

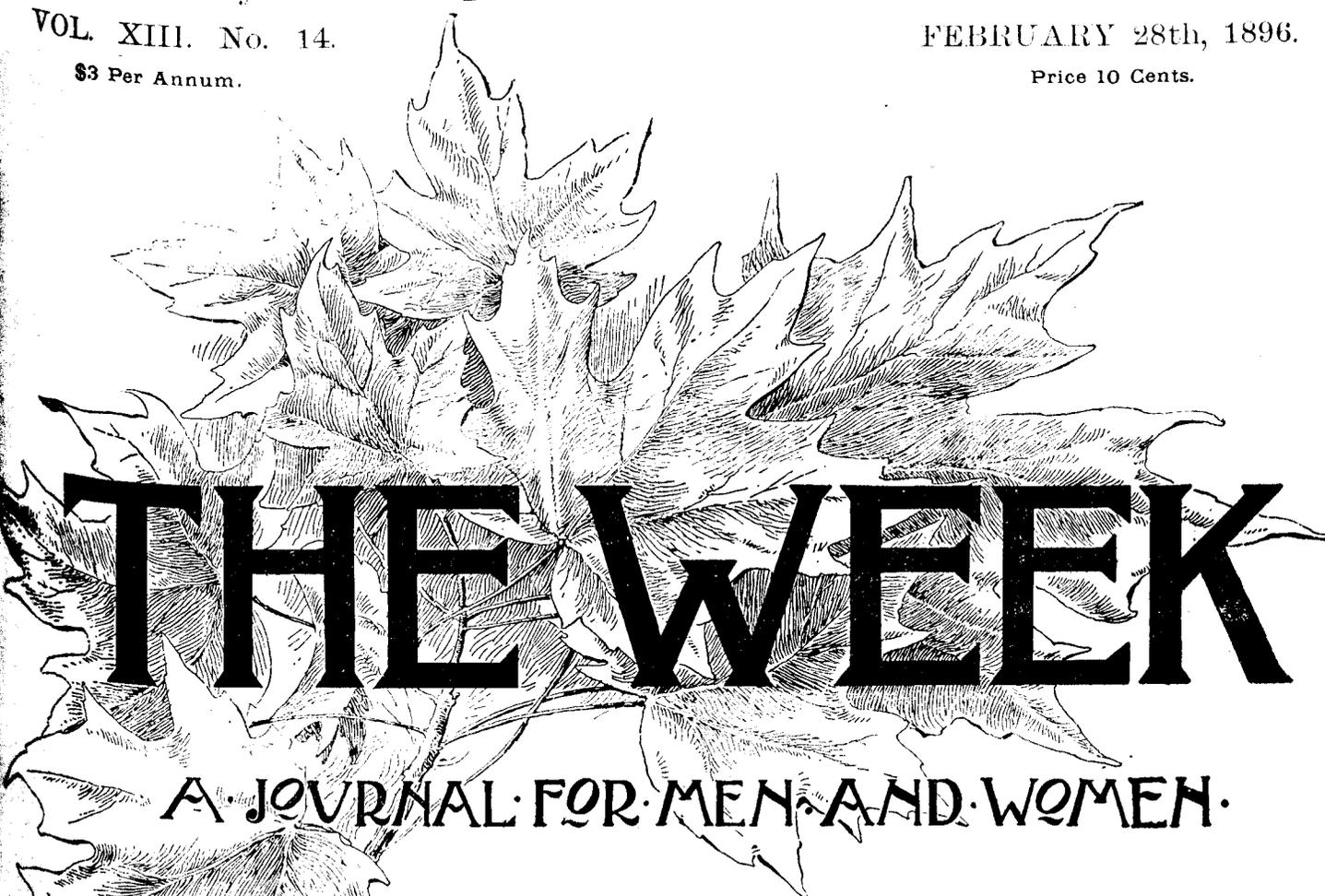
This Number Contains: "Settlement Life Among the Poor;" "Silver and Gold;"  
"The Massey Mass Meeting." Leader: "Imperial Defence."

VOL. XIII. No. 14.

FEBRUARY 28th, 1896.

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1896 Spring Season

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# THE WEEK.

Vol. XIII.

Toronto, Friday, February 28th, 1896.

No. 14.

## Contents.

	PAGE.
<b>CURRENT TOPICS</b> .....	319
<b>LEADER</b> —	
Imp rial Defence.....	321
<b>CONTRIBUTED ARTICLES</b> —	
Silver and Gold.....	Adam Harkness. 323
Parliament Affairs.....	Z. 325
Settlement Life Among the Poor.....	E. G. 326
At the House of Commons.....	E. W. Grier. 327
Art Notes.....	328
Music and the Drama.....	W. O. Forsyth-C. E. Saunders. 330
<b>POETRY</b> —	
A Prairie Storm.....	Mary Mackwell. 322
The Little Mothers.....	323
The Massey Mass Meeting.....	Sylvain Floore. 328
<b>BOOKS</b> —	
The New Theory of Vision.....	Prof. J. Clark Murray, LL.D. 331
<b>LETTERS TO THE EDITOR</b> —	
Rougen's Photography at the University of Toronto.....	W. Lash Miller. 331
A Monument to the Memory of the Missionaries Murdered during Riel's Rebellion.....	F. R. 332
Evolution.....	Templar. 332

Subscribers will confer a favour by at once notifying The Week Publishing Company if THE WEEK is not regularly and promptly delivered. Toronto subscribers should receive the paper on Friday—the day of publication. Subscribers in other parts of the Dominion should receive the paper on the day the Friday morning mail of Toronto arrives.

## Current Topics

Mr. Robert McConnell, the editor of the Halifax Morning Chronicle, has written an open letter in that paper addressed to Dr. Weldon, M.P., and to Mr. Cahan, M.L.A., containing a libellous attack upon Sir Charles Tupper, Bart. This letter was telegraphed to the Canadian papers on the 24th inst., and appeared in some of them on the 25th inst. Promptly Sir Charles instructed criminal proceedings to be instituted. On Wednesday his solicitors at Halifax waited upon Mr. McConnell to ascertain if he were prepared to accept personal responsibility for the letter, or to admit its publication, as great difficulty is always encountered in proving these facts. Mr. McConnell declined to do either. Dr. Weldon, Mr. Cahan, and Sir Leonard Tilley (who was also referred to) have promptly contradicted the statements attributed to them by Mr. McConnell, as Sir Charles explained to the House of Commons on Wednesday. It is understood that the matter will not rest here. Mr. McConnell has addressed another open letter to Mr. Cahan, refusing to accept his denial and inviting an action for libel. As the vindication of the honour of the Secretary of State is already complete, it is obvious that Mr. McConnell must be labouring under some hallucination.

Dr. Jameson, the ex-Administrator of the British South Africa Company, the brave and dashing leader of the raid into the Transvaal, arrived in London on Tuesday evening. He and fifteen of his followers were at once arraigned at the Bow

Street Police Court. They were all admitted to bail in two thousand pounds each. Dr. Jameson was given a most tumultuous welcome by the great crowd that had gathered about the court. The exact charge preferred against the leader and his companions was that "the defendants, in the month of December, 1895, in South Africa, within Her Majesty's dominions, without license of Her Majesty, did unlawfully prepare a military expedition to proceed against the dominion of a certain friendly State, to wit, the South African Republic, contrary to the provisions of the Foreign Enlistment Act of 1870." The sitting magistrate, Sir John Bridge, in his address said: "No graver offence could be charged against these men, It is a crime of the highest possible gravity, and must be so regarded by every person who considers the risks of performing the offence. It involves, first, the danger of a battle at the time in which many lives may be lost, and besides the greater danger, had the offence been continued, of producing a state of war between countries at amity with one another." Sir John Bridge begged the prisoners, for their own sakes, and for the sake of the country, to absent themselves from any place where their presence would arouse public sympathy. He further asked them not to assemble together more than they were obliged to do, and to otherwise avoid anything that might possibly disturb the public peace. Both requests were remarkable, coming from a judge on the bench to defendants before him, and showed very plainly that public opinion is decidedly in favour of the accused, and that fears are entertained of a public demonstration.

We have received the following note from Mr. Hampden Burnham, of Peterborough:

Mr. Goldwin Smith.

"Your references to Professor Goldwin Smith seem to have left the impression upon the minds of many people that you have banished him from your columns. As I am sure you would not deny to him the opportunity of defending himself if he felt so inclined, I should deem it a favour if you would add a note of explanation to this one." It is hardly necessary to say that THE WEEK would not deny to Professor Goldwin Smith the opportunity of defending himself in its columns.

A day or two ago it was remarked by the Toronto's Protest.

Ottawa correspondent of a Montreal paper that "the continually changing aspect of the Remedial Bill question makes men, who think, reticent." But the most reticent of men will hardly attempt to deny the importance and significance of the great anti-Remedial mass meeting held in Toronto on Saturday evening last. In the hall were five thousand three hundred people, while over a thousand were unable to gain admission. The reception accorded to Mr. D'Alton McCarthy was, perhaps, the most significant event of the evening. It was no ordinary

burst of applause which greeted his entrance but a magnificent ovation which stayed the proceeding of the meeting for several minutes. Owing to the rather extreme position which Mr. McCarthy has taken on the school question this ovation was a striking manifestation of the earnestness and unanimity of the feeling which animated the enormous gathering. We cannot think otherwise than that the audience regarded him as one who pre-eminently voiced its opinions, and wished to let him know the fact. A year ago, or even six months ago, Mr. McCarthy would not, perhaps, have been greeted in Toronto as he was greeted in the Massey Hall last Saturday. Recent officious and indiscreet utterances on the part of over-zealous Roman Catholic priests and bishops were evidently regarded by the audience as emphasizing the reasonableness of the position which Mr. McCarthy has taken, and to point to the need of a resolute and fearless opponent of "Roman pretensions" such as he has well proved himself to be. As for the other speakers at the meeting, both the great parties were well represented. Party differences were for the time laid aside, and Liberals and Conservatives joined together in one common protest against the coercion of the Prairie Province. A petition to the Government in accordance with the sentiments of the meeting was circulated amongst the auditors and received the signatures of the great majority of those present. But in a country like Canada it is abundantly evident that neither Protestants nor Roman Catholics, neither English nor French-speaking Canadians, can have everything their own way. Those holding extreme views can never succeed here. We may as well recognize the fact and make the best of it.

Father Lacombe's  
Letter.

Father Lacombe's letter to Mr. Laurier is a very dangerous production. The reverend gentleman says he has the episcopal authority for his appeal and scarcely concealed threat. A great many Protestants have in their anxiety to do what is fair, yielded their dislike to Separate Schools, and have supported the Government in what they consider to be carrying out the law. But when they read this letter and see the cloven-hoof sticking out and feel the steel gauntlet through the silk glove, it makes them pause. If there is to be this ecclesiastical interference in politics it is time to know it. It is hereafter to be one of the elements to be dealt with. The only way in which it can be handled is by crushing it. The Anglo-Saxon race went through this conflict in the seventeenth century and settled it once for all. It is not going to allow the issue to be raised again. The episcopal authorities of the Romish Church should disavow this letter or it may cost them the existence of Separate Schools. No matter how moderate a Protestant may be, or how desirous of living in harmony with his Roman Catholic fellow-subjects, he cannot but see the grave dangers aroused by this unfortunate letter, and it makes him exceedingly anxious as to the outcome of the whole business.

Mr. Laurier's  
Dilemma.

The letter places Mr. Laurier in a very awkward dilemma. If he waives any opposition to the gist of the Government's proposal he will appear to have been coerced by the priesthood into silence. If he takes the position that the demand for Separate Schools in Manitoba is unfounded he will rest under the imputation of having done so in order to shew his independence of clerical influence. Either way, his hands are tied. He cannot have now any freedom, no matter how he decides. This officious interference with his rights demands and will obtain much sympathy. In exactly the proportion that it exacts sympathy for Mr. Laurier it will

increase the difficulty of the Government. The very men who were trying to carry through what Father Lacombe desired will be impeded by his supposed attempt to assist them. Can it be that Father Lacombe is a Canadian Rev. Dr. Barchard? The Rev. Dr. Barchard lost Blaine his election by his unhappy allusion to Rum, Romanism, and Rebellion. Father Lacombe may go down to history as having wrecked the chances of Separate Schools in Manitoba by his letter to Mr. Laurier.

Rome Will  
Win.

The Manitoba school nuisance is becoming more and more intolerable every day. The whole country is at a standstill awaiting the settlement of the wretched question. There can be little doubt as to which side will win. The greatest force in Canadian politics is the Roman Catholic Church. It always gets what it wants, for it will not allow the business of the country to proceed until its demands are granted. The Roman Catholic vote is about forty-two per cent. of the whole Dominion. It is practically a solid vote and under the control of the priests. The political party which obtains this vote can rule the Dominion, but the ruling party is ruled in its turn by the Roman Church. This is a great tribute to the unity and magnificent organization of that wonderful Church. Before its united front Canadian Protestants are utterly helpless. They never unite on anything. With respect to Separate schools or to religious education in the State schools they differ among themselves as radically as the members of Sir Mackenzie Bowell's Cabinet are reported to differ among themselves. But the Church of Rome is always solid, and in Canada always successful. Should any member of the Church differ from the hierarchy he is promptly regarded as hell-inspired and thrust without the pale. Whether the political supremacy of the Roman Church in Canada will long continue we cannot pretend to foretell. But that it will have its way sooner or later with respect to Manitoba there can be little doubt. From sheer weariness and despair on the part of its opponents the Church of Rome will be granted all it wishes. The Church can afford to wait; the country cannot.

A Possible  
Premier.

It is now quite clear that the most decisive personal score made by any man in English public life since D'Israeli returned from Berlin in 1877 is that achieved by Mr. Chamberlain in the Colonial Office within the last few months. In that office he has found an opportunity to prove himself the strong man who knows his own mind—who knows the popular mind, and who has the courage and capacity to express clearly and decisively the will of a great nation. That is the kind of man whom nations watch and wait for, and whom they delight to honour. It is quite certain that Mr. Chamberlain has, at a bound, placed himself in the front rank of the few men who are possible British Premiers. The fact has an infinite variety of bearings on British politics, but none which more deserves attention than that the Colonial Office is made at once something different in the eyes of English statesmen from what it ever has been before. We may take it for granted that it is not likely hereafter to fall to any but first rate men. When the thunderbolts of the Empire have to be wielded from Downing Street the directing hand must be steady and strong, and strong men at the Colonial Office, pursuing lines of policy at once popular and national, will find there work worthy of their energies. We may yet see Downing Street looked upon as especially the training place for statesmen of the largest type.

An English  
Opinion.

A notice of Canadian literary productions in the London Times is not a matter of such frequency that when it occurs it should be passed over in silence. What will they say of us in England? is after all a feeling deep in the heart of every inhabitant of Canada or Australia. When something pleasant is said of any Canadian it is satisfactory to all. In this spirit we call attention to the friendly notice in the London Times of Dr. Kingsford's eighth volume of the History of Canada. This volume has already been favourably reviewed in nearly every prominent Canadian newspaper, and in the columns of this journal we have been very happy to record our pleasure in reading Dr. Kingsford's able and impartial account of the War of 1812. The appearance of Volume VIII. is very *à propos*, and, no doubt, as The Times says, naval and military authorities will read this volume for the benefit of the lessons it teaches. In any event, a complimentary notice of a Canadian work by so plain spoken an authority as The Times is a source of pleasure to all Dr. Kingsford's fellow-countrymen.

A Question  
of Dirt.

Twenty journeymen bakers waited upon Ontario's Minister of Agriculture on Tuesday evening, and called his attention to the long hours they have to work, and the unsanitary condition of many of the shops in which they are employed. The long-hours' grievance is a small matter, serious as it is, compared with the filthy condition in which the majority of the shops are said to be. The most rigid inspection of such places is an absolute and immediate necessity, and if the Factory Act does not apply to more than eight of the hundred and thirty-eight shops in Toronto, its scope should be enlarged with all speed so as to embrace the very smallest concern engaged in this important business. In the meantime the citizens should obtain their bread only from those bakeries which are subject to inspection. Such action would speedily reduce the unclean and unsanitary concerns to a sense of their criminal negligence. We have frequently remarked upon the slovenly way in which bread is delivered in the city. The loaves are mauled and tossed about by men whose hands are frequently reeking with dirt and perspiration. In carrying the loaves from and to the delivery cart a basket is often dispensed with, and the carrier take them by the armful. He is lucky if he lands his load without dropping part of it in the street. The loaves that roll in the dust or mud are "cleansed" by the carrier rubbing them on his coat or shirt sleeve, or perhaps his trousers. It is only too evident that inspection of bakeries in every detail must be provided for at once, and the Board of Health should give the matter its careful attention. Indeed, the premises of every person engaged in providing food of any kind should be open to regular and frequent inspection. Uncleanliness and roguery go hand in hand.

## Ventilation.

The question of dirt naturally suggests ventilation. From long observation we have come to the conclusion that the majority of people do not object very actively to dirt, and are utterly indifferent with regard to ventilation. Our street cars in winter are absolutely sickening from their need of ventilation. Those running through the poorer districts of the city are never free from offensive odours. The lower you go in the social strata the more there is the need for ventilation, but the more it is required so much the more is it neglected. Dirty people are always indifferent about ventilation. But this indifference is by no means confined to those

of uncleanly personal habits. Many offices and other apartments occupied by those who delight in the daily bath have no means of ventilation and are never properly "aired" from the first day of winter to its end. One of the huge departmental stores of Toronto is notorious for its evil smells and closeness. Many of the great unwashed throng its counters all day long, but no adequate provision is made for ventilation, and the unfortunate employees live from morning till night in an atmosphere laden with every impurity and foulness. But if one class of people suffer more than another from the need of fresh air it is the printer employed in our larger printing establishments. It has been recently stated that the death-rate amongst printers is higher than among any other class. The room in which they are employed is generally crowded to its utmost capacity, but we have never yet been in one that had any means of ventilation whatever. Men cannot work beside an open window in the depth of winter, and yet the window is the only means in these rooms by which fresh air can be admitted. Proprietors should be required by law to provide adequate ventilators in their establishments.

\* \* \*  
Imperial Defence.

ONE QUEEN, ONE FLAG, ONE FLEET.

THE editor of the London Daily Graphic has sent us a set of contributions by one of their correspondents who signs his papers, "Splendid Isolation." These papers are four in number. There is also an additional paper giving an account of an interview with F. M. Lord Wolseley, who discusses the proposals made in the previous papers. Paper I. relates to the general subject, and is introductory. Paper II. includes proposals as to the fleet. III. deals with the army, and proposes a colonial army corps. The fourth paper relates to financial considerations. With the object of these papers we are heartily in accord, and if we take exception to any of the suggestions they contain it is in no captious spirit, but with the intention of furthering the object aimed at by their writer. This object is to suggest some practical scheme for knitting together more closely the colonies to the Mother Country. The term "colonist" has acquired an unfortunate association with ideas of imperial superiority as compared with colonial inferiority. The colonist is more touchy on this point than he ought to be. Proposals such as "Splendid Isolation" makes are the best means of allaying these feelings and the adoption by the people of Great Britain of the conception of an equal union of all the countries in the world flying the British flag will do away with the now out of date term "colony." Canada's present place in this association is very high. She is the largest British possession peopled by the Anglo-Saxon race in point of territory, population, and commercial importance. Her position, in a military point of view, may be thus summed up: She has now a drilled force of thirty-six thousand permanent and active militia. The number of males capable of bearing arms between eighteen and forty-five is one million. Let the Mother Country supply the arms and the generals, and these men will give a good account of themselves. The naval strength of the Dominion rests in her fishermen—of these she can supply seventy thousand. If Great Britain supplies the ships Canada will furnish the men. In a material point of view Canada is therefore of importance to England. In the point of view of concentrated and determined sentiment, the wishes and aspirations of Canadians are even more important. They have chosen the English model for their institutions, and have sacrificed a great deal in the past, and waived aside many temptations

in order to remain true to the constitution they have chosen as the best. There is, therefore, material power and national sentiment to draw upon, and it is delightful to see a paper like the Daily Graphic giving first place to contributions intended to draw the Empire closer together in one bond. How different from the tendency twenty or thirty years ago, to let everything slide, and draw in the garrisons from the Provinces as Rome did in her days of decay just as if England were, as Rome was, at the last gasp.

The first postulate laid down by "Splendid Isolation" we entirely agree with. He says: "Nothing is more clear than that if we would favourably employ our strength and resources in war, we must organize them in peace; yet, at least as regard the colonies, we have never acted on that principle. We have been content to drift. All the nations around us are organized as vast machines for the most economical utilization of energy. The British Empire only remains a mass of crude, or half-manufactured material." This statement is too true. Now we add another. If you want to remedy this state of matters, be quick about it. There is no time to be lost. You are going to have such a struggle that you will need every man, every gun, and every shilling you have. You think the Americans will not combine with other foreigners to attack you. They will. The sooner you organize, the better for you; and the sooner you awake from your complacent and silly reliance on a baseless confidence in their good feeling, we repeat, the better for you.

The suggestion concerning colonial training ships made by "Splendid Isolation" appears to us admirable. One at Halifax and one at Vancouver would be easily kept full all the time, and would supply a constant stream of the very best type of sailorman. We are not so sure about a Colonial Lord of the Admiralty. It is a matter of importance that no distinction be drawn between Imperial and Colonial branches of either service. They are both British. The executive command and the administrative department must be under one management at head quarters, viz., the capital of the Empire. Let the middies and the sailors from the Halifax and Vancouver training ships go through the same course and be drafted into ships exactly on the same terms as those taken from training ships in English waters. We suppose there are such ships in Scotland and Ireland. If not, there ought to be. And similar ships in Canada and other parts of the Empire will do exactly the same work.

As to the army we do not think the idea of "Splendid Isolation," to form a colonial army corps, is possible. But what can be done? Give Canada a regiment in the service. Give Australia another. The Cape another. Let these regiments be recruited on the Territorial system. Just as the East Kent is recruited for in East Kent, so let the Canadian regiment be recruited for in Canada. In the fifth paper there is an account of an interview with Lord Wolseley. In reporting this interview the writer makes a mistake. He says: "Lord Wolseley evidently referred to the old hundredth, which, after vain attempts to raise a sufficient number of men in the Dominion, had to be recruited mainly from Liverpool." The whole regiment was first raised in Canada, and so far as we have ever heard it never was seriously attempted to recruit for it in Canada. After it was raised, the Trent affair happened. Ten thousand regular troops were sent to Canada, but recruiting for even these regiments was systematically discouraged here. When they were finally withdrawn it was at a time when, as we said above, the apparent policy of England was to "cut the painter" and turn away every colony.

The change of public opinion which has since taken place in England, has met with a sympathetic response in every part of the Empire, Canada, perhaps more than anywhere

else. If the Imperial Government will once more make the "Royal Canadians" a Canadian regiment in reality as well as in name, and recruit for it in the Dominion, they need not fear but that the ranks will be kept full enough. That the regiment will do its duty when the time comes, they need not worry about. It will be found where wanted. With this regiment can be linked the permanent militia of Canada which in turn can draw on the active militia. The Military College at Kingston can supply the officers and thus England can utilize the devotion of Canadians to her institutions and her flag in a simple and economical manner. One thing ought to be provided for, as a term of enlistment, and that is that no matter where the regiment is when a man's time expires he will be returned free of expense to his native country if he desires it.

Lord Wolseley knows all about this country, and we have not much fear in appealing to him to endorse this suggestion. If it answers for Canada why not for Australia, Cape Colony, New Zealand? It is only extension of the territorial system and short service to the outlying portions of the Empire and need not include only infantry. It could extend to artillery and engineers.

We have written to little purpose if we have not proved to "Splendid Isolation" that we welcome his suggestions. On points of detail we cannot entirely agree with his plan. But he is on the right track, and the publishers of the Daily Graphic will do the Empire a very great service by giving the greatest publicity to the agitation in favor of Imperial Unity. Say no more about "the colonies." Call them what they are, and what the Americans are not, your own flesh and blood, the true Anglo-Saxon races beyond the seas, not hybrid; and show them that you consider them worthy to stand by you, shoulder to shoulder—not in the rear rank, as supports, but in the front rank, ready and willing to conquer or die by your side.

### A Prairie Storm.

(From "Shanty Songs and Stories," now ready for publication.)

#### I.

The mudded shack shakes at the roar  
Of north wind down the white waste hissing,  
Snow-wreaths go whirling on before  
The Furies, clasped, and madly kissing:  
Roof-high the drifts, blocked is the trail,  
The stacks of yellow grain are whitened;  
And here and there a broken rail  
Lies, where the sweeping gale had heightened.  
The branching poplars bend and sway;  
Within the bluffs the cattle shiver,  
The pallid grasses parched and gray  
Fringe all the ice-bound sloughs. The river,  
Like some dead form, lies draped in white—  
Its voice is stilled—stilled is its sighing:  
The last snow-bird has taken flight;  
Gray clouds in wild retreat are flying.

#### II.

The moaning of the wind grows low—  
Repentant sobs of Nature, grieving—  
Wind-swept, the pallid grasses show,  
Their tendrils kindly interweaving.  
Adown the way fall slanting beams  
Of gold that woo the Furies sleeping,  
And from the west soft melting streams  
Set every thatched roof a-weeping.

#### III.

So is it with our human wills  
When swayed by Passions, dark and blinding:  
Adown life's path light coming, thrills;  
Time's sunset soothes new patience finding.  
Oh, storm-tossed hearts hurt by the blast!  
Through angry years God's pity blending—  
His Face the kindly Light at last;  
Our falling tears, His Peace descending!

Regina, N.W.T.

MARY MARKWELL.

## The Little Mothers.

Strange mockery of motherhood !  
They who should feel the fostering care  
Maternal, and the tender good  
Of home when fondling arms are there,

Must, ere their time, in mimic show  
Of age and sacred duties, be  
Thus wise to guide, thus deep to know,  
The artless needs of infancy.

The little mothers ! Will they win  
The bitter-sweet of elder years ?  
Will love protect them from the sin,  
And faith gleam dauntless through the tears ?

God grant some guerdon for the loss  
Of childly joy ; and when they come  
To woman-ways and woman's cross,  
Give them a fate more frolicsome.

## Silver and Gold.

OF the questions now awaiting solution there are few, if any, of greater importance than what has been termed the "battle of the standards" or the money question. The recent action of the United States Senate in declaring in favour of the free coinage of silver has again brought it prominently before the public, and it may not be amiss to inquire into the merits of the claims set up on behalf of the respective contestants. By those who favour a single gold standard, the Senate's action is severely criticised, even THE WEEK describes the American silver dollar—the original and only real dollar—as "Uncle Sam's promise to pay bearer one dollar," and goes on to say that these dollars contain but forty or fifty cents worth of silver. It will be readily admitted that ten silver dollars will not now buy an American eagle, nor will twenty-one British shillings in silver pay for a gold guinea, as they would have done at one time ; but this does not settle the question at issue ; what we want to know is, why is this so ? It is clear that for over twenty years, or since 1873, prices of the ordinary products of labour have been more or less steadily declining. It is almost equally clear that the conditions resulting have ruined thousands of the world's most enterprising business men, and reduced millions of its workers to pauperism and crime. They have blackened the roads of America with tramps, and brought disaster to the ryats on the slopes of the Himalayas as well as to the farmers in the valley of the Mississippi ; to the shepherds who watch their flocks beneath the Southern Cross, and to the dwellers on the fertile plains of the North-West.

Are these conditions due to natural causes, to greater facilities of production arising from the use of improved machinery, or are they the outcome of the persistent efforts that have been and are being put forth by the Governments of money-lending countries to force up the price of the standard by which the values of commodities are measured ? A satisfactory reply to this cannot fail to contribute somewhat to the elucidation of the subject.

We, in Canada, from our infancy, as a nation have been monometallic ; we have become so accustomed to regard gold as the standard of value that, though we have felt, and felt keenly, the result of the demonetization of silver in other countries, we have, for the most part, been in ignorance of the cause of our trouble. Like our progenitors who occupied this planet a good many thousands of years before any one of them suspected that it was not standing still, and the sun, moon, and stars moving around it, we have been resting on gold. We have been taught that a gold dollar is always a dollar, and we never think of it as moving up and down in price, but attribute all motion of that kind to other commodities. We deplore the shrinkage of values that began when Germany became a gold country and France closed her mints to silver ; we feel the effects of the crisis in the United States precipitated by the closing of the mints in India to that metal, but few of us appear to suspect the real or principal cause of our difficulties. We hear a great deal about over-production resulting from the use of improved machinery, but we forget that human desire has always hitherto been able to keep pace with human endeavour, and that no period of the world's history has been more prolific in invention and the improvement of appliances that facili-

tate production than that extending from 1840 to 1870 ; yet during that period, though there were variations from time to time, the prices of commodities on the whole increased, and no diminution was observable until other causes began to operate.

Nearly all the economic writers in this country and in England are partizans of gold. We can understand this so far as the Englishmen are concerned, because theirs is a lending country and any appreciation in the price of that metal that does not destroy the paying power of borrowing nations, but adds to their wealth. Canada, on the other hand, has to pay interest on foreign obligations amounting in the aggregate to six or seven hundred millions of dollars, and every cent that is added to the purchasing power of the gold dollar increases these obligations by six or seven millions. That, under these circumstances, Canadians should espouse the same cause seems to indicate that they have carefully cultivated the grace of self-sacrifice. Perhaps they rest their faith on great names ; indeed, it is no unusual thing to hear such men as Oresme, Capernicus, Newton, Locke, and Mill cited as authority for the single gold standard. But, aside from the fact that industrial and commercial conditions have developed so as to make steadiness of price in the standard vastly more important than it was a hundred, or even fifty years ago, none of these writers contemplated anything so elastic as the entire degradation of the world's principal money metal ; the one that had for centuries formed the chief circulating medium ; and the one from which our currency nomenclature is derived.

Oresme, one of the writers named above, laid down certain propositions that are generally accepted by the orthodox, and may be said to form the creed of those who favour a single gold standard. They are :

1st. "That the sovereign has no right to diminish the weight, debase the purity or change the denomination of the coinage. To do so is robbery."

2nd. "That the sovereign can in no case fix the value or purchasing power of the coins. If he could do so he could fix the value of all other commodities which was, indeed, the idea of mediæval sovereigns."

3rd. "That the legal ratio of coinage must strictly conform to the relative market value of the metals."

4th. "That if the fixed legal ratio of the coins differs from the natural or market value of the metal, the coin which is underrated entirely disappears from circulation, and the coin which is overrated alone remains current."

We need not now deal with the origin or theory of money further than to say that it is not only a medium of exchange, but—what is of more importance here—it is a *measure of value*. The source of all exchangeable values is human labour, and it is, of course, impossible to fix an unchanging standard as has been done for weights and measures. The most we can do is to use such commodities, otherwise suitable as are, by their indestructible nature, and by the permanency of the supply, least likely to fluctuate in value from year to year or from generation to generation. By universal consent, and by the usage of centuries silver and gold became the money of the world and the measure of the value of all other commodities as well as of all agreements by which liabilities were created. And though they were selected because they were objects of human desire, and were otherwise suitable, there can be no doubt but their use as money made them be still more sought after, or in the language of the economists "stimulated the demand and increased the price." When it is understood that the values of the world's supply of silver and gold are nearly equal, it will be seen that any decree of a sovereign or act of Government destroying the debt-paying power, or tending to the disuse of one of the metals, must necessarily increase the demand for and raise the price of the others.

From this it will appear, (1) that if it is a crime for the sovereign to diminish the weight debase the purity or change the denomination of the coinage in order to lower the nature of the medium of exchange or debt-paying commodity, it is no less a crime to forbid the use, or destroy the debt-paying power of one half of the coinage, thus raising the price of all that is left, which can be used for that purpose. When the power was with the kings, who were generally in debt, clipping the coin to lower its value was frequently resorted to ; now that it has passed largely into the hands of the wealthy or creditor classes the support of governments is compelled or purchased in order to raise the price and thereby increase

their gains. Applying the axiom of Oresme either is "robbery," the only difference being that the first takes from the rich part of what they have, while the other takes, or demands, from the poor what they may be unable to give.

(2) The sovereign can not "fix" but he can *affect* the value or rather price of the coins. This is especially the case when he can select out of two or three metals, one, the supply of which is, as in the present instance, so limited that it cannot be materially added to by an increased demand. Trade, we are told, is simply barter, or the exchanging of one commodity for another. This is true in a sense, but not always in the ordinary sense. It is frequently the purchase of a franchise or opportunity, the price of which is to be paid in the future, perhaps in the form of interest or installments extending over long periods. A large proportion of the productive forces of the world is at this time held in that way, and the several "sovereigns" of the earth have a considerable though not absolute authority in determining the value of the compensation to be given for these opportunities.

(3) It is, no doubt, desirable to have the legal value conform as nearly as possible to the relative market value, but the relative market value of silver and gold commodities can never be determined until you place the two metals on the same level. Long usage had fixed it at about fifteen and a half to one until governments interfered and artificially raised the price of one and lowered that of the other.

(4) This is only partially true; the coin that is undervalued does not always entirely disappear from circulation. From 1850 to the present time gold has been almost the only money used in California though there have been great fluctuations in the relative prices of the two metals during those forty-five years, and when gold was the cheapest and was the sole money of the West silver held its own in the circulation of the East. But admitting the general correctness of the proposition, when one of the metals falls below the other in value and comes into general use the evil, if it is an evil, begins to correct itself by inducing a larger consumption of the cheaper metal. Besides, this very variation in value may be one of the strongest reasons for retaining the debt-paying power of the two metals. They are both liable to vary in price in consequence of increased or diminished cost of production, but they are not both likely to rise or fall at the same time, at least not in the same proportion, so that the value of the two is less liable to fluctuate than that of either; and it will scarcely be disputed that permanency or steadiness of value is one of the most important of the desiderata in the standard that measures the wealth, the commerce, and the credit of the nations.

But the principal objection to the demonetization of silver as it affects the generation that has to pass through the transition from a double to a single standard is that it increases the purchasing power of gold and diminishes the debt-paying power of every product of human labour. If to-morrow men worked for a shilling a day and wheat sold for a shilling a bushel, and other commodities in proportion, it would make little difference to us so far as present or future transactions are or may be concerned, but all who work with borrowed capital—and they are the best of the world's workers—would be beggared, and all countries which, like Canada and the United States, have used the accumulated capital of older countries to develop their resources would become bankrupt. The adoption of the single gold standard in four or five of the principal trading nations has already led us a considerable distance on this road, and it must be admitted the wayside is pretty thickly strewn with wrecks.

We hear in this controversy, as we do in others affecting economic questions, constant appeals to English experience. We are told that the adoption of the single gold standard in that country eighty years ago worked well, and we are asked why should it not do well for the whole world? Assuming that it did, it by no means necessarily follows that it would work equally well where the conditions are widely different. No one disputes that the wealthy, who hold securities payable in the current coin of the country, might benefit by enactments increasing the purchasing power of that coin and *pari passu* the value of their securities. England was at that time, as she is yet, the money lending nation of the world; she probably held more foreign securities than all other nations combined, and anything

that increased the value or purchasing power of the gold in which these securities or bonds were payable but added to her wealth. Still, it is doubtful, if the effects were so beneficial as we have been led to believe. For fifty years before gold was made the standard, or all through the reign of George III. silver was dearer relatively than gold, and when the standard was changed provision was made for the use of considerable quantities of silver. It was retained as legal tender for debts under ten dollars, and the banks were not allowed to issue small notes, yet for over thirty years gold steadily increased in price or purchasing power, and with what results? Though they were years of peace, and witnessed the general introduction of steam and electricity, and very great progress in mechanical invention, the condition of common people was far from satisfactory. Lord John Russell said it was little better than that of the slaves in the West Indies. A few years later all Europe was in a blaze of discontent that culminated in the disturbances of 1848. Even in New England the farms had shrunk in price over fifty per cent., while in Canada the expression most commonly used to denote our condition was "ruin and decay." The unrest throughout the civilized world was not unlike what it is to-day, until in 1849 the rich gold fields of California were discovered, to be followed soon after by the equally rich finds in Australia. The effect was soon felt; the increased production brought about a decline in the price of gold and an advance in that of all other commodities; business became profitable, enterprise was stimulated, and the years that followed are still regarded as the brightest in the century; years that brought hope and energy to the poor and struggling in every land, and gave to progress an impetus the force of which is not yet fully spent. Of course there were variations from time to time and some severe depressions, but these were only temporary, and prices on the whole remained fairly permanent until Germany, having secured an enormous gold indemnity from France, resolved, in 1871, to adopt the single gold standard. She was followed in 1872 by Belgium, in 1873 by the United States, and soon after by France herself, and by Austro-Hungary and Italy. Mr. Goshen said it required \$1,175,000,000 in gold to make the change. The demand for the yellow metal soon became excessive, the higher price went up and that of every other commodity came down. Many of the debts contracted on the basis of the prices for the ordinary products of labour could not be paid; the commercial failures in Canada in the five years that followed aggregated over \$130,000,000. The subsequent partial rehabilitation of silver in the United States, the more extended use of paper money ostensibly resting on gold, but really largely on other securities, partially arrested the decline in prices for a time, but the closing to silver of the mints in India, simultaneously with the repeal of the silver bill in the United States sent up gold a few notches further with results that were simply appalling.

The prevailing idea that the decline in the value or price of silver is due to excessive supply, or any other cause than its demonetization does not appear to be borne out by the facts. There has been no relative increase in the production of silver over gold in recent years; in fact the percentage of silver as compared with the world's stock of silver and gold is less by nearly one per cent. than it was twelve years ago; and it is doubtful if the supply of both metals combined has kept pace with the increased demand for money and for ornaments and other articles of luxury the result of increasing trade and higher standards of living.

The world's present supply of gold is computed at about \$8,000,000,000, while the foreign securities held in England alone cannot fall much short of twice that amount. When we add to these the securities of all other lending nations we may faintly realize the narrowness of the foundation on which our vast superstructure of credit is erected. Well might Bismark say "gold is too scanty a blanket for which every one is squabbling."

And herein is indicated the danger to the public weal from the course that is being pursued. Most of us understand what it means to "corner" the wheat, the cotton or the coal market, but the quantities of these commodities produced is limited only by the price and any advance in that soon brings additional supply. But the increase in the supply of gold resulting from such a cause must necessarily be slow, and there is no commodity more easily "cornered." In 1880 the stock of gold in the principal

banks of four European countries was \$453,000,000; in 1890 it had risen to \$680,000,000, and in 1893 to \$1,023,000,000. Evidently in the struggle for the "scanty blanket" these institutions are getting more than their share. They are "cornering" the gold and putting up the price so that that of every other commodity, silver included, must come down. When Dr. Johnson wrote:

"How small of all that human hearts endure,  
That part which laws or kings can cause or cure."\*

He failed to take into account the power possessed by kings or Governments over the world's money supply; or to fully appreciate the condition of the debt-burdened farmer or merchant struggling against a continuous decline in prices.

ADAM HARKNESS.

I have credited these lines to Johnston though they appear, I believe, in Goldsmith's Traveller. As I understand it Johnson was Goldsmith's literary executor and finding this poem incomplete he added, among other things, these lines. They appear to be written in "Johnsonese." A. H.

### Parisian Affairs.

THE discussion of the projected 1900 Exhibition is becoming more passionate between the Parliament and the Government. But the Fair will be held all the same. There continues to be no enthusiasm about the venture; it will be an international play-ground during six months for the benefit of hotels, restaurants and the show-world. The Parliamentary Committee is dead against the project, but it finds itself bound hand and foot by the Government breaking its *parole*. It promised to make no decisive step till Parliament had expressed its opinion, but, contrary to the precedents of previous Shows, it issued formal invitations to all nations to take part; the replies accepting leaves no liberty to the Parliament. That smacks of jockeying or smuggling. But the Parliamentary Committee has its revenge: it will recast the plan of the Exhibition. "You cannot," says the Government, "for the plans are all prepared, and no time exists to alter them." "Halt there," retorts the Committee: "four years remain to construct the edifice; none of the preceding Exhibitions—1855, 1867, 1878, and 1889—required more than two and one-half years to be run up." Besides, the Committee, unless Parliament wishes to abdicate its supreme right of controlling money grants, will reduce the area of the 1900 Scheme extensively. It will not allow the Champs Elysees to be touched; the coming can have the same site as its predecessor; if more space for facilitating amusements be required, fall back on the Bois de Vincennes—the People's Park—for the accommodation. Let the entrance to the Show be on the left, and not the right, side of the river; near the the esplanade of the Hotel des Invalides, not on the Place de la Concorde. And so say we all of us.

The underground history of the intrigues is this: The 1900 Fair is purely a Parisian toy; the Municipal Council pulls the strings; its support and guarantee of 12 of the 100 millions of frs. of the total cost has been obtained by the Government in exchange for the latter's not pressing the execution of the metropolitan railways, that the great railway companies are prepared to construct and work at their own risks. The Municipal Council opposes the construction of underground lines, with bill and claws. Why? Because the facilities would induce an Hegira among the inhabitants who would fly to the suburbs to escape the crushing rents and grinding taxation of the city. The latter would have its loan ceases after business hours, just as has London. The city's revenue would be diminished; rents would tumble down and the active dues dwindle, for there would be fewer inhabitants to feed. Parisians can do nothing but submit to be fleeced. As the present ministry has its *raison d'être* on the sweeping away of all abuses, it has an excellent opportunity to commence by favoring the making of the underground railways. Parisians are more interested in that than in the extradition of Arton and his Panama corruptions.

The French claim kinship turn by turn with the Latins and the Greeks, to say nothing of the Gauls. In their love for the *parem et circenses*, they have still a relict of the old Roman. Deputy Clovis Hugues—whose wife shot a baliff dead for insulting her, was tried for murder, and acquitted—is a poet. He in a sense lives by grinding stanzas. He is an "Our Own Correspondent" for a few journals, and con-

tributes his weekly letters—not in prose but in poetry. How many Academicians, or confrères, or crown pretenders could do that? But he can be a legislator, too, in his off moments. Thus he has a bill on the stocks to provide the French with their daily bread free, that would save them supplicating it, materialists—he is one himself—excepted. He is an extreme Socio-Democrat though descended in right line from tenth century Hugues Capet, and so related to the "Widow Capet," better known as Marie Antoinette, who recommended "cakes" for Parisians when they had no bread. Other deputies take charge of providing the people with amusements, from an international exhibition to a Bœuf gras procession. M. Clovis Hugues does not intend to feed the thirty-eight millions with four pound loaves gratuitously; that would imply a daily baker's bill at the rate of one pound of bread per month of 5¼ fr. millions, or a total increase of two milliards of francs to the national budget which is 3¼ fr. milliards. He proposes that the State should go into the bakery business, as it does in the case of tobacco, postage stamps, and what is looming in the future—the distillation of alcohol. The city sick and indigent bake their own crusts in common, so do the soldiers. If the State opened kneading troughs and ovens and made bread-baking a monopoly, sufficient profits would be made to feed the poor free. This would be a new form of crumbs falling from the rich men's tables. The poet forgets that the profits on tobacco and stamps are arbitrarily fixed by the State just as it coins money by making a piece of silver of an intrinsic value of two francs do duty for five. But this is the threshold of bimetalism that people, careful of their peace of mind, ought to avoid.

We are on the eve of great events, it is whispered. We always are and will be till they occur. Since England smashed the legend of the Kaiser's omnipotence, the Triple Alliance, which was really himself, has become very sick. It has received another "ram" from Russia who has regained Bulgaria. What a change that two-year-old baby—the Prince Boris—has made in South Eastern Europe, by having his religion changed for him. The Pope deplores the conduct of "papa," and the latter is complimented by the Czar for selecting the Greek, rather than the Latin Church as the baby's road to heaven. With Bulgaria the Muscovite can defy Austria and Germany; can send missionaries into Macedonia, and archaeologists and other scientists to study the port of Salonica.

The French have the hair a little standing on end by the taking-away-of-the-breath presumed naval estimates of England. Their magnitude is not the less regarded as the compensation for any isolation Britain may suffer. A nation with a plethora of Flying Squadrons, with boundless wealth, unlimited credit and nearly forty millions of a home population out of which to obtain red coats and blue jackets can only remain isolated till war opens. The Emperor of Germany promised in his official wire to President Kruger to back him up also with his "powerful friends," whose existence even Stanley cannot discover. The French view it as rank folly on the part of William II. to run a race with England in a bloated navy. They deplore the expenditure of money under that head, as it will render difficult, when accounts come to be balanced, the return of their five milliards. The Czar forgets that the English navy is the work of three centuries, and he aspires to accomplish a similar miracle in one-quarter, or so, of a century.

It is the opinion here that Mr. Chamberlain and President Kruger will make all matters straight in the Transvaal, provided the latter does not play with fire by speculating upon foreign aid. The foreigner who would do so would have to count with unpleasant regattas nearer home, with British war-ships, as well as at Delagoa Bay. If Kruger comes to England to partake of bread and salt, and invites "Dr. Jim," after pardoning his *frusque*, to join in the friendship lunch, much good would result.

About the 14th July, France expects to be able to issue her new postage stamps; the image—as was easy to beat—is an improvement upon the present. "Marianne," on the new stamps, as the lady of the Republic is called, has too much *masculinite* in her features, softness is lacking, and that could be obtained without altering the expression of strong-mindedness. The hair is arranged in a fashion to suggest a trace of the *coiffure* of the Furies; to many Scorpion twists; one arm (the left) is only visible, holding a bunch of olives over the shoulder; the hilt of a tremendous

Sword of Justice occupies the place of the right hand. On the top left hand corner is the scroll "Postes;" opposite, a space, where the figure representing the value of the stamp are billeted; at foot another scroll "Republique Francaise." At bias points are a bundle of lictor's rods, standing on end, but, instead of the protruding axe, is a Phrygian cap, that recalls a tumbler pigeon on its perch. These and the grasped sword are not artistic; the roosting Phrygian caps look bizarre.

The French appear to conclude that by duties on foreign importations, striking an impost on foreign values, and subjecting foreigners to a poll-tax, they will be able to pay off their national debt. They place difficulties in the way of those desirous of being naturalized French citizens—a boon and a blessing Anglo-Saxons avoid. Every year a Chauvinist deputy takes up the utopia to tax foreign workmen; a few days ago, the round-about plan was proposed, to levy the tax through the employer, *per capita* of the employed. It required the presence of the common sense Minister of Foreign affairs, Berthelot, to explain to the parliamentary committee, that conduct would be opposed to national law, and would be met by severe reprisals. A French manufacturer, etc., generally employs the foreign workman—navvies, clerks and domestics, chiefly because they accept low salaries, and he would continue to do so, till the difference between the tax and the wage, made the latter too onerous; this point reached, he would dismiss them. That treatment would be resented, by Belgium, Switzerland, Germany and Italy, expelling French residents from their midst.

M. Zola is up again, as candidate for a fauteuil at the Academy, where he has been uniformly black-balled. But his great enemy, Alexander Dumas, being dead, the opposition to his immortalship may be less wicked. Zola published very severe estimates of the literary baggage of Dumas fils, and denied his claim to any genius. But Zola has plenty of enemies; a pamphlet has been published, containing all the nasty things Zola said of the Academy and its members; with also a collection of the strongest obscenities taken from his works. That will not facilitate his admission, but will make him known to the Immortals; of the forty Academicians, perhaps not more than three have read his works; several admit they never heard of the author! What constitutes fame after that?

The new horseless cab has appeared, and by the end of the present month, upwards of fifty will be delivered by the inventor, who guarantees to turn out five a week till the close of the year. They are worked by compressed air, and luxuriously fitted up, as to cushions and electric lamps, or perhaps the new gas acetylene. The wheels also are cased with an India rubber band, like the wheels of a bicycle; so the occupants roll unjolted, and can talk in the vehicle. A proprietor of ordinary cabs, now has all their wheels rimmed with pneumatic bands of India rubber, and the amelioration adds nothing to the amount of the fare. The rheumatic may now have no dread of aching bones, when rattled over the stones.

Z.

Paris, February 12th, 1896.

### Settlement Life Among the Poor.

THE belief that the sentiment of charity is not merely a simple and primitive emotion but a factor in human progress capable of development on scientific lines is an idea that is an essentially modern one. For centuries the rich man was expected to give of his abundance, and the poor man was expected to rise up and call him blessed, and no one questioned if this position satisfactorily covered the ground! Maurice, Kingsley, and their followers were among the first to realize the awful failure of thoughtless charity to alter for the better the condition of the poor of England. They listened and heard from factory, shop and coal-field the bitter cry that Villon, centuries before had first put into words:—"It is not to poor wretches like us, that are naked as a snake, sad at heart, and empty of paunch, that you should preach virtue and temperance; as to us, God give us patience—" and they formed themselves into a band that, known as Christian Socialists, did good work for years in preaching the principle of brotherhood, in legalizing trade unions, in founding coöperative societies and in improving the sanitary condition of poor dwellings. They realized the value of numbers, "union" was their watch-word, and

"co-operation" almost their fetish, and they did work valuable beyond words, but they never succeeded, to any appreciable extent, in getting into personal touch with the very men and women they tried so hard to help. Arnold Toynbee was the first to attempt a solution of the problem of personal intercourse. An Oxford student who had resolved to devote his life to political economy and social questions, he saw clearly that mere pecuniary assistance unaccompanied by knowledge and sympathy could bring about no lasting change for the better in the condition of the poor; and, taking as a working formula the belief that he who would know the poor must live among them and share their lives, he took, in 1875, a room in a common lodging-house in Whitechapel and threw himself into the life of the neighbourhood. It was, thank God, no new thing for men and women to give their lives for their oppressed brethren. Clergyman, priest, and nun, district nurse and reader went in and out among vice and want, but their very vocation cut them off from so many work-a-day problems, that the poor man felt they and he viewed life from different standpoints; and though he might turn to them in an emergency emergencies come rarely in life and the forces that stir us then are apt to be dumb at other times. Toynbee bought his food at the little shops; exchanged kindnesses with his fellow-lodgers and spent his evenings listening to the ideas of East End politicians. He had to leave Whitechapel at the end of the long vacation, and, unfortunately, his delicate health never allowed his return. He died in 1883, aged only thirty-one, but he did not die before he had succeeded in impressing on those about him his belief that in philanthropy, thought and knowledge must take the place of feeling. Toynbee left behind him many who loved him, and who, filled with grief for the voice "untimely silenced," banded themselves together and erected Toynbee Hall in Whitechapel to perpetuate his memory and develop his theories. Toynbee Hall has now been in existence some ten years, and most of us know, by this time, a little about the work that is done there.

Twenty university men—under the Rev. S. A. Barnett, as warden—live in Whitechapel and constitute themselves friends and helpers to the entire district, looking after Boys' Clubs, Lecture and Art Courses, Co-operative and Sanitary Committees, studying local difficulties, and attempting, by every means in their power, to foster in those around them a sense of civic duty and a belief in the responsibility and reality of human brotherhood, while at the same time they acquire that knowledge of life among the poor that will enable them to obey the mandate "Bear ye one another's burdens."

Toynbee Hall would be an interesting experiment had it remained unique, but, after all, its chief value lies in the fact that to so many people it has suggested new possibilities in work. All over England and America the settlement idea, as it is called, has taken root and is bearing fruit. In many cases the houses are, as yet, small and their influence, even in their immediate neighbourhood, hardly perceptible, but it needs little consideration to realize in what new channels philanthropic efforts will flow if many men and women accept this new experiment as a feasible one.

As Toynbee Hall stands for settlement work in England so Hull House in Chicago may be taken as typical of its best development on the side of the water. Six years ago two young women—Miss Jane Addams and a friend—representing no society, but backed by many friends, took possession of an old house on South Halsted Street—a house that in the sixties had been the home of a Mr. Hull, and that through all its vicissitudes of tenement and junk shop had retained its neighbourhood title—restored it to its early dignity, converted it into a beautiful dwelling place and made it their home. The third of a square mile about Hull House includes, east of the river, a criminal district which ranks as one of the most openly flagrantly vicious in the civilized world; and west of the same stream the poorest and probably the most crowded section of Chicago. Rear tenements and alleys form the core of the neighbourhood, and children swarm on every door step and every foot of vacant ground. Foreigners form the great bulk of the population—Bohemians, French-Canadians and Russian Jews; most of them undersized and unhealthy looking and the large proportion the slaves of the omnipotent sweater. If we remember, in addition, that municipal rule is an absolute farce in Chicago, and that the Police Justice of a poor

ward finds his prototype in the ill-tempered Cadi of the Arabian Nights, we can form some idea of the neighbourhood to which Hull House opened its doors.

From the first Hull House stood for social intercourse and social democracy. It had no cut and dried programme. Its inmates increased in time to twenty women and reinforced by some men who came into residence in a cottage on an adjacent street started with the modest belief that it was well that in that shifting, swarming population one home should be found with a permanent footing, hospitable and easily accessible, where men and women could be found with leisure enough to assist in every way possible their weaker brothers and sisters. "Leisure enough" is, we believe, the key to half the position. "The destruction of the poor is their poverty" in so many ways! The man who is fighting for a crust of bread has neither time nor inclination to rebel if his children are untaught, his streets filthy or the police negligent; and yet there is no mistake greater than to suppose that in any civilized city in the world there is any considerable area peopled only by the very poor and stupidly criminal classes. All about Hull House were men and women conscious of their rights, conscious they were being cheated by both city and State at every turn, chafing against their own helplessness and with no champion but the anarchist speaker at the corner saloon. When these men and women found in the residents friends who could say "Yes, it is disgraceful our streets should be kept in this condition, and the children closed out of the schools; let us agitate till these abuses are removed;" and when they saw the forces of co-operation and combination—sacred prerogative in the past of aldermen and ward-heeler!—exercised in their behalf, and by themselves, we can well believe that the bond that grew up between House and neighbourhood was a very strong one.

Want of space forbids us to give more than the merest outline of the work done in the Settlement, but any one interested in the subject will find ample information in a book entitled "Hull House Maps and Papers," published by T. Y. Crowell & Co., New York. The stream of personal influence flows out from the House in many directions and touches hundreds through natural social relations. There is a Kindergarten and Day Nursery for the little ones; Clubs and Gymnastic classes for the boys and girls; College Extension Courses, Art Exhibitions, Receptions, Dances and Concerts for the men and women, while through the efforts of the residents, Public Swimming Baths, a Play Ground for the children, a Labor Bureau and Co-operative Lunch Room have all been established. Hull House stands in the midst of the sweat-shop district of Chicago, and as a powerful neighbour it has done what it could against the evil. The initiative toward the introduction of a Factory Inspection Law was taken by a resident and a Committee of Investigation sent from Springfield to inspect sweat-shops was piloted by the same resident upon their tour. In the Hull House book are included maps and papers which show the serious and valuable sociological work the residents are doing. The maps are modeled upon Mr. Charles Booth's famous map of East London, and were prepared in 1893, when one of the residents acted as a special expert in a Slum Investigation ordered by Congress. The race-map is variegated like a crazy-quilt, as over eighteen nationalities are herded into this third of a mile; the wage-map is more uniform in colour, as most of the families in the district appear to live on an income ranging from ten down to five dollars a week. That the maps should be absolutely accurate is impossible, but how much more correct they are compiled by people who live in the neighbourhood than they would be were they the work of mere paid investigators, any of us can realize who have ever attempted to learn the truth about one poor family with whom we were not personally acquainted! And the spirit in which the work has been done is worthy of all imitation. "Insistent probing," says the Report, "into the lives of the poor would come with bad grace even from government officials were the statistics obtained so inconsiderable as to afford no working basis for further improvement. . . . The painful nature of minute investigation, and the personal impertinence of many of the questions asked would be unendurable, were it not for the conviction that the public conscience, when roused, must demand better surroundings for the most-inert and long-suffering citizens of the common wealth. Merely to state symptoms, and go no further, would be idle; but to state

symptoms in order to ascertain the nature of the disease, and apply, it may be, its cure, is not only scientific, but in the highest sense humanitarian."

With the Labour Movement too, Hull House is in "good and regular" standing. In one case a strike was successfully arbitrated. And the settlement has done much to break down the course of exclusiveness and self-centered effort often so noticeable in old and strong Unions; and to foster in working men and women a sense of obligation to employees in shops where wages are low and the surroundings unfavourable!

But time would fail to tell of one half the ways in which the House acts as big brother to the 19th ward, but no one can study, even in the most cursory manner, what has been achieved without being struck by the humanity and sanity that guides the whole movement.

When Arnold Toynbee died, Social Reform seemed deprived of its best friend. What his life might have done for the problem we cannot tell, but his death was instrumental in instituting in personal living with the poor—the experiment he believed best calculated to help those powerless to help themselves. "Except a corn of wheat fall into the ground and die it abideth alone; but if it die, it bringeth forth much fruit."

And now, some may ask, "What is the gain in this new departure?" The residents in any settlement would be the last to claim that they have, as yet, solved any problem. Every effort is still experimental, the present is pioneer work; but "when the social conscience has once been formulated it is not so hard for others to follow." Professor Peabody says: "The Problem of Charity now demands two elements, each perfectly distinct, and each absolutely essential. One element is the *method* of charity, the other is its  *motive*. The method must be the method of business. It must not conflict with economic principles, it must conform to them and re-inforce them. The motive on the other hand must be that of ethics—the same sense of brotherhood, which once satisfied itself with alms giving, precisely as active in its influence but disciplined in its use." Settlement life calls into play both these factors in Scientific Charity. Each resident is confronted with the question of *method*, for no one can take an interest in trying to cure *one* case of poverty without finding that nothing in politics or industry is foreign to the subject; and the motive of Brotherhood is never lacking when the neighbourhood is welded into a harmonious whole through social intercourse and common interests.

But it cannot too often be repeated that the present conditions are only provisional. A settlement, at the best, is an artificial household; it cannot serve as a model for other homes. When Mr. Buchanan, in London, and Professor Graham Taylor, in Chicago, moved, with their families, from pleasant surroundings into poor districts, and began to show the people about them what a home might be, they illustrated the condition that most enthusiastic workers long for—the day when the conscience of each man will be so touched, that he will prefer to live with the poorest rather than with the richest of his brethren,—the day when this living will be universal and need no name! E. G.

\* \* \*

#### At the House of Commons.

THE past week has dragged along wearily enough in the House of Parliament, but excitement and speculation run rife over the remedial bill. First the great question was when will it be brought down? Now each is asking the other, what did Sir Donald Smith accomplish in Manitoba? Is Mr. Greenway coming down? And what is the meaning of Father Lacombe's letter? As to this last there are divers views in the matter. One is that Father Lacombe is a simple-minded priest who does not understand politics, or the maze of tangled and buried wires, each with its own special power, by which politicians are moved and influenced. He is reported to have said to a gentleman in town: "I am going to write and ask Mr. Laurier to help us." His listener laughingly asked, "Do you think he will do it?" "Why not?" he returned simply. "Ha! Ha!" chuckled the man at what he considered a rare joke, and then added "You do not understand politics, Father Lacombe?" "Thank God, no!" replied the devout and one-ideaed man. Now he is believed to have said that he did not mean

the letter to be published; that he is worried over the prominence into which he is awakened, and that he will go back again to his Indians for he has been a missionary amongst them for thirty five years.

It is cleverly said in connection with the recent developments that now the question is not whether we shall have free schools or no, but whether, indeed, we shall have a free Parliament. And this touches every citizen, every student of political ethics. The one is but a belief—good men think as their minds have been trained to think. The other means more. It means the summit of all that is right soiled past the semblance of good.

The faction in the Cabinet is still apparent. The so-called welding into one is not by any one supposed to be anything more than a temporary shift. The growl of dissension is heard. The old white-haired Premier still nominally leads, but Sir Hibbert Tupper himself is reported to have said that his father came here to be leader. Now, in the face of this, and of Sir Mackenzie's tight grasp on the reins of power, we have that gentleman's own assertion made in the Senate during the crisis, that he himself invited Sir Charles to come over here. There are some who say, "Poor man, so he did, but he 'buildd' different 'than he knew.'"

It is likely that this week will continue in the interminable contortions of the budget debate. Each year the facts and figures are stated and mis-stated; each year the kinks are straightened out and the warfare waged for two or three weeks. English politicians are spared the unseemingly and unprofitable wrangling, but this young country, saddled with a trade policy that is plainly not a financial success, must needs spend her time and her money while two opposing factions discuss the "is" and the "might be" for three whole weeks. But it is to end Friday night of this week. Then Thursday will be given over to "private members," and on Tuesday, March 3rd, a motion will be made for the second reading of the remedial bill. After that? Well, who knows? There are none sufficiently endowed with the spirit of prophecy and be believed when they predict.

Mr. John Charlton is again in the House. A severe accident in the early days of December, by which the member for North Norfolk so nearly lost his life, has prevented his being in Ottawa until the past week. Full sympathy is felt for the genial member who, so alert for his years at other sessions, is still obliged to use crutches and to drive too and from the buildings each day.

One day last week a visitor at the House—a man who is a thinker and a student of human nature—looked down at the treasury benches, and, turning to his companion, said: "Who is the man with the strong face, down there with the red tie?" The gentleman was the Hon. Mr. Dickey, now Minister of Justice. He is a spare, erect man, with a smooth-shaven face, a strong chin, and frank eyes. And the casual enquirer was correct. It is a strong face, and the strong, honest and manly touch of his political mind is being felt and recognized more and more each day by both friends and foes.

The ball is still the chief topic of conversation amongst the ladies. The sight was a truly grand one. It simply baffles description. The dances were universally graceful poises and steps by finely gowned women and brave men. The photographers are reaping extended benefits, for almost all the costumes have been photographed. The group of Indians were donning their feathers and trinkets and paint this morning, and the small boys who stood outside the photographer's door said, one to the other, as the stragglers wildly hurried home: "Say, there's another o' them squaws." There is this to be said: Whatever others might have done, Their Excellencies left no stone unturned to make the event the most delightful of dreams for their guests. The arrangements were perfect, and those who complain of the crowd in the corridors leading to the supper-room should know that some one blundered. The doors from the galleries were not intended to be opened until all in the courts had left the supper-room. The event was truly a sight to be seen, a

thing to be long remembered. All the members of the courts bore away with them dainty souvenir pins from His Excellency, the Governor General. The design is a prettily lettered motto—his own, "Fortunata Sequatur," and the ladies pinned their pretty gifts to their fancy gowns and wrote their dance programme full with the pencils attached.

Ottawa, February 25th, 1896.

### The Massey Mass Meeting.

Then Clarke, presiding officer, arose  
And to th' expectant multitude began  
With neatness to explain the purposes  
Of that convention, and his bosom swelled  
Full proudly as he looked upon the throng;  
"Fairplay we ask," he said, "fairplay for all,  
Avoiding aught that speaks intolerance,  
Injustice or oppression. Let us have  
A calm investigation of the facts  
Let both Conservatives and Grits this night  
Try to speak truth for once, the simple truth,  
Upon this burning question of the hour  
'Remedial Order or Provincial Rights?'  
Let them for once, I say, speak as they feel  
And rise above the puppet and the string!"  
He ceased. The people cheered him as he sat  
Wiping his brow with chequered handkerchief.

"Voice of North York," rose Mulock from his chair  
And in a dulcet tone essayed to speak,  
"I find myself," said he, "a party man,  
In strangest company this evening  
I am to-night associated with men  
Whose stripe of politics is not the same  
"As that I wear, as that I joy to wear.  
But I submit this crisis doth demand  
From classes, creeds, and nationalities  
A firm expression of opinion here.  
Therefore I asked papa if I might come,  
And he replied, 'Yea, child, I do approve,  
And take with you, and tell them this from me:  
In dealing with this question bear in mind  
Conciliation is less harsh than force!  
Such is the message, friends, papa has sent,  
And those the words he straightly bade me say.  
I mark their gentle ambiguity,  
And so, I rather should suppose, do you!  
To-night we follow the example of—  
The Father of Confederation, they  
Whose hearts beat stronger for their country's good  
Than for the circulation of their blood."

Then leisurely stood up the Durham man,  
One Craig, M.P., nicknamed "The Durham Bull,"  
And smiled serenely on the audience.  
"Have then no fear," he cried, "no fear of me!  
I am not come for purpose of attack  
And though we differ, let us still agree.  
For I am friend of all minorities  
And I will vote against this parlous bill  
Because I think its passage will affect  
Injurious the minority.  
Thus if a babe plays with an open knife  
We take the knife away and spank the babe  
Who thanks us little for our loving care.  
I hope I make my meaning very plain."

Sleek and well groomed the people's Dalton rose.  
"I have no leader to consult," said he,  
"I came tonight because it is my choice  
To do as I propose, now or at any time.  
Six years ago I cut myself adrift  
From grandma's ample and protecting skirts  
And ever since have fought for my own hand.  
Upon this subject of Provincial Rights  
I take a firm and never-shifting stand;  
I do deny the power of Ottawa  
To foist on discontented Provinces  
A School System which has been once condemned,  
Tried and condemned, and therefore cast aside.  
I charge the hierarchy of Quebec  
With stirring-up of strife; with menacing  
The leaders' power; with promises; with bribes,  
With bargainings, and counter-bargainings.  
'Hands off our public schools!' I cry again  
Though it should gain or lose a council seat,  
Or shake Confederation to its base  
We must not brook the clutches of the priest  
To throttle progress in our Provinces."

Next the original framer of the bill,  
That "Act of 1890," "Fighting Joe,"  
Good old Joe Martin, stood upon his feet,  
And coughed to show his readiness to speak:  
"I never thought," said Joseph, "it would work;  
I told Tom Greenway so. He sees it now  
I guess as clear as I. My 'pinion is  
That education purely secular

Would meet the case, and introduced before  
 Would have prevented all this botherment.  
 But as the matter has reached such a pass  
 That it's a question of coercion, friends,  
 I take my stand with all the rest of you.  
 'Fairplay and no compulsion' is my cry.  
 We know our wants, and just what we're about."  
 "Why that's well said," struck in the Orangeman,  
 Clarke Wallace, "I know all about the case  
 Investigation is not needed here,  
 Separate School Systems always *are* corrupt  
 I say so, and I know it. Let it rest."

Rose the Queen's Counsel with a jury smile  
 And joined the resolution; adding then  
 That when discussion of the bill took place  
 In parliament, he hoped the gentlemen  
 Who were Toronto's representatives  
 Would find that business cares, though numerous,  
 Still left them leisure to attend debate,  
 Nor called them, as at present, out of town.  
 And when he ceased, the member for East Grey  
 Inquired if Church or State should rule the land?  
 And Scotch McLean, the member for East York,  
 Offered his own solution of the case.  
 "I think," said he, "the party leaders should  
 Meet and agree to let the Provinces  
 Decide these questions for themselves. I do.  
 I really do. That's my belief, my friends."  
 Oh, bland and childlike faith and innocence!  
 —Much moved I wandered sadly from the hall.

Toronto.

SYDNEY FLOWER.

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 Art Notes.

THE Royal Academy has again chosen an American for an Associate; and, as in the case of Mr. Sargent, a brilliant one. Edwin A. Abbey has for several years delighted the English quite as much as he has the Americans by his wonderful drawings: and, for the most part, his subjects have been taken from the literature of the Mother Country. Shakespeare's works have been illustrated time out of mind, but perhaps never with such genuine inspiration as by the hand of Abbey. The English school subsisted, so to speak, on Shakespeare for a time. Falstaff, Caliban, Imogen, Romeo and Juliet have been painted and drawn with every variety of incident, posture and costume, and with every distortion of character, from a Falstaff with religious preoccupations, to a shrewish Juliet: and especially by the English school aforesaid, which flourished, if any figure painters of that school can be said to have flourished, in the early Victorian period. The Museum of South Kensington has preserved these laborious efforts, and in the works of Maclise, Leslie and E. M. Ward, the discouraged student may learn that even Shakespeare has failed to kindle some imaginations.

E. A. Abbey, with his extraordinary gifts in the perception and delineation of character—and he is equally happy whether the distinctions be subtle or the contrasts broad—has found, and found for himself, a mine of wealth in the works of England's dramatist. And he has already traversed a large area in these inexhaustible fields of thought, and has brought away his own impressions of what was the real aspect of each individual character of Shakespeare's creation and his own view of the proper and probable disposition of the *dramatis personæ* in each scene. The English painters laboured under a perceptible restraint; and having taken most of their notions from Drury Lane, they were under the double obligation of conforming to the Shakespearean text and to the conventionalities of theatrical managership. Abbey discards all precedent. He is absolutely a free lance. His groupings, facial expressions, costumes, are the result of his own individual insight or study. He can be impressively tragical, or laughably farcical—"historical, tragical, pastoral," all the moods are his—and I ask no better cure for a mental attack of pessimism than a volume of these inimitable drawings. Technically they are above criticism, and they are potent to charm the mind when it takes that view of life which is indicated by the mathematical formula "at sixes and sevens;" and a vast number of people are indebted to Abbey for affording them a boon—less appreciated in a general way in England than in France—the boon of amusement.

Abbey does not confine his illustrations to Shakespearean subjects; but for some years he has confined himself to those periods of England's history which give him opportunities

for quaint and pretty costume—any period in fact but our own time. He invests even his Grecian subjects with an unwonted picturesqueness in marked contrast to the cold designs of Flaxman.

Amongst his happiest group of drawings was the series taken from Goldsmith's play "She Stoops to Conquer." The boorish Tony Lumpkin, the austere Hardcastle, the romantic hero and pretty heroine are all realized with unerring insight and unfaltering hand. He has in a remarkable degree the double power of large, comprehensive design associated with minute appreciation of detail. His grouping and arrangement of figures and architectural details are novel and dramatically effective and yet he dwells in a lingering, affectionate manner over patterns and folds, the tracings of a vein on hand or arm, a sandal, tresses of hair, the lead lines of an emblazoned window. Nothing is so minute as to be trivial or useless to his pen; and yet no one knows better than he when to omit or subordinate the details which would conflict with the main purposes of the design.

E. WYLY GRIER.

A number of oil paintings and watercolours, by well-known British artists, has been for several days on exhibition at Messrs. Roberts & Son's galleries and were afterwards taken to Dickson & Townsend's auction rooms for sale. Amongst the pictures are some fine Scotch scenes by Charles Stuart, half a dozen realistic views in the lake district about Helvellyn and about Snowdon, in Wales, by Thomas Hudson, R.I.; a couple of military figures by Koek-Koek, the English Meissonier; several landscapes by Yeend King and Ernest Parton and O. Eckatson, and "February," an English spring landscape, by J. L. Pickering.

Mr. Edward Morris has a small collection of water colours for sale at Matthews', consisting of French and English landscapes and several figures, the subjects being all well chosen and pleasing in their different light effects, and they are well worth a visit.

Great interest is being taken in London in the drawings of Charles Dana Gibson which are now there on exhibition. According to the English critics, they are "extraordinarily individual" and "most enlightening to an Englishman on the subject of American social life."

It is said that a new discovery has been made by Hubert Herkomer, the artist, of the practicability of converting original sketches, drawings, and paintings into plates from which impressions can be taken without the intermediate processes of photography, etching, etc. This will ensure fidelity in reproduction, and place the artist in direct relation with the public, and will also make illustration an autographic art. The British Fine Art Society has arranged to hold an exhibition of examples of Prof. Herkomer's new invention, and a practical demonstration of the process will be given by the inventor.

A colossal monument of Emperor William I. and Bismarck is to be unveiled in a few weeks at Ruhrart, Germany, to be a memorial to the glorification of the German nation. It represents the Emperor in the attitude assumed when he was about to address the assembly of German soldiers and statesmen in the Gallerie des Glaces, at Versailles, January 18th, 1871, the most memorable day in late German history. Bismarck, who stands before his master, has just finished reading the famous proclamation addressed to the German people which raised the King of Prussia to hereditary German Emperor. History and Victory are also represented on either side of this group which bears out the universal sentiment of the masses that Bismarck has an almost equal share in the glory accorded to his illustrious master. The monument is the work of the sculptor, Prof. Gustav Eberlein, of Berlin, and the striking conception is carried out on a grand and imposing scale.

In the February number of Blackwood, an article on "The Romantic Movement in Art," of which Constable, Delacroix, Michel, Rousseau, Corot, Millet, Dupré, Daubigny, Diaz, Monticelli, Jacque and Troyon are exponents will prove interesting to many, and recall the late loan exhibition held here where these great masters were all represented.

## Music and the Drama.

THE desire to produce Mendelssohn's great oratorio *Elijah* in Toronto, in celebration of its first performance under the composers direction fifty years ago in Birmingham, is certainly a good one. The question is, whether it is wise at the present time to have two societies engaged in the production of this class of composition. The Philharmonic is flourishing to a degree, and I understand intend to give the *Messiah* later on in the season, and as *March* is practically here, it will be seen that the musical year is far advanced. For several seasons oratorio has not been popular in Toronto. No doubt there have been reasons, for in Christian countries, where music is cultivated to any extent, the sacred subjects treated in this form of musical writing, will ever appeal with more or less force, and will in consequence have a continued interest among the people. But they do not wish too much of even a good thing, although the object is a laudable one. Nor do I think at this time, in consideration of the Philharmonic's operations in the same sphere of musical activity, that it is wisdom to organize another chorus for oratorio production with the idea of making any financial success of the undertaking.

Many great musicians died during the year 1895, and already the present year has witnessed the deaths of several, among them being Ambroise Thomas, the director of the *Paris Conservatoire*, and composer of *Mignon*, and the English musician Joseph Barnby.

I am glad to notice that Mr. Albert Lockwood, a young American musician, whom I used to know when a student in Leipzig, has made quite a stir in Paris as a pianist of unusual skill and ability. Clarence Eddy, the Chicago organ virtuoso, who was present, predicts for him great success when he returns to the United States.

Speaking of pianists reminds me of a young Polish pianist from Warsaw, who came to Leipzig to study at the Conservatorium under Zwintcher, who was considered one of the best teachers in the institution. He was a delicate fellow, but possessed immense talent, having a musical mind and an almost ideal hand for the keyboard. Fresh from the Warsaw Conservatory, he played with extraordinary passion and burning eloquence, Chopin's A flat Ballade, op. 47, and Beethoven's Sonata, entitled *The Adieu, the Absence, and the Return*. His playing had magnetism and power, and was technically flawless, although his intense nature permitted him to play at times with too much vigor and *rubato*. Notes danced from under his fingers as easily as water drips from a running fountain, and his tone had an appealing tenderness which mystically enthralled. We became good friends, and were in the same class together. I admired his gifts and acute, sensitive organization, but he was not there long before he fell sick. I visited him at the hospital, where he remained for several weeks, and as soon as he was able left for Switzerland to try and regain his health. But this was not to be, for in the early summer he died, a victim to the dreadful disease consumption. Poor Rosensweich! he was only twenty-one years old, his technic was already fabulous, and his ambitions and desires of the noblest kind. He had the genius to become great, and was endowed with not only affection and temperament, but had intelligence, concentration and enthusiasm, to a degree rarely met with. His first name I have forgotten, for I chiefly knew him as Rosensweich, and by that name I will ever remember him. It was him whom I first heard play Tschaiikowsky's dreamy, lulling Barcarole "June," and he coaxed the tones from the piano with a touch as caressing and beautiful as the music is intoxicatingly charming.

Herr Adolf Ruthardt, the composer and piano teacher, of Leipzig, writes me of some new piano music which will be issued almost immediately by Schubert, op. 32, 35, and 36, the latter comprising two easy sonatinas for instructive purposes. Ruthardt is a scholarly and imaginative composer. All his works show profound knowledge and contrapuntal skill, but seem to lack expressive melody, although one finds many phrases of sterling beauty. He has composed a very brilliant piano concerto which I have heard him play, but is still in MSS., one or two symphonies, chamber music, and some colossal fugues for the piano. His Valses, op. 21, Minuet from op. 11, and Gavotte, op. 28, are most interesting and romantic. He is becoming widely known through his speakers editions of classical works

issued by the famous house of Peters, in Leipzig, and from the excellent criticisms which appear from his pen. On interpretation his opinions stand high.

W. O. FORSYTH.

The Toronto Vocal Club, under the leadership of Mr. W. J. McNally, gave its annual concert on Tuesday evening, in Association Hall. It is a pleasure to be able to record the progress of this organisation; for certainly the singing of the various numbers on this occasion was characterised by more accurate intonation and a purer tone than the society had ever previously produced. Mendelssohn's "For the New Year," Faning's "Moonlight," and Gaul's "Jack Frost," were particularly well rendered; but the most successful numbers of all were Batson's "Two Cupids," given throughout with much delicacy, and ending with a fine climax, and Stewart's arrangement of "The Cruiskeen Lawn," which received most finished treatment, and was deservedly encored. Dudley Buck's difficult "Hymn to Music" proved much less satisfactory, as it requires a larger body of singers to make it effective. Mr. Walter H. Robinson deserves a special word of commendation for his singing of Beethoven's "Adelaide," which was given in a refined and artistic manner. The best vocal solos are generally so conspicuously absent from local programmes that Mr. Robinson's good taste becomes particularly noticeable. Miss Ida McLean, who is undoubtedly one of Toronto's most promising sopranos, sang her solos very well—better perhaps than the quality of the music deserved. As a pianist, Miss Florence Marshall displayed abilities which were quite remarkable for one of her years, the sweetness and power of the tone which she obtained from the Knabe grand piano deserving special mention. All the soloists were encored. Miss Millie Marks proved herself an efficient accompanist.

A programme of unusual interest was rendered at the quarterly concert of the Toronto Conservatory of Music, held in Association Hall last Monday evening. About twenty of the pupils of the Conservatory took part, so that it is impossible to speak of their work individually; but the presence of a large audience showed clearly that public interest in the progress of this institution is not in the least decreasing.

It is expected that the decision in regard to the musical competition (proposed in THE WEEK of Jan. 3rd) will be announced in our next issue.

The repetition of Haydn's "Creation," by the Toronto Philharmonic, on the 20th inst, in the Massey Music Hall, does not call for extended notice, as the performance was in every respect similar to that of last month. The soloists were, as before, Miss Augusta Beverley Robinson, soprano; Mr. Walter H. Robinson, tenor, and Mr. Fred. Warrington, baritone. The audience was not so large as to offer very much encouragement to the presentation of oratorio at a low price for admission. At the close of the performance, Mr. Anger, the conductor, announced the death of Mr. H. A. Massey, the founder of the hall, which had occurred while the oratorio was being sung. The performers and audience remained standing while Mr. Blakeley played on the organ the Dead March from "Saul," as a mark of respect for the deceased. The next concert of the society will be a performance of the "Messiah," on the 23rd of March, for which the following soloists have been engaged:—Mme. Albani, soprano; Mme. Van der Veer Green, contralto; Mr. Wm. H. Kieger, tenor, and Mr. Norman Salmond, bass. With such eminent vocalists as these, the performance is sure to be a memorable one.

The president of the Toronto Philharmonic has announced that Mendelssohn's "Elijah" will be the first work produced by the society next season. Mr. F. H. Torrington is also at work arranging for a performance of the same oratorio under his own direction—presumably towards the close of the present season. The first production of "Elijah" took place in 1846, and this is therefore its jubilee year.

Pupils of the Toronto School of Elocution gave a recital last Saturday evening before a very large audience of the friends of the institution. The programme was lengthy and varied, and well adapted to display the abilities of those who took part in it. The elocution department proper was assisted by vocal pupils of Mr. H. N. Shaw, B.A., and by one or two instrumentalists from the Conservatory of Music.

The great popularity of Mme. Albani was demonstrated by the presence of about 3,500 people in the Massey Hall on the evening of the 21st inst. She was supported by Mme. Van der Veer Green, contralto; Mr. Norman Salmond, bass; Mr. E. Schelling, pianist; Mr. F. Rucquoy, flutist, and Mr. Jehin Prume, violinist. Albani's voice still retains its magnificent power, and its quality is on the whole very fine, though the upper tones are somewhat harsh. If the selections sung had been of a little better grade her part of the programme would have been enjoyable even to the farthest corners of the hall. Mme. Green has a good voice which she uses very judiciously. She was well received and will be heard again with pleasure. Mr. Salmond also gained much applause, and sang as an encore number Schumann's "Widmung"—perhaps the most important vocal number of the evening. The instrumentalists were hampered by the large size of the hall so that they did not produce as much impression as they would have done elsewhere. The flutist displayed admirable execution and produced a sweet tone in his solo and in the obligato to Handel's "Sweet Bird;" while the violinist and pianist were both encored, the latter, however, largely for the benefit of those who were amused by his peculiar manner. The concert, though excellent in some ways, was not an unmixed delight: a very late commencement, together with almost endless recalls and encores, made the—not sufficiently classical—programme exceedingly wearisome. If the very unfavourable seat occupied by the representative of THE WEEK accounts in any degree for the small amount of enjoyment which the performance gave to him it may serve to indicate the desirability of press representatives being given good locations, especially in large concert halls.

C. E. SAUNDERS.

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### The New Theory of Vision.\*

ALTHOUGH this monograph is in the German language, it may fairly be claimed as a contribution to Canadian literature. The authoress is a Canadian lady, educated at the High School in Montreal, and subsequently at McGill University, where she took the degree of B. A., with honours in Philosophy. After spending a session at Cornell University under its Canadian President, Dr. Schurmann, she proceeded to Europe, where she has studied for some years at the Universities of Leipzig and Zürich. She has recently been promoted to the degree of Doctor in Philosophy at the latter University, and this monograph is her dissertation written in accordance with the requirements of that degree. Its German dress is therefore something of an accident due to the nationality of the institution from which her degree has been obtained. Let us hope that it may be reproduced in an English dress as well, as I do not know of any special work in our language going over the same field.

The dissertation opens with an introduction in which the authoress gives some striking, and even amusing, illustrations of the astounding misconceptions of Berkeley, which prevailed for a long time in England, and which were carried over to France by Voltaire, who disposes of the English idealist in a brief witticism of the "Dictionnaire Philosophique." The first chapter is devoted to an interesting historical sketch of Berkeley's relations to Locke, as well as to the general tendency of thought in his time. This is followed by an elaborately careful analysis of the "New Theory of Vision" itself; and another chapter discusses at some length the relation between this work of Berkeley's and his "Principles of Human Knowledge," by which it was almost immediately followed. A fourth chapter is devoted to the hostile critics of the Berkeleyan theory of vision, while the concluding chapter reviews at great length its subsequent developments. In this review Dr. McFee notices first the early associationalists of England, Hartley, Thomas Brown, James Mill, and then takes up the later associationism, of which Bain and Spencer are the chief representatives, while she concludes with an account of the German Psychology of Vision, as it has been developed by men like Helmholtz and

\* Berkeley's *Neue Theorie des Sehens und ihre Weiterentwicklung in der Englischen Associations-Schule und in der Modernen Empiristischen Schule in Deutschland*. Inaugural-Dissertation zur Erlangung der Philosophischen Doctor-Würde. Von Donalda McFee. (Berkeley's *New Theory of Vision and its Development in the English Association School and in the Modern Empirical School in Germany*. By Donalda McFee.) Zürich, 1895.

Wundt. The thoroughness of the writer's work may be indicated by the fact that she has added an appendix of three or four pages merely to notice a new edition of Helmholtz's "Physiologische Optik," which appeared just as her dissertation was completed, and which contained some modification of his previous teaching in regard to the perception of space.

J. CLARK MURRAY.

\* \* \*

### Letters to the Editor.

RÖNTGEN'S PHOTOGRAPHY AT THE UNIVERSITY OF TORONTO.

SIR,—IN THE WEEK of the 14th inst. the following editorial comment is made on the above subject:

"One or two of the Toronto papers have been making much ado about the matter of their being men in the Ontario School of Science capable of performing experiments in Röntgen's photography. . . . Up to the present date everything which has been reported as accomplished at the School of Practical Science in Toronto has been done in Europe. All the experiments so far published are merely repetitions of some of the simple experiments previously performed by Germans, Englishmen, and others. . . . Prof. Röntgen announced that the rays would not pass through glass. In consequence glass vessels have since been used to concentrate the light upon the object and thus enable the photograph to be produced in a much shorter time than was first mentioned."

These statements I submit are erroneous.

Professor Röntgen in his original communication to the Physico-Medical Society of Würzburg, stated as a remarkable property of the rays discovered by him that they cannot be reflected from surfaces of glass, etc., in the same way as ordinary rays of light.

His words are:

(Paragraph 8) "To the question as to the reflexion of the X rays, the experiments in the foregoing paragraphs must be considered as affording an answer in the sense that no noticeable regular reflexion of the rays takes place at the surface of any of the substances investigated" (glass included). Further on in the same paragraph, after quoting an experiment with metals that, as he says, "might at first sight seem to lead to the opposite inference," he concludes that "a regular reflexion does not take place, but the bodies investigated behave toward the X rays as do cloudy (trüben) media toward ordinary light." And again, when summing up the phenomena which distinguish his X rays from those of ultra violet light, he says:

(Paragraph 17) "They are not regularly reflected to any extent by the substances mentioned" (glass, zinc, etc., etc.). And consistently with his opinion as expressed above, there is no account of any attempt on Röntgen's part to "concentrate the light upon the object" by "glass vessels" or in any other manner, and in this respect, as in others, those who have repeated Röntgen's work have followed his example.

Now, the experiments published in the Mail and Empire (Feb. 12th) show that the reflection from the inside of a glass jar, whatever may be said as to its "regularity," is at all events very "noticeable." When a disc of metal was held between the source of this strange light (the tube) and the photographic plate (the latter wrapped in black paper to exclude ordinary light) a shadow was cast—and appeared on developing the plate—which, like the shadow from an ordinary candle, was larger than the metallic disc employed. When, however, the whole (tube, metal, and plate) was covered by a glass jar, no distinct shadow was obtained on the plate, which was blackened all over by the rays reflected from the inside of the glass jar.

In another experiment in which the metallic object was laid directly on the plate (tube and bell jar adjusted as before) a first class shadow photograph was obtained in a fraction of the time that would have been necessary had the jar not been employed, and it is this that gives practical interest to the discovery. Some idea of the reduction in the time of exposure produced by this simple contrivance may be gained from the fact that the photo. of tools, reproduced in the Mail and Empire supplement on Saturday 15th inst., was obtained only after three quarters of an hour exposure, whereas with the same Crooke's tube at the same distance from the plate an excellent photo of a medal in its box, showing distinctly the medal and the hinges, clasps

and screws of the box, was obtained with an exposure of only *three seconds*, by using the bell jar.

Attempts have been made in England by Mr. Swinton and others to reduce the time of exposure by increasing the potential and the rapidity of alternation of the electric current in the primary of the induction coil used—an exposure of from one to three minutes has been attained. In the United States Mr. Edison has constructed Crooke's tubes of special design with very thin glass, and (as I see by to-day's papers) has succeeded in reducing the exposure to one minute; but the three-second photo made last Tuesday night (11th inst.), with an ordinary tube and an ordinary Rhumkorff's coil, beats the record as yet—though no doubt when the "reflection" method gets better, and is employed conjointly with rapidly alternating currents and thin glass tubes, the very quickest kind of "snap shots" will be the order of the day.

This discovery (which, so far as I am aware, is the first and only one made on this subject since the publication of Prof. Röntgen's original paper) may not have been very "difficult," but it is at all events important enough to justify a certain amount of "ado" being made over it; and considering that the whole scientific world has been working at this subject during the past month, it seems a fair matter of congratulation that the method of taking instantaneous photographs with the new rays has originated in the comparatively poorly equipped physical laboratories of the University of Toronto and of the School of Practical Science; it may be, too, that its publication in the daily papers a week ago has saved to the world a valuable practical improvement in Röntgen's photography, which, had it been discovered by men more "practical" and less "scientific," might have had a patent clapped on it ere this, and have been turned to a source of profit for a Jew.

W. LASH MILLER.

While cordially thanking Mr. Lash Miller for his interesting letter we have to state that there was no disposition on the part of THE WEEK to belittle the achievements of the Toronto men of science. The expressions in some of the Toronto papers to which reference was made in our columns occurred in the issues of the Saturday and Monday previous to the announcement of the short exposure discovery.—ED. THE WEEK.

A MONUMENT TO THE MEMORY OF THE MISSIONARIES  
MURDERED DURING RIEL'S REBELLION.

SIR,—Now that public attention is attracted to the North-West, it is opportune to observe upon the omission to do honour to the memory of those noble priests who died the death of martyrs during Riel's second insurrection. This, if attended to, would be grateful to all—without distinction of race or creed—who are loyal to Canada; it would also prove to our Roman Catholic fellow-citizens that Protestants are always ready to honour those of the opposite faith who unobtrusively and manfully do their duty.

During the Riel rebellion in 1885, two Roman Catholic missionaries were foully murdered by the Rielites for endeavouring to prevent the commission of crime. There is no memorial stone to record the fact. The epitaph on that great Irishman—Sir Henry Laurence—who was killed during the Indian Mutiny, states—here lies a man "who tried to do his duty." That to these noble priests might well be—that they had "died in the discharge of their duty to God and their country." They were genuine martyrs in the noblest sense of the world. Had they merely protested and then stood aside, additional crimes would have been committed, but their lives would have been spared. Instead of acting thus, although well aware of their danger, they faced it; and were mutilated and killed.

The facts are stated in a letter to the Toronto Mail—appearing June 17th, 1885. It is signed by H. Le Duc, O.M.I., Vic. Gen. de St. Albert; from St. Boniface Palace. After indignantly protesting against the charges by a few ill-informed and credulous persons, that the Roman Catholic missionaries had something to do with the revolt of the Metis, he continues: "Two of our missionaries, Fathers Fafard and Marchand, have been horribly mutilated and murdered while endeavouring to save the lives of white settlers—women among them—at Frog Lake. Father Pagriette, of Musphig Lake, had to flee for his life, so incensed were the rebels against him, for endeavouring to

thwart their plans at the outset of the rebellion. Father André—the Superior of the district of Batoche—drew upon himself the enmity of Riel and others by endeavouring to thwart their plans. Father Moulin was shot in the leg and kept a prisoner with three other priests (names given) by the rebels." He also cites other facts proving that the priests collectively did their duty. He pathetically concluded:—"We have thus incurred loss of property, personal danger in every form, and death itself; because we did our utmost as servants of God, and loyal citizens, to avert the horrors of this insurrection."

The Mail of Jan. 29th reported a discovery in Michigan which corroborates the above so far as the loss of property was concerned. A man in good circumstances "who had suffered somewhat on account of having been identified with the insurgents in Riel's last insurrection, recently died, leaving all his property to his niece. A few days ago she received a box from the executors, which was found to contain several communion sets, gold and silver candlesticks, and quite a roll of silk robes, which undoubtedly had done service in some Roman Catholic church, pillaged during the insurrection. This church property is stated to be worth many thousands of dollars." Such facts enable us to understand why the deceased "suffered somewhat" on account of Riel's insurrection; many will think that he escaped far too easily.

The absence of any public acknowledgment of the death of these martyred priests is a slur upon the fair fame of Canada. Their noble conduct should ever be kept in remembrance. THE WEEK, therefore, suggests that measures should be adopted to rectify this omission by erecting a suitable memorial to their memory.

F. R.

EVOLUTION.

SIR,—Discussions on the subject of Evolution are not perhaps so useful as those who conduct them could wish. So far as the ground covered by the papers written by Messrs Armour and Waldron is concerned it has been gone over many times and the subject under discussion—i.e., creation—has not yet been satisfactorily accounted for or explained. Neither side seems to have any clear idea of the initial force of creation and the genesis of matter, while what is called "direct creation by a personal Deity," as commonly propounded (creation of something from nothing), is not only illogical but unthinkable. The theory of Evolution, if Sully is correct in stating that "every theory of evolution *must assume* some definite initial arrangement, is after all only an application to the cosmos of the old well-known and acknowledged law of ontology, that all forms become more perfect, as their parts are more differentiated from each other and each performs more distinctly the duties of its office or function. The working of this law and what results from it, the adaptation of each to its environment, will, I think, be found to cover the whole theory of evolution if we look upon the cosmos as a whole, having one intention or end in view, the multitudinous organisms we see, whether plants, animals, or planets being subdivisions working always to that one result through many diverse and apparently contradictory methods.

Taking as the supreme fact known to us in this connection that the human race is the chief product of creation to which all other created forms are becoming more and more subservient, we must admit that this earth at all events was made for man and certainly may assume that on other earths a similar race exists, and seeing that the mere temporal existence of men here in quickly passing generations is not an adequate result for the vast and long-continued preparations made beforehand can we conclude otherwise than that this temporal and external condition is only a part of the preparation for some more adequate and permanent result which is the true effect of which the first end is the creative energy of the Divine Being and the second end or cause is the created universe which we call matter, the plane of death or of re-action to the action of life.

In this view, which is scientific to the higher mind, a heaven formed from the human race is the great result to which all creation tends and for which alone it existed and exists to-day, being in itself only a temporary appearance which has no objective reality except to itself, the only eye that sees it being that which is made of it, the real internal spiritual eye seeing it only as a subjective appearance.

TEMPLAR.

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## Western Assurance Company.

### FORTY-FIFTH ANNUAL MEETING OF SHAREHOLDERS.

The annual meeting of the shareholders of the above Company was held at its offices in this city on Thursday, the 20th inst. Mr. Geo A. Cox, President, occupied the chair, and Mr C. C. Foster, having been appointed to act as Secretary to the meeting, read the annual report of the directors.

The report showed that there had been a considerable increase in premium income over that of the preceding year, and that in the fire branch a satisfactory profit had been realized which result was due mainly to the moderate loss ratio on the business of the Company in the United States. In the marine department it was shown that on account of the low water in the lakes and rivers during the past season and from other causes the general experience of companies engaged in that business had been particularly unfavourable. Under these circumstances last season's operations on the lakes had shown a loss which materially affected the total result of the business of the company for the year.

The following is a summary of the

#### FINANCIAL STATEMENT.

Premium income, less re-insurances.....	\$2,332,239 31
Interest account .....	75,652 56
<b>Total income.....</b>	<b>\$2,407,891 87</b>
Losses.....	\$1,566,264 77
Expenses of management—agents' commis- sions, taxes and all other charges.....	765,091 04
	\$2,331,355 81
Dividends on stock.....	\$ 100,000 00
<b>Total assets.....</b>	<b>\$2,321,195 72</b>
<b>Total liabilities.....</b>	<b>1,248,243 56</b>
Reserve Funds.....	\$1,072,952 16
Cash capital.....	1,000,000 00
Subscribed capital.....	1,000,000 00
Security to policy holders.....	\$3,072,952 16

The President, in moving the adoption of the report, said:—

In considering the report, shareholders should bear in mind that the year with which it deals has been, in many respects, a remarkable one in our business. It will be remembered by those connected with fire and marine under-writing in this country as a year

which brought with it disasters of an exceptional character—heavy losses upon classes of business regarded as the most desirable—and, therefore, as one which was generally disappointing in its results to insurance companies. Under these circumstances, I feel that we may claim that there is more matter for congratulation in the balance-sheet now before you than there has been in many of the annual statements we have had the honour of presenting to shareholders, in which, under more favourable conditions, our revenue account exhibited a much more substantial balance of income over expenditure than is shown as the outcome of our transactions for 1895.

The serious fires in the early part of the year in this city, involving an aggregate loss of some two million dollars, are, no doubt, fresh in the minds of shareholders. The "Western" was called upon to pay to its policy-holders in these disasters \$102,500, about one-half of which, however, was covered by reinsurance in other companies. Closely following these came other fires of exceptional magnitude, to which I need not refer in detail, but I may say that, on the whole, the company never experienced a more unfavourable opening in any year than its fire records show for the first three months of 1895. The ultimate profits shown on our fire business at the end of the year was, therefore, as gratifying to us as it was reassuring to the theories we have entertained based on the doctrine of average. It will be of interest to shareholders to know that we regard the existing arrangement for the joint management and supervision of the United States branches of this company and those of the British America Assurance Company as contributing in no small measure of this favourable result. This arrangement, as will readily be understood, enables the companies to provide for a more thorough inspection of their risks, and a more efficient oversight of their agencies than could be secured, without undue expense, by either company independently; and, as intimated in the report, it is to the profits from our fire agencies in the United States that we have had to look in the past year to make up our losses in our departments. In some previous years, it will be remembered, our experience has been the reverse of this, and these varying results in different fields go to confirm the wisdom of the policy of extending, as widely as possible, with proper provision for local supervision, the operations of companies engaged in the business of fire insurance, and enabling them thus to distribute over a wide area the burden of conflagrations, such as experience has shown us may occur at any time and at any place where large values are concentrated. It is, I may say, the recognition of the vital importance of this principle—and the conduct of the business upon these lines—that enables the British, American and Canadian companies, operating throughout this continent, to offer property-holders a guarantee of indemnity from loss by such disasters; and I will say further that it is the absence of facility for the application of this essential principle of insurance, namely, a wide distribution of risks of moderate amount, that must be fatal to any scheme for municipalities assuming the fire risks upon the property of their citizens, as it has been suggested they should do by some ardent social reformers, who appear to lose sight of the fact that investors will look for larger returns in the way of interest on municipal bonds, if they are called upon to assume greater risks than are undertaken by the shareholders of an insurance company. In making this reference, I wish it to be understood that I speak as one more largely interested in the debentures of the city of Toronto and the general credit of the city than in the stocks of our fire insurance companies.

Although the fire business has always been our chief source of income, we have, as you are aware, almost since the organization of the company been engaged to a limited extent in marine underwriting. In this branch our operations during recent years have been chiefly confined to the inland lakes and rivers. From this source we have, on the whole, over a series of years, derived a moderate margin of profit, but from various causes the record of the lakes for the past season has been one of continual disaster to shipping, the casualties having been, as far as can be judged from published records, more than double those of

any preceding year in the amount of property lost. As a consequence we have to report a very considerable loss on the business of the year in this branch, the losses and expenses having exceeded the premiums by upwards of \$100,000. I have little doubt that as a result of the generally unprofitable nature of last season's business an improvement in rates, which is recognized on all hands as necessary, will be brought about before the opening of navigation. Failing this there would appear to be no course open to us but to discontinue this branch of our business altogether.

I may briefly summarize the past year's experience of the company by saying that the profits on our fire business were practically absorbed by the losses of our marine branch, and that our interest earnings were sufficient to pay (after providing for the amount written off for depreciation in securities) about 7 per cent. upon our capital stock, the additional 3 per cent. required to make up the usual dividend being taken from the reserve fund accumulated from the surplus of previous year. On account of the larger volume of business on our books we have increased the amount estimated as necessary to run off unexpired policies to \$794,460. The actual liability under this reserve is, of course, dependent upon the number and amount of the policies which may become claims before the expiry of the term for which the premiums have been paid. Similar estimates in previous years, however, have proved to be more than ample, and our reserve for this purpose, I may say, is considerably larger for our volume of business than that set aside to provide for unexpired risks in the statements of any of the British companies which have come under my notice.

At the last annual meeting we reported that the company had re-insured all the risks in Canada of the United Fire Insurance Company of Manchester, England, which company ceased operations in this country on the 15th of January, 1895. The liability under this contract is nearly run off, leaving a profit to the company, in addition to some new connections which promise to be of permanent advantage.

It would, of course, be premature, at this date, to attempt to form an estimate of the probable outcome of the present year, but it is, nevertheless, gratifying to be able to say that our experience thus far in 1896—both as to volume of business and moderate loss ratio—has been very satisfactory, and taking into account the evidence which the report now before us presents of the ability of the company to meet out of the year's premium receipts such exceptional calls upon it as the losses of the past year, I think we may say, without laying ourselves open to the charge of optimism, that the prospects of the present year—in fact, of the future of the company—are very encouraging.

In conclusion, I wish to bear testimony to the ability and zeal which the officers and agents of the company have shown in furthering its interests during the past year.

The Vice-President, Mr. J. J. Kenny, seconded the adoption of the report, which was carried unanimously.

The election of Directors for the ensuing year was then proceeded with, and resulted in the unanimous re-election of the old board, viz.: Messrs. George A. Cox, Hon. S. C. Wood, Robt. Beaty, G. R. R. Cockburn, M. P., Geo. McMurrich, H. N. Baird, W. R. Brock, J. K. Osborne and J. J. Kenny.

At a meeting of the Board of Directors held subsequently Mr. George A. Cox was elected President and Mr. J. J. Kenny Vice-President for the ensuing year.

## North American Life Assurance Company.

The annual statement for 1895 of this solid and progressive Company has just been published, the official returns to the Dominion Government having been promptly made on the 31st of December last at the close of its year's business. The report shows that substantial and solid additions have been made to the insurance in force, assets, net surplus, the movements of which items from year to year indicate progress or the reverse of a company.

There are four items in a life insurance

company's statement from which a very good idea can be obtained of its progress or retrogression. If these items are carefully compared at the end of certain years, the company's record and standing can be ascertained. The items referred to are cash income, assets, net surplus, and insurance in force, and at the end of the last three quinquennial periods of the North American, were as follows:

	Cash Income.	Assets.	Insurance in Force.	Net Surplus.
1885	\$153,401	\$343,746	\$4,849,287	\$36,001
1890	354,601	1,034,325	10,076,554	127,149
1895	581,478	2,300,518	15,442,444	405,218

During the last quinquennium it will be observed that the cash income has increased by 64 per cent., the assets by 122 the insurance by 53 and the net surplus by 219.

The operations for 1895 were more successful than in any past year; policies issued exceeded \$3,000,000, the cash income reached \$581,478, while the sum of \$67,000 was added to the net surplus now amounting to over \$405,000, after setting aside \$25,000 out of the year's earnings as an additional contingency reserve fund to anticipate a change in the basis of valuation. The solid character of the Company's assets is vouched for by the comparatively small amount of interest due, and the failure to find among them any trace of such undesirable items as "commuted commissions," "agents balances or advances," "bills receivable." The North American claims a higher ratio of assets to liabilities than any other Canadian company, and compares most favourably in this respect with the very best of the American companies.

It is well known that mere size does not always guarantee strength or ability to make satisfactory profit returns to policyholders, and this is practically borne out in the record of the North American Life, for not only is it relatively about the strongest life company in the field, if we gauge strength by a comparison of assets to liabilities, but it has for several years past been paying handsome returns under its investment policies, which has tended to make the Company one of the most popular in the Dominion, and a favourite with its agency staff. As an evidence of this, it may be mentioned that several policy-holders have just received from this company a return under fifteen-year investment policies, which have given them insurance for the term named and then returned the whole of the premiums paid with compound interest thereon at the rate of about five per cent. per annum. Certainly such a result as this should satisfy any policy-holder and no doubt will attract the attention of intending insurers to the special forms of investment policies issued by the North American.

The success of the company and the high standing it has attained owing to its splendid financial position, must be exceedingly gratifying to all those interested in the company, and also to those who watch the progress of our Canadian institutions. It has an excellent staff of officers, and the mention of the name of the president, Mr. John L. Blaikie is sufficient to inspire confidence and give assurance of caution and skill in everything connected with the investments of the company, while the name of the managing director, Mr. William McCabe, F.I.A., is sufficient evidence that all that experience and actuarial skill, so essential to the success of a life company, is being exercised in the management of the North American. In the efforts made by Mr. McCabe to push forward and promote the interests of the company, he has always been ably assisted by Mr. L. Goldman, A.I.A., the Company's secretary, since its inception.

Mr. William Astor Chanler has written a most interesting account of his exploring expedition to northeastern Africa, which Macmillan and Co. will publish in the early spring. Mr. Chanler and his companion, Lieutenant von Hohnel, were the first white men to penetrate into many of the regions here described, and the account of their adventures and perils, their achievements and their misfortunes, is full of vivid interest. The book is illustrated by amateur photographs of the people and places described in the text.

## Canada Permanent Loan and Savings Company.

### ANNUAL MEETING.

The Forty-first Annual General Meeting of Shareholders of this Company was held on Monday, the 17th inst., in the Company's office building, Toronto street, the President, J. Herbert Mason, Esq., in the chair.

The report of the Directors for the year 1895 is as follows:

The Directors of The Canada Permanent Loan and Savings Company herewith present a Statement of the business of the Company for the year 1895, duly certified by the Auditors.

After defraying all charges, consisting of cost of management, and commissions on money received and invested; providing for interest on borrowed capital; and after writing off all ascertained as well as probable losses, there remained a net revenue of \$249,049.03, a sum sufficient to enable the Board to declare two half-yearly dividends, amounting to nine per cent. on the paid-up Stock, and to pay the Shareholders' Income Tax thereon, together amounting to \$238,612.70. The remaining sum of \$10,435.33 was added to the Contingent Account, which now stands at \$121,514.52. The Reserve Fund remains at \$1,450,000.

The Directors note with pleasure that the receipts for principal and interest from Mortgages were considerably in excess to those for the previous twelve months.

From the same causes as were referred to in last year's report, the demand for money on the security of acceptable landed properties was limited. Many applications the Board felt obliged to decline.

All the Debenture Bonds which became payable during the year were renewed, or replaced with new money, at reduced rates of interest. It will be noticed that there is a satisfactory increase in the sum held on Debenture, payable at fixed dates, and a decrease in the sum held subject to notice.

For several years it has been the policy of the Company to restrict the volume of business, to decline to accept offers of additional working capital, and to give special attention to the Company's investments and securities, which, in consequence of the shrinkage in the selling value of all classes of Real Estate, have required more frequent and careful revision than formerly. All properties, that from any cause have become of doubtful character or value, have been disposed of, or have been written down to what, after investigation, is believed to be a safe basis.

Low rates of interest on choice mortgage securities still prevail. While to some extent compensated by the reduced rates paid by the Company, as existing obligations mature, its effect in contributing to diminished profits is observable. Compared with other similar investments the Directors believe the results of last year's business to be eminently satisfactory, and see no reason for doubting that the Company will still maintain a large and remunerative revenue earning power.

It is with much regret that the Directors have to record that one of their number, Mr. R. K. Burgess, in consequence of impaired health and absence, both of which it is hoped are temporary, felt obliged to tender his resignation. The vacancy at the Board was filled by the appointment of Mr. G. W. Monk.

All which is respectfully submitted,  
J. HERBERT MASON,  
President.

#### Financial Statement.

##### PROFIT AND LOSS.

Interest on Deposits, Debentures and Debenture Stock	\$304,940 65
Dividends on Capital Stock	\$234,000 00
Municipal Tax on Dividends	4,612 70
<b>Cost of Management, Salaries, Directors' Allowances, and Inspection, including Branch Offices</b>	<b>238,612 70</b>
Charges on Money Borrowed and Lent	68,898 52
Contingent Fund, December 31st, 1895	21,355 41
	121,514 52
	755,321 80
Contingent Fund, January 1st, 1895	111,079 19
Interest on Mortgages, Debentures, Rentals, etc.	614,242 61
	\$755,321 80

#### Abstract of Assets and Liabilities.

##### LIABILITIES TO THE PUBLIC.

Deposits and Interest	\$ 902,319 36
Debentures (£1,134,093 Sterling) and Interest	5,555,472 53
Debentures, Currency and Interest	325,483 06
Debenture Stock (£200,000)	973,333 33
Study Accounts	3,215 52
	\$7,761,823 74

##### LIABILITIES TO SHAREHOLDERS.

Capital Stock paid up	\$2,000,000 00
Capital Stock (\$3,000,000) 20 per cent. paid	600,000 00
	2,600,000 00
Reserve Fund	1,150,000 00
Contingent Fund	121,514 52
	1,571,514 52
Dividends unclaimed	124 70
71st Dividend	104,000 00
	104,124 70
	\$12,037,462 96

##### ASSETS.

Mortgages on Real Estate	\$11,342,507 16
Mortgages on other Securities	15,472 94
	11,357,980 10
Municipal Debentures	162,658 19
Company's Office Buildings (Toronto and Winnipeg)	194,875 36
Accrued Rentals	3,983 30
Cash on hand	373 54
Cash in Banks	317,592 07
	317,965 61
	\$12,037,462 96

JOSEPH LUCAS, Acting Secretary.

We, the undersigned, beg to report that we have made the usual thorough examination of the books of the Canada Permanent Loan and Savings Company for the year ending 31st December, 1895, and hereby certify that the above statements are strictly correct and in accordance therewith.

J. E. PERKELEY SMITH, }  
HENRY BARBER, F.C.A. } Auditors.

Toronto, Feb. 3rd, 1896.

The report of the Directors was unanimously adopted, as also were votes of thanks to the President Directors, Officers and Agents of the Company. The retiring Directors, Messrs. Edward Hooper, William G. Gooderham, W. D. Matthews and G. W. Monk, were unanimously re-elected.

At a subsequent meeting of the Board Messrs. J. Herbert Mason and Edward Hooper were respectively re-elected to the offices of President and Vice-President.

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## Personal.

Mr. Hall Caine's sister, Miss Lilly Caine, is to be married soon to Mr Geo. Day, the popular young dramatist.

The Right Hon. Joseph Chamberlain, Secretary of State for the Colonies, has accepted an invitation to attend a dinner to be given by the Canadian Club on March 25.

Sir Charles Hibbert Tupper has entered the Halifax law firm of Borden, Ritchie, Parker, and Chisholm. It is understood the present name of the firm will not be changed.

At a meeting of the Conservatives of West Ontario, held at Stouffville on Saturday, Mr. N. F. Patterson, barrister, of Uxbridge, was unanimously chosen as the candidate for the House of Commons.

The Right Rev. William Alexander, D.D., Bishop of Derry and Raphoe, has been elected Archbishop of Armagh and Primate of all Ireland, in succession to the Most Rev. Robert Samuel Gregg, D.D.

Last week's bye-elections in Great Britain sent Mr. John Morley to Parliament for the Montrose District, and a Liberal to replace Mr. Tankerville Chamberlayne in Southampton. Both represent gains for the Liberals.

Lieut.-Col. Starke, the popular commanding officer of the Victoria Rifles, Montreal, will be commandant of this year's Bisley team. The Adjutant will likely be a Queen's Own man, Captain Mutton's name being mentioned in this connection.

On Sunday evening last, in the Methodist Churches of Winnipeg, there were memorial services for the late Mr. H. A. Massey, of Toronto. Mr. Massie contributed largely to Methodists in the West, one of his last donations being ten thousand dollars to Wesley College, Winnipeg.

Lieut. MacInnes, of Hamilton, who was serving with the expedition to Ashanti, contracted an illness which necessitated his immediate removal to the coast and embarkation on a troopship returning to England. He is now at Malta. His illness is not regarded as serious.

Sir Frederick Pollock, Professor of Jurisprudence in Oxford University, has finished the manuscript of the British case in the Venezuelan dispute, and it is now in the hands of the officials of the Foreign Office. It is said that the Professor does not attach any importance to the Schomburg line.

Mr. James Scott, one of Toronto's leading retail dry goods merchants, committed suicide on Saturday by leaping from one of the Rose-dale bridges, a fall of more than 120 feet, while suffering, it is believed, from a fit of insanity. The deceased was in easy circumstances, but had been in ill-health for a considerable time.

It was announced some days ago that Li Hung Chang, the famous Chinese statesman, had been appointed to represent the Emperor at the coronation of the Czar and Czarina, of Russia, at Moscow, in May. He has decided to return to China from Russia by way of Europe and the United States. No date was fixed for his coming, but a visit may be expected from the distinguished Chinaman some time during the summer.

Edgar W. Nye, better known as "Bill Nye," died at his home at Buck Shoals last Saturday. He was born at Shirley, Piscataquis County, Me., Aug. 25, 1850. His parents moved to Wisconsin when Nye was a child and there he grew up on a farm. He was educated at River Falls, studied law and went to Wyoming Territory in 1876, where he was admitted to the bar. Justice was administered in a rather summary fashion out there in those days and Mr. Nye has said that there in those days that they could be hanged effectually without the expense of a lawyer, so he took to writing for the newspapers. His first letters were written for the Cheyenne Sun at one dollar a column. He was afterwards on the staff of the Denver Tribune, and subsequently became editor of the Laramie Boomerang. His humorous writings in that paper attracted wide attention, and the Laramie Boomerang began to be quoted by news-

papers throughout the country. Thus Nye became famous. During recent years his income from his writings and lectures has been \$70,000 a year. When not on a lecture tour Mr Nye spent most of his time in the last three years at his handsome home near Asheville, N.C.

## Literary Notes.

A rare quarto of Shakespeare's "Pericles" was sold a few days ago at a book sale for £171, a record price.

Macmillan & Co. have in press a volume of "Studies in Judaism," by Mr. S. Shechter, Reader in Rabbinc in the University of Cambridge, which deals in a scholarly manner with many somewhat obscure topics in connection with the Jewish faith.

The complete novel in the March issue of Lippincott's is "A Whim and a Chance," by William T. Nichols, already favorably known to the readers of this magazine. It turns on a circumstance peculiar, but not without precedent in real life, the effort to find clues to property which has mysteriously disappeared with the owner's death.

The new edition of Poe has finally been completed by the issue of the tenth volume. It is now two years since the actual work on this edition was begun, and this time has been one of unceasing labour on the part of Mr. Stedman and Mr. Woodberry, the editors, and Messrs. Stone & Kimball, the publishers, to make this edition the absolutely final and definitive one.

In none of his papers upon "This Country of Ours" has ex-President Harrison delivered himself with such vehemence and emphasis as he has in the one in the March Ladies' Home Journal, "The President's Duties." Besides commending one of Mr. Cleveland's acts, and censuring Ambassadors for making political speeches, he talks of Presidential appointments in a most feeling and an almost pathetic way.

"The transmission of personality is the creed of literature as it is of religion," said Mr. Birrell in the course of a lecture on Dr. Johnson, at Westminster Town Hall, and the *obiter dictum* is worthy of all acceptance. Mr. Asquith presided, and the audience, including "all the talents," Lord Rosebery, Mr. Arthur Balfour, Mr. Thomas Hardy, Mr. Henry James, and Mr. Herbert Paul, occupying chairs in the front row.

The firm of Macmillan & Co. was registered as a limited company on January 31st, the capital being stated at £240,000, divided into 1,400 6 per cent. preference shares and 1,000 ordinary shares of £100 each. The first directors are Messrs. G. L. Craik, F. O. Macmillan, G. A. Macmillan, and M. C. Macmillan, with a qualification of £5,000 each and their remuneration 20 per cent. of the net profits divisible after paying the preference dividend. No shares are, we believe, offered to the public.

The London Lancet has received the following production from a medical man, to whom it was sent by a child: "DEAR DR.— I would be very pleased if you would let me have a Baby for one guinea. We want it on the 4th of Febr'y for Mother's birthday. We would like it fat and Bonny, with blue eyes and fair hair. We Children are going to give it to her ourselves please answer at once. Yours sincerely, ARCHIE — P.S.—Which would be the cheaper a Boy or a Girl?" The "P.S." especially is delightful.

Grub street has been strangely agitated over the changes in The Pall Mall Gazette office, more so, we think, than the public at large. Mr. Gust's action in disclosing the private relations that existed between himself, as editor, and Mr. W. W. Astor, as proprietor, does not commend itself to us as either in good taste or the dignified course that a man in Mr. Gust's position might have been expected to adopt. Mr. Astor seems to us to be entirely within his rights in removing an editor in whom, for any reason, he has ceased to feel confidence. The publication of the correspondence in no way helps Mr. Gust or his colleagues, so far as we can see, and we are at a loss to understand the motive that led to it.

Frederick A. Stokes Co. announce for early publication "A Woman Intervenes," by Robert Barr; "The Temptress," by William Le Queux; "I Married a Wife," by John Strange Winter; "The Broom Squire," by S. Baring-Gould; "A Woman with a Future," by Mrs. Andrew Dean, and "The Rogue's Daughter," by Adeline Sergeant.

The stage rights of "Macaire," the play by Stevenson and Henley, which came out first in the Chap-Book, have been purchased by Richard Mansfield, who is shortly to produce the play. *Macaire* is a wonderfully picturesque character, and the comparison between the English and American productions is likely to be interesting. Mansfield has undoubtedly more talent for the picturesque than any other American actor, and Beerbohm Tree, who will probably do the play in England, has much the same reputation on that side of the water.

Before Whitelaw Reid became minister to France, he devoted a good deal of his time to the conduct of his paper, the Tribune. The copy editors who put up the head-lines of stories of the day fell into the habit of making most of them interrogative, as, for instance: "Was it Murder or Suicide?" or "Did She Kill Him for Love?" or "Will the President Sign It?" etc. The entire paper was specked with interrogation points. This thing had been going on for weeks, till one day a postal-card arrived, addressed to Mr. Reid, and marked personal. It read as follows: "I'm getting awfully tired of your questions. Why don't you find out something? A great newspaper is supposed to know everything, and ought not to annoy its readers with needless inquiries. This morning you ask, 'Will Mr. Platt Consent?' How the hell do I know?"

Mr. Andrew Lang discourses this week on "Widows" in The Morning. As to the influence of widows on literature, he remarks, "One could write a chapter." But he restricts himself to a brief note or two: Inheriting her husband's papers, the widow sometimes publishes them indiscriminately and indiscreetly. More probably she declines to allow any mortal even to look at them (if of biographical interest), and then sells them, *en masse*, to a ragman, or her daughters sell them in total ignorance of their nature and value. Sometimes the womankind of the deceased hero burn everything indiscriminately at sight, as a maiden aunt (name unknown) burned all Sir Walter Scott's letters to his friend Erskine. Now most letters are the better for being burned at once by the recipient, but letters of great literary value and interest fare ill at the hands of widows and the daughters of widows. To the fire, the ragman, or the auction of autographs they usually take their way, and the biographer becomes a confirmed misogynist.

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### Literary Notes.

The Irish Catholic, Mr. Tim Healy's paper, thinks the Irish Party will refuse to follow John Dillon as leader. It is expected that, in the Irish Catholic's opinion, Mr. Tim Healy is the proper man for the post.

In a recent number of the London Times, Mr. Edmund Purcell, the author of the "Life of Cardinal Manning" which has been so severely criticised, replies to his critics, and defends himself by saying that, if Cardinal Vaughan had seen the diaries, he would not have fallen into the error of declaring that they were not preserved for the purpose of publication.

The original subscribers to the Edinburgh Edition of Stevenson's works, for which the Messrs. Scribner are the American agents, are not obliged to subscribe for the seven new volumes which will make the set the only complete uniform edition of Stevenson's writings. They will, however, have the first chance, which is only right and proper. These supplementary volumes, like the others, are limited to one hundred copies for America.

Canon Jessopp's many friends will be glad to know that with the second edition of "Random Roaming," and other papers, the three-and-sixpenny edition of his works is now complete. These works, which have been acknowledged to combine much learning with great geniality, have been peculiarly successful. The good stories of "Aready," now in its fourth edition, still serve as plums for the sermonist, and the "Trials of a Country Parson" have lured the sympathetic reader through three editions. The record is headed, however, by the "Coming of the Friars," now in its sixth.

The Messrs. Scribner will publish early in March a volume of "Vailima Table-Talk," by Mrs. Strong and Lloyd Osbourne. Mrs. Strong, it may be remembered, was Mr. Stevenson's amanuensis, and Mr. Osbourne, as is well-known, collaborated with him in several of his stories. This "Table-Talk" was taken down while it was fresh in the memory of both, and with the consent of Mr. Stevenson, who submitted to being Boswellized—though he rather made a joke of it. The book is said to be most interesting, and there is every reason to believe it.

William Briggs has been so fortunate as to secure for a Canadian copyright edition S R. Crockett's new book "Cleg Kelly, Arab of the City," which will likely be placed on the market in March. Appleton & Co have the book in the United States, and Smith, Elder & Co., in Great Britain. This is said to be the best thing Crockett has yet produced. Those who have enjoyed the adventures of Jiminy and Jaikie and our present hero Cleg Kelly in the sketches of "The Stickit Minister" could not fail to see that one of the author's strong points—dwelt upon by the critics—was his treatment of boy character. The progress and adventures of Cleg Kelly have proved entertaining during the year to the readers of the Cornhill Magazine, in which the story has been running as a serial.

Mr Clifford Smith, of the editorial staff of the Montreal Witness, whose contributions to the magazines, English and American, have marked him as a clever and promising writer, has made a collection of his short stories and placed them with William Briggs for publication. The initial story "Jean, the Bobbin Carrier" gives its title to the book. A pleasing feature of the stories is their variety of style and incident. Mr. Smith seems to write with equal ease and success in the realistic and in the romantic view. Some of the stories display a bright bubbling humour, and others, such as "A Daughter of the Church" (a story which our readers will remember was one of the prize stories of this magazine), strike a note of the deepest tragic pathos. Mr. Smith is especially happy in delineating his French-Canadian countrymen, and their quaint halting English is given to perfection. We bid our readers keep their mental eye on this book. It is bound to be popular. The publishers have wisely decided to issue it in paper at fifty cents as well as in cloth. We can't have too many such books in Canada.



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**Literary Notes.**

Mr. George Moore is finishing a new novel, "Evelyn Innes," the subject of which is "the struggle between the spiritual and the sensual life."

Among the books to be published during the coming spring by William Briggs, a new story by Annie S. Swan is announced, "The Memoirs of Margaret Strange."

The Church is the name of a new religious paper, to be published in Boston, beginning with March. It will be devoted to the broad-church movement in the Episcopal Church.

Mrs. Craigie (John Oliver Hobbes) has decided, so it is said, to abandon her *The Gods - Some - Mortals - and - Lord - Wickenham* manner in her new novelette. Its title does not suggest a new mood—"The Herb Moon."

The Messrs. Holt announce "Emma Lou, Her Book" edited by Miss Mary M. Mears. It is the diary, during her sixteenth year, of an ingenious Western girl, who by her highly serious and lofty views of life supplies an unconscious element of humour.

Mr. W. E. Hunt, one of the editors of the *Montreal Witness*, has in the press of William Briggs a little volume of "Poems and Pastels," of more than ordinary merit. The book will be issued in dainty style, and will make a decided acquisition to the literature (the *real* literature) of our country.

T. Fisher Unwin, of London, and G. P. Putnam's Sons, of New York, announce the appearance in the course of this year of "The Story of Canada," by Dr. Bourinot, C.M.G., in the well known series "The Story of the Nations." It will be illustrated and published simultaneously in England and the United States.

Mr. E. B. Robinson, B.A., of Markham, a gentleman blind from his birth, has written a book entitled "The Free Sphere of the Blind," which is now in the press of William Briggs. This may be said to be a case of "the blind leading the blind," though we hope with happier prospective results than a visit to the ditch.

The Iroquois High School has entrusted to William Briggs the publication of a Memorial Volume to commemorate the celebration of the fiftieth year of its establishment. Mr. Adam Harkness has prepared a comprehensive history of the school, to comprise some 200 pages, embellished with several engravings. An enterprise such as this is well worthy of imitation.

Mr. Sidney Colvin, says, apropos of the charge that Mrs. Stevenson is indignant at the publication of her husband's private letters, that "the 'Vailima Letters' were published by the desire and for the sole benefit of the family; the proofsheets were seen and approved by them; and from Mrs. Stevenson (whose entire confidence and regard I have the honour to enjoy) I have received a touching expression of thanks for the manner in which she is good enough to consider that my duty as editor was discharged."

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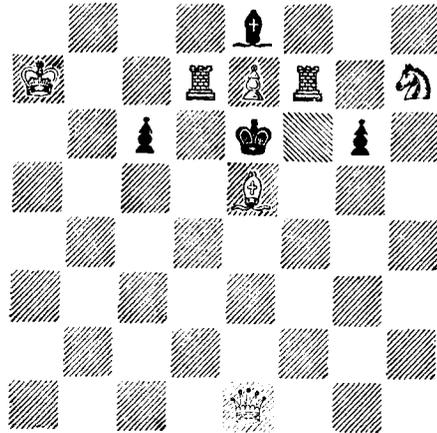
Chess Corner.

SUPPLEMENTARY NOTES—GAME 724

6 QKt3, QK2, 7BR3, PQ3  
 8 QKt3, QB3 or QK2 usual  
 8... Q K2, 9 P Q5, Kt K4, 10 Kt xKt, Q xKt, 11 QRch.  
 11 Q2, 12 Q xKt, QxK, 13 Kt B3 winning  
 9 not considered strong heretofore  
 10 QKt3, QK2, 11 P xP is good  
 12... Kt Q5 or Castl??  
 13 Kt xP, 14 xB  
 15 KtB3, Q xKt, wins piece  
 19 Q Rch, K K2, black winning  
 22 Kt K5, Kt xKt, 23 Q xKt, R AP ch. 24 KxR, BRG ch  
 24... P xKt, 25 R xB, R B3 would win  
 25... P Kt5 wins by force.

TWO-MOVE PROBLEM 728.  
 By H. Hosey Davis.

4 black—17 pts(4b3, K2RPR1N, 2p1k1p14B3)



8,8,8,4(Q3) 7 white+17 pts.  
 728, White to play and mate in 2 moves.

SOLUTION OF PROBLEM.

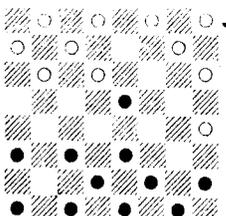
725, Q Kt1—Drawer 584, Port Hope.

Our Chess Editor has been favoured with a copy of Scottish Game Book, the price of which is 50 cents.

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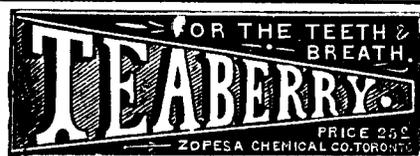
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 "IN MEMORIAM" AND OTHER TENNYSONIA. *Dr. W. J. Rolfe.*  
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 PERSONALIA: COLERIDGE, ARNOLD, STEVENSON. P.  
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Darling, Sproat, & Pearson, The Mail Building.  
Beaumont Jarvis, Traders Bank Building, 63 Yonge Street.  
J. A. Siddall. Room 42 The Janes Building, 75 Yonge Street
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The Fleming H. Revell Company, Limited, 140-142 Yonge Street.  
Rowell & Hutchison, 74 King Street East.
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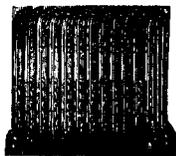
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