocations Nature herself, or perhaps we should say history. and custom, provide such bonuses: the dignity of the Law, the traditions of the Army and Navy, the responsibility of Medicine, and the sacredness of the Church, are such bonuses. But to these the State adds scholarships, prizes, free education. In other words, the community as a whole is made to pay a large sum annually out of its pocket to induce some of its members to perform a certain class of work, with the natural result that there are too many labourers for this particular class of work, and the labourers cry out for more work and-more pay. Neither work nor pay being forthcoming, there arises a keen competition for both, and in the natural order of things, when the struggle for existence becomes altogether too keen, selfrestraint becomes lax, and morality suffers; hence the loss of professional dignity and of professional honour.

In older countries the same evil exists, but is neither so rife nor so keenly felt. Age breeds conservatism in a nation as in an individual. This tends to prevent that straining after "higher walks of life," that hasting to be rich, so visible in youthful countries. Age also teaches the hollowness of artificial bonuses. And this tends to prevent that eager grasping after adventitious aid-an aid which is seen to be counterbalanced by the keenness of the competition which it excites. The adventitious aid, too, is derived almost wholly from private benefactions, the State doing little or nothing beyond encouraging individual research by specialists in abstruse or little known regions of science or literature.

Where, for us in Canada, lies the remedy? If the foregoing data are correct it is easily found, and consists in the avoidance by the State of interference with the individual above that which is absolutely necessary for the welfare of the community. Here, of course, crops up the delicate question: At what point does such interference cease to be necessary? The exact point can never be found, but that we have in Canada gone beyond it the state of things sketched above proves.

And this is a great step gained. If there are evidences that the State has already shown too paternal a solicitude for the welfare of its members, a stop should at once be put to any further interference. Or, in the words of the Parkhill Review, "the publicist is justified in exercising, where possible, a just discretion as to the amount of inducement given by the State to divert young men from the important industry of our country, one in which there is ample scope for all the intelligence that can be employed upon it."

The important industry of the Dominion is undoubtedly the agricultural industry. This surely is undeniable when we remember not only the millions of uncultivated acres we possess, but also the magnificent means of transporting their products which we possess. Granting this, it does seem a policy short-sighted in the extreme to tax the owners of these acres and these means of transportation in order that their sons may become B.A.'s or LL.B.'s rather than farmers or shopkeepers. If B.A.'s and LL.B.'s could be persuaded to follow the vocations of their fathers-to go back to the plough and the counter with the knowledge that a "higher walk of life" means doing what their fathers did, better, more intelligently, more scientifically, all would be well and good-indeed better, for undoubtedly these Bachelors of Arts and of Laws would make the best ploughmen and the best clerks. Unfortunately they cannot be so persuaded.

Arnold Haultain.

The report of the Committee of Council on Education [in England], states that at the present rate of increase a new school for 1,000 children ought to be opened in London each month, for ten months of the year, to meet the annual growth of the population. Taking the whole country into consideration, the actual number of school-places is equal to the requirements of the population, although it is not evenly distributed; but apart from the question of building schools, the high salaries of School Board teachers is a prime cause of the excessive cost of School Board instruction. Thus in London the average salary of three hundred and twenty-nine masters in Board schools is upwards of $£ 275$, but of three hundred and eighty-one masters in voluntary schools only slightly over £152. So also with regard to female teachers; six hundred and thirtythree mistresses in Board schools are paid an average of $£ 192$, and eight hundred and twenty-two in voluntary schools upwards of $£ 88$. In the last- fiftern years, since the Elementary Education Acts came into force, these salariea have increased between 10 and 15 per cent.

## TALKING TO THE DEAD

$\mathrm{OH}_{\mathrm{H}}$, ye Dead! the tears I've shed for you have robbed me of my youth, From your voices I can never more hear words of love and truth. Your friendly hands are withered, and your loving eyes decayed, And your bodies moulder in the dust of which ye first were made.

Do ye sometimes watch the seasons as of old they come and go?
Do ye know when we have sunshine? Do ye know when we have snow? Do ye see us? Can ye hear us? Do ye know our hopes and fears? Can ye recollect the time when ye yourselves shed bitter tears? Do ye sometimes wish to speak to us and help us in the strife? Do ye see how much we suffer in the thorny path of life? If we could know the secrets that ye know beyond the tomb, Would such knowledge make us cowards? Would it cheer us in our gloom?

Oh ye Dead! oh ye Dead! in your peaceful blest estate Ye can see what God has written in the Books of Life and Fate But since the day ye went a way from earth, for well or ill,
Ye have kept your secret from us, because it is God's will!
Londonderry, Ireland.
The Baroness von Oppen.

## THE MORAL OF THE LATE CRISIS.-I.

Ir is a bad thing, as Lincoln said, to change horses in crossing the stream, especially when the stream is a boiling torrent. Threatened with disruption, the nation naturally and rightly rallies round its existing institutions. It is better that the Union should be saved by the most stationary or even reactionary of Ministries, than lost by the most progressive. To support the Queen's Government against foreign conspiracy and the confederates of foreign conspiracy within the realm is the plain duty of the hour, which every good citizen, Conservative or Liberal, will fulfil, much as the Liberals, at all events, may wish that the Government were other than it is. To Dismemberment, the people, both of Switzerland and the United States, rightly preferred civil war, and the British Liberal may well prefer to it any temporary sacrifice of what he deems legislative reform. Commerce universally prays for a few years of firm and quiet government. Nothing else can redeem Ireland from ruin. That which is most to be feared is that the Conservative Government may not be conservative, but may, under the inspiration of unwise ambition and from the desire of outshining the other party, attempt some brilliant settlement of the Irish question, and by so doing throw the country back into the confusion from which it has just escaped. Now that Separation has been rejected, no political question relating exclusively to Ireland, of a fundamental character, remains. Nothing remains in the political sphere but to reinstate the national instead of the rebel government, restore order, and place the persons, properties, and occupations of peaceful citizens again under the protection of the law. Questions respecting the Viceroyalty, the abolition of which was voted thirty years ago by the House of Commons, or the institution of an Irish Grand Committee, are not fundamental, and may be considered without heat or hurry. There are Irish questions, other than political, which may be "settled," if Acts of Parliament can at once alter the soil and climate of the island, or the character, habits, and religion of its people. The quiet reception of the national decision against Separation by the Irish people shows the good effect of firmness and the futility of the pretence that tranquillity could be restored in Ireland only by a revolution.

But though a Conservative Government is the thing to be desired for the present, the late events surely call upon statesmen, with a voice of thunder, to look to the future, and to undertake, before it is too late, a rational and comprehensive revision of British institutions. A party leader, worsted in the Parliamentary fray, suddenly determines to open the way back to victory by taking a plebiscite on a question vitally affecting the integrity of the nation. This he is able to do of his own mere will and pleasure, though the most eminent men of his party have repudiated his policy and left his side. A few weeks are given to the nation to make up its mind whether it will consent to the most fundamental of all possible changes. In the electorate there are great masses of people, upon whom political power has just been thrust by the strategical moves of leaders in the party war, untrained in its exercise and ignorant of the question. The question itself is not put distinctly to the people, but is mixed up with all the other questions of the day, and with all those of a local and personal character which enter into the mind of the voter at an ordinary election: so that votes are counted for a separate Irish Parliament when they are really given for Disestablishment, for Small Holdings, for the Abolition of Vaccination, for the popular man of the district, for the G. O. M., or simply for Blue and Yellow. After a confused struggle the nation just escapes irrevocable Dismemberment, though we cannot tell exactly how, no two persons agreeing in their analysis of the results, while the defeated party asserts that if the hay had not been out Dismemberment might have won. This, I say, is a loud call to a revision of institutions. In democratic America, not the smallest amendment of the Constitution, much less an issue affecting the integrity of the nation, can be put to the vote except in the most distinct and formal manner, after the most ample notice, and by a process such that consent must be the deliberate act of a decisive majority of the entire nation represented by the legislatures of the States.

What had preceded this throwing of dice for the destiny of the country? Scenes which must surely have led any one but a wire-puller to reflect on the working of party, and to ask himself whether it is the foundation on
which government is for ever to rest. The economical part of the Trish difficulty has deep roots; but the political agitation was in itself weak, like all those which had preceded it, and which, from O'Connell's Repeal agitation downwards, had come successively to farcical ends. Its strength, which became at length so formidable, was derived from British faction; the Parties in their reckless struggle for power playing alternately into its hands. Government was thus paralysed in its struggle with rebellion, and the nation was laid at the feet of a despicable foreign conspiracy, while the House of Commons itself ignominiously succumbed to obstruction which a town council would at once have put down. Nor was the Tory party, though presumably most interested in the maintenance of order, more patriotic or scrupulous than its rival. Few things in our political history are worse than the purchase of Mr. Parnell's support for a Tory Government by the abandonment of the Crimes Act and the repudiation of Lord Spencer, to which is immediately traceable the origin of the present perilous situation. Every Tory gentleman who had not cast regard for public honour out of his heart, listened with disgust to the speeches of his leaders in the Maamtrasna debate. On the other side we had signs not less portentous. We had the foremost man of the country, full of years and honour, when disappointed of his majority, flinging himself into the arms of what he had himself denounced as public plunder and treason, and assailing what had been designated by the Queen a few months before as a fundamental and inviolable statute of the realm. We had him appealing, deliberately and repeatedly, to class passions and provincial animosities, inflaming disaffection in Ireland by representations of the conduct of England to the Irish people which no man competently informed could in his sober senses believe, and holding up his country before the whole world to unmerited odium and infamy. For the last six months the national government in Ireland has effaced itself, and allowed authority to pass into the hands of a lawless conspiracy, which, without a particle of military force at its command, has been left master of the country; till at length the police and constabulary, whose firmness long continued to attest to the feebleness and hollowness of the revolution, have begun to be shaken in their fidelity, as they were sure to be when they found that the Government which they served had struck its flag to rebellion. Such are the works of faction, which does not shrink even from the thought of employing the national army in compelling loyal men to submit to the will of rebels and of the foreign enemies of the realm. For what greater or more ominous symptoms of political disorganisation does the nation want? Does it wish to become the scorn of the whole world?
"Discriminations between wholesome and unwholesome victories are idle and unpractical. Obtain the victory, know how to follow it up, leave the wholesomeness or unwholesomeness to critics." Such is the recorded principle of the present Tory leader of the House of Commons, and he asserts and abundantly proves that it was the principle of Lord Beaconsfield before him. Though seldom so frankly expressed or so consistently observed, it is the principle of all who subsist by faction; the practice of it has led under the party system to the most brilliant prizes; and as soon as it shall have thoroughly pervaded public life a domination of scoundrelism must ensue.

Parties, moreover, are now splitting into sections, not one of which is strong enough to sustain a government. This tendency is seen all over Europe, and its growth will conspire with morality to seal the doom of party government. No British party returned from the late election with a majority of its own; this, combined with the perilous nature of the crisis, which made a strong Executive Government indispensable to the country, seemed likely to lead to a coalition, which by moderate and patriotic men was generally and earnestly desired. Supposing the temporary relaxation of the strict Cabinet principle had involved a pause in legislative progress, the nation could have afforded this far better than it can afford to be left without a strong and respected Executive at such a moment as the present. But Lord Hartington, it seems, found it impossible to induce his followers to "cross the House." If the House had been arranged as an amphitheatre, so as to render this dread formality needless, the country might have had a government capable of extricating it from its peril. It would be difficult to place the party system in a more ridiculous light. Party, however has once more prevailed, and has given the country in its hour of peril an administration which its own partisans receive " with groans," and the weakness of which is too likely to lead to a fresh revolution of the circle of disaster. The union of the party chiefs for the purpose of settling the Redistribution of Seats without a faction fight was the happiest thing in recent politics; but it seems to have been merely a rift in the cloud.

The country has no longer anything worthy of the name of a government ; that is the momentous fact which every crisis of peril will place in a more glaring light. Extreme Radicals do not want the country to have a government ; they only want it to have an organ of indefinite revolution in a House of Commons elected by universal suffrage. But for the rest of the nation the hour of reflection has arrived. All power, both legislative and executive, is now vested in an assembly far too large for deliberation or for unity of action, distracted by faction, and growing daily more unruly and tumultuous, the new rules having had no more effect than new rules usually have when the root of the evil is left untouched. And this assembly is elected by a method purely demagogic, which imparts its character to every function of government. Diplomacy itself is now demagogism. The vacillations in Egypt, which have cost the nation so dear in blood, in money, and in reputation, seem to have arisen not so much from the indecision of the Government itself as from its endeavours to keep in unison with the shifting moods of the people. After all, what else can a demagogic execu-
tive do? It can hope for no support against any gust of unpopularity rom a parliament as demagogic as itself.

What democracy can be more untempered or unbridled than this which is styled a Monarchy? The Ministry, which is supposed to be appointed by the Crown, now resigns upon the popular vote, without even presenting itself at the bar of the House of Commons. Representation itself is being rapidly converted into mere delegation, with a mandate from the local caucus which the delegate dares not disobey. The only conservative institution left with any practical force is the non-payment of members; and this demagogism has already marked with its axe. When it falls, the last check will be gone; for if the existing restrictions on the suffrage are worth much, we may be sure that faction will soon chaffer them away for new votes. To this pass the most practical nations has been brought by its blind reliance on forms. It has gone on fancying that the Government was the Crown, and that, consequently, anything might be safely done with the representation of the people, long after the representation of the people had, in fact, become the governing power. Party leaders have alternately "dished" each other with extensions of the franchise, and they have never stopped to consider what would be the effect on the constitution as a whole, nor has the constitution as a whole appeared ever to be present to their minds. Nothing can be more devoid of statesmanship than their speeches, which are made up of vague philanthropy and platitudes about popular rights, while the interest of a faction is really at the bottom of the whole: and if forecast is exercised, it is in the interest of the faction alone. Party leaders cannot help themselves; they are the creatures and slaves of a system, and the councils of a faction are not those of the nation.

Mr. Gladstone proclaimed the other day that only by means of Party could Parliamentary government be carried on. Curiously enough, he proposed himself, by the admission of Irish representatives on reserved sub jects, to introduce an element plainly incompatible with the working of the party system.

Of the vast constituencies which have been now called into existence, the units are for the most part as unconnected with each other as grains of sand in a sand heap, and they can be organised for electoral purposes by the wire-puller alone. The wire-puller thus becomes master of the electorate and of Parliament. His power is not yet confirmed, and at electorelection, in which strenuous and most praiseworthy efforts were made by independent men to rescue the country from imminent disaster, it was to a considerable extent set aside. But such efforts are made only at a great crisis. The wire-puller steadily pursues his object, and the constituencies the vilest of all trades.

There is, as everybody complains, and as the present state of the government proves, a growing dearth of statesmen. The independent statesman is being inevitably superseded by the servant of the caucus. Moreover, the masses must be excited and amused. Stump oratory therefore is increasingly in request, and the faculty for it will soon be absolutely essential to political leadership. Canning or Peel would have been horrified if he had been asked to take the stump or to speak at any election but his own. Now public men are released from the fatigue of a protracted session in the House of Commons only to begin their work on the plat-
form. No time is allowed them for rest, no time is allowed them for form. No time is allowed them for rest, no time is allowed them for
study or reflection. What study or reflection. What is perhaps worst of all, they are continually drawn into committing themselves on questions of state in the exaggerated
language of platform rhetoric. Even a stentorian voice will soon become language of platform rhetoric. Even a stentorian voice will soon become
indispensable to statesmanship. It is so already, in a great indispensable to statesmanship. It is so already, in a great degree,
in the United States, and unless some sort of a speaking-trumpet can be invented to redress the balance, sound must finally triumph in public affairs over brain. Upon making that remark to an American friend with reference to the House of Representatives, I was told, by way of reassurance, that a shrill voice was heard as well as a loud one. of satirists or homilists ; they brain. These are not the vague complaints We can see as plainly as possible the stateral fand their tendency is certain. orator coming in his place.

Optimists comfort themselves by dwelling on the practical good sense of the British people. Let the practical good sense of the British people be great as it may, it cannot operate without knowledge of the question, nor
is it likely to operate long when the people have fall influence of wire-pullers whose business it people have fallen uuder the influence of wire-pullers whose business it is, in effect, to lead them astray. So long as you can speak to them directly the response may be good; but " machine."

Another dangerous growth native to a democracy in this condition is the sinister action of special interests or particular movements, such as those of the Liberationists, the Temperance Alliance, and the Anti-Vaccinationists, which, putting aside the general welfare of the community, try gives them an influence out of all proportion to their numbers. Protec tionism and Prohibitionism are formidable disturbing forces in the politics of the United States. Still more noxious is the Irish vote.

The danger would be great enough if the British democracy, like the American democracy, had only its own affairs to manage. But it has to manage an Empire. I never met with an American statesman who did not admit that to govern an India would be an impossible task for his people, though their average enlightenment is greater than that of ours. Whether the acquisition of India or of other dependencies, and the assump tion of an Imperial position and responsibilities generally, were in the first instance moral, or conducive to the happiness of the British people, is not Imperial Power. Not only has she enormous investments in Indain is an
other dependencies ; for the fabric of her commerce and her manufacturing industry, these little islands are plainly too narrow a basis. The sudden dissolution of the Empire would bring upon her an avalanche of ruin; and the ruin would be irreparable. Smash the American Republic, and the fragments will put themselves together again by political instinct and under the pressure of the manifest necessity. Smash the British Empire, and smashed it will remain. The good nature of the people is in this case not less dangerous than their ignorance. They are disposed to give anybody, Irish Celt or Hindoo, whatever he asks, and they are as little able to see that in granting the Hindoo independence they would be handing him over to a murderous anarchy, as they are to see that in granting the Irish Celt self-government they would be handing him over to political brigandage. If the democracy, in its present state, nearly lets Ireland go, what hope is there of its holding India? Already British demagogism is spreading to India, and Indian Home Rule rears its mild head as a candidate in British elections, while the people fondle it unconscious of its fang. They might understand it a little better if they could hear its hiss in an American magazine. Who can say that the democracy will not in some sudden impulse of economy or aversion to militarism prematurely reduce the ariny and navy, and lay the Empire open to aggression from every side?

The British Government is now in the weakest condition possible for dealing with rebellion or disintegrating forces of any kind. The American Republican identifies himself with the government of the Republic, and regards rebellion against it as rebellion against himself; this sentiment showed itself with signal force, and gave the Administration immense strength, in the struggle against Secession. But the British "subject," although the power is really in his hands, blinded by forms, does not identify himself with the Government of the Queen; he regards it as something apart from the people, and even as naturally adverse to them, so that all who struggle against it are presumably oppressed and entitled to his sympathy. About the only political sentiment of a large portion of the artisan class especially is a vague sympathy with revolution. With the popular mind in this state and power in the hands of the people, it will not be found easy to hold and rule an Empire.

As has been pointed out before, this political crisis is complicated and rendered more dangerous, like the political crisis of France on the eve of the Revolution, by the simultaneous setting in of strong currents of religious, social, and economical change, including what is called the Revolt of Woman, out of which political parties are evidently preparing to make capital. The British mind seems to be breaking loose from its moorings, and that which has hitherto been the most conservative of nations has suddenly become the most open to innovation of every kind There is even a sort of fatalist feeling that any proposal of change which has made a certain noise, and obtained a certain number of votes, is the decree of destiny, and that nothing remains but to submit with a good grace to the inevitable ; as though anything were inevitable but that which comes when we have done all in our power to avert it. Statesmen have almost renounced any attempt to control events. This is particularly notable with regard to the phantom necessity of conceding a political revolution of some kind to Ireland. An economical accident, the competition of foreign wheat, comes at this critical moment to add to the political and social disturbance by impoverishing and, in many cases, driving from their mansions the governing class of the rural districts, as well as withdrawing the revenues of the Established Church; and the depreciation of home-grown wheat seems not likely to diminish, but on the contrary to increase. Nor are general industry and commerce in a state of assured prosperity. There is even a possibility that widespread distress in the manufacturing districts may be added to the other elements of political disturbance.

These points have been pressed before with the pen, but they are now pressed in a manner unspeakably more effective by the spectacle of a great nation cowering before a mere gang of political banditti, and brought to the verge of dismemberment and shame through its want of political organisation and its lack of an executive government. American statesmen a hundred years ago organised their democracy according to the lights whioh they then had. They gave it an Executive independent, during its official term, of popular impulse and of the fluctuations of opinions or faction in the legislature, the Presidential veto, a Senate elected on a conservative principle, a written Constitution defining and limiting all powers, and as the guardian of that Constitution, a Supreme Court, besides the Federal system itself, the influence of which is bighly conservative, as it localises the majority of legislative questions and sets bounds everywhere to the tide of change. The time has surely come for British statesmen to organise British democracy in the same manner, though with the improvements, neither few nor unimportant, which American experience suggests. Assuredly the British people are not less in need of everything that wisdom can do to make the action of popular government here that of reason and not of passion, than are the people of the United States. - The consecrated forms of Monarchy, which have long ceased to be realities ought to blind practical statesmanship no longer. England has at present no constitution; she has nothing but a vast electorate exposed to the unbounded action of demagogism, and regulated only by social influences, the strength of which is apparently declining. That she has stumbled on so far is no proof that she will not fall.-Goldwin Smith, in the Nineteenth Century.

A most striking feature of the Report of the Canada Life Assurance Company is that during the past year an increase of business is shown in every branch without exception ; and from the Government Report it appears further that the amount of new policies of this Company issued in the same time was nearly double that of any other company in Canada.

## The 流exk,

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In the September Cosmopolitan, a new monthly magazine published at Rochester, appears a paper by Mr. Macdonald Oxley, of Ottawa, on Anticosti-"The Isle of Shipwrecks," as he dubs it. This is the first of a series of three from the same pen to appear presently through the same channel ; the others being entitled respectively" Canadian Children of the Cold" and "From Forest to Floor "-the one treating of the Hudson's Bay Eskimo, and the other describing the lumber trade. Mr. Oxley is become a magazine writer of repute and authority, and this employment of his pen by the Cosmopolitan on such Canadian subjects, seems to show an extension of view and degree of enterprise on its part that ought to ensure popularity. "The Isle of Shipwrecks" was, we elsewhere learn, written before Mr. Oxley had heard anything of the proposal to form an Anticosti Company, recently put before the British public; and therefore, its timeliness is purely fortuitous. And it does come at really a very timely moment ; when efforts are apparently about to be made to promote the colonisation of the island by British farmers. Mr. Oxley gives a graphic account of the many horrible shipping disasters that have earned for their scene the name of the "Isle of Shipwrecks" and the "Terror of the Gulf." These, however, occurred mostly before the days of lighthouses, and are no argument against the value of the island for colonisation purposes. Nor does Mr. Oxley otherwise in any way argue for or against this: he simply gives an account of the island and its resources with what of history it possesses, and leaves the reader to draw his own inferences. He does, indeed, in concluding say: "One cannot help thinking what a glorious opportunity here lies ready to the hand (if within the compass of the purse) of any philanthropic reformer that may be burning with eagerness to teach the world the blessed effects of liberty, equality, and fraternity, when put properly into practice," and we observe that a contemporary has taken this to imply faith in the value of the island; but this we think is mistake-we should take it to be pure irony. The island, we are also told elsewhere, "contains two and a half million acres of land, which so renowned an authority as Sir William Logan pronounces to be of the best quality and very similar to the fine, arable soil of the Genesee Valley in Western New York." But, again we are told, while the ordinary yield of potatoes is forty bushels to one, and nearly all kinds of vegetables thrive there, " wheat, oats, and corn, unfortunately, will not mature, and, strange to say, horned cattle rarely or never survive their second year." "Horses, however, and pigs thrive everywhere, and sheep do fairly well ; so that upon the whole an industrious farmer could manage pretty comfortably, provided he did not lay too much stress upon butter, cheese, and milk." Provided that is-as we take it Mr. Oxley would say-the farmer took to some other employment more suitable to the country than farming! If with every resource of agriculture, every advantage mixed farming gives, a farmer in the best farming districts of Canada is able only to hold his own, or to make slow headway, what chance would one have whose agricultural operations must perforce be confined to growing potatoes, the fodder even of his horses, sheep, and pigs having to be imported? The truth is, Anticosti is fit only for a fishing station ; its soil is excellent, but it is under unpro pitious skies, and as no grain will mature on it, the only use its excellence can be put to is to dry fish and stretch fish nets. It appears there are dense forests in the interior, and this may be a resource of value some day but at present the whole island must be regarded as a place to be avoided by any colonist who has his living to get: when the mainland of Canada from the Atlantic to the Pacifice, is overcrowded with population, then, and hardly till then, will the day of Anticosti come.

Sir John's speech at London will well repay a careful reading; and in reading it it must be difficult for the most impregnable Grit, if he feels any pride in his country, to repress entirely that enotion which moves so powerfully all who come in any way under the personal influence of the veteran Premier. The story Sir John had to tell was one in which the chief actor fight well take great pride. Canada to-day, compared with the Canada of July 1st, 1867-the intervening period being that covered by Sir John's relation-is as the youth to the infant; and we are now as in that stage of adolescence when awakened consciousness every day reveals to
an alert, fresh imagination some new delight in our surroundings. Nineteen years ago our eyesight did not reach much beyond the cradle of Canada in the two older Provinces; but to-day in our budding manhood we can take account of many advantages we possess in full enjoyment or in near prospect, of whose very existence we had not a suspicion in our childhood. The promise of manhood lies now close before us, and we have a youth's abundant capacity to perceive, seize, and enjoy the delights and treasures at hand ; and quite naturally those who are most filled with the splendours of this vision of hope feel most kindly toward him who has done most among us to bring it to pass. Sir John A. Macdonald may naturally be regarded by those who love Canada with feelings of warm admiration; for the progress of the country and the life of the statesman are very closely connected : in many, indeed, this almost passionate feeling would seem to be of the quality of a first love, the man symbolising the country; and when he is gone none can take his place with them, for not only will the early youth of the nation itself have slipped away with him, but, as far as can be seen, he leaves nobody that can hope to so fill the popular imagi nation for many years to come.

No doubt there is something to be said for the seizures of Canadian sealing vessels off Alaska, on the score of the necessity for protecting the seal fisheries. Seal fisheries are not like ordinary fisheries-practically limitless, and they need careful guarding from wasteful slaughter ; and if these Canadian sealers have been guilty of anything of that sort, as alleged, here ought to be a means of punishing them and preventing such waste in future. But the claim of the United States to jurisdiction over the waters of the North Pacific Ocean, to a distance of a hundred miles from the shores of Alaska, cannot be admitted for a moment. It is true that in selling Alaska to the United States, Russia also conveyed this claim; but as previous to the purchase the United States as well as Great Britain had refused to acknowledge the pretended Russian sovereignty of these seas as against admitted international rights, the States can hardly now turn round and maintain this right against their fellow-protester. The fact is, the United States in acquiring the claim, whose validity they had denied, practically extinguished it, or, at best, took it at the value themselves had placed on it, which was-nothing; and they cannot now turn it as an engine against Great Britain to extort concessions in respect to the Atlantic fisheries; in the first place, because they, themselves, have contended for its worthlessness, and in the next because it is so constructed that it rebounds iu their hands and knocks their headland argument into wreck. Jf in the Pacific they claim jurisdiction over a hundred-mile stretch of the high seas, outside all headlands, they cannot consistently deny the Canadian claim of jurisdiction within three miles beyond the headlands on the Atlantic coast.

Two inferences may be drawn from the Republican victory in Maine -first, that a Prohibition Party distinct from the Republican and Democratic Parties is an unrealisable idea ; and second, that the honest course attempted to be taken by the Cleveland Administration in respect of the Fisheries has somewhat injured the prospects of the Democrats in Maine. We doubt, however, if this injury will extend beyond the range of these bellicose fishermen, who, it seems, think that the United States ought to go to war with the British Empire in order that the obligations of a treaty that happens to be obnoxious to them may be extinguished, and so they may be enabled the more profitably to control the United States markets. With respect to the proposed Third Party, it seems the Prohibitionists reason that because, with the Republicans in office, their thirty years of Prohibition in Maine-with a Constitutional Amendment, and thirty annual amendments to make the law efficacious-have totally failed to produce any better state of things in Maine than in rum.ridden New York, therefore it is better to establish a Prohibition Party independent of existing parties-to tear down the two political parties of the State, especially the Republican, and to build up a new party whose sole mission shall be to enforce Prohibition,-a hopeful project which has already met with such astounding success that out of 70,000 Prohibition voters who carried the Constitutional Amendment two years ago, almost 3,500 have supported the Third Party in the present election! As the Third Party candidate-St. John-received 2,100 votes two years ago, it is evident that, if the Prohibitionists can be enticed from the ranks of the Republicans and Democrats at this rate, it will not take more than fifty years or so to build up a powerful Third Party. But then, much may happen in fifty years.

In face of all his previous assertions to the contrary when holding up Maine as an example to a benighted world, General Neal Dow now makes the admission that " the volume of the liquor traffic [in Maine] has not
been at all reduced within the last twenty years. In every city of Maine" (under Republican rule, he says, to excuse his warfare against the Republican party) "except in Portland, the law has been and is absolutely ignored." And, again, he tells a Tribune reporter, " the carrying of the Constitutional Amendment did not hurt the grog shops." The Rev. Dr. T. L. Cuyler too, says, in the National Temperance Advocate: "The facts, as brought out in the Prohibitionist Convention, and in the Voice and the Christian Advocate, are that in Bangor, and Belfast, and Lewiston, and other towns of Maine, and in Manchester and other towns in New Hampshire, their righteous law of Prohibition is trampled under foot! In Manchester, N. H., it has become such a dead-letter that, according to the Voice, there are twenty-two saloons on one block! This is almost as bad as the worst parts of rum-cursed New York and Brooklyn." We do not, we aver, recite this testimony from any unworthy triumphant feeling towards Prohibitionists: we do so in order to ask in the view of such facts, whether they can honestly hope for any much better results in Canada than has been obtained by Prohibition-in force for a whole generation-in Maine? The Maine people may have a double dose of original sin, and we will not consent, even to help our argument, to place the people of Canadaespecially Ontario-on a level with them; but does not, however, this assumed better condition of Canada argue less need of legislative interference here with social habits? And in the case of that exceptional class with whom as much need of exceptional legislation may exist as in Maine, does not the manifest non-success of Prohibition there presage a like nonsuccess here, and suggest that Prohibition, evidently quite incapable of controlling those it is chiefly aimed at, may be, as we believe it is, excluding from usefulness other methods that can control them?

Referring to the advice tendered by the London Standard to the Government to "bid against the League for the gratitude of the Irish people," the New York Tribune says: "But the League is the Irish people, and The Standard's advice is like charging a man's worst enemy to grant him more than he would give himself." Is it quite a certainty that the League is identical with the Irish people? We believe not, but rather that there is really very little identity between the two; and if we may trust the statement of a correspondent of The Times, the distinction between them is likely soon to grow plainly apparent, even to the Leaguers. In reference to the terrible things predicted if the Government do what the electors have charged them to do in Ireland, the correspondent of The Times copies from a letter he had received from County Tipperary this passage, which to our mind clearly indicates the true place of the League in the national life of Ireland, and as clearly points the way to the proper future government of that politician-ridden country: "The manners of the people," the writer says, "have changed as if by magic since the change of Government. If we can only have a quiet, unsensational régime for ten years now all the lawless spirits will emigrate, never to return. The poor people have had enough of politics and agitation, and they find that nobody is a bit the better for all the hatred and ill-will."

Irish members, says a correspondent of the Leeds Mercury, are so intensely patriotic that they will not pair. The other night a Tory member suggested to a Parnellite that, as they would generally be on opposite sides, they might pair for the rest of the session. "Sor," replied the gentle_ man in question, "an Oirishman never pairs." "What! not even on Irish questions?" "All questions are Oirish questions," was the reply of the patriot.

A writer in a native Japanese paper seems to have been watching the two last political contests in England pretty closely. In advocating the formation of an Agricultural Party in the expected Japanese National Assembly he says: "In England the number of the agricultural classes is far less than in Japan, and their contribution to the National Expenditure, comparatively insignificant. But their influence upon social and political matters is so great that all statesmen first take into consideration the feelings and interests of that class, and then decide upon their

An interesting paper on "Curiosities of Losing and Finding," which appears in the September number of Cassell's Magazine, recalls a remarkable story of the kind which was told some fifteen years ago by Miss Cobbe in the pages of Macmillan. It would seem that a certain eminent lawyer was on a visit at Minto, in the life-time of the second earl of that name, and a day or two before the hearing of an important case in which he had been retained as counsel. He had brought with him a bundle of papers connected with the suit in question, and these be took up with him
to his bed-room. On the following day the packet could nowhere be found. Careful search was, of course, made, but quite in vain; and eventually the advocate had to go into court without it. Years passed without any tidings of the missing bundle, till the same gentleman chanced to be once more a guest at Minto and occupying the same bedroom. The morning after his arrival he awoke to see the long-lost papers lying on his dressing-table. "The presumption is," according to Miss Cobbe, "that on the first occasion he hid them in his sleep, and on the second visit he found them in his sleep; but where he hid and found them has never been discovered.

The gold fever that has laid hold upon South Africa threatens, says the St. James's Gazette, to rival in its heat and intensity the earlier days of the Australian and Californian gold-fields. Every mail brings the news of fresh "rushes." In addition to the established fields of the Transvaal, gold appears to have been found at Witwatersrand, and in the Heidelberg and Waterberg districts of that republic. Discoveries are also reported in the reserve territory of Zululand, near the Natal border, in distant Amaswaziland (a native State east of the Transvaal, now being slowly "eaten up" by the Boers), in the Kuysna district of the Cape Colony, and even in the Orange Free State. Such alluring miners' names as "Queen of Sheba Reef," "The Wheel of Fortune," and others, are upon the tongues of everyone, and speculation grows rampant. It is to be said, to the credit of South African newspapers, that they are warning their neighbours to exercise caution. It is pointed out that of the six thousand people now at the Transvaal gold-fields, only a small proportion are earning wages, and many will return to die of starvation on the road. It is a characteristic of South African gold that it is usually found in quartz reef, and powerful crushing machinery is therefore demanded for its extraction. The new fields consequently are not likely to afford great facilities to the small digger who works his own claim.

Commenting on the report on the Belfast riots lately published by Mr. Patton, Commissioner of the Irish Loyal and Patriotic Union, the St. James's Gazette says of the conduct of the police: "It is clear that there is a prima facie case against the police. They may, as one of their officers told Mr. Patton, have made mistakes, but they also made too many. Moreover, they were so entirely the 'mistakes' which a body of Catholics, drawn from the south of Ireland to keep order in a Protestant town, were likely to commit that, even if some allowance is to be made for them, there is no excuse for the authorities who sent them to do work they wère so eminently likely to do badly. On these last rests the heavy responsibility of having shaken for the first time the confidence of the Protestants in the impartiality of the Government agents." This is quite to the point, and no less so is the further observation that "Mr. Patton's report gives a lively picture of what would infallibly happen in Ireland if the controlling hand of the Queen's Government were taken off. Whether Protestant or Catholic began, it is certain that they fought out of mutual hate, and as they would fight on a three times greater scale if a third party were not there to keep them separate." In short, there are now two hostile peoples confronting each other in Ireland; and a Parliament at Dublin would mean the surrender of the Protestant people to the mercies of the Catholics, and what that would result in we see at Belfast.

Among much that is interesting and valuable to agriculturists and fruit-growers, to be found in the reports on insects injurious to hop-plants, corn crops, and fruit crops in Great Britain, prepared for the Agricultural Department, Privy Council Office, by Mr. Charles Whitehead, just issued, are some remarks on "the natural enemies of injurious insects." Nature, it is pointed out, has provided numerous foes-themselves insects of various kinds-against many of the insects that are injurious to crops; and it appears to be a special natural provision that those insects which are most destructive and prolific are the special objects of the most persistent attacks of deadly enemies. For instance, there cannot be a more abundant or terribly injurious race than the Aphidice. If they were not the grateful prey of divers other insects, and their bodies the congenial hosts or restingplaces of many parasites, the labours of the cultivators of the land would be in vain. First and foremost of the destroyers of aphides of all kinds are several species of the Coccinellido, known as lady-birds, the perfect insects of which devour incredible quantities in all their stages; while the larvæ, or "niggers," as they are styled by Kentish people, eat them still faster. All the Coccinellido should, Mr. Whitehead says, be held almost as sacred. Not only do they clear off aphides, but they eat parasitic fungi. Other insect-eating insects are mentioned favourably by Mr. Whitehead,
who also speaks in terms of high praise of certain families of parasites
which destroy aphides and other injurious insects by depositing their eggs in the larve or pupæ of the perfect insects of their especial hosts. The American entomologists have taken steps to "colonize" some of the largest insect parasites, and systematically encourage and recommend the preservation of all the species.

## THE FIRST CHILL.

Did you not think last night that the summer was over ?
That gone were the bees and the broom, and that gone was the clover,
That dead were the flowers in your delicate basket of wire,
That dead were the trailing tongues of the creeper's autumnal fire?
Did you not say to me then that a frost must be falling,
Ere we both saw on the terrace your sweet mother calling ?
Did we not stand there together and gaze at the gray
That frightened the flushing rose from the cheek of the dying day?
Together, and yet apart, while your roses were paling,
And you grew cold and white, and I too, and all sweet speech seemed failing; If I spoke, I offended, or thought so ; so what could I do
But be silent, nor risk the chance of further offence against you?
Did I not offer, sweetheart, that time when we tarried,
To put on a gossamer bit of a wrap that you carried?
Did you not calmly regardं me as one who ignores,
Just turn without word or smile, and so leave me, and vanish indoors?
Did we not think in truth that the summer was over,
That gone were the bees and the broom, and that gone was the clover?
While you sat with your feet to the fire, I walked till I grew
Half-frozen, half hating the world, the climate, myself, and - you.
But now what has happened, that after the wintriest weather,
The heart of each bird is as light as the tiniest feather?
The sun is as warm and the grass is as green as in June,
And we sing with our hearts and lips, like the birds to a summer tune.
Sweetheart! Do thou sob no more! If the love were at ending,
If the fault and the fever alike were both beyond mending,
Then might you weep like the woman of tears that I know,
But not when I strain you thus-not, not when I hold you so !
What a mistake, love, to think that the summer was over !
I fancy I saw a bee, and I'm sure I smelt clover -
Swear to forget, child, the sudden, the menacing chill
That darkened and startled the world and our hearts last night on the hill Ottawa.

## SAUNTERINGS.

That widely advertised person, l'américaine in London, seems to have afforded the correspondents rather more capital than usual this season. She is rapidly becoming an institution of appreciable benefit to journalism as it is in her native land, and its representatives near St. James's are not slow to observe this. The kind and quality of her dresses and successes, the shape of her nose, the shade of her complexion, the size of her fortune, and the brilliant nature of her entertainments are cabled to the great American dailies with all possible despatch, and in language that can only be described as pyrotechnic. With impartial consideration for the entertainment of her enemies as well as her admirers, the correspondent ohronicles every refusal and rebuff with equal avidity. Next in value, in his eyes, to the astounding fact that H. R. H. the Prince of Wales paid one lady the compliment of a call in person at her hotel, is the racy intelligence that the Queen declined to admit another to the royal presence, though urged to do so by her democratic son and heir, whose liberal penchant for Americans arouses the maternal ire. Alternately with these columns of fascinating transatlantic gossip appear local articles by the reporter with a picturesque style, under startling headings, giving full description of the house in which the London heroine was born, the church she attended, and the seminary from which she graduated, with appropriate woodcuts. And about the time the popular excitement is at its height, and every day announces a lunch, or dinner, or ball, at which the fair American was to be observed in royal society, the leading journal of an envious sister metropolis begins to make remarks about people who can be immensely successful abroad, but are quite excluded from the best circles at home. And the leading journal of another envious sister metropolis echoes the innuendo, and copies an additional sneer from the fertile pen of Mr. Henry Labouchere, of Truth. Whereupon the metropolis that had the honour of originating the reigning beauty falls into a violent paroxysm in her defence, and in the editorial battle which follows, the social position of Americans in London and elsewhere is pretty clearly defined for the general public.

With the exception of the World and Truth, respectable society journals in England treat Americans much as they do English people, critically but courteously. There is a growing disposition, however, even there, in view of her really remarkable success with the very elect of English society, to put the fair democrat under an editorial magnifying-glass with a view to discovering her powers of attraction. And with this instrument to aid his discernment, the average English editor almost invariably concludes that it is "her money."

My pronoun is exclusively and advisedly feminine. One might write a volume upon Americans in London and use no other. Who ever hears of an American social favourite of the other sex, except, perhaps, the late United States plenipo., the delightful Mr. Lowell, his successor, Mr. Phelps, Mr. Allen Thorndyke Rice, or an occasional novelist or so! Who would know, for instance, but for the explanatory prefix and the evident impossibility that any woman should make so much money by herself, that Mrs. Mackay had any matrimonial adjunct whatever! And of those who count the conquests of the accomplished Mrs. James Brown Potter, who would suspect the existence of Mr. James Brown Potter, except as a dim, menacing figure that appears upon the background whenever that lady is urged to give her amateur histrionic talents a professional setting! Who hath seen or known him? Who can tell the size of his boots or the colour of his hair? Nobody.

We mean clearly American women when we talk of Americans in London society, and it seems to me that those of us who know them need hardly marvel much over their success in English upper circles. They have, to begin with, the advantage of being judged by no fixed standard. Traits which would be inexcusable in an Englishwoman pass as mere oddities in the fair product of the democratic new world. Miss Jeannette Gilder, the brilliant editor of the New York Critic, came home the other day somewhat dissatisfied with English opinion of her country folk. "They seem," she said, " to take the place of the court jester." This is no doubt a hypersensitive view, but the Americans certainly owe a great deal of their popularity to. their power to amuse. A young lady, fresh from her native Illinois, need not be a Daisy Miller, however, to inspire curiosity, interest, admiration, even affection in the insular breast. She is wholly a novel being-in her unconscious criticism, in ber untrammelled ways of looking at things, in the width of her intellectual range, in her quick appreciation and adaptability. Her reading has been wide, and she has learned to discriminate. Contact with the democratic forces of her native land has taught her more discrimination, and her independence is just pronounced enough to be pleasant. Then she talks well, and dresses well, and looks well, and the average Englishman adds up the list of her virtues and pronounces their sum-total, "quaint." Different from his sisters, " brought up differently, you know," but so charming in her difference that quite frequently she merges her American patronymic in the peerage now.

And now, to literally crown the vaulting ambition of our Republican cousins, Prince Albert Victor, it is gravely said, will marry an American; and if hereditary monarchy in Britain lasts until the contingency arrives, "an American girl will yet be queen of England." The Crown must, in the present humiliating nature of things, propitiate the people; and the people are very, very tired of the imported German matrimonial article. Outside of Germany, eligible maidens of the Protestant faith are exceedingly scarce, and of course a Catholic is not to be thought of. The heir of the Heir Apparent must have a wife, and the American way out of the difficulty is said to have occurred to his anxious parents as the best upon various accounts.

The royal move is certainly a possibility, and while it remains in that nebulous condition, it is interesting to speculate on its effect upon the spread-eagle temperament. It may be relied upon to be pacificatory, Anglophobia will disappear as by magic, and British sealers in Alaskan waters will be treated with respect. A revised list of suitable young ladies will be published immediately by the leading New York dailies, with the amassings of their respective papas opposite in large type. All allusions to family trees will, by unanimous consent, be dropped, and immediate descent will be vaguely indicated as capitalistic. Interviews with the most eligible of the fair New Yorkers will be immediately obtained by insinuating reporters, and their views of the situation published with variations next day. For New York will claim the honour, without doubt. New York claims everything, and will doubtless address a highly elaborated circular to Albert Victor, calling his attention to the superior quality of its material for queens, and to the preëminence of its claim upon every ground that could possibly occur to His Highness, or anybody else. During the London season special excursions will be run by enterprising steamship lines, so that there may be no invidious distinction in favour of the
daughter of Crœesus, who can afford to cross at regular rates. Congress will immediately pass the long-delayed appropriation for a new Executive Mansion, the President and his family absolutely requiring the use of the six apartments they have, and the necessity for a spare room in the White House for Her future American Majesty becoming imperatively apparent. And an American version of our national anthem will be at once prepared by competent hands, of which the burden shall be, "God Save Their Gracious Queen!"

To give the matter a serious thought is to be scandalised and repelled by the idea to a very unpleasant degree. Commercial ties, a common faith, and the community of sentiment existing between peoples under similar institutions, are all that is necessary to bind the United States to the Mother Country. It is easier to see the disadvantage in the outrage of British sentiment which would result from the selection of a wife for the coming king from a nation whose disloyalty cost his people dear a century ago-the exaltation of a rebel's great granddaughter to be the queen of the realm. Infinitely more agreeable to the English people would be the breaking down of precedent entailed by the future king's marriage to the daughter of a Peer, the aristocratic human product of the centuries-a creature somewhat fitter to rule Albert Victor, and consequently the nation, than any crude daughter of the democracy, however fair and clever, of possible porkpacking lineage! For, one democrat being as good as another, it would be illogical to deny the royal suitor the range of the Republic in his choice. Nor is it easy, to revert to practical considerations, to see how the United States Government could consistently support the monarchical system if the democratic tug of war should come in Albert Victor's time, even if he had an American wife. The limit of its assistance, I should think, in the event of a writ of eviction upon Windsor, would be that spare room in the White House. In the meantime, gentlemen of both Houses of Congress, now adjourned, do not give yourselves any unnecessary anxiety with regard to the appropriation upon this score, if your surplus can be more judiciously invested. Your present accommodation for American Queens of England will be found ample for quite an indefinite time to come.

The Anglophobia which Her American Majesty of the future is to banish from the United States has no more amusing phase than its repugnance to English criticisms of the native language. Says the editor of a Washington newspaper scathingly to a correspondent, who pleads for English usage upon a point of speech :-

England is no longer the arbiter of the language that bears its nameand whether her writers like a word or not has nothing to do with the question whether we shall employ it.
This gentleman must be an acute sufferer from the disease he illustrates, as this is his third paroxysm within a month. The first-a very severe one-was brought on by somebody's indiscreet criticism of the odious American custom of investing ladies with their husband's titles, political, military, and other, as Mrs. "Senator" Spooner, Mrs. "General" Hancock, and so forth. The second was incited by the mere sight of a very small preposition; and this is the third. At first sight one is disposed to consider the disrespectful "its" a deliberately preconceived slight to Great Britain; but reflection convinces one that it is but a symptom of the inflammation that accompanied the attack. The American editor, when suffering from this species of mania, is seldom known to be restrained by ordinary grammatical forms.

The amusing feature of the matter is the necessity which this person and others of like affliction feel to announce and re-announce the fact that they do not speak English! It is difficult to imagine upon what basis anybody would accuse them of it. In the early settlement of the country there is every reason to believe that the English language was the common medium of communication. We learn this from some few expressions which survive among the people, and from the roots which appear in the philology of American. And while it has disappeared as a vernacular in the majority of the States, about Boston the natives are still proficient in the use of it, and, as in Japan, it is taught in the public schools of that city; so that the educated Bostonese, when travelling in England, have little or no difficulty in making their wants known. But the great majority of Americans not only do not speak our language, but do not understand it, as all English-speaking people who have travelled in Uncle Sam's dominion are painfully aware, and why they should find it necessary to perpetually affirm this fact is past finding out. As to England's being the arbiter of the American language-that, one declares with something like a shudder, is absurd on the face of it. Sara Jeannette Duncan.

I cannot, like Scherer, content myself with being in the right all alone, I must have a less solitary Christianity. - Amiel.

## SEA BREEZE.

The eager wind is speeding from the sea,
O'erleaping tall brown cliffs that thwart the wave,
Around whose feet the angry waters rave, Then wild careering on the upland lea.
The dusty clouds from beaten highway whirled,
Are scattered 'mong the fluttering fields of grass ;
O'er sprouting grain the gleaming wind-waves pass, And then against the dark-brown wood are hurled.
'Thro' bare fields winds a brook with waters brown,
That trickle down the gorge's shelvy rocks;
But at each rocky brow the gusty shocks
Upjet the stream to form a sparkling crown.
Yet to the sea the water falls at last,
Where weed-strewn trunks upon the shore are borne,
Whose earth-embracing limbs were wrenched and torn And riven from the land by furious blast.

The breakers madly dashing o'er the reef
Ride haughtily with foaming crests erect;
But treacherous sloping shore doth aye deject
Their wind-urged pride, and prone they fall in grief.
Thus glad and strong and free the sea-breeze comes,
Leaving white footsteps over all the bay-
From rock or tree or wave brooks no delay ;
While all the coast resounds like roll of drums.
New Brunswick.
W. P. M.

## SUMMER IS UVER.

To farmers, and people of the country districts generally, the seasons are much more clearly defined than to townsmen and villagers. They see the summer in the bloom of the clover; they hear it in the rippling and gurgling melody of the bob-o'-link's song. The mowers are at work, and the rare odour of new-mown hay is wafted on the breeze. The growing crops of Indian corn and potatoes, carrots and turnips, are to be tilled with the hoe and the scuffler, and in the summer-fallow the roots of the thistle and other noxious weeds are turned up by the plough to the scorching sun. Afterward comes the gradual colouring and ripening of the grain-first the fall wheat and barley, and then the spring wheat, oats, and pease.

When the grain crops have all been cut, and the last sheaf has been stored away close up under the roof of the well-filled barn, the farmer regards the summer as over, and fall begins. At once he sets to work and ploughs his summer-fallow for the last time_"ridging it up," he calls it,-and sows his "fall" wheat thereon. Then the ordinary "fall" ploughing begins in preparation for the next spring's sowing. And thus the season is fixed for the farmer by nature and by his occupation, and defined in his everyday language.

But to the dweller in towns and cities there are no such graphic indications of the change of the seasons and the declining year. The paved streets, with their noisy traffic, the long rows of warehouses and dwellings, the trim lawns and well-kept pleasure grounds, look very much the same in September as in July. Nature cannot write her illuminated calendar of the seasons on them. And so, when we wish to know how the year is going, we consult the gorgeous and beguiling tables of days and months issued by insurance companies, which hang in our offices, and we are therewith indifferently content.
"Has any one seen a lost summer?" is a question I once heard pathetically asked by such a one, upon whom the autumn had come on unnoticed. And this seems to be the experience of many. The summer days slip by so joyously, and withal so quietly and gradually, that it is with a perceptible shock that we become conscious at last that the summer is over, and that winter is marching upon us.

But if we watch the change of the season from the beginning, this unpleasant feeling is avoided, or, at least, greatly modified. I know of no more interesting recreation at this transition period than frequent afternoon rambles in any of our suburban parks and the adjacent valleys and fields. The people of Toronto are well favoured in their rural surroundings for this refreshing diversion. The Scarboro' plains, the valley of the Don, the Rosedale ravines, High Park, and the Humber valley, are all within easy reach, and a few hours spent in one of them will recreate the body and smooth the wrinkles out of the weary brain.

The subtle charm of these quiet September days pervades our nature, but eludes our comprehension. Something, we know, is going-has gone -from the glory of summer, and we know not what. The contemplation
of nature brings a tender regret; and, although the transcendent beauty of the season impresses us, it is with a pleasure that is somewhat a pain.

The sun still shines clear and bright, but the fierce heat of summer has abated. There is a faint purple suggestion of haze on the horizon, and the midday air is filled with a mellow, languorous glow as of a sunset in June.

The summer flowers have nearly all disappeared from the fields and woodlands, though one may yet see a lonely buttercup or daisy in some shady nook, and in marshy places the forget-me-not still lingers, regretful of the summer. The delicate, pure white blossoms of the sagittaria, and the rose-red spikes of the knot-weed are still to be found among the rushes and sedges of sluggish ponds and streams. In the more open water near by, the white water lily-fair cousin of the lotus of the Nile-yet blows. But the purple glory of the blazing-star is dimmed, the blue lobelia is fading, and the flaming petals of the cardinal flower are altogether gone.

Yet, though the summer is over, the autumn comes with a beauty all its own, and even more glorious than that of the summer. At no other period is there such a gorgeous massing and harmony of bright colours. Indeed, the blue and purple and gold, the crimson and the browns of autumn, are the most striking characteristics of the season.

Already many of our trees are showing signs of the change. The leaves of the beech and the sugar maple have long since lost their pristine vigour and freshness, though the rich, glossy green of the oaks inight seem to promise a perpetual summer. But the leaves of the elm and the hickory are falling, rusty and brown, and here and there a soft maple hangs out a banner of flame. The sumach is tinged with crimson, and the Virginia creeper takes on a brilliant coppery lustre.

The stubble fields and upland meadows are bare and brown, yet on many farms the eye is relieved from this oppression by the blue-green luxuriance of the turnip field, or the grateful freshness of the red clover's second blossoms. The hill pastures, scorched and dry, have a ragged, unkempt look from the clumps and patches of grass and weeds that have gone to seed upon them. But the valleys are green with the latter rain, and the pasturing cattle, soon satisfied, take long siestas, knee-deep in the streams under the shade of overhanging elms.

The golden rod is everywhere; its freshening autumnal glory has transfigured the landscape. The fence corners and stone piles are all aglow, the thickets are fringed with gold, the hrown hillsides are brightened and the river margins illuminated by this rich bloom.

It is a curious fact, and one which is not usually noticed, that the colouring of wild flowers varies with the season. White and blue seem to be with us the predominant colours among the flowers of spring. The hepaticas and common violets are well-known instances of the latter hue. Then one recalls the pure white loveliness of the trailing arbutus, the wood-anemone, the sanguinaria, and the trillium, fair children of the snow and the spring. The sweet violet and the daisy, the strawberry, the June berry, and the May apple, the wild cherry and the plum, all show the same lack of positive colour.

But the plants that do not bloom until autumn have soaked up the long summer sunshine both into their leaves and their roots, and their finest juices have become instinct with a subtle glow. When at last their fowers burst forth, the glory of summer is renewed in their autumnal splendour.

Yellow, at least, is the predominant colour among fall flowers. It appears, not only in nearly all the many species of the golden rod, but also in the wild sunflowers, the marigolds, the elecampane, and the coneflower. (Parenthetically we may refer to the glossy deep-brown colour of the cone-shaped disk of one species of the latter flower-Rudbeckia hirta. Among the dark brown tints of nature it is doubtful if there is any one richer than this.)

Next to the golden rod the asters are the most common of our autumn flowers. Of these, we have also many species. The earlier flowering are white or light blue, the later a darker blue or purple, and a royal purple it is, far surpassing the richest lustres of the looms. When patches of purple asters and golden rod meet, there is a symphony of colour beyond the artist's fairest dream.

On sandy hills and limestone ridges the fairy bluebells are still nodding over the brown grass. Already the gentians are beginning to bloom, though it is not until near the end of autumn that the most beautiful flower of this family appears to the greatest advantage. When the other flowers are nearly all gone, and the leaves are falling thick and fast from the trees, then the blue-fringed gentian still opens its delicate flower bravely under leaden skies, or in the melancholy sunshine. At this late season, too, the hepaticas and the trailing arbutus present a cheerful contrast to the general decay. The leaves of these plants are now in their prime, fresh and tender, yet hardy enough to endure the frosts of winter and ready to cherish the flower at the first smile of spring.

As the autumn advances, the finer colours of the flowers will be obscured by the gorgeous illumination of the trees. The flaming glories of the maple and the sumach have often been celebrated; yet the quieter tones assumed by other trees are scarcely less beautiful. Some of the oaks array themselves in a deep red, others in a rich dark brown. The sparse lemon-hued foliage of the silver birch only half conceals the gleaming white trunk and branches. The black-ash leaves change to that peculiar soft brownishgreen tint, called olive, from the far eastern cousin of our ash tree. In strong soils the beech tree is clothed in a light, glossy brown of unusual richness. The blackberry bramble ( $R$. villosus), and the leaves of the wild rose are steeped in a rich wine colour.

But the beauty of autumn in the trees is seen, not in the leaves alone, but in some cases in the fruit as well. The clusters of the orangered berries of the mountain ash, half hidden among the fresh green leaves, make a vivid picture for the memory to dwell on. Then in some strong calcareous soils the seed vessel of the wild rose wears a ruddy bloom, quite equal in delicacy to the blush of the peach. When the early frosts open the ripened chestnut burrs, and the nuts drop pattering to the ground, their shining dark brown beauty is apparent on the dull background of fallen leaves.

Autumn may be regarded as the eventide of the year ; its night is the winter. Nature's arduous day's work is over, and now she would compose herself for the iong night's repose. Her worn-out material of stems and leaves lies scattered around, but the ripened fruits and seeds, the end and object of her labour through the summer-these are safely stored away, and rest is grateful and necessary. And, so, when the fair summer grasses are withered and the last flower has faded and fallen, when the trees of the forest are bare and the fitful wind scatters the leaves in rustling whirls, we may not join with those who unduly lament the season. The lover of nature, beloved in return, knows her secrets better. The germ of the fallen acorn, or of the ripened grain of corn, the fresh springing shoots of the fall wheat fields and the green leaves of the trailing arbutus and the hepatica are an inspiration and a prophecy to him. In these and in the new buds of the trees, seen the better when the old leaves are fallen, he reads the sure promise of a coming spring, and the fair poem of the beauty and gladness of another summer.
A. Stevenson.

## OUR LIBRARY TABLE.

The High School Algebra. Part I. By W. J. Robertson, B.A., LL.B., and I. J. Birchard, M.A., Ph.D. Toronto : Wm. Briggs and Son.
For some time past the need of an algebra more uniformly adapted to the requirements of the present day has been keenly felt throughout the higher educational institutions of Canada. The gentlemen who have brought this one before the public have probably felt the urgency of this demand for some time, and, having felt it, are much better qualified to supply it than any inexperienced theorists could possibly be. The work is somewhat limited in scope, extending only to the preparation of candidates for Second Class Certificates and Pass Junior Matriculation. The thoroughness with which it covers the ground, however, more than compensates for its comparatively short range. A point of especial excellence is the prominence given to Symmetry, Theory of Divisors, and Theory of Quadratics, portions of algebra hitherto somewhat neglected. Surds and Surd Equations are also treated with greater fulness and definiteness than usual, and special attention has been given to elementary work. The typography of the algebra is admirable, a most important consideration, and some three thousand problems are placed before the student. If $x=$ ability and $y=$ experience, then $x+y=$ success is an equation which the students of Ontario will probably solve satisfactorily for Messrs. Robertson and Birchard in a very short time.

Biographical and Critical Miscellanies. By William H. Prescott. New York: John B. Alden.
The Prescott essays which Mr. Alden includes in this extremely cheap, well bound, and portable little book, are five, upon Charles Brockden Brown, Cervantes, Sir Walter Scott, Moliére, and Italian Narrative Poetry, respectively. The reading public of to-day is perhaps less familiar than it should be with Mr. Prescott's writing. Its agreeable flavour of scholarship; its dignified and leisurely style ; its ease, which is not slovenliness ; and its piquancy, which never descends to the level of a joke, are qualities which the critical reader of American literature cannot afford to ignore in noting its development because they happen to be a little old-fashioned.

Nature, and other Addresses. By Ralph Waldo Emerson. New York: John B. Alden.
Another of the Alden cloth-bound miracles, cheaper and better printed than the "Miscellanies." With what serene, white radiance they shine in any setting, these Emersonian brilliants!. How more divinely lit than any earth stone! It is almost like looking into the sun to concentrate one's thought upon his-one is dazzled and blinded.

## THE CANADA LIFE.

## annual meeting of the company at hamilton

## A Splendid Exhibit-Entering on its Fortieth Year-Great In

 crease in New Business-Nearly Seven Millions of Reserve.The annual general meeting of the shareholders of the Cainada Life Assurance Company was held in the Board Room, at the head offices of the Company, in Humilton, on Tuesday The Socretary of the meeting read the advertisement calling the meeting, and also the
minutes of the last genoral meeting.
The President said :-Before going on with the regular order of proceedings, I would like The President said:--Before going on with the regular order of prooeedings, I would like
to explain the delay in colling the meeting, which is held this year later than usual. The Directors were anxious to heve the result of the investigations of the Government Insurance Department. We now have it and it is very satisfactory, and it is laid before you with our annual report.
Report by the Board of Directors of the Canada Life Assurance Company, to be submitted at the Annual General Meetinino of Shareholders, to be held at Hamilton
on the 4 Sth September. 1886 .
The Directors beg to present their thirty-ninth Annual Report, and the accompanying tatements and accounts of the business of the past year to 30 th April last. In doing tha largely exceeds all previous years. The number of applications for assurance was 2,634 , for the sum of $85,873,456$, and careful
consideration of each of these resulted in the acceptance consideration of each of these resulted in the acceptance of 2,448 , for $\$ 5,486,456$, with annual
premiums of $\$ 188,023.51 ; 186$ applications for assurance of $\$ \$ 87,000$ not being such as it appeared in the interest of the company to accept, were deccinod, and the remaining 112, for 242,000 , were not completed.
The total business in exietence at 30th April last was $\$ 39,511,347.44$ of Assurances, under As shown by the stan hises and an aanuly of in per annum
1,493,405.21, and after payment of all claims and expenditure, including of the past year was paid iu cash to policy-holders, the total assets of the Company were increased to $\$ 7,396,777.59$ During the year 150 de iths of assurers for $\$ 438,54779$ occurred, under 195 policies, but as under what were provided for The Government Inaurance Department having this year made its valuation of the oo be enabled to submit the result of that, as communicated by the letter of the Superintend ent of Insurance herewith. His valuation confirms the sound position of the Company, and profits ou the general average of policies thau are believed to be given by any other company

The usual dividend was paid to the proprietors during the past year. at the present time:-The Hon. Mr. Justice Burton, Col.C. S. Gzowski, A.D.C. to the Queen,
and N. Merritt, Esq.
The Canada Life Assurance Company,
Hamilton, Ont., Sth Sept., 1886 .

The Canade Life Assurance Company,
Hamilton, Ont., Sth Sept., 1888.


| To balance at 30th April, 1885................................ . . . . . . . . . . . . |  |
| :---: | :---: |
| Hytr Riss |  |
| Fiues .............................................................. 1,818 93 |  |
| " Interest earned on Investments and Profits on sale of Debentures, ete. |  |
|  |  |
| Add difference between Account value and Par value of Debentures............ |  |
| " Amounts received, being balance of items in Suspense Account a waiting |  |
|  |  |
| paymente. |  |
| By Expense Account ............................................................ |  |
| Written oft Loans on Real Estate (Mortgage having proved a Forgery) Liens on Halp-Credit Policy written off |  |
| Re-Assurance Premiums. |  |
|  |  |
| " " Matured Endowments | $\begin{array}{r} 392,92852 \\ 9,000 \\ 00 \end{array}$ |
| " Cancelled (purchased) Poligies. |  |
|  |  |
| "Cash". | 305,318 57 |
| Diminution of Premiums" ........ | 110,206 19 |

Dividends and Bonus on Stock

Balance of Assets as per General Abstract of Assets and Liabilities
Written off Loans on Real Estate (Mortgage having proved a Forgery)
$\qquad$
Claims by Death........................... Matured Endowments
392,92852
9,00000
" Cancelled (purchased) Policies....
Diminution of Pre.........
401,928
37,921
88
$\begin{array}{r}\$ 1,211,06962 \\ 688,96446 \\ \hline\end{array}$

## $\$ 8,070,03408$

(Signed) A. G. RAMSAY, President.
Audited and approved.
(Signed)
JAS. SYDNEY OROCKER, Auditor
The Canada Life Assurance Company,
Hamilton, 3rd September, 1886 .
GENERAL ABSTRACT OF THE ASSETS AND LIABILITIES OF THE CANADA LIFE
ASSUR INCE COMPANY, AS AT 30TH APRIL, 1886.
Cash on hand, $\$ 55.15$, and in banks, $\$ 161,476.45$
Mortgages on real estate-value in account..

|  |
| :---: |
| Townshi |
|  |  |
|  |
|  |
| Ontario Governument subsidy |
|  |  |
|  |
|  |
| Loan Companies.. |
| Dorchester Bridge Company |








sers.

## $\begin{array}{r}\text { 2.853,069 } 43 \\ 543,598 \\ 23 \\ \hline\end{array}$



## OTHER ABSETS.

Cash in agents' and others' hands, including roceipts held by them for premiums which have since been accounted for .............
Half-yeurly and quarterly premiums secured on policies, and pay
able within nine months
\$298,650 90
144,691 05
443,34195
44,33419 44,334 19

Deduct 10 per cent. for cost of collection.

## $\underset{\text { Croprital Stock paid up }}{\text { Capid }}$ <br> Assurance Funds

hiabilities.

Note.-From this falls to be deducted $\$ 86,886,39$, as it is paid for doath
claims not fully due, or for which claimants had not presented valid dis-
charges at 30 th April, 1886 , nearly all since paid.
Assurance and Annuity Funds.
Protlt Funds, being declared profits upon Mutual Asurance
Nore -From this falls to be deducted $\$ 36,751.26$, ass it is paid for vested
Profts on the above unpaid Death Claims, and "Cash "and "Diminution" Profits unpaid at 30tb April, 1886 .
Suspense Account-balance of items a waiting arrangement
(Signed
Audited and approved.

(Signed) JAS. SYDNEY CROCKER, Auditor
The Uanada Lifo Assurance Company,

## AUDITOR'S REPORT, 1886.

To the President, Vice-President and Directors of the Canada Life Assurance Company:the close of the financial year ending 30 h April last, their several entries being duly vouched and correctly recorded, the cash balances agreeiug with the banker's statements at the above date, after deducting the outstanding cheques as noted in the ledger. The debentures, mortgages and other securities were severally produced and examined. Their amounts corseveral investment funds as stated in the ledger. The scoompanying statements of als of the severa investment funds as stated in the ledger. The scoompanying statements of assets and certified to be correct.
Hamilton, Sept., 4tb, 1886 (Signed) JAS. SYDNEY OROCKER, Auditor.

Hamilton, Sept., 4tb, 1886
REPORT OF COMMITTEE ON INVESTMENTS
We hereby certify that we have carefully examined and passed in detail the several securities specidea to bo correct, und have also verited the Lime tiabilities to the 30 th April last,"

## Canada Life Assurance Company's Offices, Hamilton, 19th July, 1886,

(Signed)
F. W. GATES.

JAMES OSBORNE
DENNIS MOORE.
REPORT BY GOVERNMENT INSURANCE DEPARTMENT.
Office of the Superintendent of Insurance,
A. G. Rambay, Esq., Canada Life Assurance Company, Hamilton, Ont

Dear Sir, The following is the result of the valuation of the policies of your Company,
t 30 th April, 1886 . In the valuation of the policies and bonuses, the Institute of H. M. Tuble of Mortality was employed, with 4h per cent. interest, the Institute of Actuaries valued. In the case of the anuuities the Government Annuity talle, with $4 \frac{1}{2}$ per cent. interest,
was insed:-

| Policias... Bondrese - | $\begin{aligned} & \text { No. } \\ & .20,073 \end{aligned}$ | Amount. $\$ 36,975,86444$ | Value. <br> *5,305,166 90 |
| :---: | :---: | :---: | :---: |
| ( Reversionary ..... | $\begin{array}{r} 8,912 \\ 704 \\ 3,493 \end{array}$ | 2,640,171 25 ) | 1,440,943 20 |
| Total |  | \$39,516,032 69 | $\begin{array}{r} \$ 6,746,11016 \\ 2,74527 \end{array}$ |
| Total value <br> Policies re-insured |  | 120,463 58 | $\begin{array}{r} \$ 6,748,85543 \\ 17,68631 \end{array}$ |
| Net reserve |  |  | \$0,731,169 12 |

## Yours truly, (Signed) <br> W. FITZGERALD, <br> Superintendent of Insurance. <br> After it had been moved, seconded and carried that the report, which was printed and laid report as follows: THE PRESIDENT'S ADDRESS,

I beg to move the adoption of the report by the Directors, which is now before you, and tains the record of another year's success and prosperity, and shows the business of the contwelve months to have been as remarkable in its amount as it is undoubtedly favourable in
its character. To some extent this greater success than usual is doubtless attributed to the general satisfaction which the distribution of the profits last year gave to aur palioy to the contrming as that did the claim that for persons desirous of providing for their families or dependents by the system of life assurance, this Company's advantages were such as could not be surpassed. The total amount as risk being now close upon forty million dollars, an sidering that these figures largely, I believe, exceed the operations of any banking or confinancial institution of Canada, except one, the Bank of Montreal.
The sums paid in cash to policy-holders during the last year were $\$ 895,258$, of which no less
than $\$ 455407$ was by way of profits alone.
will As the report mentions, 156 deathe occurred last year among our assured, and of these it suddenly, in nearly every case, depriving families of their whole means of support, except the provision which had thoughtfully been made for them by means of their life assurance with
this Company. this company.
sarily continues to be an object of constant anxiaty funds now held by the Company neces this has been especially the case during the last six months, from the great absence o desirable loans and other investments. It is hoped, however, that as borrowers who have good security to offer become aware, as I am glad to say they are gradually doing, that they class of loans will keep the funds fully employed upon fair and reasonably remunerative terms The constant object of the Directors is to obtain investments of as nearly an absolutely selves to be led away from that object by the of interest, and they at no time allow themthink, fairly be attributed the almost entire absence from of high interest. To this may, Company. Last year, however, it will be seen by the accounts, that a loss of $\$ 2,000 \mathrm{wes}$ th taiued by the forgery of a nortgage upon a farm in the county of Peel upon which that sum
had been lent. The forgery and the scheme by which the movey was obtained from the company was so cleverly devised and executed that no care or reasonable preceution on the ing it its duty to secure the punishment of a crime so dangerous to society, and to our own and other institutions, spared no trouble or expense to attain that object. This course resulted in the sentence of the culprit to the penitentiary for two years, wh ch, it is hoped Allusion is made iu the repirt to the recent valuation of the Company's risks by the Insur ance Depurtment of the Government. You are aware that by ths Insurance Act of 1886 , it is
providod that companies like this, licensed by the Governuent to tran providod that companies like this, licensed by the Governuent to transact life assurance
busiuess, shall from tiwe to time huve such an investigation of their position made by the ousiuess, shall from tibe to time huve such an investigation of their position made by the The investigation of this Company, so recently made by the Insurance
confirms the soundness and strength of the Company, and it will doubtless prove bent, fully to it, by still further addiug to the confldence and satisfaction of assurars, and by increasing the public support which it has already so largely obtained.
that need say anything further as to them, or as to the general business of tho not know but if there be any explanations or information which I can give to the meeting I shall most Mr. F. W. Gutes, in seconding the adoption of the report, said :- The President has so
fully referred to all the various interests that he had left nothing to muly Gererred would therefore content himself with simuly seconding the be suid on the subjeot.

The reporc was adopted without oppcsition.
zowski and Mr. N. Merritt, and the scrutineers reported that they had been re-elected for a
Gzowski and Mr. N. Merritt, and the scrutineers reported that they had been re-elected for a
period our years.
The meeting then adjourned.
Mr, F. W. Gates, Vice-President.

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