HASZARD'S GAZETTE.

Saturday, September 8, 1855.

Scarcely a day passes that some person or other is not heard making the following inquiry. "I am anxious to make a remittance, can you tell me where I can get Nova Scotia or New Brunswick £5 notes?" To which we, when the question is addressed to us, usually reply "go to the Bank." Has the Bank Bill come out assented to? is the rejoinder. We never swear, it is against our creed, but if anything could tempt one to the use of a few expletives, it is that absence of enterprise, that want of confidence that seems characteristic of the Island. A single-joint stock company might be organized without any trouble, and would in our opinion, work better than an incorporate body formed under the auspices of any Act of the Assembly. Let five, six or more men, of undoubted capital join together, and let each assign in a deed of trust a certain portion of landed property as a security each to the other, and to the public for the redemption of such notes as they might issue in the course of their trade, and let them open a bank of discount and deposit, and with proper care and management, an immense deal of good would accrue to the people in general, and they themselves and their officers be handsomely remunerated. As to risk, we see none in the world. In a small community like this, every man's means are sufficiently well known to prevent the managing directors of the bank from advancing, to any thing like a ruinous extent, upon the paper tendered, a contrary line of conduct would most likely be adopted and excessive caution would be rather the characteristic of its operations than rashness and temerity. And so far as the public is concerned, this would be rather a benefit than otherwise. There would be less risk of imprudent speculators getting into the market, and trading upon a fictitious capital, to the injury of the prudent honest man. In a joint-stock bank where each individual is pledged, not only for the share he has in the concern, but liable to answer all claims upon it to the amount of his whole property, real and personal, it may safely be presumed, that there will be no want of due caution, while in an incorporated one or where the directors are commonly among the richest men, who if they lose the whole of their shares in the bank will not be irretrievably ruined, the same degree of minute care and attention cannot be expected. One of the principal obstacles with some people is the fear of a sudden run for gold and silver. Now nothing of the sort—unless trade and commerce should be suddenly and miraculously augmented and hardly then—can by any possibility take place. People who suffer their minds to be affected with fears of such a crisis, could not, if they were asked, tell how it could be brought about. They forget the limited extent of our trade, and consequently the comparatively small amount of capital that is necessary to serve as a medium of exchange.. They seem to think, that a company of bankers coin a quantity of money in the shape of bank notes, which is spent, or it may be lavished on their own personal aggrandizement. The slightest attention to the operations of a banking establishment would shew them, that ample security is taken for the repayment of every note that is issued in the course of its business. First, with respect to deposits. It needs no great head-piece to discover, if a person leaves in my custody a sum of money, that I run no great risk in paying him back his money in small sums as he may require it, nor if I can safely make 20 per cent. by using it, that I can afford to pay him 3, 4, or even 5 per cent., and be a gainer. Then as to discount, a man in good credit comes to the bank counter and tenders his own note for one, two, or three hundred pounds with two good indorsers payable at three months. If accepted notes of the bank to that amount are counted out to him deducting the three months' interest in this stage of the transaction, there is only a change of one kind of paper security for another, at the end of the three month's the money lent is repaid, if in the notes of the bank, the latter is just were it was before the transaction, if repaid in specie, treasury notes or the paper of the adjoining Colonies the bank is still secured for its out-lying notes, with the additional advantage of being able to accommodate customers who may be in need of remittances or who may be leaving the Island. And herein consists the benefit to the community, those who have occasion to draw upon foreign countries, go to the bank and get the value for their bills, generally as they have occasion for it, those who wish to remit, go to the same place and purchase and pay either in the notes of the bank or in other money, so that in every phase of the transaction the bank receives a *quid pro quo*. Now were a properly constituted establishment of the kind here, there would be no running about after notes, the bank would be a market at which these things were bought and sold and customers would resort thither. The impossibility of a ruinous demand for specie we will endeavour to demonstrate in a future number.

TEMPERANCE.

On Friday the 10th inst., a Committee appointed by the Blooming Rose Division, of the S. of T., Belfast, waited in Pinnette Manse upon the Rev. A. M'Kay, M. A., now Minister of St. John's Church, with the following—

ADDRESS:

To the Rev. Alexander M'Kay, M. A., Minister of the Established Church of Scotland, &c.

Reverend and Dear Sir;

The undersigned inhabitants of Belfast, connected with the Order of the Sons of Temperance, beg leave to congratulate you upon your safe arrival amongst us, and your assumption of the Pastoral charge of the Presbyterian Congregation of Belfast. That your labours for the spiritual and temporal welfare of this section of the Lord's vineyard may, with the Divine blessing, prove a source of pleasing satisfaction to yourself and of lasting benefit and edification to all classes of your hearers and church members, is our most sincere and earnest prayer.

We cannot, however, permit the present opportunity to pass without remarking, that we have long been convinced, that the most serious and formidable obstacle to the progress of religion and vital piety in this community, is to be found in the long-established drinking customs of society, in which down to a very recent period, all classes have been wont to indulge.

We have, however, lately felt it to be our duty to seek the suppression of these pernicious customs, by petitioning for the enactment of a Law to prohibit the importation, manufacture, and sale of intoxicating liquors of every description, except for mechanical, medical, and religious purposes. In the further prosecution of this object, our Brethren, the Members of the Blooming Rose Division will feel happy to secure your valuable aid and co-operation, and should we be so fortunate, we have no doubt that important and most satisfactory effects will be the result.

We are,
Rev. and Dear Sir,
Yours very truly,
(Signed on behalf of the B. R. D., S. of T.) DONALD M'DONALD, W. P. HECTOR MORRISON, R. S.
Belfast, August 10th, 1855.

To which the Rev. Gentleman made the following—

REPLY:

To the Members of the Blooming Rose Division, of the Sons of Temperance, Belfast.

Gentlemen;

I beg to thank you very heartily for the very friendly reception which you are pleased to give me as Pastor of the Belfast Congregation. I do assure you that it is my anxious and earnest desire, and it shall be my unwearied aim—in dependence on divine aid, to promote the spiritual, and as a consequence, the temporal well-being of all to whom I may be privileged to minister—and it affords me no small incipient satisfaction and encouragement to have the assurance of the "sincere and earnest prayers" of you, who are actuated with the philanthropic and christian motives of seeking to promote the true happines of your brethern. It is, at the same time, with much sorrow, that I am informed of the long and established drinking habits of many of this community, the fact of which has been but too recently verified—as I am otherwise credibly informed.—so vast a quantity of ardent spirits having been purchased and disposed of or consumed in one or two neighbouring districts. This vast expenditure of means which might have been devoted to charitable or religious purposes, to say nothing of the many clamant evils which usually follow in the train of the excessive use of intoxicating liquors, it appears to me, not only justifies, but loudly calls upon every true lover of humanity, and upon all who feel the least interest in the glory of God, to make vigorous and united efforts, both by precept and example to encourage Abstinence and Temperate habits. Could the Sons of Temperance by their steady and friendly co-operation, convince all those who drink less from love of a *craving* desire, than from what is usually termed *sociality*—who perhaps form the majority—that it is as manly and spirited, yea that it would evince much more true moral greatness, to *abstain* from such (so called) social practices, for the *good* of *others*, as well as with the view to the better appropriation of the means entrusted to them by the Author of our every good gift, it could not but produce a renovating and healthy atmosphere, which must eventually operate most powerfully as a secondary means, in reclaiming such as are manifest beacons to all, of their weakness and downward career.

I, however, regard the faithful proclamation of the Gospel as the primary and only effectual engine, which is indeed "the power of God unto Salvation," and which can alone work out the complete salvation of man from every vice, and that of intemperance with the rest, as not requiring the least superhuman influence; and every rightly conceived and carried out temperance movement, for the amelioration of our brethren, I regard as one of the real and practical fruits of the Gospel, inciting the movers to the true heaven-born spirit of caring not merely for our own interest, but likewise for the interest of our fellow-men. It has, therefore, often occurred to me, that the real cause of failure in Temperance Societies—where they have failed—has been owing to the radical evil of regarding the Gospel as merely an auxiliary instead of giving it the first place in their estimation, and in putting their main reliance in merely human efforts. But when Temperance Societies are formed, such as it is believed yours is, with truly noble and charitable designs of seeking to promote the highest interests of your kinsmen, the dissemination of vital religion, and the glory of God, relying solely for your success in the divine blessing resting on your efforts, the object you have in view must prosper and it will prosper; for the great Father and Friend of our race has engaged to prosper His own works, and those who honour him, he has promised to honour. Should you, then, be disappointed, at times, with the relapse of some and the consequent taunts of others, such must only serve to shew you the inefficiency of human means and that self dependence still cleaves to your best efforts; and the necessity of relying more implicitly for steady success in Him, who alone can stablish and strengthen ourselves and others in every good purpose and work. And I cannot refrain from expressing my matured conviction, that were the truly pious and devoted, in every such society. to form social prayer meetings for the divine blessing in their efforts to advance the great virtue of temperance, instead of making them outward displays, which are, sometimes made solely for the sake of display, there would, doubtless, be more general grounds for humble rejoicings and less frequent cause for sorrow over the lapsed.

Like yourselves, I am not prepared to denounce the use of spirituous liquors in every shape and form, as I believe it has its medicinal virtue.

I shall only add that I conceive it to be a sacred duty to employ my humble efforts, taking the powerful instrument with which God has intrusted me, to oppose an evil so ruinous to soul and body as that of intemperance, and I rejoice in having your highly respectable co-operation so promptly offered.

Yours very truly,
A. M'KAY.

Pinette Manse, Aug. 10th, 1855.

TO THE EDITOR OF HASZARD'S GAZETTE.

Sir,—I have been recently put in possession of the Report of the Visitor of Schools, and from the magnitude of its dimensions and the importance of its author, I anticipated no small gratification from the perusal of its pages. Before proceeding far however, I became impressed with the truth of the adage, "All is not gold that glitters," and it is needless to say, that my first transport soon gave way to an emotion which I shall not name. From beginning to end, the Report contains much that is inadmissible as coming from the pen of the School Visitor, and of one who, besides the expense of his passage from Britain, receives an annual salary, which might secure the services of a man who would fill the office with more credit to himself, and greater satisfaction to the community.

The first thing contained in the Report which claims special attention is comprised in the following expressions, "Nothing can be more erroneous than to suppose that amongst an ignorant population, where the standard of education is low, an unintelligent and illiterate Schoolmaster is good enough for unenlightened, uninstructed children. This would be to assume that high motives, energy of character, a good understanding, and sound attainments, would be thrown away on the instruction and training of those who mostrequire to be taught; that an ignorant teacher is good enough for ignorant children, as though the more difficult task to be accomplished, and the greater the result to be achieved, the less efficient should be the means employed. I am sorry to say that such seems to be the impression in this Island. I could scarce have believed, that there could have been in any part of the world so numerous a staff of teachers, where so few had even the shadow of a qualification for their important office. With some honorable exceptions, here and there, the education of the children of this community is in the hands of beardless youths, and of uneducated, untrained men of every age and calibre. A meagre knowledge of English grammar, geography, arithmetic and mensuration, with scarce the power to write a sentence grammatically or orthographically correct, is a preposterous title to the office of a Schoolmaster."

The above quotation must express truth or falsehood. If it express truth, the people of this Island must be in a state of degradation far below that of any other known part of the civilized world. According to the *ipse dixit* of the Visitor of Schools, they are not able to distinguish a qualified teacher from a blockhead, and as a corroboration of his assertion, he states that "the education of the children of this community is in the hands of beardless youths, and of uneducated, untrained men of every age and calibre, with here and there, some honorable exceptions." Whether these honorable exceptions hold their situation as teachers merely from accident or because their employers possess a better sense of things than their more unfortunate neighbours, the sapient Visitor does not state, though by employing a few remarks on this head, he might have made a very good business of it. But it is quite easy to show that the statements of the Visitor are incorrect. I admit, that with respect to education the people of this Island may be behind those of some other countries whose settlement is of more ancient date, and whose inhabitants possess greater advantages. But having myself taught for several years in an adjacent province, and now on this Island, and having resided sufficiently long in both places to have acquired a thorough acquaintance with their respective circumstances, I feel confident, that had the people of this Island been settled down on similar terms, and enjoyed equal advantages with their neighbouring colonists, they would not be found behind them in education, wealth, or respectability. But to come directly to the proof, the expressions of the Visitor are entirely gratuitous, the inhabitants of this Island having never declared that the sentiments published in the School Report as their sentiments on the subject of education are those which they entertain. On the contrary they have always shown, that they regarded literature as an object which is desirable and useful. As in all newly settled places, Schools have been supported on this Island for a considerable period by the voluntary contributions of its inhabitants. As soon also as the finances of the country admitted of aid being given to schools, public attention was directed to the subject—the Central Academy was got up in Charlottetown for training the youth of the Island for school-teaching and other employments—a Board of Education was formed of gentlemen possessing a high share of literary and scientific information for the purpose of ascertaining and certifying the competence of teachers—and at or about the same time, public aid was granted to Schools throughout the Island. And, more recently, the Legislature has passed the "Free Education Act," which provides for the instruction of the children of all classes of the community upon equal and easy terms; and by virtue of the provisions of this "Act" the author of the School Report now resides on the Island and receives a yearly salary from its government. Now, then, I would ask how, in the very face of all these facts, the School Visitor could have hazarded the publication of such a wanton, reckless, and slanderous untruth, as that the inhabitants of this Island have neither sense nor disposition to appreciate the education of their offspring. It is extremely difficult to account for the conduct of the Visitor upon any other supposition, than that he laboured under some unaccountable spell when he penned those expressions.

The second thing contained in the foregoing quotation involves a grave reproach upon the Board of Education and the teachers of Schools. I allow that the Board of Education may not be far enough sighted to notice every thing that should enter into the composition of the Schoolteacher, but still I think, that some allowance should be made. Custom renders it almost invariably necessary that candidates for examination, previously to their appearance before the Board, use their razors, and the gentlemen of the Board being cognizant of this fact are disposed to take it for granted, that the root of the matter is in them, and to proceed accordingly. The Board of Education are therefore entitled to some indulgence from the Visitor upon this point, especially as the beard is a qualification, on which the School Act is silent. But the most serious part of the charge remains yet unconsidered. The School Report positively affirms that "few of the teachers have even the shadow of a qualification for their important office." The qualifications required by law of even the lowest class teacher, are reading, writing, arithmetic, English grammar, book-keeping, and geography; but according to the School Report, few of the teachers can lay claim to any measure of acquaintance with either of these branches of education—not even to the shadow of an acquaintance with any of them. Now if this be true, nothing can justify the conduct of the Board of Education in granting these people their license. But, for my part, I do not believe that the assertion contains the least particle of truth. The teacher of the New Perth School Lot 51, can write; and I am well acquainted with another teacher who, with the exception of forming such a piece of composition as now lies before him, can read, write, teach, or do anything else in that line much better than the Visitor; and the Visitor is hereby challenged to produce even a single instance in confirmation of the truth of his assertion on this point.

But allowing that the schoolteachers may be, just such as the Visitor reports that they are, so degradingly deficient that, "in many instances, they scarce possess the power to write a sentence grammatically or orthographically correct," would it not, in this case, be very commendable in the School Visitor to give them a few instructions in English grammar and composition, till such time as the Normal School shall have gone into operation. I admit that