

Foreign News.

ARRIVAL OF THE "CANADA."

HALIFAX, April 16. The Canada, from Liverpool on the eve of the 5th, and Queenstown on the 6th, arrived at this port at 7 o'clock, a.m. She has but eight passengers for Boston, where she will be due on Thursday.

The French and continental, as well as the English press, discuss the great importance of the experience gained by the engagement between the Merrimac and Monitor. It is generally admitted that maritime warfare has undergone a change, and that the Monitor is a solution of the question between wooden vessels and iron ones.

MADRID, 6th.

It is officially declared that the Spanish Government has most resolutely determined not to attempt to infringe on the sovereignty and independence of the Mexicans.

The Great Eastern is advertised to leave Milford Haven for New York on the 6th of May.

In the House of Lords, on the 3rd inst, the Duke of Somerset said that in the course of the present year England would have ten effective armour-plated vessels afloat, and in the course of next year, five or six more.

In the House of Commons, on the same evening, Mr. Fitzgerald gave notice that he would soon call attention to our relations with Mexico.

Lord Palmerston announced that Parliament would adjourn for the Easter recess from the 11th to the 28th April.

Mr. Gladstone made his financial report. He stated that the actual expenditures of the Government during the past year were £70,838,000—the revenue, £69,574,379, showing a deficiency of £1,263,000. He estimated the revenue next year at £70,190,000, and the expenditures at £70,040,000, thus showing a small surplus.

Preparations had commenced for cutting down the Royal Sovereign, one of the finest ships in the English navy, from a 131 screw three-decker, to a 12 gun ship on Captain Coles' plan.

The Dulwark, 90 guns, was also to be converted into an iron plated ship.

A prospectus is issued from a British Columbia overland transit Company, whose object is to establish a regular transport system for transporting the mails and passengers by carts and relays of horses through British territory.

FRANCE.

The Monitor announces that in order to lighten the burdens of the treasury, and enter forthwith into the economy promised in the budget, the Emperor has ordered a reduction of 32,000 men in the effective strength of the army.

The disembarking of the 101 and 102 D infantry regiments and sale of 2,200 horses were also ordered.

MILFORD, Wednesday, April 2.

The steamer Mars, plying between Bristol and Waterford, was totally lost last night, on Crow Rocks, about three miles from the haven, during a heavy gale and thick fog. Six men arrived here from the wreck reported that about 50 lives were lost and 300 cattle destroyed.

ITALY.

It is asserted that detachments of the French troops have received orders to traverse the frontiers to prevent the passage of brigands from the Pontifical States into Italy, and arrest such persons, even if they should be found unarmed.

The French troops have also been instructed to arrest any political gentlemen who may aid the brigands.

SPAIN.

It was asserted that Spain, although wishing to receive explanations relative to the doubtful articles of the treaty recently concluded between the Juarez Government and the representatives of the allies, has no intention of making a new treaty.

VERY LATEST.

The Paris correspondent of the London Daily News says, the difference between England and France in Mexican affairs is very ticklish. It continues to be given out that Spain agrees with France and will disavow the convention.

It is rumored that King Victor Emanuel is expected in Paris on a visit to Napoleon.

The Turin journals assert that King Victor Emanuel will go to Naples at the end of April, accompanied by Rattazzi.

THE COMMISSIONER OF CROWN LANDS.

(From the London Prototypes.)

The last political act of the Hon. Mr. Vankoughnet has been published to the world. His report of the Crown Lands of Canada for 1861, has been printed and distributed, and Mr. Vankoughnet, the statesman and politician of yesterday, will henceforth live in the memories of all good men, as a brilliant meteor whose brightness no sooner pleased us in the Legislative Halls, than it paled and sank into a more subdued but peaceful and steady light on the Judicial bench. The report now before us, which may be looked upon as the last political will and testament of the Commissioner, is a brief but comprehensive pamphlet of some twenty pages. In it the public lands of the Provinces are classified—as those of Lower Canada, Upper Canada, Canada Surveys and Colonial Survey Roads. To dip into each class today we cannot. We shall therefore give but a brief outline, reserving for a future day a more extended review.

Precious boys they have in Venango, Pa., as appears by the following from the Spectator: "An elderly specimen of the ox tribe was standing on the scales preparatory to being weighed, when the following conversation was overheard: 1st. Boy—'S a y, bill went that critter take claw in 't 2nd. Boy—'They have to kill him, Jim; there ain't no more room on his horns for wrinkles.' Butcher looks but."

Northern Railway of Canada.

Time Table takes effect Monday, Dec. 16, '61

Table with columns for Mail, Express, and Train times for various routes including Toronto, Montreal, and Quebec.

Table with columns for Mail, Express, and Train times for various routes including Collingwood, Brantford, and Hamilton.

MAILS

Richmond Hill P.O. to Railway station. Morning mail for Toronto closed at 7.00 a.m. Railway Post Office going north at 7.00 a.m. Evening mail for Toronto closed at 5.30 p.m.

New Advertisements. Unionville Carriage Factory—Geo. Eakin, Look! Look! Look!—George Bone Meeting at Weston Cheop Boots and Shoes—James Verney

The York Herald.

RICHMOND HILL, APR. 18, 1862.

USURY LAWS.

Among certain members of the Legislature, there appears to exist a sort of inherent antipathy against money lenders. This feeling is exhibited at each successive session of parliament, by the strenuous efforts put forth by these gentlemen to restore the statutes regulating the rate of interest.

During last session no less than three bills were introduced for this purpose, but without any result. The law still remains the same; but it appears from a notice given by a Lower Canadian member, that another attempt is about to be made in the same direction. It is now nearly a century since Adam Smith demonstrated the absurdity of attempting to restrict by law the prices, either of labor or merchandise, as at one time was done.

As advances were made in political science, these restraints were gradually removed; theory and experience both agreeing that the buyer and seller should both be left free to settle the price of their commodities without the interference of statutory enactments.

Usury laws are among the last relics of this short-sighted species of legislation. They have been almost entirely swept away in this country, and very few have really any desire to witness their return.

There is, however, a class of men who seem to have been born an age too late. They adhere with persistent tenacity to things of the past, and refuse to see anything except through a certain antiquated medium. These, and these only, would advocate a return to an old and exploded theory. Merchants and all persons intimately acquainted with business, are, with few exceptions, opposed to any change in the present law.

Some persons, however, have an idea that bankers and money-lenders are invariably an avaricious, grasping, over-reaching class, always ready to take undue advantage of the necessities of others. They do not attempt to establish their arguments in favor of restrictive enactments or general principles, but cite cases of extreme suffering brought on by borrowing money at high rates of interest, but which in reality should be attributed to the causes that reduced the borrower to the necessity of effecting loans on such terms.

Not a few draw their authority entirely from scripture, deducing arguments from the precepts contained in the Jewish civil law, without waiting to consider that this law was intended solely for a people who, from the nature of their occupation, were not intended to engage in commerce.

No one will deny that money, like any other marketable article, is subject to great fluctuations in price; indeed fully as much so, as flour or pork, dry goods or groceries. At different periods during the past ten years, both in America and England, money has risen to more than double the average rate.

In the city of London, in England, where the average rate is about 3 per cent, it increased in the winter of 1857 and '58 to 10 per cent.—In this country, about the same time, it varied from 12 to 15. In Philadelphia, the average rate during the last twelve years has varied from 6 to 24 per cent. Would it not be obviously unjust to compel the lender to take 6 per cent when money is worth double that price? When wheat sold for \$2 a bushel, it was not considered extortion on the part of the farmer to demand that price; and he would have deemed it a great hardship if the law had forced him to sell it for less than its market value. But such a requirement would not be more

unjust to him than a law fixing the rate of interest at an arbitrary figure, would be to the money-lender. Enactments devised for the purpose of fixing a legal rate of interest, have in general been totally disregarded when money happened to be worth more than it was lawful to take for its use. It is obviously unwise to make laws that by their manifest injustice lead to their evasion or infringement.

The natural effect on the morals of the community is plain. The able author of 'The Ways and Means of Payment' says, in reference to this subject:—'The intervention of public authority in matters so evidently within the range of private contract, is extensively disregarded.' And again:—'interest rates high or low in defiance of fixed rates. It is very plain, indeed, that no government has yet reached or discovered the true mode of applying authority on these subjects, if any intervention is needful or proper.'

Where the percentage is fairly stated by the lender, then it is the fault of the borrower if he pays too much. But there are cases in which a species of deception is practiced on the on-ary. Indeed this is constantly done by regularly chartered companies, under the direction of men of the highest standing in the country. We may perhaps refer to the matter next week, and endeavor to show in what respect the interference of the Legislature would in such cases be attended with much benefit to the community.

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land through which the travelled road now passes, should have some remuneration for the land so occupied; and should the said parties be willing to have the land so occupied, valued, the Council are willing to remunerate them for the same in accordance with the valuation of the arbitrators.

It is further the opinion of this Council, that one arbitrator should be appointed by the parties purchasing, and one by the parties selling, and two by this Council; and should they so appointed not agree, they (the Arbitrators) to appoint a fifth person, whose decision shall be final; and that this Council do appoint, on their behalf, W. Duncan McCallum, and Benjamin Hurd; and that the Clerk is hereby instructed to draw up the Arbitration Bonds; and that the Reeve be requested to meet, all the parties concerned, and get the Arbitration Bonds signed.—Carried.

A petition on behalf of William Redman and wife, residents in the 5th ward, for relief, being aged and poor persons, was laid before the Council.

Also, a communication from the Township Treasurer of East Nissequoy, enquiring on what terms the Council were disposed to sell certain Debentures issued by said Township, and owned by the Municipality of Vaughan.

The following accounts were presented, and the Treasurer authorized to pay the same:— Alex. Scott, for printing, &c., \$44 00 Wm. H. Wilson, in liquidation of expenses incurred on behalf of Benjamin Fox, 16 00 In Ward No. 1, M. Cugwell, 18 00 In Ward No. 3, D. Savage, 4 00 George Wood, 4 00

The Council then adjourned to the 12th of May at the Town Hall, to hear appeals against the assessment, and for other business.

Our New York Letter. New York, April 14, 1862. April is noted as being a veritable coquette, a mixture of smiles and tears, changeable and uncertain as the health of a prima donna. This week we have had not only sunshine and showers, but the blustering winds of March, the dull dreariness of February, and the snows of January all concentrated in sharp and influenza-creating contrasts which left no possibility of calculating on the chances of to-morrow.

The press which cried so much, apparent distress because General McClelland has occupied Manassas without wading through rivers of blood, have had their appetites appeased by the two battles at Pittsburg Landing. In the first report that reached here last Wednesday, by telegraph, it was made to appear that it was one of the greatest actions known in modern times, and as it is invariably the case, a great victory for the North; the rebels were reported as having lost 35,000 men; and the Union 8,000; that they were pushed as far as Corinth, and that Corinth had fallen in the hands of the Northerners, which reports are telegraphed in perfectly ridiculous, and are no doubt designed for the purpose of humbugging the people at large. But the people are getting tired of this kind of bogus news, from the fact that it failed to create the excitement that it would have done a month or two hence, when news of great battles and victories would be raised en masse over the whole city, but not so this week, with the exception of the City Hall, scarcely a "Star and Stripes" to be seen. We may now be said to have received the correct accounts (if there is such a thing as correct accounts in this paper country) though it seems an authentic report has been received by the government from the commanding General. Both North and South claim the victory; B. Beauregard, in his despatch to the Adjutant-General of the Confederate army, says: "After a battle of ten hours duration we have gained a complete victory, driving the enemy from every position." It seems that the Union troops were entirely surprised by the Southerners, who, no doubt knowing that the army under Grant would be reinforced by Buell, determined to attack them before such reinforcement could arrive;—accordingly on Sunday Beauregard (now acknowledged by the New York press) gained a complete victory, taking General Prentiss' provisions, and two or three entire regiments, besides field batteries and camps, fixings, and completely cutting the Union troops, and driving them back to the river, where they were saved from total destruction by this Lordship's own men.

On the next day General Buell having arrived with his reinforcements, Beauregard seems to have retreated to Corinth. The loss on both sides is thought to be very large, but not so heavy as first reported. Two or three Northern regiments, it is said, ran away at the commencement of the action without firing a shot. The rebel general, Sidney Johnson, was killed, and Beauregard reported to have lost his arm, but this last report lacks confirmation.

Since the naval affair at Hampton Roads between the iron-clad vessels, the Monitor and Merrimac, which resulted in so much destruction to the Union fleet, all have been waiting anxiously for the next engagement, the inventor of the Monitor being satisfied that his vessel will be able to sink the rebel one. We have been promised day after day, by the press a great naval engagement; on each morning, in large type, the "dailies" lead off their Fortnes Monroe news, with "The Merrimac has had steam up all day and expected to come out to-morrow. The Merrimac is greatly strengthened and will be expected the first five day; the weather dull, no signs of the Merrimac."

The first "five day" seems to have been last Friday, the Merrimac made her appearance, accompanied by some other vessels, and captured three craft belonging to the government, but seemed to fail to tempt Union gun boats into a fight. The Monitor and Vanderbilt had been specially retained to run the Merrimac down on her "first" appearance, the latter vessel having been expressly fitted for that purpose, but why they did not show on this occasion, is creating no little surprise and indignation in the country.

Island No. 10 has surrendered after an obstinate resistance, to the Federals, with a large amount of cannon, ammunition, and some reports say 3,000 prisoners, but 500 including the sick, is a much nearer computation.

It is said General McClellan is unable to make any decisive movement in front of York Town, owing to the bad condition of the roads. It is said the rebels have received large reinforcements the past few days, and are rapidly strengthening their works, 100,000 men are reported to be there, besides having 500 guns in position. We may look for stirring news from here shortly.

A CANADIAN. The School exhibition came off, according to announcement, on Friday evening last, and, as usual on such occasions, the school-room was crowded to excess. The Recitations, and other pieces, were rendered with considerable ability and effect. We regret the absence of Mr. Evans, from whom we expected to have got the programme for publication.

We have received a report of a Presentation which took place at Maple, on Tuesday evening last. We regret our inability to get it in type for this week's issue. It will appear in our next.

DEATH OF THE OLDEST IN HABITANT.—MR. MATTHEW MCNAIR, who came to this city in the Spring of 1802 and has resided here uninterruptedly since that time, died this morning at the advanced age of 88 years. He was a native of Scotland.

The deceased was the first person who engaged in the business of forwarding in Oswego, and sent out the first trading vessel from this harbor. During the exciting times in 1812-15, he was Quartermaster of the forces stationed here, and rendered to the Government of the United States important and valuable services.

[We clip the above from an Oswego paper. Mr. McNair, referred to in the above paragraph, was a native of Abbey parish, Renfrewshire, Scotland, and uncle to Mr. Robert McNair, 2nd Con. Vaughan.—Ed.]

YORK AND PEEL ASSIZES. From the Globe of Tuesday.

The Spring Assizes for the United Counties of York and Peel opened yesterday at 12 o'clock. The Hon. Mr. Justice Hays is presiding. After the commission had been read by the Clerk of Assizes, W. J. Campbell, Esq., the following gentlemen answered to their names and were sworn in on the Grand Jury:—Messrs. James McCall, York (Foreman); Thomas Brennan, King; J. M. Chaffin, Talbot; John King, Samuel Parker, Georgina; Peter Patterson, Vaughan; John Keenan, Markham; John Randall, Whitechurch; Elis Snider, York; H. G. St. George, Whitechurch; H. R. Wadsworth, Etobicoke.

The learned Justice, in addressing the Grand Jury, said that on a previous day it was his duty at the opening of the Assizes for the County of the City of Toronto, now separated from the United Counties of York and Peel, to comment on and to lay before the Grand Jury on that occasion some statistics respecting the state of the great, and to advise the number of prisoners who had not been confined in the common goal for the last five years. He did not consider that it was necessary to again refer to these matters, although they were very important, as on the occasion alluded to, his remarks had been published in the newspapers, and doubtless had been perused by many of the gentlemen on the Grand Jury, if they considered the subject one of sufficient importance.

He was sorry to see that comparisons were often made in reference to the number of the largest number of prisoners in goal. These comparisons were made between the city of Toronto and the United Counties of York and Peel, and this he regretted should be the case, as he thought that in a large city like Toronto, and doubtless in a market town like this, a large amount of crime would always exist. This was attributable to various causes. Those who were of vicious and who gave themselves up to a life of crime, were more numerous in a large city than in a quiet rural district. Then again many persons seemed to procure a living in the country, come into town for the purpose of obtaining a living of some kind; and from these and other causes a great amount of crime arose. He thought, therefore, that taking all things into consideration, it was improper to make comparisons of this kind between the city and the counties.

This Lordship then went on to remark that on the occasion referred to, he had drawn the attention of the Grand Jury to the necessity for Government providing Reformatories for the punishment and reformation of young criminals. He did not mean such Reformatories like those already established at Penitentiaries and the like, but Reformatories such as were established in the old country and went under the name of Houses of Correction. Such establishments were highly necessary in this country, as, in the event of a juvenile offender being brought before a Police Magistrate and sentenced to two or three months' imprisonment, he was committed to goal and associated with hardened criminals; whereas, if he had establishments such as he had mentioned, young offenders could be sent to them and reformed as well as punished. It was not only necessary to punish crime, but also to take care to endeavor in every possible way to reform the criminal. He had stated on the former occasion that there had been an average of 93 children, under 15 years of age, confined in goal in the last four or five years. This was a very large number, and he contended that something should be done for their reformation. By the establishment of Reformatories, such as he had mentioned, in England and Wales, there had been a great diminution of crime among juvenile offenders, and by their establishment in Ireland in 1856 and 1857 the same pleasing results had been observed. To provide such establishments in Canada, for the purpose of reformatory and reforming juvenile offenders, would, he believed, be a most judicious and laudable measure, and he would be glad to see it adopted.

One violent sequester lady in Nashville, for insulting the Union officers, had her elegant residence turned into a hospital.—Another crinoline, equally noisy, forgot to "Hurray for Jeff. Davis" after Gen. Nelson threatened to quarter some seven small fox cubs in her spare rooms if he heard her squawk again.

EXCHANGE SETTINGS.—A N.Y. American paper hopes Congress will put a tax of one dollar upon every man under sixty who carries a cane; a tax of two dollars upon ladies owning pebbles; a tax of one dollar upon all gentlemen under thirty who wear eye-glasses; a tax of nine shillings upon ladies who wear three or more bouffants; a tax of five dollars upon all pretty women who wear veils; and a tax of ten dollars upon all ugly women who don't a tax of two dollars and a half upon people who go wandering round to differ out chins and don't pay any pew tax; a tax of twenty five cents upon every person who reads a newspaper and don't subscribe to or purchase a tax of one hundred dollars upon any person, male or female, who gets into an omnibus or car when it is already full. This would raise a large revenue.

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without taking into account, at all, the other good results that would flow from them; and he felt certain that the present system cost the country ten times more than it if they had a number of well-regulated reformatories. It would be the duty of the Grand Jury to visit the goal, and he had no doubt that they would make the same remarks respecting that establishment that other Grand Juries had done for the past fifteen years—that so far as cleanliness and classification of prisoners were concerned, everything was done which the limited accommodation would allow to be done. He observed that there were about 70 or 80 cases on the docket, many of them, no doubt, belonging to the city of Toronto, but since the separation of the city from the county for judicial purposes, it seemed that the Judges allowed civil cases to be tried either at the counties or city assizes as the parties concerned might desire. Grand Juries, on several occasions, had referred in their presentments to the Court the necessity for the payment of Crown witnesses. This was very proper,