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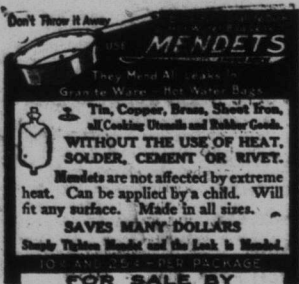
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The Bank of New Brunswick.

The investing public will be inter-
ested in the offer of \$100,000 of the
Bank of New Brunswick's stock, as
made by the Atlantic Bond Company,
Ltd., which appeared in the Globe and
other papers a few days ago. The
authorized capital of the Bank of
New Brunswick is \$1,000,000; the
paid-up capital is \$898,400. This
\$100,000 now offered, and which will
no doubt be readily taken, will make
the bank's authorized capital fully
paid up. The price is quoted at \$200
per share, and will net five per cent.
on the investment. From 1886 to
1908 the Bank paid dividends at the
rate of twelve per cent. per annum.
Since 1908 it has paid thirteen per
cent. The Bank's reserve is 180
per cent. greater than its capital. The
savings deposits are nearly seven times
larger than the capital. The average
earnings for the last nine years
amounted to 18.58 per cent. on the
capital. The Bank's position ranks
with the strongest of the strong finan-
cial institutions of the country.

Speaking of the Bank of New
Brunswick, one of the ablest authori-

ties on financial affairs in Canada, in
a letter recently addressed to the
Montreal Financial Chronicle, said:
"Whoever contends that isolated
banks are unsuited to Canadian con-
ditions would better consider the re-
cord of the Bank of New Brunswick,
which, since 1820 has successfully
carried on its functions, as few others
have done. Its traditions are
perhaps the finest in Canada. Its
record for success and for profits is
unequalled, whether we consider the
whole term of its existence or go
back only to the time of Confederation.
Only a short time ago, when
the bank had no branches, offers were
made for its stock at figures to
which the price of no Canadian bank
stock has ever attained. Recently
branches have been added, not for
any lack of earning power, but in
order that it may continue to be the
most important banking factor within
its home province, a country owing
much that is inspiring in its laws
and history to the bank that bears
its name."

The Lost Art of Letter Writing.

The art of letter writing is supposed
to be in a poor way in these days of
telephones and telegrams, of post
cards and hourly deliveries of the
mail, but as most people have rela-
tions in distant parts of the country
they are compelled occasionally to
adopt a more discursive style than is
usual in the mere necessary message
which forms the bulk of modern com-
munications.

It is wise when writing with the
intention of entertaining and gratify-
ing one's correspondent to remember
the sort of letter one likes to receive.
The perfect letter writer must contain
a morsel of the egotist, because he
must imagine the chronicles of his own
experience will be interesting to an-
other person. We all like our friends
to write about themselves as we like
them to talk about themselves—in
moderation. What can be duller than
the letter which is a string of ques-
tions and comments relating to mat-
ters which concern the recipients and
which he knows all about? This is
treating him like a child to be amused
by games in which the grown up play-
mate takes no personal pleasure, and,
as he is not a child and unsophisticat-
ed, he is more annoyed than flattered
by what he calls humbug.

Women admittedly write better let-
ters than men. The women of the
family respect the anniversaries, write
the birthday congratulations, keep up
all the correspondence other than
business. One woman, whose talent in
this line was acknowledged, wrote such
entirely different letters to entirely
different persons as her straight-laced
mother-in-law, her learned husband,
and her romantic feminine cousin, than
one could hardly believe they all pro-

ceeded from the same person.
It is this power of adaptability, so
distinct from hypocrisy, which creates
the charm of women's letters as of
their conversation. No woman
would commit the blunder a man did
of despatching letters which were a
mere record of sports to an elderly
invalid relation, for the average wo-
man possesses a much deeper knowl-
edge of human nature than the aver-
age man. The exceptional man, such
as the poet or author, usually possesses
feminine qualities as well as mascu-
line, and the art of writing sympa-
thetic letters is part of his heritage
from his mother.

The hardest letters to write are
those in whose sincerity no one be-
lieves because propriety demands they
must be written in a certain manner,
such as letters of condolence, con-
gratulation and thanks for hospitality.
In most of these letters the truth
ought to be used with discretion, be-
cause the truth is so often tactless.
If one writes to a man to condole with
him on the loss of a relation whose
fortune he has inherited, it is wise
to avoid such an expression as "all is
for the best."

The poor relation, after enjoying
the entertainment provided by a rich
relation, should not say: "Very good
of you to trouble with me." This
conveys the rich relation's sentiments
so exactly that it sounds ungracious.
When the enjoyment has not been over-
powering, the safe way out of it for
conscientious folks is the following:
"I knew beforehand how much pleas-
ure I should have with you, and my
expectations were fully realized."
This sounds well and means really
nothing.

NEW PUBLICATIONS.

THE COMEDY AND TRAGEDY OF
SECOND EMPIRE. By Edward
Legge. (London and New York:
Harper and Brothers).

Time has been called by Horace
the "devourer of things," but it might
with equal justice be termed "the
avenger." More than forty years
have elapsed since the Second Em-
pire vanished for ever amidst the
thunder and smoke of Sedan, and for
a space, its creator, Napoleon III,
was the man whom the world in its
unjust and unthinking judgment load-

ed with the burden of that stupen-
dous catastrophe. Thanks, however,
to such historians as Douglas Jerrold,
the Younger, Archibald Forbes and
the (happily) living Mr. Edward Leg-
ge, not only has the political char-
acter of the Emperor been to a great
extent vindicated, but the actual dis-
asters for which he was once sup-
posed to be responsible, have been
shown to be largely chargeable to the
very men who were the first to turn
on the fallen potentate in the hour
of his misfortune. We need not say
here that the volume before us is
in every way worthy of the brilliant

historian of the "Empress Eugenie,
1870-1910." Mr. Legge wields a
facile pen, and his facts have to a
great extent come from those who
personally knew the Gallie Caesar and
shared his fortunes while in not a
few instances these personal remin-
iscences and matured opinions have
been supplemented by documents and
letters which now for the first time
meet the public eye. These will be
read with avidity by that ever-in-
creasing number of individuals for
whom this epoch of French history
spells fascination, and they will find
every line and reference of inter-
est. For ourselves, we shall con-
fine our remarks to two matters of
importance which have been so of-
ten, and it may be added, so thought-
lessly brought forward to prove "the
rottenness" of the Imperial regime.
We refer to the alleged "corruption"
of France under Napoleon III and
her unpreparedness at the time of
the national quarrel with Prussia.
One of the Emperor's titles to his-
toric remembrance is that of having
created Paris as we know it at pres-
ent. The modern splendours of the
City of Light all date from the
Second Empire when at the bidding
of Napoleon III, and under the tal-
ented direction of Baron Haussmann
splendid streets, squares, galleries,
fountains, and theatres sprang up in
all directions. These architectural
wonders, joined to the characteristic
vivacity of the people, brought to Pa-
ris the plutocracy of the whole
world, notably that of South Am-
erica, Germany and England, and the
"fast" life of the capital rose in con-
sequence to fever heat. The Emper-
or cared as little for this round of
glittering vulgarities as for the authors of
it, and he was no more responsible
for the evils that resulted from pub-
lic dissipation than he was for the
disastrous floods at Lyons. He has
also the credit of being among the
very few Frenchmen of his day who
were not satisfied with the Army,
and its relationship—as far as num-
bers and efficiency went—with that
of his dread rival, Prussia, and as
early as 1861, he had proposed a
scheme which, had it only been adop-
ted, would have rendered some of the
disasters of 1870 impossible. His
plans and those of his able lieutenant,
Marshal Niel, for reconstituting and
increasing the military forces of the
Empire, were for the most part de-
feated by the pig-headed and anti-patri-
otic hostility of the "Extreme Left,"
while alone almost of all official
Frenchmen did he recognize the wis-
dom of the advice so perseveringly
given by that Cassandra of the age,
Colonel Stoffel, his Majesty's mili-
tary attaché at Berlin. Even at
Sedan when all was practically lost,
the Emperor, though suffering agonies
from the malady which three years
later proved fatal to him, had suffi-
cient generalship left to counsel a
strategic movement which would have
saved the Army from its now well-
known fate, and which might possibly
even have done something to re-
trieve the fortunes of the day. Not
the least noble part of Napoleon
the Third's somewhat complex char-
acter was displayed in exile, where
Mr. Legge portrays him as resigned
to his lot, yet as not altogether
despairing of recovering the imperial
crown. We have read this delight-
ful volume with the keenest interest,
and we doubt not that it will take a
high place in the ranks of that ex-
tensive literature which has grown
up around the "Comedy and Tragedy"
of the last Napoleonic regime.

A GRAND SUCCESS.

The entertainment in the Opera
House on Thursday evening was an
excellent one. It was in aid of the
Sisters of the Good Shepherd, Wa-
terloo street.