

You'll ruin yourself publishing such damaging statements as that, Smith. I tell you as a friend. If you had said that the fifty-nine thousand nine hundred and fifty-five died, and forty-five lived, you would have issued about four tons of policies the next week. But people are not going to get insured when you take so much pains to prove that there is such precious little use in it. Good bye, Smith!

#### "A LIFE POLICY THE BEST INVESTMENT."

[BY "SNYDER."]

That's what a Government pamphlet says on the question, but I don't believe it. A life policy tells me that if at thirty I pay three pounds four and something odd annually somebody will get £1000 when I die. Now, I call this a death policy, and I don't want a lot of shareholders to get sitting in a large parlour, with an actuary at the bottom of a table, in a most heartless and inconsiderate manner calculating to the day and hour when I am to go to a bourne, and not caring even so much as a little bit what sort of a bourne I am going to. Supposing, now, I do insure my life—say for £1000, which is to be paid to someone at my death, why, isn't it natural that the someone in question will be always wanting me to die? The longer I hold out the more riled will he get. He'll be constantly saying to himself, "The old 'un is tough, uncommonly tough, and is lasting a good deal longer than he ought to last. Why don't he make his will, and go. He's done all the good he can—that's what he has; and a good deal more harm than he'll find pleasant for him." I would much rather prefer having nothing to leave. Then my friends will be jiving me ever so much more, and not wishing me to be going to a bourne in such a hurry, because they know there will be the expense of burying me, and burials now-a-days run on a considerable sum total when everything is reckoned up. But the Life Insurance Societies go on printing books, recommending everyone to insure his life, showing how good it will be for him, but never saying a word how very much better it will be for them. Then they go on giving instances how a man insured his life at 3 o'clock on Wednesday afternoon, and was run over by a railway train at 5 o'clock on Thursday morning, leaving his wife and family in a state of affliction. Now I don't see they joy of being run over just to allow a lot o' fellows making up to my widow because of her affliction. The life insurance business takes a great deal too much thought of to-morrow. It forgets to tell us that the lilies of the valley never deal in life policies, and yet they are always a-blowing and growing in all their loveliness until their proper time comes for 'em to go. I have had to look after myself pretty well all the days of my life, and I think on the whole it has been just as well that I have had it to do without any one to do it for me. Supposing an uncle of mine, or a brother-in-law, or some eccentric individual had gone and died a long time ago, leaving me £20,000 in his will, what would have been the upshot? Why, instead of walking up hills and over rough roads, thereby improving my wind and my constitution generally, I should have been continually calling for cabs, and living in hotels and club-rooms, and so far as work went I should never have done a hand's turn. I should most likely have been going in very stiff for port wine, and the end of it would have been gout, beginning at the big toe and gradually ascending until it took a hold of the abdominal regions; or falling this, I should become possessed in fee simple, and for the remainder of my natural days, of an enlarged liver, and all because someone went and left me £20,000, whereas no such man ever having left me anything, I have no gout, and my liver is in magnificent working order. Then these Life Insurance Companies go on spinning a lot of yarns about the over-powring effects of compound interest, which has a way of piling up wealth which nothing short of compound interest can do. I take a specimen or two from a pamphlet before me entitled "Words to Business Men." It says, "Take one shilling per day, and see what it will produce. In thirty years it amounts, principal and interest added, to £1,211 10s 2d." Well, I don't want to contradict those who should know better than me, but I have taken a good deal more than a shilling a day for thirty years, but I should like to be told where I can lay my hands upon £1,211 10s 2d. "But" (the pamphlet to business men goes on to say), "in order to demonstrate still further the great difference between simple and compound interest, Mr. F. Bailey calculated up to the year 1810 that if one penny had been put out at five per cent. compound interest at the birth of our Saviour, it would have amounted to more money than could be expressed by three hundred and fifty-seven millions of guineas, equal to the earth in magnitude all of solid gold of standard quality." Now what a beautiful provision of nature it is to think that no one ever did put a penny out at compound interest in the remote era indicated, or where should we have been with our three hundred and fifty-seven million globes of gold to look after and keep people of a dishonest turn of mind from running away with? I suppose Mr. Bailey, who made this calculation, would think me impertinent if I were to ask him in what neighborhood the diggings are likely to be situated where the gold might be got at to make up this little sum of compound interest. It would be a bit of information worth possessing, and would assist materially in starting a company to look after it. The book tells me that the chance of my dying with the ear is two per cent., while the chance of my dwelling being burnt within the year is less than a quarter of one per cent. There are, therefore, I am told in capital letters, eight chances that you will die within a year, to one that your house will burn with the same time. Well, then, what I say is that I don't want to go into any speculation where my chances of dying are eight times greater than my house being burnt down. I shall prefer to insure my house to that of insuring my life. If my house is burnt I draw the insurance money and establish myself in a lucrative business, but I can't do that when instructions have been given to an undertaker concerning the time when the friends of the deceased are respectfully invited to follow his remains. If everybody is going to provide comfortably for everybody else belonging to them after they have retired from life, everybody will come to be so comfortably off that the amount of tea and dinner-parties which will be given on the strength of it all could not be calculated without the aid of Mr. Bailey, who would have to say how many hundred millions of globes it would take to find room for the dinner and tea-services which would have to be provided. I don't pretend to know very much, and I dare say it's right enough to look after the widow, but widows are generally so beautifully wide awake that, as a rule, they are not far from being able to look after themselves. It's right, of course, to provide for the orphans, but my experience has been that the orphans get very little that is left for them, and those who take charge of orphans are very fond of taking charge of their assets. We may have too much of a good thing in the insurance line of business. People will go on insuring until there's nobody left to insure and everybody will be wishing everybody else dead, and the insurance companies will be putting out money at compound interest until the world won't hold it all, and some day there will be a "fallacy" discovered in some of the double compound calculations, when it will come to be seen whether the insured or the insurers will have had the best of it.

Having disposed of this little matter, I desire to refer to another of smaller importance. Once upon a time when on the staff of the *Cross*, I contributed once in each week articles bearing the signature of "Cameo." They were read in those days, as I verily believe; and as I have been credibly informed they materially aided in in-

crease the circulation of the paper. When at last it came about that I left that journal, in consequence of having too much salary, by which I increased greatly in weight and stature, and worldly abundance, I sought to take my name with me; but it was considered to be worth money, and I was not permitted. The editor of the *Cross* now uses it. I don't much care about this; although it is—it really is—annoying to be pulled up, day after day, in the thoroughfares and by-ways of the city and compelled to listen to a repetition of the following:—"I say, 'Cameo,' you've taken to writing a deal of rot lately"; or, "'Cameo,' my boy, have you no one to take care of you?" or, again, "'Cameo,' before you write another 'Under the Verandah,' try the effect of 'Holloway's pills and ointment';" and so on and the like, and *et cetera*. People chaff me, and ask when I came from the Whau? or whether it isn't time for me to die? or are desirous of knowing how much I am required to pay per foot for getting such literary rubbish put into print. I keep on telling enquirers that I am not "Cameo," but am someone else with an *alias*, and refer them to the police for confirmation. I tell them not to chaff me, but to go to the editor of the *Cross*, and chaff him. But it is agreed on all sides that the look he is capable of giving is too much for anyone to stand against and live. If some of the shareholders of the *Cross* will only use their influence to get the editor to put his own name to his compositions I shall feel most grateful, and no effort on my part shall be wanting to shew the obligation I am under. If anyone wishes to know what constitutes the sublime of twaddle, I cannot do better than recommend him to read "Under the Verandah." There is nothing that was ever written like unto it of afore-time, and nothing like it will ever be written or read in all time to come. I do not wish the editor any harm. I don't want him to die, although he has tried to take the bread out of my mouth; for cannot I have my revenge at any time in taking a look at him. In conclusion, it will only be candid for me to say that the greater portion of this letter has been plagiarised from the works of the Bishop of London, Socrates, and sundry dictionaries, and John Stuart Mill.—I am, &c.

SNYDER.

#### "SNYDER" AT THE RACES.

I HAVE BEEN CAUTIONED.—STABLE HONESTY.  
—I GO TO THE RACES.—WOMEN'S PATIENCE.  
—A LITTLE EPISODE AND FINALE.

A FRIEND of mine once said to me, "Mr. Snyder, if ever you come across a man who professes to be a good judge of a horse, don't you have more to do with him than you can help; don't discount a bill for him; don't let him discount one for you; don't play euchre with him, or poker, or blind out, or any of those gently stimulating games which terminate in winning or losing money. Make any business transactions you have with him cash over the counter or down on the nail. I can't tell you why I give this advice, but if you have any regard for me, always, when you get in the company of an out-and-out judge of a horse, keep your eye on him." Spraking from experience, I think my friend was a little too severe. I have known a good many honorable, amiable, kind-hearted men, who boasted of being the best judge of a "bit of blood" in the colony; but then when I have enquired about their capacity in this line, I have learned they were no judges at all—they only thought they were, but that's what their delusion. There is something, to my philosophic mind, passing strange that horses should have such an effect on men's characters. Now, I will take twelve stablemen, each of whom have nearly all their lives been in attendance on blood horses worth whole heaps of money, and stock horses worth thousands, and brood mares worth the same, and I will take twelve men at random who have done nothing but grow cabbages and turnips all their days, leaving out the time when they were engaged suckling; and then when characters have been compared, I shall ask any man—excepting always the man who is an out-and-out judge of horses—which dozen of the two dozen men possessed most honesty, truth, and fair dealing in them? And I should further ask that if any of the twenty-four ever get committed to take their trial for perjury, or any other like fancy, light, and trifling offence, whether they would be taken from among the cabbage and turnip cultivators or from the grooms of that, the most magnificent animal in the world—a blood horse?

"Did I go to the races?" Well, of course I did. "What did I think of them, eh?" Well, that is a question Mr. Snyder is not going to answer. He backed two or three of the horses and won, and the law says no man is bound to criminate himself. When I go to races it is not to see the running, but to get a quiet glimpse of a bit of human nature as it comes out on the surface. On this occasion I beheld with surpassing admiration that lovely attribute of woman—or wonderful powers of patience and quiet endurance. I saw two hundred and fifty females with at least five thousand pounds' worth of drapery and millinery on them sit for five long hours on a

grand-stand in a roasting sun, for which they were rewarded with four and a half minutes' racing, and not a word of complaint did I hear one of these lovely beings utter. They only examined themselves from time to time as well as they could without a toilette-glass, feeling whether the curls and horse-tails were holding well on to their moorings, and ascertaining that their skirts were not getting ruffled, and their panniers all there and nothing wanting. Talking about patience, why the young lady who entered into that line of business sitting on a monument couldn't be compared to my two hundred and fifty girls sitting on a grand-stand for five hours while they watched the sun converting the grass into hay.

There was, however, a beautiful little episode occurring at the rear of the grand stand, which to me was as refreshing as iced lemonade with the slightest dash of Martell to tone down acidity on a blazing day when the sun is at the meridian. There were three young girls with complexions where the rose tints faded into the lilies so lovely that it was hard to say where the roses ended and the lilies usurped their place, and these were engaged heart and soul, body and mind, in getting up sweepstakes—half-crown sweepstakes, you know,—and weren't the men mad to get into these sweeps, and one or other of these sylphs in light gossamer attire held the tickets to be drawn out of such a coquette of a hat and trimmings, and when the race came off didn't they get excited, and crane over the heads and shoulders of those before them to see which horses were leading. Why their hearts were in their mouths, and their mouths had such lips that made one—well, don't let us dwell on it, there's always a limit to human forbearance. And when the race was over the lovely holder of the stakes was for handing over the money to the winners, but like gallant men as they were they refused to take it, saying it was to be spent on gloves, or what not. And so the races went on, and more sweepstakes were got up, and the men still refused to take their winnings, and the happiness of the two hundred and fifty women in five thousand pounds' worth of mercy and millinery boiled down would not equal by a tenth the joyousness of those three nymphs. "And did they spend the stakes in gloves and feminine finery?" Not a bit of it! Before the last race was over the three Graces coaxed us (I was of the happy ones) into the luncheon-room, and there treated us to iced champagne until the whole of the stakes were used up. There never was such champagne, nor such girls, nor so much innocent fun and laughter; and I was just frantic to seize one of the three—it didn't matter which—and, taking her under my arm, run off with her to some retired hermit in a dale, with power to celebrate marriages, and go and dwell with her in a lonely hamlet in a sequestered spot in a romantic valley near to a crystal stream or a purling brook, and there live happy ever afterwards. And then the thought struck me that in these lovely moss-grown spots there's no pay-day on Saturdays, and so I cooled down and thought better of it. Now I wish to ask some of my Irish friends—and I have a few whom I am very proud of—if they can tell me what country these "cusbia ma chrees" hailed from?

#### I ANALYSE THE GOVERNOR'S SPEECH.

For years past I have looked upon it as a duty I owe to my profession to study the contents of a Governor's speech. I learn much to assist me in my pursuit as a man of newspapers. I find out the best way of saying the largest amount of a good deal with the smallest possible amount of meaning in it. I analyse these speeches as a chemist would analyse some compound submitted to him to ascertain its constituent parts. You take him three pennorth of gas in a pint bottle, and you say, "Tell me the material which goes to make up this mysterious fluid," and in a week or two he hands you in a paper strewed all over with figures and hieroglyphics. By this I find that its organisation contains glucose, 14.64; skin and cellulose, 2.08; albuminous substances, 0.37; pectose, 0.100; gooseberry, 1.76—all of which become vapour or consolidate under the application of a magnesium light in a bed-room candlestick. The chemist does something like this. I have analysed the Governor's last speech, and I find it to contain—leaving out decimal fractions and algebra—bunkum, 60 per cent.; mysterious allusions, 22½; real information, 0.001 and a particle; twaddle, 13 per cent.; which become highly transparent within an hour after perusal. Hamburgonia considerable; fluff also in excess, bad grammar permeating through the whole, which is slightly compensated for by average spelling.

Sir James Fergusson tells Honourable Legislative Councillors and gentlemen of the House of Representatives that he has

recourse with pleasure to their advice and assistance, when it is well known that he never asks their advice in the smallest matter, but has given them a good deal of his own while drawing his salary, especially in the matter of costume when he holds a levee. As for their assistance, I don't think Sir James goes beyond his valet for anything of that kind. His Excellency appears to have been much affected by the Duke of Edinburgh having gone and married the daughter of the Emperor of Russia, and he desires that members will prepare an address of congratulation to His Royal Highness. Now, it is not improbable that by the time this document arrives at the Duke's palace he will have had his fourth or fifth row with the Grand Duchess. Say that it reaches his breakfast table while she is reproaching him for his infamous conduct of the previous evening, by dancing every set at the Earl of Fitz Snob's ball with the Lady Mary Matilda, and never having once addressed himself to the lawful wife of his bosom. Supposing the Duke retaliates by asking the Grand Duchess Marie of Russia what she meant by her two hours *à la tete* with young Colonel Goodlooks, of the Guards, at the bow-window in the conservatory. Of course recriminations of these kind end in domestic quarrels. The Duchess, who in derision the Prince now calls his Dinah, expresses a wish that she had never got married, and the Prince replies by saying amen, or something of that sort, when at the very moment a page in a skeleton suit with gold buttons and silver mountings enters with an illuminated address from this colony congratulating the Prince and the Duchess on their marriage. The Imperial Dinah bursts into tears, and says, "What a mockery." The Prince lights a cigar, and regardless of the carpet, says, "Ah, what a mockery, indeed." You see I have known this sort of thing happen in many apparently well-regulated establishments. "Snyder, my boy," says Jenks, coming up to me in the street and taking both my hands in both of his, allow me to congratulate you upon the successful termination of your love affair. I hope Mrs. S. is quite well, and let me know, my dear sir, when the christening is likely to take place." Doesn't such a "congratulation" grate upon my feelings when I know that three days back Mrs. S. had illuminated my shirt front with a cup of coffee, and had since then taken her night's rest on a sofa in the back sitting-room, having both at the time and more than twice since hinted at a desire to seek the protection of the Divorce Court? Do I let on to Jenks what has happened in my household? Of course I don't; but Jenks knows by my looks that his congratulations are not received with that cordiality which he expected, and that night when he goes home he informs Mrs. J. that he is quite sure Mr. and Mrs. S. don't hit it together as they should. Mrs. J., who like all her sex, feels a pleasure to hear of other women being unhappy, says she never expected anything else from the first.

May it please your Excellency, Honourable Legislative Councillors, and gentlemen of the House of Representatives to accept of a little wholesome advice. Never, I pray you, congratulate a man on his marriage six months after the event. You cannot know what has happened during the interval. Didn't the wife of one of you return to her father's home six weeks after the honeymoon and couldn't be induced to return for three months, while another of yours evinced such an incompatibility of temper that you were compelled to settle a fixed annual sum upon her, stipulating that she did not come within two hundred miles of your dovecot. I am not going to enlarge upon the subject, but what I say is, if Legislative Councillors and gentlemen of the House of Representatives are going to send an address of congratulation to the Prince, let there be sent at the same time one of condolence, and then ascertain from the royal sailor which he would prefer to accept. I have spoken.

His Excellency goes on to say, "Since the prorogation of the General Assembly I have visited most of the provinces, and have taken every opportunity in my power of acquainting myself with the circumstances of the whole country." I like this. His Excellency's visit to most of the provinces has consisted in putting up at the best hotels; in accepting the best of invitations, making pretty speeches, snubbing his devoted admirers in the shape of town councillors, mayors, and civic functionaries; in holding levees at which none were allowed to present themselves unless dressed like a waiter. Who is it, may I make so bold as to ask, your Excellency, that pays you the elegant salary you are in receipt of? Why the public. Who are the public? Why, me and others like me. We, who desired to touch the hem of your garment—and you would not, unless we did it in white kids and unimpeachable chokers and waistcoats. You acquainted yourself with the circumstances of the whole country! Not you. Have you visited our goals, and seen how men and boys, for slight offences, are herded with the worst and most hardened of