

and assailing the loyalty of her children. A few Catholics, such as Archbishop MANNING, Dr. NEWMAN, &c., have answered these writers, confining themselves entirely to a line of defence, carefully abstaining from a *tu quoque* argument, forbearing to refer to the teaching of history as to Protestant loyalty, not even calling attention to the numerous agitators against royalty and the House of Lords, who without let or hindrance are at this moment stirring up the English masses; and nevertheless, with all this staring him in the face, this shallow writer, who evidently labours under no sense of responsibility as to what he writes, says that the Church of Rome has assumed an aggressive attitude towards the mind of Great Britain. This comical writer is under the impression that a man who defends himself is an aggressor, provided that the man against whom he defends himself is a Protestant. To refute the calumnious and misstatements of Mr. GLADSTONE, LYON PLAYFAIR, &c., is aggression. "Ye gods!"

BUILDING SOCIETIES AND THEIR BENEFICIAL EFFECTS.

THE very urgent demand for house accommodation, and the exorbitant rents ruling, consequent upon our rapidly-increasing population, makes any scheme a matter of public interest which will have for its object a remedy for so pressing a want. The success which has attended the establishment of building societies in this and other cities, is too well known to be enlarged upon in our columns. Independently, however, of the real tangible benefits conferred upon shareholders when the time of winding up arrives, they are powerful incentives to the inducing of habits of saving and thrift, and a forethought for a future day; in many cases where, but for such inducement, no such provision would have been made. But, beside providing a home on easy terms for those persons whose limited means would prevent them otherwise acquiring one, they are the very safest and most remunerative means of investment, offering as they do such decided advantages to the capitalists over banking and other institutions. To our mind, however, the latter consideration is but of minor importance, and sinks into insignificance when the incalculable amount of good which they are the means of accomplishing amongst the struggling classes is borne in mind. To the hard-worked artisan, who is called upon to pay for rent a sum equivalent to about one-fourth of his entire wage, they offer a home which will be free from the visit of the landlord, for very little in excess of the amount which he is called upon to pay for a temporary occupation. Upon the old system upon which building societies were based, there were set scales for repayment of money borrowed, making its extension over the full term during which the company was to be in existence compulsory, thereby materially increasing the amount of interest upon the sum borrowed. So that a person who had obtained say £300, and had elected at the start to pay £2 per month, was forced to continue at that rate until the principal and interest had been cleared off, although he found himself in a position to return the loan, either in a bulk sum, or by increased repayments. This defect has been admitted, and a remedy applied, and in societies whose formation are of recent date provision has been made for the contingency adverted to. It is a matter of fact that when once a start has been made towards making provision for the future, people become actuated with a strong desire to add to their store; and, having once commenced, many domestic sacrifices are made for its continuance, where under other circumstances, the money thus wisely put by for a rainy day might have been foolishly frittered away. To the unfortunate tenant—placed as most are at the present time at the mercy of the landlord—building societies hold out special advantages, and place it within the reach of each person in the community of dwelling beneath their own roof. Indeed, with the special benefits and material aid to be received from such institutions, it is a matter for wonder that persons will continue, year after year, to pay heavy rents, when it lies within their power so easily to sit beneath the metaphorical fig-tree. The foolishness of such a line of policy can be shown in no better manner than by taking the following supposititious case:—For instance, a person who has been paying £1 per week as rent, borrows from a society £300 at the rate, say, of 10 per cent. With the money so obtained he erects a house, and so lives rent free. The sum borrowed is paid at £2 per week, or £104 per year, in addition to the interest, being 12s per week, or £30 for the first year; 3s, or £20 for the second year; and 4s, or £10 for the third year, being a total of £60 interest. Had he, however, continued to pay the £52 rent during the three

years, it will be found that he would have paid away £156, so that in receiving the loan, even at a high rate of interest, he has accomplished a saving of £96 by the transaction. With such decided advantages within grasp, it is somewhat surprising that such societies are not more liberally patronised than they are, and we would recommend our readers to the serious consideration of the benefits to be derived on such accommodating terms.

CRIME AND EDUCATION.

IN his charge to the Grand Jury of Auckland, Mr. Justice GILLIES is reported to have spoken as follows:—"It was a remarkable fact that, among the prisoners for trial, there was not one of the newly-arrived immigrants. A large proportion of the prisoners were educated men. Charges of larceny preponderated, but, as usual, there were several cases of forgery and uttering." And Mr. Justice WILLIAMS, in his charge to the Grand Jury at Christchurch said:—"Ignorance was the parent of many crimes. Frauds, however, required a certain amount of education. As education was more widely diffused, it was reasonably to be expected that crimes of violence would diminish; but it was unfortunate if crimes of fraud increased. Education, to be complete, must develop the moral sentiments as well as the intellectual powers."

It is to be hoped that our legislators will read these weighty words, and take to heart their significance. Our Judges have ascertained that education has not succeeded in diminishing great crimes, and have accordingly deemed it their duty to warn the public of the fact. In Auckland, "a large proportion of the prisoners were educated men." We should like to know under what system they were educated, whether their education was secular, mixed, or religious—that is, denominational. An inquiry ought to be instituted in reference to this point; the result could not fail to be both interesting and useful.

Mr. Justice WILLIAMS is convinced that "education to be complete, must develop the moral sentiments as well as the intellectual powers." But how is this to be done? Certainly not by the Godless systems called secular, which are so much in vogue in the present century. From the first the Church has proclaimed the evil of merely secular education, and insisted on the principle that religion should be not only the foundation, but the all-pervading influence in the education of the people; that the education unless, guided and sanctified by religion, instead of being a blessing, would result in becoming the curse of nations—an instrument to develop great criminals instead of good citizens. Men, not actuated and driven headlong by the anti-Catholic mania and the infidel's hatred of Christianity, foresaw all this very clearly.

It is to be hoped that the warnings of our Judges, for their utterances are warnings, will make an impression on our statesmen and legislators. The systems of education prevailing in most of our Provinces can only end in producing accomplished criminals. All of course will not be criminals; but such as may escape, and these, we hope, may be many, will owe their escape to influences altogether independent of their training in the Government schools. Their escape will be *quasi per ignem*. If the Government and the Parliament really desire to do their duty in reference to education, they will hasten to establish Denominational schools whenever it is possible to do so.

IN England the National Church has 1,452,600 children in its schools; the Nonconformists, 435,426 in theirs; the Catholics, 125,697; and the Board-schools, 111,286. The 'London Tablet' is glad to find that the per-centage of the average attendance is larger in the Catholic than in any other schools; and, further, that in regard to the results of the examination, the highest per-centage in the passes in the different standards has been made by the Catholic schools. This speaks very highly for the zeal of the clergy in working up the average attendance, and for the efficiency of the teachers.

THE mines of Laurium in Greece as is well known, are in great measure composed of scoria, or the refuse of ancient silver mines worked by Greek miners about 1600 years ago. On clearing away a mass of this refuse lately, a large number of seeds of a papaveracea of the *Glacium* genus were found, which must have been buried there for at least 1500 years. Exposed to the influence of the sun's rays, they rapidly took root, budded, and blossomed; their yellow corollas being beautiful in the extreme. This interesting flower, unknown to modern science, is particularly and frequently described in the writings of Pliny and Dioscorides and have been thus again resuscitated, after having disappeared from the surface of the globe for more than fifteen centuries.

The following is a new phase of reporting enterprise:—During a secret session of a Chicago board of commissioners, one was astonished to see an augur-tip projecting through the carpet, and, upon an examination, found that a party of reporters had bored through from the cellar for the purpose of hearing what was said.