" We do hereby certify that we supervise the arrangements for all the Monthly and Quarterly Drawings of The Louisiana State Lottery Company, and in person manage and control the Drawings themselves, and that the same are conducied with honesty, fairness, and in good faith toward all parties, and we authorise the Company to use this certificate, with facsimiles of our signatures attached, in its advertisements."

Jeanegure

We the undersigned Banks and Bankers will pay all Prizes drawn in The Louisiana State Lotteries which may be presented at

J. H. OGLESBY, J. W. KILBRETH, Pres. State National Bank A. BALDWIN, Pres. New Orleans National Bank.

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Louisiana State Lottery Company Incorporated in 1868 for 25 years by the Legislature for Educational and Charitable purposeswith a Capital of \$1,000,000—to which a reserve fund of over \$550,000 has since been added. By an overwhelming popular vote its franchise was made a part of the present State Constitution adopted December 2d A. D. 1879 Its Grand Single Number Drawings will take place monthly. It never scales of pones. Look at the following distribution: 193rd Grand Monthly

EXTRAORDINARY QUARTERLY DRAWING Capital Prize,\$150,000. Notice. - Tickets are Ten Dollars only. Halves,

\$5. Fifths, \$2 Tenths, \$1. 4 LARGE PRIZES OF 2,279 Prizes mounting to. only to the Office of the Company in New Orleans. full address. POSTAL NOTES, Express letter. Currency by Express (at our expense) ad-

M. A. Dauphin, or M. A. DAUPHIN,

Make P. O. Money Orders payable and address Registered Letters to NEW ORLEANS NATIONAL BANK,

THE Advertiser wishes to ascertain whether ormerly of Lesemahagou, Lanarkshire, Scotland who settled in Granville. Nova Scofia, about the ear 1777. Any information concesning his estate or heirs will be thankfully received by JAS. NEILSON.

PORK, FLOUR, MEAL, MOLASSES, TEA and a full line of choice family Grozeries, Crockery Glass and Earthenware, Boots and Shoes, Hats, Ties and Scarfs, and ready made Clothing.

FOR SALE.

The Lot of Land Cornering on Duke and Cunard Streets and known as the

Wesleyan Church Property. buildings &c. as they now stand. This is one of the iness stands in town. The buldings are in good repair and suitable for Warehouse or Factory. Possesion Given on the first of June next. Price Low and Terms Moderate.

J. B. SNOWBALL.



FRIEMAN'S WORM POWDERS.

Are pleasant to take. Contain their own Purgative. Is a safe, sure, and effectual destroyer of werns in Children or Adults Steam Tug for Sale.

STEAM Tug ALIDA, (now running in Halifax Harbor,) built in Philadelphia; Hull, Boiler and Engine in good condition, having been thoroughly overhauled in October. Engine 20x20 Also one Steam Pump with Steam Hose, 25 feet Suction Pipe of Galvanized Iron and Metal Flanges and Strainer complete, having been used but once. One small Vertical engine, new. R. J, CHETWYND, Halifax.

JUST RECEIVED.

10 BARRELS Maaga Grapes,

CHOICE WINTER APPLES. 1 MIXED CAR CANADIAN APPLES

1 CAR LOAD

CHE SE. ETC. ETC.

ONIONS,

BOTTOM PRICES. D CHESMAN

SAMPES' DOMINION Liniment.

THE BEST EXTERNAL REMEDY before the public for Lameness, Spavins, Sweeny, Sprains, Swollen and Stiff Joints. Scratches, Cracked and Greasy Heels, Harness Galls, Cuts, Sores of long standing, Fistuls, Poll Evil, Warts, Swellings and Also, will eradicate Lumps on the Head and Neck of Cattle; will ure Cuts and Burns upon the Human Body; also, Frost Bites, Chillblains and Sold wholesale by J. D. B. F. Mackenzie and

WHAT IS IT? 'arm and Fireside, we can for a short time offer a free gift in connection with our paper. It is a MAGNIFICENT ENGRAVING entitled "HAM-LET and OPHELIA." Our offer is as follows: The price of Peck's Sun one year is \$2.00 The price of Farm & Fireside one year is .50 The value of the Engraving is fully

We give all the above, worth \$5 00, for only \$2 We give all the above, worth \$5 00, for only \$2 subscribe for Peck's Sun at once and secure charge have no interest in selling chets, can only hope to enforce a law which they so largely depend for a Northumberland. Address PECK'S SUN, Milwaukee, Wis more than is lawfully asked for, adul- worthy the name that recognises things livelihood.

The ADVANCE office is removed from the old stand public and respectable parts of the Upper Water Street, to the town, they are under the eye and building next (east) Messrs. Guy, Bevan & Co's Office, Lower Water Street the privilege of procuring liquer, on Chatham

Miramichi Advance.

The Temperance Question. It cannot be long before we ar again visited by the Temperance question in some of its phases, with the ever-recurring and inevitable conflict of opinion and resulting failure in theory with which it is rife. It a pity, and a source of prejudice that between the extremes of prohibition on one side and vested interest in Pres. Louisiana National Bank. the liquor trade on the other, that some via media cannot be found which may be just, without being arbitrary, and meet the moral side of the matter without the demoralizing pretence of a law that is considered by too many "more honored in the breach than in the observance." a country such as this, where laxity in obedience to a statute is in proportion to the weakness of an executive, whether federal or local, that cannot be popular without compounding with much that is on the shady side of righteousness, it is necessary before all things that any regulation touching the traffic in spirituous liquors shall have the general consent of the people and shall be so framed well as their interests. Local option as in England and the "Scott Act" of Canada fail in the fact that they create antagonism by being imposed on a minority, which will endeavor the freedom that is lost at the polls. The virtue of the license system is destroyed by its being too often and too easily used in the shape of patronage for political purposes, and the qualification for holding a license is made nil because of the limited num-

for such a large proportion of its annual income, we can see no dayany newspaper in Canada has within a year two advertised for heirs of Jeremiah Smith, radical expectations. While the state is busy sowing what the prohibitionist thinks are knowledge. In view of this condition of things and the demand on the part of a vast number of the people for a supply of spirituous beverages, which they will have in one form or another -good, bad or indifferent, and the wiser course to meet this insuperable difficulty on terms where there would be the least physical and social damage? Would it not be more prudent and practical to vest the sale of all intoxicating liquors in municipality and make it not alone unlawful but unprofitable also for the tune or a living in the business. The profit derived from the legitimate consumption of all kinds of malted or distilled liquors would then become a

in the necessary establishment. The

trade in spirituous liquors, and

and go far towards reducing direct taxation for local purposes. view of the subject, and may briefly though it limits it, but in reasonable

be described for illustration-The town of Gottenborg, the second in importance in Sweden, had the bad reputation of being the most in temperate one in a not teetotal counto redeem their moral credit -with an eye to making it pay as welldevised a scheme, to enforce which they secured an act of the legislature The municipality was empowered to buy out the liquor-selling interest within its jurisdiction, by treaty it unprofitable for those who might prove obstinate. The latter, left to the natural effect of the growth the system, were eventually obliged to abandon what failed to afford pro fit or even a living. When this was effected a certain number of places, sufficient for the reasonable wants of the town, were established, where liquors could only be had and at fair prices in wholesale or retail quantities. These had to be of the purest description, having to pass the inspection of a board-say, of health If some people will drink, they seem to say, let the fountain be pure and the supply moderate while the profits shall belong to all and enrich none. The places for sale are opened and closed at stated hours and are under the surveillance of the police, and anyone creating a disturbance therein aggravates his offence in consequence. Only adults can obtain admission. No child or person under the influence of drick or habituals are allowed entrance. Any one seen under the influence of drink indicates at once that the law has been broken. If i

has been in one of these places the

person in charge loses his situation

and incurs, besides, whatever other

evading the law, and as the establishments are situated in the more control of public notice. To these helps and checks in carrying out the system are added the power to refuse any terms, to persons who are habitual or casual inebriates, or who, in any way, abuse their freedom. This, in itself, is a useful auxilliary to penalties imposed by the police jurisdiction on offenders against public peace or social order. The profits accruing from this municipal monopoly of the trade are a considerable item of revenue, paid voluntarily by all who chose to exercise their freedom to contribute in a lawful way. The amount is divided yearly in equitable proportions between the town proper and a certain area of the surrounding country, the people of which are supposed to have contributed their share, but their localities must con-

participate in the benefits. It will be seen at once that those who did not sell out at first to the municipality and to whom the full power of the law was not applied ness by a strong, decent and lawful competition, so that in a short time the system had complete control of the liquor trade of the town. The result is that Gottenborg, from being a bye-word, has become proverbial for its sobriety and order, and accomplishing every object aimed of economy, social order and temperance, combined with legitimate free-

True liberty, which, if prohibited. will evade, is not trammelled, while temperance is assisted. It is the handmaid of local revenue and under its provisions vice itseif loses much of evil by losing all its grossness.

The law is obeyed because it is reasonable, besides, there is no advantage gained in breaking it, and thus it cultivates subordination and obedience, without which all laws are dead. only alive enough for contempt. The ber of people who can or will invest system is based on the rational principle which commands universal consent. advocates of prohibition have a tirethat if social order is involved in the some, if not hopeless battle to fight liquor trade, the trade shall be vested against the enormous amount of capin the community and not in the ind ital invested in the manufacture and vidual or any partnership of individuals; that as all are not teetotallers, some will use intoxicating beverages, there- \$5,000 on the Paspebiac Railway last year long as the state relies on this source fore it is politic and wise that the liquor. consumed shall be unadulterated and i be had lawfully and without reproach

The sphere and function of temperance societies are not invaded by this system, but advanced. They can still preach and practice total abstinence Chathem, Miramichi, N. B. tares, his industry in weeding, in the and, thereby, prove to those who remeantime, looks like zeal without main moderate in their habits, as well as those who are sober by compulsion. the physical, moral and economic advantage of teetotalism, which may ultimately even make the Gottenborg system superfluous, by creating a teetotal world. Till this is accomplished Prohibition, Local option laws, Scott. by "hook or crook"—would it not be Acts and License Systems will only prove mock sabbaths of rest in They will be discounted and discredited by hypocrisy, evasion, open conmoney-making, for which drugs, worn,

source of revenue to the municipality and consent in the community where The system known as the "Gotten- it is applied. Still, it is one that attempt to apply a similar plan to the may be quite within the range of coma member of the British House of Commons, was to introduce a bill to lot as at present constituted. apply the Gottenborg system to the town of Birmingham, but it was thrown out by the liquor and uninovating interest, or we might now have the experiment in England to judge from. If the system were tried in this coun-

try, under reasonable conditions favorable to success, it might be the beginning of the end of a burning question which will never be settled by the extremists on either side, but may be met and quenched on some base broad enough for a compromise between liberty and law where the moral consent of freedom will submit to the demands of a regulation for the good of society, from which all will derive an equal ad-

vantage, moral, social and financial. The religious aspect of the question must be left to the various churches and the total abstinance platform to rights, have taken place. By all means ham and its mercantile interests so far the temperance societies, but the legis- let our fisheries be protected, but let it, as they can be affected by its postal lative, executive and judicial functions at the same time, be so done as not to service. of the state in its relation to all and as deprive our own people of the privilege It demonstrates the influence and poorer classes of the lower provinces that tity, while the market rate for deposits If banking statistics are any indication

terating, or otherwise breaking or as they are, and a real and not an ideal condition of society. The course of freedem may be directvantage, but will refuse to be either diverted or blocked even by that autocrat of modern civilization, the ballot box, which, in the name and vesture of liberty would exercise corporate tyranny by the power of a soulless majority. The history of the world presents no record of a lasting reformation as the result of fear or compulsion. All true progress has developed in accordance with the law and analogy of nature. Almost anything in physics or morals may be accomplished by gently and wisely guiding the current which bears, but cannot be breasted, while all laws of "thou shalt not" are lost in the rebellious voice of "I will"-even those of the Medes and Persians, which pronounced their own sentence of death in their prohibitions.

Mora Jobbery. People acquainted with the location of the railway along the north shore of the Bay Chalcur to Paspebiac and Gaspe, have wondered why the oft-made proposal—one which we strongly advocated some two years ago-to make its junction with the Intercolonial at Campbellton instead of Metapedia, has been so persistently ignored by the Ottawa Government. The explanation is given in the following Ottawa special to the Toronto Globe .-

ment Act has been discovered by the papers brought down showing the relations between the government and the Baie Des Chaleurs Railway Company. The Company is composed of Senator Robitaille, his brother L. A. Robitaille, Riopel, M. P., and McGreevy, M. P., all being supporters of the Government. Riopel is also a director in Beaty's Northwest Central Railway. On the seventh of November last, Messis. Robitaille, McGreevy and Riopel, under thr name of the Baie Des Chaleurs railway company, made a contract with the Government to build twenty miles of railway from Metapedia to Paspebiac for \$300,000 or \$15,-000 per mile. This contract, which is signed by Hon. J. H. Pope, on behalf of the Government, and Senator Robitaille and his brother on behalf of the company, was witnessed by Riopel, M. P. It sets forth: "Her Majesty agrees to grant to the Baie Des Chaleurs Railway Company the sum of three hundred thousand ollars for twenty miles of railway to be constructed payable out of the consolidated revenue fund of Canada." Now it is known that the Robitaille-Riopel Company has been trying to play Beaty with this contract. Having a large subsidy, \$15,000 per mile from the Dominio government, and about \$6,000 per mile from the Quebec government, they have been trying to sell out to advantage. They offered their contract and subsidies to one contractor for \$25,000 cash, to another they offered to sell out for \$600 per mile on all subsidies received from the rangement being that the contractor should use his influence on behalf of the tory candidate (Mr. Riopel himself) at the next election. All this can be easily proved. The fact is the government entered into the contract with these men, and in orde: that they would have something to sell the government spent about and Robitaille got the benefit of that ex-

What do the people of Campbellton and Restigouche, generally, think of the above? But such is Tory rule, and we presume there are a sufficient number of leading Restigouche tories in the Robitaille & Co. ring to satisfy the easy going electors of that County that they ought to again return a member to the commons who will support the Government that has been guilty of pandering to the above job.

The Lightship.

Messrs, M Adams, M. P. P., R. H,

Gremley, R. R. Call and other gentlemen of Newcastle, with the steam tug, Laura, under the direction of John C. Miller, Esq., made an excursion downriver on Monday night, taking with liquors sold in worse dens by the worst | them the old Lightship, which is now moored at the Bar. It was expected and forms of stimulants compounded that a new lightship would have been individual to attempt to make a for- by the science of chemistry, turned to provided by the Dominion Government weary and degenerate human nature plained reason, the departmental adwith depraved appetite craves and will vertisements which called for tenders But, like all laws, the Gottenborg in the way of a much-needed change. system requires a certain moral tone The old American fishing schooner, with Canada to return to the status of a seized fifteen or sixteen years since and borg" suggests itself as meeting this trenches least on personal liberty, is practically unfit for anything in the ed previous to 1867. way of effective service. Such a vessel directions, and is, therefore, more like- will, of course, afford emergency jobs suffrages of the people at approaching ly to commend itself to popular favor, for towage-as this one has already offering, as it does, at the end of each | done in the navigation season-and year a handsome bonus as a reward for thus meet the views of the gentlemen the polls. obedience in the shape of a reduction who are controlling Dominion patronin assessed taxation. The revenue age in Northumberland and enjoying try. The good people of it, in order derived would be indirectly secured trips dewn-river at Government exand touch all alike, rich and poor in pense, but it is only such rule as that proportion as each exercised his lib- now in vogue at Ottawa that can afford erty in the use of a luxury, while the to so trifle with an important coast teetotaler would receive an indirect service, and only such men as those benefit with the rest of the community | who have the ear of the Ottawa authoras some reward for his self-denial or ities that would be content to see the fortunnte habits. Bismarck made an shipping service of the Miramichi so protected. Our millions are for the arbitration, or by gradually making German Empire, but the vested inter- development of the new and scantily ests in the trade were too many even populated Western country, while even for the great Chancellor who can Ger. a much-needed lightship, suitable for manize whole provinces by a decree. the important Bar station at the mouth This fact is worth considering by Prohi- of our river, cannot be furnished, lest bitionists. But what Bismarck failed to its construction might afford employdo in the mass and on an imperial scale | ment for our over-taxed ship carpenters. That kind of thing is what we munities to achieve in detail and in are enjoying as the fruits of Confedsmaller areas. Mr. Chamberlain's first eration, and about all that our Doefforts in legislation, after he became minion patronage-dispensers are able to do for us. They are an interesting

American Fisherman Seized. The Dominion Government steamer, Lansdowne, has seized the American their legitimate toil to whoever will buy. The treaty under which this seizure has been made is that of 1818, in the administration of a most imporbut since that time a great many tant public department. changes in the relationships of the peoples more directly affected, as well as in | those who have control of Dominion the means available for protecting our patronage in Northumberland. fisheries from those who would catch It is a hint of the Government's sense of them in contravention of our treaty the importance of a place like Chat-

Repeal in Nova Scotia.

Hon. Provincial Secretary Fielding ed by reason and the logic of self-ad- of Nova Scotia moved the following resolutions in the Assembly of that Province which were carried on Saturday last, only six members voting in

That previous to the union of the provinces, the province of Nova Scotia was in a most healthy financial condition. That by the terms of umon the chief sources of revenue were transferred to the

tederal government. That strong objections were taken at the time of union to the fianancial terms thereof, relative to the province of Nova Scotia, as being wholly inadequate to meet the requirements of the various services left under the management of the provin-That an appeal was made to the imperial

government for a repeal of the union, as far as it relates to this province. That while they refused to assent to

such repeal until a further trial of union was had the imperial government, in the colonial secretary's despatch of the 10th of June, 1868, to Lord Monck, requested Canada would modify any arrangement respecting taxation, or respecting the regulation of trade and fisheries which might prejudice the interests of Nova That on the 6th day of October, 1868. Right Honorable Sir John A. Macdonald,

referring to the above despath, stated as follows: "The Canadian government are a frank and full discussion of these points, rulers at Ottawa and are prepared, in case the pressure of taxation should be shown to be unequal or unjust to Nova Scotia, to relieve that pressure by every means in their power. They are also ready to discuss any finan-Another disgraceful job and gross cial or commercial questions that may be evasion of the Independence of Parliaraised by the Nova Scotia government or yourself and representatives of Nova Scotia in the parliament of the Dominion." And he further said: "You may remember that I suggested to a committee that Mr. Annand, financial minister of the province, or any other gentleman selected for the purpose, should visit Ottawa and sit down pose of ascertaining whether any inequality or injustice exists, the extent of such inequality and the best remedy, and I now resterate the assurance I then gave that the government here will consider the question, not in a rigid but in a most liberal spirit, with a desire to do even more than justice for the sake of securing | fronts of the contending forces. the co-operation of the people of Nova Scotia in working out the new constitution. We shall enter upon inquiry whenever it will suit your convenience, and the Canadian government engages to press upon parliament with all the influence they possess, legislation required to carry out any financial readjustment that may be

parliament have never carried out the equest or desire of the imperial governnent and the promise of Right Honorable Sir John A. Macdonald as above quoted. That after 19 years under the union, successive governments have found that the objections which were urged against the terms of union at first apply with still greater force now than in the first year of anion, and the feeling of discontent with regard to the financial arrangement is now believed, by this house, to be more general and more deeply fixed than ever before. That Nova Scotia, previous to the union. had the lowest tariff and was, notwithstanding, in the best financial condition of any of the provinces entering the union. That the commercial as well as the financial condition of Nova Scotia is in an unsatisfactory as well as a depressed con-

That it seems evident that the terms of the "British North America Act," combined with the high tariff and fiscal laws of the dominion, are largely the cause of this unsatisfactory state of the finances and trade of Nova Scotia. That there is at present no prospect that

while the province remains upon the existing terms of union a member of the Cauadian federation any satisfactory improve-That previous to 1867, negotiations were in progress for a union of the mari-

the negotiations for the larger union. That it now appears, as it did then, that the interests of the people of the several Canada, are in most respects identical. That the members of this branch of the legislature of Nova Scotia, are of epinion and do hereby declare their belief, that

the financial and commercial interests of the people of Nova Scotia, New Brunswick and P. E. Island would be advanced by these provinces withdrawing from the Canadian federation and uniting under That if it be found impossible, after neco-operation of the respective governments of the sister provinces in withdrawing

from confederation and entering instead into a maritime union, then this legislature | detail within the lines of the constitudeems it absolutely necessary that Nova Scotia, in order that its railways and other public works and services may be extended and maintained as the requirements of the people need them, its indusgovernment to withdraw from the union ol over all fiscal laws and tariff regulamade to do Lightship duty until now, tions within the province such as prevail-

elections may be enabled to place this vital and important question of separation from Canada before them for decision at

The Chronicle truthfully says .-

"From the 1st of July, 1867, down to the present hour there has been noment which the people down by the sea have felt at their forced union with Canada. We were strangers then, and we are strangers still, so far as common spire brotherhood are concerned. * * "Mr. Fraser in his admirable speech on Saturday presented some later and fuller tables than have hitherthat we could go out of the union assuming a debt of \$17,000,000, pay the interest, conduct all our services. both Dominion and local, on the same scale as they are at present conducted

and still have a large surplus-over half a million dollars-at the present rate of challenge the accuracy of his tigures. They were startling and produced the same profound sensation in the house in the country. This movement must go forward-those who oppose it must be moved to the ground.

Our Post Office.

An example of Dominion Government management is afforded in the matter fishing schooner, David J. Adams, on a of the post-mastership of Chatham. charge of buying bait at Digby, N. S. There are so many scandals in the way This may be in accordance with treaty of railway jobs, crooked contracts. stipulations, but, as a matter of busi- patronage-prostitution and general corness, it seems absurd that our people ruption to be taken care of at headof the coasts are to be debarred from quarters in Ottawa that Chatham can be selling bait or any other product of left for months without a postmaster. It is an illustration of the Govern-

It is a commentary on the ability of

ment's sense of what is right and decent

be left as it now is and has been for months, so long as the "happy family" choose to disagree.

It demonstrates the fact that the as nothing against he most carreapt

with even an approach to established usage in such cases.

The fact that no town in the Dominion of Canada approaching the impor tance of Chatham, was ever beforeunder either colonial, provincial or that the government and parliament of Dominion rule-left so long without a vacated pos mastership being filled, should cause all friends of honest public administration to think over the probin a letter to the Honorable Joseph Howe, calibre, capacity and influence of these who are, just now, standing between not only ready but anxious to enter upon the people of this County and our

finding investments for their wealth.

ment they were..... 5,941,205

over two years of \$1,176,771

or 161 per cent. During the same period

the Lower Provinces increased from \$10,-

Showing a reduction in little

tutions considerable uneasiness.

Home Rule. On Monday night last Mr. Gladstone moved the second readin; of his scheme of Home Rule for Ireland. The debate still continues and will probably be prolonged for a week or so. It is idle to speculate on the result, which will soon be reached. Whatever it may be, if we may judge from the strong and with the finance minister here for the pur- conflicting opinions that have been expressed on all sides, the measure, whether it reaches or gets through committee, is not likely to be the end of the question, if indeed it will not add more

tory of Irish struggles for an independent nationality-that vision of a state which wrecks so many hopes on the rocks of broken promises. Ireland has had enough of these to teach her that a bird in the hand is worth a whole flock in the bush. It is difficult for as here to appreciate the elements of passion, prejudice and distrust that enter into the difficulties that beset the political ment which may lead to the content of Ireland, but consistent with the unity of the Empire, without which nothing will be either good or permanent, we are bound to say that we have more applause for Mr. Gladstone's heart and motives than confidence in his head and measure. If it is only regarded by those in the right direction, it is absolutely the Government Savings Bank deposits in ment in the foregoing respects is at all | in want of sincerity and confidence, and a feeling that it is being only accepted with mental reservations which are ever ime provinces, but were interrupted by the seeds of future disaster. Whatever may be in store, one thing is plain, that a great stride has been taken towards a maritime provinces now incorporated with larger share of the Government of the country being done by local bodies. This will relieve the Imperial Parlia-

ment of the glut and worry of municipal work, so that the greater questions of policy and administration that have suffered in the past will get the attengotiations for that purpose, to secure the not accept her place in this rational course of progress and have the honor in inaugurating a rearrangement of the cause and suggests a prevision of worse still to come in natural order.

A Socialist Riot took place in Chicago last week, a number of idle and murderous Nihilats from Europe taking advantege of a labor strike to make fatal use of dynamite bombs by which several policemen were killed and some thirty others wounded. The police fired on the wretches and drove thing to modify the feelings of resent- them to cover, killing some and wounding others.

> The Government Savings Banks AND THE MISCHIEF THEY ARE WORKING IN THE MARITIME PROVINCES.

A correspondent of the Montreal Herald, writing under the name of Lower Prev inces exposes the injury that the Government savings banks are doing to the Mari. deeply on the subject, he would have found greatly lightened if the country were altime Provinces. After a few introductory that there are worse evils than the nation- lowed to get the benefit of its own ac-

"Let us look into the working of these | for the mischief he discerned. How can | denied to no civilized country in the savings banks and try if we can discover | banking be profitable or successful if it has | world. how much we are being benefitted by "There are just lifty of them altogether,

and of the whole number no less than orty-five are situated in the Lower Provinces. Of the remainder there is one in Ontario, one in Manitoba, three in British Columbia, but not one in the Province of Quebec. And of the total amount collected by them is drawn from the

Ontario 854,752 Manitoha British Columbia..... 2,165,579 It seems rather strange that the Lowe Provinces should be so singularly favored

and how must we pity the Ontarioans and

our poor French fellow-countrymen who a small amount of deposits successful have been so shamefully neglected! banking is all but an impossibility. The writer here quotes a table show-But as we investigate further we begin

ing the magnitude of Scottish and Ausratian Banks in comparison with these of the Maritime Provinces and continues These figures show only too clearly that

anywhere but Ontario and Quebec.

to compete on shamefully unequal terms

with the Government itself? Would it

improve the West India trade for those

already engaged in it, if the Government

the sugar refining industry would be made

savings banks, -running them regardless

It is, I believe, a canon in banking

science, that to make the business even

moderately successful, deposits must bear

a very large proportion to capital. With

carefully looked into, will be found to our banks are small and poverty stricken reflect very little credit on the intelligence dare not extend such institutions in the than those of the Upper Provinces. Upper Provinces; and they know it. It When the Government are giving 4 per penalty may attach. The people in charge have no interest in colling the fish they catch and upon charge have no interest in c It proves that Sir John A. Macdonald's the length and breadth of the country. is to dwarf the banks and limit their use-

Government is so confident of the fealty It has been done simply with the idea of fulness. In the whole of Scotland there getting possession of all the money ob- are only ten banks with an average of tainable on the easiest terms, and where \$41,519.568 of deposits for each. In there would be the least fuss made about Australia and New Zealand the average it; so that the Government would have for eighteen banks is \$22,500,000 each, its wants supplied without appearing to in Ontario and Quebec with twenty-seven borrow. With this end in view the usual | banks the average is \$319,919, while in scope and functions of a Government the Lower Provinces with fifteen banks savings bank are soon forgotten. The the miserable average is only \$580,702. limit of money to be taken from any one The contrast is as great in the matter of individual is raised to \$3,000. One would dividends and rest as in deposits, as the think that even a laboring man with above statistics unmistakeably show. \$3,000 to invest could be trusted to take That the Government competition for desufficient care of himself, and might be posits is largely responsible for the un-Leaving as without a postmaster so left to find investments as other people fortunate results here visible there can be the find them-in the ordinary channels of no doubt whatever. The very life-blood present Ottawa Government does not commerce and industry. But the limit of of the banks is deposits, and the Govern-\$3,000 is practically no limit at all. This ment like some huge vampire has fastenis so well known that it is said to be a ed itself on these unfortunate institutions common thing for one depositor to have and is fast drawing the life from them. But this is not all. The Government offices or he deposits \$3,000 in the name is not only draining from the banks their of each member of his family. . Privileges means of living, but they use the banks originally intended for the laboring themselves as a most efficient aid to classes have been gradually widered until their own destruction. A banking friend they have been seized upon by that class thus describes the process;best able to take care of itself, namely, "Wherever there happens to be a char-

tered bank agency there is usually a lawyers, bank directors, senators, trustees Government savings bank almost next for estates, nich farmers and storekeepers door. If the chartered bank happens to be a strong, reputable concern, it will chinery for saving them the trouble of "at the present time be paying only 3 per cent. for deposits. The Government An excuse for establishing the system savings bank offers 4 per cent. The seems to have been found in the fact that 's curity of no joint stock bank can be at the time of confederation a Government better than that of the Government, savings bank existed in Halifax although and the latter's rate being 1 per cent. with very different conditions and limitahigher, they, of course, get the bulk tions. Under cover of this excuse it has of the deposits. How do they dispose been extended to such a degree that there of the money? They do not keep expenis now hardly a town or village in the sive safes and vaults at their numerous three Provinces without its Government country offices as the chartered banks Savings Bank, and the limitations and are compelled to do. They simply deconditions originally placed on the business posit the money with the agency of and considered necessary wherever such the chartered bank in the neighborhood institutions exist have been so widened to the credit of the Assistant Receiver and simplified that practically the Govern-General. That bank has to remit the ment have gone into the business of deposmoney at its own expense to Halifax or it banking in competition with the char-'St, John. By and by the party, pro-"bably a trader, who deposited the " money in a Government savings bank" "wants a draft on Halifax or St. John The result has been that money which should have remained in the banks to 'to pay a bill. He goes to the agent of quicken the wheels of industry has been "the savings bank and gets a cheque on the Assistant Receiver-Goueral at Halitou, or Truro or Moncton, or Fredericin the province where there is an banks must use those deposits in order to agency of a chartered bank. He does avoid loss, there is a continual stimulus to "not go to the chartered bank in his neighborhood for his draft, for he would "have to pay them a small commission ready with its forty-five scoop-nets to out the country and every dollar that can "banks have to pay at par at any of their "agencies. In fact he is furnished with At the end of 1883 the deposits at inte-"a t-avelling credit on any bank in the 'province, for which he pays nothing." rest in the chartered banks of the Lower

"The situation may be sum.ned up "thus;-The Government first steals the "deposits from the banks. Then they "compel the banks to transmit those de-"posits from them to Halifax at their "keep funds at every one of their agen"

Is it any wonder that banking does not pay and is not successful in the lower miserably attenuated banking institutions to witness with complacent satisfaction the living a hand to mouth existence on the verge of starvation? It is safe to say that there is no other civilized country in the cause even the best managed of these instiworld whose government has taken such pains as ours has to strangle its banks By the last Government statement the and paralyze its industries. iabilities of the Ontario and Quebec

The mischief done to the banks, of banks to their depositors and others course, does not end there. While they amounted, after reducing the notes and suffer to the extent we see, it is imposcheques of other banks, to \$121,655,585. sible that they can suffer alone. And it Against this total they held a cash reserve is obvious that if this great injustice is of \$16,455,576, or 13½ per cent., which no not spendily remedied there will be such tion and discussion their importance doubt they thought sufficient—sufficient, a cris.s produced in these provinces as no that is for the banks of Ontario and Que- part of Canada his, happily, ever seen. cent. of their interest-bearing deposits through a period of very great depression within two years, and that drain caused and suffering. The same complaints are change their opinion. \$1,176,771 in the These last have become chronic and perhands of the banks of the Lower Provinces | enial. Our ship building industry is have them though the heavens should several months ago for a proposed interest placed upon a sound basis, such as was the case previous to confederation. two years ago, and available then for extinct. Our West India business is through the artificial and excessive rate certain ruin. Our fishermen may almost of interest paid by the Government sav- complain of getting the poorer the more ings banks, while at the same time the fish they catch-so little do they get for country has been denuded of all fresh ac- them now that the United States markets are virtually closed against them. While And what are the results? One result is | the pampered creatures of the National that we have some fifteen half-starved Policy-our cotton and sugar refining banks instead of two or three good ones. industries have been literally protected It was stated not long ago by the chief of- to death, The freedom these have enficer of one of the strongest of these insti- joyed from outside competition has only tutions, at a meeting of the Halifax produced still fiercer competition from Chamber of Commerce, that there was within, and the result is a wholesale hardly a bank in the lower provinces that | waste of capital, sadly impoverishing the was as well off to-day as it was ten years | people, and freezing up the springs of ago; and he seemed to indicate that the enterprise. Real estate falls till one trade of the country was unprofitable and | would think there is no bottom to it, and declining, because it was fettered and there is a continual stream of the agrihandicapped by the protective tariff. A cultural and lumbering population to the country peculiarly fitted by its situation United States. Now we do not blame and productions for trade with all the the Government for the whole of this world was denied profitable trade with Every one must admit that under any fiscal system there will be periods of in-It is to be hoped that the gentleman's dustrial depression. But what we do statement of fact may have been exagger- contend is that the pressure upon capital ated, but if he had pondered a little more and labor in this evil time would be

> We are taxed to an inordinate extent to support a great variety of unprofitable undertakings, the most expensive of which are outside of the lower were to go into that business? Perhaps provinces. The National Policy was certainly rot conceived in our interest. more profitable by the Government tak- Our wholesale merchants complain that ing up the now defunct Richmond concern our provinces are used as a slaughter and running it regardless of cost? This market for Ontario and Quebec.

> al policy at work and a more potent cause | cumulations of capital-an advantage

s precisely what they are doing with their And when we are struggling along as best we can with our largely unnecesof cost, in competition with the chartered sary load, striving hard to believe that it is still a great privilege to be able to call ourselves Canadians, the Government, that the last straw may not be wanting establish a system, unknown in any other part of the Dominion, or in any other country in the civilized world, by which these provinces are nearly denuded of their floating capital and our industry is burdened with an artificial and excessive rate of interest. Surely, in times like these, when all our industries are so depressed, and we are carrying such a heavy burden of taxation, largely for benefit of the western provinces, the least is equal justice and equal laws; and that at any rate our productive powers should not be threatened with paralysis while