

broke from him—Captain Travers was returned mortally wounded. Greatly pained and shocked as they all were by this intelligence, they were some days before they knew how deep cause they had for grief. About a fortnight, it might have been, afterwards, Mr Harford, by Lady Wharton's directions, wrote to Messrs. Child to enquire the reason the last half year's dividend had not been forwarded as usual. The answer—revealing as it did the crime of Sir Richard Wharton, the heroic sacrifice of Travers, and their own utter worldly ruin—stunned, overwhelmed them. The reported death of Captain Travers, the bankers wrote, after fully explaining the source from which, since the death of Sir Richard Wharton, the remittances had been derived, and 'a consequent claim to his property by a distant relative, as heir-at-law, necessarily precluded them from continuing the half yearly payments.'

All emotions of admiration, wonder, gratitude, excited by this discovery were soon absorbed by a consternation at the terrible prospect before them—suddenly deprived, as they were, as by the stroke of an enchanter's wand, of their imaginary wealth. 'Our children,' exclaimed Mrs Harford with tearful vehemence, 'what will become of them, nursed as they have been in ease and luxury?'

God will provide for them and us, Mary, replied her husband. 'If we exercise faith and patience, I have no fear; but my heart swells to think that that noble-minded man should have passed away unassured, unconscious, of our deep gratitude and esteem.'

'Do not deem me selfish, Edmund,' rejoined Mrs Harford. 'I feel his generous kindness as deeply as yourself. It is for our children I am anxious—not for myself, not even for you.'

'Be assured,' said Lady Wharton, recovering from her panic, 'that Captain Travers has not neglected to provide for such a probable contingency in his profession as sudden death. His unselfish devotedness to you, Mary, will shield you and yours from beyond the grave: of that be satisfied.'

Lady Wharton was not mistaken in her judgment of the character of Captain Travers. By the very next post a letter arrived under cover of Messrs. Child, from a solicitor, informing them that, by a will executed by Travers on the same day that he had directed the bankers to remit the usual amount to Lady Wharton, the whole of the property of which he might die possessed was bequeathed to Mary Wharton, now—she, the solicitor, was informed—Mary Harford, for her sole use and benefit, and not passing by marriage to the husband. 'The instant official news of the death of Captain Travers, arrived,' it was added, 'probate would be at once obtained on the will, and the proper steps taken to put Mrs Harford in possession of the legacy.'

All doubts were speedily set at rest. A carriage drove slowly up the avenue one evening, just as it was growing dusk, and Mr Harford was informed that a gentleman wished to speak with him. He hastened out, and a pale, mutilated figure extended its hand to him, exclaiming in a feeble voice, 'Edmund, do you know me?'

'Captain Travers,' almost shouted Harford.

'Can it indeed be you?'

'A piece of me, Edmund,' replied the wounded officer, with an effort at a smile. 'I come to ask permission,' he added, in a graver tone, 'to die here. I shall not, I think, be refused?'

He survived for several months, ministered to with tenderest solicitude by Mrs Harford and her husband. The last tones that sounded in his ear were those of Edmund Harford, reading with choking voice the prayers of the church for the dying; the last object his darkening eyes distinguished was the tearful countenance of the beloved of his youth and manhood; the last word his lips uttered was her name—Mary.

CLIMATE.

ITS EFFECT UPON CHARACTER.

MAN himself, the indigenous man, I mean, bears in his whole character the ineffaceable stamp of this peculiarly vegetative nature. Living continually in the shadow of those virgin forests which overspread the earth that he inhabits, his whole nature has been modified thereby. The very copper hue of his complexion indicates that he lives not, like the negro, beneath the scorching sunbeams. His lymphatic temperament betrays the preponderance in his nature of the vegetative element. The Indian is of a melancholy, cold and insensible race. 'Foreign to our hopes, our joys, our griefs,' says a traveller, 'it is rarely that a tear moistens his eyes, or that a smile lightens up his features.' The most barbarous tortures cannot extort from him a single complaint, and his stoical indifference is disturbed only by vengeance or jealousy. If he sometimes exhibits a display of prodigious muscular force, he is yet without endurance. Who knows not that when the first invaders of the New World endeavoured to compel the inoffensive Indians, who had received them as gods, to the rude labors of the mines and the cultivation of the soil, these men of the woods, incapable of enduring fatigue, perished in agony by thousands? And it was thereupon that the Europeans substituted for the Indians the robust and vigorous native of the Old World, the negro, who still to this day, fused as the instruments of the white man's labor, endures, I had almost said gaily, a degree of toil equal to that which destroyed the native of the country. The social condition of the Indian tribes is tinged, in an equal degree, by the powerful influence of his vegetative character. The Indian has continued the man of the forest. He has sel-

dom elevated himself above the condition of the hunter, the lowest grain on the scale of civilization. The exuberance of the soil has never been of value to him; for he asks not of the earth his nourishment. He has never even ascended to the rank of the pastoral man. With him no domestic animals are maintained to feed him with their milk, or clothe him with their fleeces, as they are by the nomadic races of the Old World. From one to the other extremity of America we find the same lamentable spectacle; the elevated table lands of Mexico and Peru are the only exception to this picture, and this exception goes far to establish the influence of the vegetative and humid nature of the lower plains of America. For if these nations do not exhibit the same character of inferiority, if they have raised themselves a little higher in the sphere of humanity, by the aid, perchance, of elements foreign to their own continent, it cannot be for other cause than that that, living in these heights, those aerial islands, above the influence of the hot and humid atmosphere, they have been removed from the potency of its action.—*The Earth and Man.*

From the London People's Journal.

THE LITTLE WAVE.

BY CHARLOTTE YOUNG.

I dreamt I was a little wave,
That sparkled in the sun,
Till evening stars came lovingly,
And kissed me one by one.

And the gentle moon, with soft sad gaze,
Looked down upon the deep;
And, like a kind and tender nurse,
Watch'd o'er me in my sleep.

Methought 'twas all so still and calm,
That zephyr's passing sigh
Came to me like my mother's voice,
Singing sweet lullaby.

So gently danced each rippling wave,
Where golden light was cast;
'Twas just as though an angel's wing
Had touched them as it passed.

Methought eve deepened into night,
No ship the billows trod;
And then I fancied what it was
To be alone with God.

And such a sweet and solemn calm
Came o'er me as I lay;
I could have wished it always night,
And never sighed for day.

I could have wished that all the hearts
That slumbered on the shore,
Could feel as I that moment felt,
God's presence evermore.

For in that deep solemnity,
That silence so profound;
I only felt his loving hand
More sensibly around.

And when Aurora stole my stars,
I rushed my trembling sigh;
I knew they had gone to lay themselves
Upon the field close by.

With that, methought I cast a shell
Upon the coast above;
That I with starry buttercup
Might share the children's love.

And then so bright the golden sun,
So rich his golden gleam;
It chased away with dazzling light,
The spirit of my dream.

WAILING OF THE JEWS OVER THEIR LOST TEMPLE.

THE Mahometan Mosque of St. Omar occupies the site of the ancient Jewish Temple, and is surrounded by a lofty massive wall which none but Mahometans are allowed to enter. The Jews have purchased the privilege of repairing on Friday afternoons to the exterior of a very ancient portion of this wall there to bewail the fate of their Temple. I was present on one of those occasions, and a more impressive scene I have seldom witnessed. I found collected a large number of both sexes and of all ages and conditions. Most of them were seated on the pavement in the shadow of the wall, and were engaged either in reciting from the Book of Law, or in repeating to themselves prayers and ejaculations. The sorrow of desolate hearts was depicted in every countenance. Soon they all joined in a dirge of indescribable mournfulness, after which they rose, and leaning against the wall with their faces upwards, they read from the Law, repeated another dolorous chant, and then motionless and silent, all remained absorbed in their own prayers and meditations. The matron and the maid, the boy and the gray-headed man, the rich in sumptuous robes and the poor in filthy rags, all alike seemed oppressed with a sense of desertion and burdened with misery. I turned from the spot, and left them alone with their misery, struck as I had never been struck before by the history and fate of the chosen people of God.—*Scenes in the East.*

ARTFUL DEVICE.—A printer of Greenock having been fined for printing news on unstamped sheets of paper, now prints upon cloth, which is not specified in the act, and calls his journal the *Greenock News-cloth*, in allusion to that material. In the debate on the paper duties on Monday night week, Mr Gibson handed a copy to the chancellor of the Exchequer.

The Politician.

From the Glasgow Courier.

THE USURER VERSUS THE PRODUCER.

OR, FREE TRADE ILLUSTRATED.

By John Bell, Barrister, of the Middle Temple.

For thirty years and upwards the interests of the mere consumer have, in the eyes of the British Legislature, been of more importance than the interests of the producer. The rights of the consumer have been regarded as more sacred than any other class of social rights. 'Cheapness' has been the mere consumer's cry; and to enforce a system of cheapness has, during the past generation, been the object of our law-makers.

The nature of the social struggle which may now be witnessed on all sides has been misrepresented. Partisans of the order of mere consumers have professed to regard this struggle as a contest between various classes of producers—as a contest, at one time, between manufacturers and agriculturists—as a contest, at another time, between the Spitalfields weaver and the laborer whose wife desires a silk dress—as now a contest between the West Indian sugar-grower and the British operative who consumes sugar—as again a contest between the British ship-owner and the British payer of freights.

This attempt to array various classes of the producers and distributors of British wealth in attitudes of hostility to each other, originated in folly or in fraud. To the great social struggle in question there are only two parties; one comprehending all classes of British producers, the other comprehending mere consumers of the fruits of British industry.

It is doubtless true that certain bustling, noisy men connected with commerce, have for many years lent themselves to the money-power, and fought the battle of free trade, as if the prosperity of British producers could have no sounder basis than may be supplied by the removal of import duties from the industrial products of foreign countries. These men have acted in ignorance of the real nature of the movement which they promoted, or they have aimed at objects which they do not care to avow.

It is true, moreover, that the interests of money-owners are involved, ultimately, in the interests of producers; but the point at which the interests of money-owners and of producers become identical, is removed, by a vast interval, from that point at which the interests of all classes of the producers are united.

Producers, in all their varieties, are interested in the establishment of a system of universally-remunerating prices. When prices in one great branch of industry fall below a remunerating level, the whole industrial system of the empire is more or less disturbed, forthwith, by the action of unwholesome competition.

Mere consumers, again—mortgages that is to say, annuitants and money-lenders—are so far interested in the prosperity of productive industry, that they have reason to dread the disruption of our industrial system. If all debtors be ruined, all creditors must be ruined at the same time. Short, however, of the point at which the industrial system of the empire shall be absolutely prostrated, it is for the interest—at least for the immediate interest—of the creditor classes that the reward of all sections of producers should be reduced to the lowest level. In the spirit of this belief, at all events, have creditor classes in every great community ever acted. They have never looked beyond their immediate interests. They have, wherever power has been conceded to them, crushed productive industry. They have proved, therefore, the great authors of revolutions. The tyranny of the creditor classes overthrew republican Rome. The 'virtuous' Brutus was accustomed to lend money at the rate of forty-eight per cent yearly. Labour must have been cheap where money was so dear. The fruits of Roman industry were swallowed up by usury. A bloody revolution brought the system to a close. Lucan, in alluding to the causes which led to the great civil war throughout the Roman Empire, assigns a prominent place to the prostration of productive industry. 'Hinc,' he observes,

'Hinc, usura vorax, rapidumque in tempora
fœnus:
Hinc, concussa fides, et multis utile bellum'

Those Legislative influences, which, by 'cheapening' labor, strengthen the power of mere consumers, must ultimately place in jeopardy that 'faith' which lends to the various portions of every society their cohesive power. When the industrial classes can no longer live by industry, the subversion of existing social arrangements become to them a matter of necessity. The 'utility' of war becomes, then, its recommendation in the eyes of men, by whom, when wisely governed, war is regarded with utter abhorrence.

The extent of the claims which the various sections of debt-owners possess over the property and industry of the British community, has never been ascertained. The National Debt amounts to nearly eight hundred millions of pounds; but the sum total of the mortgages and settlements affecting realised property, and of the obligations which rest on personal security, is, to statisticians, an unknown quantity. Some calculators assume that the mass of private debt in Great Britain exceeds, in threefold proportion, the amount of the National Debt. If this calculation might be admitted to be accurate, the amount of creditor claims affecting the pro-

perty and industry of the British community must be set down as exceeding in amount three thousand millions of pounds sterling. Let us, however, in order to avoid the risk of exaggeration, assume that the mass of private debts and obligations throughout the British empire may be represented by the same amount as that which denotes the claims of the public creditor. The class of debt-owners will, then, appear as claimants on the property and industry of the country to the extent of sixteen hundred millions sterling—as receiving annually of from seventy to eighty millions of the fruits of the toil of the productive classes.

The great instrument by which the order of money-owners work, is money. In possessing the power of determining the character of the machinery, by which the fruits of industry are circulated through society, this class possesses a power of which the extent may scarcely be calculated. Without the establishment of an honest system of money, it is impossible to establish an effective system of protection for productive industry. No plan for the exclusion of the products of foreign industry from the British market will avail to secure remunerating prices to the British producer, so long as a fraudulent monetary system shall remain in force. False weights and false measures are, as Scripture declares, 'an abomination unto the Lord.' Of all the varieties of false measures known among men, the most pernicious and the most abominable are false measures of value.

The money-power can scarcely be said to have existed in this country before 1689. In that year the foundations of the national debt, properly so called, were laid. The class of money owners speedily began to rise into social importance; and the development of their power was immediately marked by a decided change in the character of the money in use.

Till the establishment of the Bank of England Government was accustomed to issue tallies, in considerable abundance, in satisfaction of claims on the exchequer. Those tallies represented specific sums of money; but they were not, like Bank of England notes, convertible on demand into gold and silver at a fixed price. They might be pleaded in the Exchequer in payment of taxes. They constituted a legal tender in extinction of all claims on the part of Government; they discharged, by consequence, the functions of a legal tender in transactions between individuals.

Soon after the establishment of the Bank of England a considerable portion of the tallies in circulation was absorbed as capital by that establishment and funded. In a short time afterwards the issues of Government money were, to a great extent superseded by issues of Bank of England notes, convertible on demand into the precious metals at fixed prices.

The effect of this change in the monetary system of the country became soon perceptible in the altered prices of the products of British industry. During the last half of the 17th century the average price of British wheat was higher by 10s. per quarter than it was during the first half of the 18th. By that change, in short, in the character of the measure of value, which the Bank of England, shortly after its first institution, was permitted to effect, British producers were robbed directly of about 20 per cent. on the prices which the fruits of their labor had previously commanded.

† It may be necessary to distinguish, more specifically than is done in the text, between producers on the one hand, and mere consumers.

Laborers are producers, so are all men who embark their capital in agriculture, in manufactures, and in commerce. So, also, are all owners of house property; for houses are instruments of production. So, also, are owners of land; for the greatest of all the instruments of production is the soil.

If it be urged that the owners of land and of houses are not concerned directly in the work of production, it may be sufficient, in reply, to show that the prosperity of house-owners and of land owners, is directly dependent on the prosperity of all classes of producers. The higher the wages of labor, and the profits of trade, the higher will be, in the long run, the rent of houses and of land. Land-owners and house-owners are, therefore, legitimately classed among producers. The interests of house-owners and of land-owners are promoted, or impaired by precisely the same influences which promote or impair the interests of traders, of farmers and of the humblest order of laborers.

Who, then, constitute the class of mere consumers?

All men consume, but all men do not produce; nor do all men rise or fall in social influence, as producers rise or fall. Money-owners—men who live on the produce of debt—are men whose interests are not merely not identified with the interests of producers, but whose interests are, up to a certain point, absolutely opposed to the interests of productive industry.

The rent of houses and of land must rise or fall with the wages of labor. The purchasing power of money, representing the interests of debt, increases, on the other hand, in direct proportion to the abasement of the laborer's condition.

The debt-owner gains as the productive classes lose. The land-owner, the house-owner, the capitalist engaged in trade, gain or lose, in the long run, as the great mass of laborers prosper or suffer.

The land-owner and the house-owner have their fair share of social responsibility. The debt-owner is safe from all risk, save the risk of revolution.