

we arrived at the station kept for the benefit of those travellers destined for the Hotel del Monte. After a five minutes' drive in an omnibus we drew up before a large porch, the doors of which opened at once into a huge, square hall, with an enormous fireplace, wherein the logs blazing on the hearth threw out a welcome glow of warmth, for the outer air was damp and chill, and we poor creatures, accustomed to tropical heat, were delighted to get the next best thing.

The bright morning sun revealed the loveliest gardens, with stretches of velvet lawns, interspersed with clumps of dark, stately Norwegian pines, noble oaks, high hedges of all kinds and beds of glowing colour, all in perfect order. The grounds surrounding the hotel were immensely large, there being thirteen miles of road winding all through them for driving, and numberless paths in the woods for walkers. We presently found ourselves in a most bewildering maze, formed of close-set evergreen hedges, and testing one's ingenuity to find an outlet. Tennis courts for all weathers were there for the young folks, who were waking the echoes with the familiar cries of the game, and a curious parterre called the Brazilian garden was most attractive; here were cacti of strange and wonderful kinds, and weird-looking plants, twisted in every grotesque shape, reminded one of the horrible bare trees in Doré's works, and would need the enthusiasm of a botanist to admire. A large aviary with tropical birds was close at hand, and silver and gold English pheasants added the glory of their plumage. An artificial lake, provided with boats ready for use, was a great addition to the attractions of this lovely place, and snowy swans sailed about among the water-lilies in peaceful happiness. A pretty Swiss cottage, called the "Club," had a tea-room, a "bar," and a bowling-alley, and down on the sea beach were huge bathing houses, where one could revel in baths of every degree of cold or heat.

We got a capital man to take us for a drive, intelligent, and not too much afraid of sending his horses along at a good pace. The drive itself, through the magnificent pine woods and along the sea shore, was something not to be forgotten. The road ran through the wood for a long way, cut only wide enough for one carriage; beyond that there were no evidences of civilization, so we could revel in nature solitary and alone. It was a cool, rather damp day; the sun, glancing down through the thick foliage, seemed to bring out new and wonderful effects of light and shade, and the air was redolent with the strong aromatic scent of the pines. Heavy mosses, almost like those of the far south, hung from the branches, and from the mighty fallen trunks lying here and there gleamed scarlet and gold-coloured fungi of strange, distorted shapes. The cones were enormously large, and in many cases grew directly on the trunk of the tree, not on the branches, as is usual with our forest trees.

We were sorry enough to have to leave this wood of enchantment, but the cold, salt breeze blowing off the Pacific warned us we were approaching the sea, and in a few minutes we emerged on a road which wound along the shore. Here and there we struggled through great beds of sand, then by a sparse bit of stunted forest, and finally reached a rocky point where we could see the coast line and ocean for miles. How bracing was the strong breeze! and how lovely the leaping waves looked in the brilliant sun, with the deep blue of the Californian sky above us! We saw absolutely no human being or habitation for miles, except when a Chinaman (ubiquitous creature!) came running out of a miserable cabin, built on the very edge of a rock, to offer for sale some shells which are found at that particular part of the coast, and which he searched for at low tide. These shells are a pretty remembrance of Monterey, being a flat oval in shape, dark outside, and lined with a most delicately-tinted substance resembling the opaline hues of mother-of-pearl. They are sold in nests, the largest some eight by ten inches, the others fluctuating in size to a tiny one not bigger than a shilling, and fitting as accurately one into the other as a Japanese puzzle box. Used afterwards as part of a lovely lake-decoration on a vice-regal dinner-table they were much admired.

Returning by a different route, we passed through some other pine woods made use of as a primitive sanatorium, the woods being divided regularly into lanes and avenues, with the names of each roughly painted on sign-boards nailed to the trees. All along these avenues were the queerest little cottages, composed of the roughest framework, with canvas sides and roofs, the interior divided by curtains into two or three different compartments. A great many of the canvas flaps serving as doors were fastened back, and many a gay coloured, cosy home we peeped into as we drove past. The cooking arrangements were on the most simple scale, being apparently carried on in full view outside. The huts were all raised some three feet from the ground to avoid the damp, and the tiny kitchen, just big enough to hold an oil stove, was at the end of a little platform which ran out from behind the hut. Numbers of invalids come to the pine woods of Monterey to breathe the healing air, and they live in this primitive fashion for months together, even in December, the month we were there. We were glad of a fire in the evening, owing to the damp consequent on an unusually rainy season; but these people, camping out in their airy little structures, were apparently independent of such comforts, only thinking of inhaling as much of the life-giving air as possible. Many of the huts were empty, with "To Let" in full view; many were stripped of their pretty canvas coverings, leaving the bare framework, but we were assured by our communicative Jehu that a few

weeks later the forest would resound with voices and the sylvan village be fully populated. One cannot imagine a more Arcadian life.

Monterey itself is a poor little town, situated on the curve of the Bay, which has been likened to the Bay of Naples from its shape and the wonderful blue of the water. The houses, many of them made of the adobe—once so common, now almost extinct—have the flat roofs similar to those of Mexico, and the upper balconies so general in southern houses. One long, straggling street rejoiced in the shops, which did not seem to thrive in the way of trade, but many of the windows would attract strangers to look at the quaint trinkets set with the beautiful Californian gold-stone, a white stone with greyish veins threaded with gold running over its surface, and others composed of the shells found on the beach.

The people themselves have a lazy, procrastinating kind of air expressed all through their movements which is truly southern, no trimness, no alertness anywhere, but the great natural beauty of the place makes one inclined to forgive the lassitude which is felt by everyone more or less. Perhaps the general "do nothingness" is good for a time!

A hill rising behind the town gives a lovely view of the bay and surroundings, and at the top is a quaint old Roman Catholic church, built by the fathers of a century ago; the grey walls seem to fit in most harmoniously with the soft atmosphere, and a pretty path leads one back to modern life over a bridge, under which was a placid stream, along whose banks stand meditative cattle which seem to have also been imbued with the laziness peculiar to the place. Monseigneur Capel was a fellow-sojourner at the Hotel del Monte, and preached to crowded congregations in the old church on the hill, also in a fine new chapel near by; and frequently in the evening we used to watch him as he sat in the great hall surrounded by a circle of admirers, young and old; he had an unusually fine head, and the handsome, benevolent face lighted up with animation and interest as he conversed now with one and another.

Flowers seemed to grow in the greatest profusion, and even to us, fresh from the land of flowers in Hawaii, everything looked most lovely in and about the gardens. In a parterre behind the hotel fuschias were ranged like small umbrella-trees, with the spreading tops drooping in masses of blossom of every hue, from glowing purple to creamy white. Violets grew rampant; in one place under spreading oaks the ground was purple with them for hundreds of yards, and the sweet scent could be perceived a long way off. Across a small stream was a beautifully-kept vegetable garden, under the supervision of a German, who lived in a pretty Swiss cottage, and whose Chinese labourers supplied the hotel with vegetables all the year round.

Monterey is known to many thousands of Americans as a health resort, those from the "East" coming in winter, and the good people of San Francisco coming during the hot days of summer for the sea-bathing and air from the pine forests. Excursion parties on the principle of Mr. Cook's tourists of hundreds at a time come also, each one paying a certain sum, with the understanding that they are to pay a visit to San Francisco and have a stay of some weeks' duration in Southern California, and so complete are the arrangements that the travellers on their arrival at the Hotel del Monte find his or her luggage all ready, unstrapped, in the rooms assigned, each being allowed only a small amount of personal baggage on the Pullman cars for the journey. Only a small party of twenty-five arrived during our stay, but a contingent of three hundred were expected the following week. The party we encountered had come from Boston, and their principal enjoyment seemed taken in stiff chairs in the huge drawingroom before fires of red hot coal, or the more hardly rocked themselves unceasingly in the great Saratoga rockers in the verandah. Large open vans, with seats holding three in each, perhaps the whole conveyance taking twenty people, were a favourite mode of sight-seeing, but we heard that as a rule the tourists were contented to take their pleasure and their money's worth in the hotel itself.

To those desiring a complete change of life and atmosphere, Monterey offers many attractions of a unique kind, and to the lovers of nature the soft, harmonious tints of land and water may be a series of pictures to be gazed on with keen delight.

M. F. G.

THE Annual Report of the London and Canadian Loan and Agency Company (Limited), as placed before our readers in another page of this issue, presents a number of interesting features both to investors and borrowers. It was to be expected that a Company having on its directorate so many well-known gentlemen of reputable business ability would use the funds entrusted to its care to good advantage, but when the peculiar difficulties of placing loanable funds, during the greater portion of the past season, at anything like old rates is considered, the results shown by the Company's balance sheet must be specially gratifying to its stockholders. A nine per cent. dividend, in the face of the necessity of keeping a large cash balance on hand to meet maturing debentures, besides paying a handsome retiring bonus to the late manager and carrying over a snug balance to the right side of next year's accounts, is a really excellent showing. It will be noticed that more than four-fifths of the paid-up stock is held in Canada, so that dividends paid on the largest portion is simply a transfer of funds within the Dominion. The Report, as a whole, will well repay perusal.

OCTOBER.

OPAQUE and dry glows the autumn sky with a blue that is merged in shining,
No deep rich hue but a pallid blue that is veiled with grey as for lining,
And in heart and mart there be need of art to keep a grey world from repining.

For rose and gold cometh snow and cold and a leaden sky in the morning,
And the huntsman's pink is a lurid link the lonely valleys adorning,
And the feet are fleet a bright hearth to greet with the pack the wet ways scorning.

The leaf is here but it grows full sere and it steadily mottles and mellows,
And the chesnuts loom through a golden gloom that is lit by the maple yellows,
That nest is best that is hardly drest and secure far beyond its fellows.

The jewelled ash makes a flame and a flash the while that its leaves are thinning,
But a night and a day and the winds shall have sway and these same seared leaves sent spinning,
But a rock and a shock and the winds shall mock at the wealth they are wildly winning.

While the leaves still cling may the heart still sing though the trees in the storm be straining,
Their trunks showing black in the forest track heaped high with the frail ferns raining,
And the song is strong while the tissue throng faint not nor wither in waning.

When they shrivel and shrink must the gay heart think of the end that is somewhere in waiting,
When the ash consumes and the sumach plumes and there be no birds for mating,
And the wet ways met are the death ways set that the wanton winds are creating.

SERANUS.

CORRESPONDENCE.

THE FRENCH REVOLUTION.—II.

To the Editor of THE WEEK:

The Loss of Life.

SIR,—Baines—a Liberal, and a man likely to take a lenient view—in his "History of the Wars of the Revolution of France" estimates the total loss of life at four millions. If we include the ravages of typhus following in the wake of the armies in 1812-14, which fell disease extended nearly all over Europe, this is probably about the truth. Taine states the loss of life in France from actual starvation, caused by the insane excesses of the Revolutionary Government, to have been enormous, and he quotes authorities for his figures. The same result must have happened in most of the countries visited by the French armies.

The loss of life in the United States during the Civil War, including non-combatants, was 500,000—this during only a four years' war, whereas the French wars lasted twenty-four years. The loss of life among non-combatants during these twenty-four years must have been at least one hundredfold greater than in the American Civil War.

In the West Indies we can compare the results of the two different modes of action—changes effected by revolutionary violence—and reforms carried out peaceably. In St. Domingo (Hayti), a revolutionary uprising, caused by the follies of the French Legislature, led to the loss of hundreds of thousands of lives—the annihilation of the most civilized portion of the population, and a vast destruction of property—and in addition a deterioration in character among those who survived. Voodooism and cannibalism have now got a foothold in the island.

In the neighbouring island of Jamaica we see great reforms effected peaceably; the slaves, freed without bloodshed or destruction of property, greatly improved and still growing in civilization. There is a very great difference now between the coloured people of the two islands; in the one retrograding, in the other advancing. Yet in 1789 they must have been much about the same. We must also bear in mind that the wars of the French Revolution retarded the abolition of the slave trade for many years and the freedom of the slaves by a generation, as was the case with most other reforms.

Pecuniary Losses.

The national debt of France in 1789 was about £250,000,000. On the downfall of Napoleon in April, 1814, it was only £60,000,000. French financial experts reckon the present indebtedness at £1,200,000,000, and every year under the Third Republic there is a great increase, although France is at peace. The increase of population since 1789 is rather more than one-half, but the increase of taxation has been sixfold. During twenty-four years France had armies in the field, sometimes exceeding half a million, yet its debt during those years diminished. What wholesale robberies and spoliations there must have been to have led to this! Since the second downfall of Napoleon, in 1815, France has honestly paid its way, and its debt has increased like that of other nations.

It was calculated by a very able man that the French Revolutionary Wars cost Great Britain £1,300,000,000.