

The World As It Is.

(Continued from 1st page.)

of the community is of benefit to Canada or the Empire of which at present it forms part. If the loan recently contracted in England was as successful as it was said to have been, it seems useless to warn the English financier or investor that every additional pound they lend Canada fortifies the policy that puts an almost prohibitory duty on imports from England, as that is the only present means of raising revenue to pay the interest alone, for the very classes who profit by it will never willingly consent to the imposition of an income-tax or other direct taxation. The English manufacturers and exporters should see to this. I am not certain that the agricultural interest in England also is not affected to a certain extent as the Canadian farmer. The impoverishment of the small-slender and labouring classes which is steadily going on here, and diminishes their purchasing power, has left our farmers no option but to throw their produce on an already glutted market in England, where it intensifies the competition and knocks prices down. The day on which England no longer purchases Canadian produce will be the day of crowning disaster for the English holders of Canadian securities, for where the money will then come from to pay the interest on the debts of all kinds owed by Canada to England, no one can tell. But England will not buy unless Canada can sell as cheap as, or cheaper than, anyone else, and so we are in a vicious circle, out of which there appears no favourable issue.

It will be worth while looking at the indebtedness of Canada somewhat in detail. To begin with, the Federal or Dominion debt of \$246,000,000, as it stands today, is of respectable dimensions enough for a population that does not increase perceptibly, and with diminishing resources. If it had all been honestly spent there might be some comfort in contemplating it, but when one knows how it has been wasted and "boodled," it goes against the grain to have to pay the taxes to meet its obligations. How much of it all was spent on actual work done, and how much was contractors' profits, and how much was "boodled," only the successive ministers in the Public Works and other spending departments at Ottawa can tell. Our present Minister of Public Works, Mr. John G. Haggart (he has no title yet), speaking in reference to the swindling that went on in Government contracts under his department for hundreds of thousands of dollars, pleaded as an excuse that both he and his deputy had been deceived. I take it that in a private business such an excuse would not hold good, and that peremptory dismissal would have been his portion, but he was kept on in the late Sir John Thompson's Cabinet, and remains in that of the new knight, Sir Mackenzie Bowell, and Senator D. Ferguson, who said in public speech that robbery was inevitable where a Government was concerned, has been taken into the new Cabinet.

To go on to the provincial debts, Quebec alone has one of about \$25,000,000, and has just been issuing a new three per cent loan at a ruinously low rate and conditions. Ontario has no debt, but, according to Sir Oliver Mowat, the Premier, has a large surplus; he says \$8,156,607, but this is believed by some sceptics to be subject to a heavy discount, and in any case a large portion of it is left in the Dominion Treasury, by which it is owing, at interest. Under present conditions, it is, I should say, as secure as the deposits in your Mr. Jabez Spencer Balfour's celebrated "Liberator." The Maritime and the Western Provinces have their debts of greater or lesser amounts. Next in the series come the municipal debts. The total of these it is impossible to come at, but from the largest city to the poorest backwoods township every one is in debt, almost without exception. The assessments on which many, if not all, of these debts are secured, are at least 20 to 30 per cent, too high, and, at the moment I write, it would be impossible under forced sales to realise 50 per cent. of the assessed values. These debts go up into the millions, and are becoming every day a more serious burden on the taxpayers. Toronto, Quebec, Montreal, Hamilton, and other cities, have contracted debts far beyond the means, and the way in which the money is spent has been amply evidenced by the exposures of aldermanic corruption recently made in Toronto and Montreal, where the most shameless doings have been going on. In the latter city, in violation of law, aldermen got sub-contracts for municipal work, and were allowed to see the tenders sent in before being publicly opened. In Toronto bribes were not only taken, but demanded, by the civic representatives from parties seeking municipal contracts and franchises. These should be objectionless enough for the British investor if he had eyes to see and ears to hear.

Next come the mortgage debts, which are simply prodigious. The returns made by loan societies doing business in Canada show over \$120,000,000 out on mortgage for Ontario alone. But this is a long way under the mark, for numbers of properties have private mortgages on them which do not appear in returns like the above. The character of the mortgages is various. Some undoubtedly were made for improvements, or to tide over bad years, but others were made to gratify social or other extravagance. I know of one case where the mortgage was made to send a son to Edinburgh and London to study surgery and medicine, to add to the crowd of unemployed doctors, who, along with needy lawyers, form the bulk of our educational proletariat. The amount returned for the province of Quebec is \$9,000,000, but this, again, is only a small portion of the amount with which the farms and house properties there have been burdened. Private mortgages are the rule among the French Canadians, and in many cases the interest paid is usurious. As with the municipal indebtedness, it is difficult to say with any degree of certainty what the total mortgage debt on land and house property amounts to, but it is now so heavy that it eats up, and more sometimes, any profit which the depression in the value of farm products leaves the Canadian farmer. In Manitoba and the North-West, crops as well as farms are mortgaged, principally to the agricultural implement manufacturers, so that there, as elsewhere in the western territories, the farmer has nothing he can call his own. And here I come to a point to which I would direct the attention of English investors in Canadian mortgages, whether directly or as share and debenture holders in mortgage companies. There are numerous cases where the farmer remains on his land, which is mortgaged to

its full value, in hopes of better times, although the mortgagors have foreclosed, or had the land transferred. The farmer is turned into a mere caretaker. What is the result? The former owner has been converted into a mere tenant, and the mortgagor—individual or company—into an absentee landlord. The experience of Ireland, where the arm of the English law, was ever present, is surely not such that English absentee owners of Canadian properties can hope for much consideration.

Then follows another point, which is, that when the individual farmer—and his class, be it remembered, is the backbone of Canada—is ruined, the tax-paying to the Government diminishes or ceases; and the investor who depends on his governmental and municipal securities stands a poor chance. Here we are again in a vicious circle. It is idle to waste time in pretending that Canada can ever be an exporter of much else than food and raw products; her geographical and climatic conditions are a standing bar to her taking any serious part in the world market. This is what makes the so-called national policy a snare and a delusion which is dragging the country steadily down the road to ruin.

There is one class of debt and taxation with which I have yet to deal. It is the religious debt and taxation, and that is a serious item in the aggregate. This is particularly so in the Province of Quebec, where, under the Act of Capitulation made at Montreal when Canada finally passed under the British Crown, the Roman Catholic Church is established by law. Its exactions from its adherents are so heavy that the Provincial Premier, Mr. Taillon, recently said that it was impossible to increase the taxation of the rural districts, as "they were already taxed heavy for church purposes." One result of this is, that the City of Montreal this year will have to pay \$975,698 out of \$1,942,436, or nearly two-thirds of the provincial taxation. Then the exemptions from taxation of properties of all kinds, to which, under any pretext, the title of religious can be tacked on, are enormous in amount. In the city of Montreal they stand at \$11,645,750 for the Romish Church alone, and at \$6,750,984 for the various Protestant and other denominations. All over the country it is the same thing; and when one considers that, according to the last census, there were 10,840 churches in Canada, or one to every 460 inhabitants, all with their appearances exempt from taxation, while at the same time exacting pretty heavy contributions from the people, it will be seen how they diminish the power of the country to meet its obligations. This is another point of which the British investor should take note. I think that, so far, I have shown that the material security enjoyed by investors in Canada is slender enough. The moral security, if I may so term it, is even more slender still. The bribe-taking and bribe-taking aldermen of Toronto were religious men, as a leading Toronto paper said: "The eminently pious people of Toronto pocket bribes on the way to church, and sing psalms whilst searching for boodles." Religion in this country has nothing to do with worldly affairs; it is put on and taken off on Sunday with the Sunday clothes, and it is a subject of common remark that the cities and towns in which there are most churches, and which are most noted for the conventional observance of the Sabbath, are little better than whitened sepulchres. Nearly every church in the country is in debt or mortgaged, in violation of the apostolic injunction to "owe no man anything."

The aggregate mortgages of the Methodist Church alone in Ontario were stated the other day at \$600,000. I have said that the most marked characteristic of our Canadian society is its charlatanism. It pervades every class and condition of men. It begins at Ottawa round the viceregal throne, surrounded as it is by people with titles. And here I may say, by way of parenthesis that nothing is tending more to give serious-minded people over here a low impression of the Fountain of Honour in England than the class and stamp of men who are selected for titles and honours. A speaker at a public meeting recently said that a title in Canada was no more an evidence of merit or honour in its possessor than a paper collar was of a clean linen shirt on its wearer. But as the government is here, so are the people; and as the people, so is the government. They suit and match one another. A few weeks ago a veteran and clean-handed political man, Mr. A. P. Cockburn, at a banquet given in his honour, said that "he held that the people should be as upright and truthful in politics as in other things; but it seemed like preaching in the wilderness to advocate such a course." Mr. Cockburn was right. There is no sense of private or public honour, or rather, perhaps, I should say dishonour, where the money of the Canadian taxpayer or the English investor is concerned. The practice of law is fast becoming the perversion of justice; and this is greatly facilitated, when a rich man is pitted against a poor man, by the power to carry suits to the Privy Council in England. As to the charlatanism of the press, we have had it in full evidence over the death of Sir John Thompson. One would think the greatest benefactor of the human race had died, instead of a man of so weak a character that he could not purify his cabinet of its corrupt and corrupting elements. But, like charity, he served to cover a multitude of sins in others, and in that sense he has been a distinct loss to the "boodlers." The public subscription got up for Lady Thompson's not being responded to by the general public in any degree, for, thanks to the fiscal policy of her late husband, and to the goings-on of Sir John A. Macdonald's freebooters, over whom he presided, they can hardly support themselves. The bulk of the subscription is being made up of sums given by the heads of "combinations" and syndicates enriched by the impoverishment of the country. It is only fitting it should be so. There never has been so hard a winter in Canada for the laboring classes. The countryside is infested with tramps driven desperate with want and cold, sleeping in barns with the thermometer below zero; the jails are filled to overflowing; and the charitable societies are straining their resources to the utmost to meet the destitution in the cities and towns. I have just received a letter from a friend in the lumber region, saying that thousands of men are being dismissed from the shanties, with no prospect of work before them until next May; and this season wages were cut down from six to ten dollars a month, which in the aggregate means a large sum lost to the laborers and the retail dealers with whom they would naturally have spent it.

Of the charlatanism of the various religious bodies and sects I have no need to say anything; the moral condition of our society attests the degree and value

of their influence. I cannot, however, pass by that of our military caste, which, imperial needs, real or pretended, have implanted in the country. Our military expenditure now runs up to about \$2,000,000 annually, and for all the good resulting it might as well be thrown into the Niagara whirlpool. Vapouring swash-bucklers (Colonel Denison and such like) howl and shake their fists at the American flag from the safe side of the frontier, under the shelter of the Union Jack, but no one thinks seriously about real fighting. The most recent feats of our warriors were at Ridgeway, where it was not the Fenian invaders who made the fastest running; and against a few score of half-breeds in the North-West, armed with old percussion muskets and shot guns. The less said about the causes of that business and the way it was carried on the better. Neither its military nor financial aspect would bear too close examination.

The low state of public morals and the political debauchery prevailing in Canada are due entirely to the recklessness with which Sir John A. Macdonald and his successors have borrowed money and squandered it. No one is disposed for steady work, but everyone is on the look-out to "make his pile" by some gambling or other stroke of luck. Work on the land is despised as beneath the dignity of the people, and farmers' sons run after what they call "high-toned jobs"—that is, something not involving manual labour. That is left for the pauper emigrant from the old world. The booming of mines, town lots, in fact, anything and everything that affords a chance for a gamble, goes on incessantly, and the press, so far from discouraging or opposing the pernicious tendency, lends its aid to perpetuate one of the worst features of Canadian life. The individual who would stand up against and denounce all this would be termed a "crank," or treated as a churl. And so things and men in Canada, like the Gadarene swine, are rushing down a steep plane to perish, as far as one can judge, in the sea of general bankruptcy. I intended saying something on the question of emigration and the railways of Canada but must reserve it for another occasion.

Sermon by Geo. C. Hall

(Text—Rom. V. 9. "God commends His love to us that we will be reconciled to Him by the death of His Son much more having been reconciled to Him from wrath, for if, being enemies, we were reconciled to God by the death of His Son much more having been reconciled we shall be saved by His life." Also from 1 Cor. V. 14-1. "The love of Christ constraineth us * * * Hated for all that they which live should live unto themselves no longer.")

1. It is impossible for any one to say "Jesus died for me," truly, until he is brought to see, in himself, the necessity for His death, and that it may avail to rid him of that necessity. Doubtless some are led to say this without a realization of that necessity, but it is evident that such say it as a parrot might say it or say it with some measure of hypocrisy. Surely no one can truly say this without a sense of the sinfulness of his sin, and that his sin compassed the death of Jesus. No one can truly say "Jesus died for all" till he realizes that the sins of all caused His death and that in some degree, at least, the sin of all was to be borne away by it.

It is painful to hear people talk of Christ as their Saviour who have never felt "the exceeding sinfulness of sin." It is painful to hear those talk of a wonderful Saviour for the world, who, seemingly, have no conception of the awfulness of the world's sin. The sin of the world is selfishness.

2. Paul said "Sin is the transgression of the law;" and he said also, "Love is the fulfilling of the law." Sin, being that which transgresses the law, it is the antonym of that which fulfills the law. Principal Fairbairn says, "From the personality and experience of men, sin is selfishness—in its positive character it is the substitution of self for God as the law and end of our being—it is obeying our own wills instead of God's will." (Place of Christ in Modern Theology p. 453.)

The manifestations of sin as sins are as transgressions of the law of love, but back of these manifestations is "the putting of self in the heart instead of God," and this gives rise to unfilial feeling toward God. Sin, then, is the reign of un-filial feeling toward God in the heart made for filial love, or the reign of selfishness there. From the fatherhood of God sin is also the reign of unfraternal feeling toward man, or selfishness in the heart. Sins are transgressions of the law, love toward God and toward mankind. Sin, singular number, is selfishness—sins, plural, transgressions of the law of love in our relations toward God and toward man. Hold to this point—sin is selfishness and sins are any and all transgressions of the law of love—and sin becomes real and definite, and sins becoming tangible and appalling. Then indeed you may "Behold the Lamb of God bearing away the sin of the world" as love's sacrifice, and also see Jesus wounded for our transgressions and bruised for our iniquities.

3. It is a great mistake to confound sin with its manifestations in moral evil, vice and crime. Moral evil is in harmony with the law of love and is both personal and social. "Vice is moral evil interpreted as an offense against nature, and is private and personal. Crime is a legal term and denotes the open violation of the laws of the state. But if there were no sin there would be no moral evil, because no inharmonious with the law of love—no vice, for actions and character would then conform to nature—no crime, for civil law being an expression human will would pronounce against that only which is evil and vicious.

The putting of self in the heart in God's place—the obeying of our own wills and opposing His will, and so being disloyal and un-filial toward Him who is still our Sovereign and our Father,—the fighting against a reign of filial and fraternal love in our hearts, and so becoming Love's enemies, this is the destruction of God's image within. This is sin and sins horrible work and the wrath of sin against eternal love.

4. Sin is the root of all imperfections in character, consequently of the soul's degeneracy, joylessness and misery. It is therefore the root of all infelicities of the world—of all the misery, degradation and poverty incidental to evil habits and incident to badly organized society.

Sin is the reign of selfishness in the in-



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dividual and in society and leads men to seek their own well instead of the common weal and their own well at the expense of the commonweal. This reign of selfishness leads to strife, competition and war, international, commercial, industrial and social warfare. Commercial and industrial warfare means men, and combinations of men, to oppress and ruin, and consequently the tyranny of commercial kings and the cruelty of industrial masters. It means a few rich and many poor, and waste—waste of the products of skill of labor and enterprise,—waste of human energy, waste of human life. It means a ceaseless, monotonous, degrading round of toil for a miserable existence on the part of the many, and hard cruel exaction, with demoralizing, effeminating luxury, on the part of the few. It is low sordid vice in the populous ranks of poverty, and suspicion, dread and immorality among the wealthy few. It is ruinous to both classes—to all classes of men. It is mammon worship, and that is ruin both temporal and eternal.

"No man can serve two masters, for either he will hate the one and love the other, else he will hold to the one and despise the other." Mammon servers are haters—despisers of God, even though they profess to love Him and to hold to Him. "Ye cannot serve God and mammon." (Beatitudes) (6)

Pride rules the hearts of the rich and the powerful among the mammon servers. They are too aristocratic—too ambitious to be "poor in spirit." Syco-phancy and servility rules the hearts of the poor among the mammon servers and the kingdom of heaven is not for either class. The kingdom of heaven is for them who, humble before God, are filial toward Him and fraternal toward men. Mammon servers are too hardened by their selfish pursuits to mourn their own sins, or the miseries of the world about them because of sin, therefore neither heaven nor earth has any comfort for them.

They are not meek, but are full of that selfish ambition to be first in wealth and power that comes between the toiler and the earth to rob him of the products of his toil. Often they withhold natural opportunities from their natural uses to compel industry and enterprise to pay exorbitant toll to idle speculation, so losing earth as well as heaven. Few, very few, rich or poor, high or low, wise or simple, have any hunger for right-love, right-truth, right-wisdom, and right-justice or righteousness in self and in society, but, for the most part, are intolerant, cruel and mercenary, therefore they are not filled with heavenly or earthly good and cannot be. Selfishness may give aims to get in return, but it has no mercy. It strives with others for self, cruelly oppresses and robs, and for it there is no mercy reserved. In selfishness is rooted every form of self indulgence—gluttony, drunkenness, sexual lust, etc.—it is the fountain of moral impurity and rottenness and therefore of the world's attemness since none put the pure in heart see God. Selfishness may seek peace, yet it never makes peace, and therefore the selfish are not the children of God. They are God-haters, God-despisers; having supplanted His love with love of self they have thus constituted themselves enemies of God.

7. It does not follow from this that God is inimical toward the selfish. God does not hate sinners. That may be in teaching of theology but it is not in the teachings of Christ, nor is it to be found in the doctrines of Paul. In substance Paul says in our text, "God commends His love to us as sinners, in that Christ died for us, so that though we were enemies of God, yet we might be reconciled to Him by the death of Christ, and saved from wrath by His life," and saved from the wrath of selfishness against eternal love by the love of God in the life and death of Christ. Saved by the restoration of the Divine image within through conformity to the law of love exemplified by Christ, so becoming loyal subjects of our righteous sovereign, and filial children of our loving Father.

God is love and cannot cease to love His creatures, even when they cease to love Him. Though they constitute themselves His enemies (and their own worst enemy as well) yet God loves them that hate Him, and blesses them that curse Him. He is good and He is merciful to

(Continued on 6th page.)

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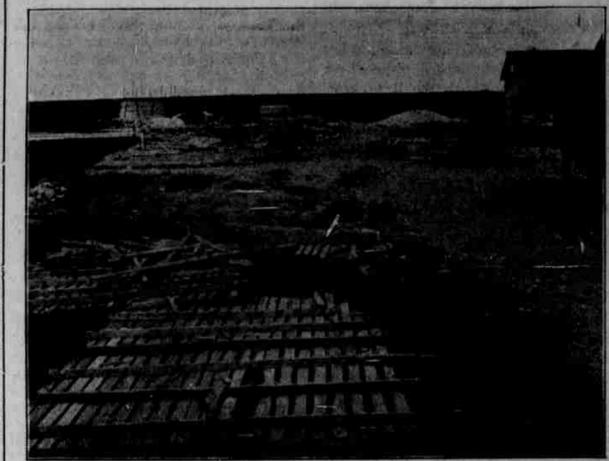
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