

READINGS FROM CURRENT LITERATURE.

A FORGOTTEN GRIEF.

In the silence of the morning, while the dews are yet leaf hidden,  
And all the rare pale lilies lift their faces to the sun,  
And the birds are singing madly, all unbidden, all unchidden,  
And the morning glories echo the sweet chorus when 'tis done,—

My Heart and I sit singing too for very joy of being—  
So bright the yellow sunlight through the leafy boughs above—  
For very joy of knowing, and for very joy of seeing,  
My Heart and I sit singing too for very joy of love.

And one by one the bright-winged hours dally and fly over,  
And not a cloud in all the golden day can we espy,  
For all the world's in love with us, the world that loves a lover,  
And we're in love with all the world, my happy Heart and I.

And the lambent air is thrilling with a passionate desire  
"To love and live, to live and love, and this is all," we sing;  
And our song is sweet with laughter and in triumph waxes higher,  
As it floats across the garden where our hopes are blossoming.

Oh, strange! A sound of measured feet that trample on our gladness—  
I will not look, I will not know, I will not turn my head!  
But my Heart will see despite me, and with sudden sighing sadness  
She tells me that the measured feet are following the dead.

A hush upon the bird-notes and a shadow on the flowers,  
And an ancient Grief upspeaks to us and chides our joyous song,  
And spreads abroad her mantle clouding all the golden hours,  
And sits with us, and talks with us so long—so long!

For love and life, for sun and flower, we have but sorry greeting:  
"To love and live, to live and love!" O foolish roundelay!  
Ah, happiness! thou laggard dove, swift only in the fleeting!  
Ah, dolor! thy dark pinions bear thee never far away!  
—Sara Jeannette Duncan.

ARE CALIGRAPHY AND CHARACTER RECOGNIZABLY RELATED?

Nobody contrasting the signatures of Charles I. and Oliver Cromwell could doubt which of the two men had the stronger will. Charles II. wrote a much more pleasing hand when Prince of Wales than after his accession to the throne, but it is certainly true that handwriting undergoes many transformations and reflects in many unexpected ways the changes of mood of the writer. Nobody need hesitate to recognize the temper in which a letter is written, and nothing is more absurd than the incoherent haste with which anyone in a passion expresses himself. Nothing, too, is more pathetic than the trembling characters formed by old age or ill-health. There is a signature of the first Earl of Shaftesbury, the author of the "Characteristics," in the British Museum, which is eloquent of the infirmities from which he was suffering. It is a far cry from William III. to George Washington but one seems to have a parallel in the caligraphy of the two famous captains, which is, perhaps, also to be drawn between their characters as men of action. Men of letters are notoriously the worst writers of their time, and we look, perhaps in vain, for indications of character in the hurried scrawls which do duty for their autographs. There are, of course, here again, exceptions numerous enough to rank as examples of the converse rule. Addison, for instance, wrote a beautifully clear, if somewhat correct, hand. Dean Swift wrote a legible but stiff hand, nearly upright, a sufficient indication of his independence of character. Richard B. Sheridan wrote an execrable hand, while poor Shenstone might have been a writing-master to judge by his educated if characteristic superscription. Dr. Johnson, again, wrote a very crabbed hand but no fault could be found with it on the score of illegibility, for nearly every letter was well formed, and one can believe that he had the horror of "corrections" before his mind. Voltaire wrote a small but legible hand, which seems to indicate that he must have been distinguished by method and precision of character. There was certainly no indication of genius in the handwriting of Edmund Burke, which is rather effeminate looking; but nobody could doubt the individuality of Francis Bacon. Congreve wrote a clear if somewhat schoolboyish hand, and Thomas Campbell, too, was a fine and free writer. There is a curious family likeness between the handwriting of Wordsworth, Southey and Coleridge, which tempts one to think that they copied one another; but if so they certainly did not succeed in producing a very remarkable hand. Lord Byron was a much more untidy writer, and if we compare

his handwriting with Southey's, we can see at a glance what a gulf divided the two poets. Robert Burns had an autograph worthy of royalty. Dryden wrote a scholarly hand; but one can detect, one fancies, a lack of decision in his tremulous curve and thin downstrokes. The Italian school must have been in fashion when Maria Edgeworth was taught to write, for her hand represents primness personified, not unworthy of her tales. In the same way, too, few people would, we imagine, have been led far astray by the handwriting of Oliver Goldsmith, which, with all its beauties, is wholly lacking in decision, and seems to curiously reflect his refined, but wayward temperament. But it would be interesting to know what these modern soothsayers would make of some historical handwritings. It would be safe to predict that they would make a rare hash of such characters as Wellington or Napoleon.—London Standard.

AN ADIEU.

INDIA, farewell! I shall not see again  
Thy shining shores, thy peoples of the Sun,  
Gentle, self-mannered, by a kind word won  
To such quick kindness! O'er the Arab main  
Our flying flag streams back; and backward stream  
My thoughts to those fair fields I love,  
City and village, maiden, jungle, grove,  
The temples and the rivers! Must it seem  
Too great for one man's heart to say it holds  
So many Indian sisters dear,  
So many Indian brothers? That it folds  
Lakhs of true friends in parting? Nay! But there  
Lingers my heart, leave taking; and it roves  
From hut to hut, whispering, "He knows and loves."  
Good-bye! Good-night! Sweet may your slumbers be,  
Gunga, and Kasi! and Saraswati.  
—Edwin Arnold.

INSURANCE WITHOUT MEDICAL EXAMINATION.

THE Wall Street News states that an English insurance company will hereafter admit members without medical examination, and solely upon their declaration of sound health. It is provided, however, that in the event of the death of the insured within five years from the date of the policy only the premiums paid, with legal interest, shall be returned to him. During five years the premiums are to be regarded as money held in trust for that period, but if the insured lives beyond that term he is entitled to all the privileges of the usual policy-holder. "From what has been said in favour of this policy by some of our own insurance officers," says the Wall Street News, "it is not improbable that some of our own companies that recognize a good thing when they see it will shortly follow suit." It seems that the objections to the medical examinations are that they are becoming more and more stringent, and that urine analyses for albumen and sugar have been opposed by many experts as being of little value in the hands of the ordinary practitioner. Still other "objectionable" features are the rigid inquiries into family history. That medical examinations are more and more stringent is due to the companies. In not a few cases do the chief medical officers refuse policies to persons that show even temporarily a trace of albumen, though it is by no means certain "transient albuminuria" is incompatible with complete health or in the least indicative of kidney or heart trouble. The fact that urine analyses are often of little value is also the fault of the insurance companies, which too often make a practice of choosing their medical officers on account of cheapness rather than for their qualifications. The effect of this is more apparent in the United States, where the medical men as a class are less qualified for such work than in Great Britain. Of course the person that objects most strongly to inquisitiveness in regard to his family history is the person with a bad one so far as hereditary diseases are concerned, especially when he is under thirty and has to admit that his father or mother, or both, and some of his brothers and sisters, have died of consumption or cancer; and the matter is all the more serious for him if he be of less than average weight for his height and has a chest expansion of not more than two inches. At the same time he may be, so far as he knows, in good health. There are thousands of cases in which disease has begun its work, and yet no one except a physician can discover the evidences. Life insurance is a science based upon the expectation of life. Whether or not men with a maximum expectation will commit the folly of going into companies that admit persons with the minimum expectation remains to be seen. The more minimum expectation risks taken the higher must be the premium; it may not be so at first, but it will be soon. Every person with a consumptive family history, and of less than twenty-five or thirty years of age, that goes into a company has some effect on making the policy premium high. It is by no means certain that insurance without medical examination will be such a good thing for the companies, and it is quite certain that it will be a bad thing for the persons with maximum expectations of life.—Chicago Herald.

SINCE a man's thoughts must be his lifelong companions, he should strive to keep them bright and agreeable.

At the present time there are in the United States 8,000,000 of machine horse-power in use in the way of steam-engines and water-power appliances, with each horse-power doing the work of twelve men, and yet labour is paid three times as much as it was fifty years ago, and simply because it is worth three times as much.—Troy Press.

DOMINION BANK.

Proceedings of the Nineteenth Annual General Meeting of the Stockholders, held at the Banking House of the Institution in Toronto, on Wednesday, May 28th, 1890.

The Annual General Meeting of the Dominion Bank was held at the banking house of the institution on Wednesday, May 28th, 1890.

Among those present were noticed Messrs. James Austin, Hon. Frank Smith, G. W. Lewis, Major Mason, William Ince, James Scott, R. S. Cassels, Wilmot D. Matthews, R. S. Bethune, E. Leadley, William Ross, G. Robertson, W. T. Kiely, Walter S. Lee, John Stewart, Mrs. E. Campbell, T. Walmsley, J. D. Montgomery, etc., etc.

It was moved by Mr. G. Robertson, seconded by Mr. James Scott, that Mr. James Austin do take the chair.

Major Mason moved, seconded by Mr. E. Leadley, and Resolved, That Mr. R. H. Bethune do act as Secretary.

Messrs. Walter S. Lee and R. S. Cassels were appointed scrutineers.

The secretary read the report of the Directors to the Shareholders, and submitted the Annual Statement of the affairs of the bank, which is as follows:

Balance of Profit and Loss Account, 30th April, 1889..	\$7,668 92
Profits for the year ending 30th April, 1890, after deducting charges of management, etc., and making full provision for all bad and doubtful debts.....	248,584 10
<b>Dividend 5 per cent., paid 1st Nov., 1889..</b>	<b>\$75,000 00</b>
payable 1st May, 1890..	75,000 00
Bonus 1 per cent., payable 1st May, 1890..	15,000 00
Amount voted to Pension and Guarantee Fund .....	5,000 00
	<b>170,000 00</b>
Carried to Reserve Fund .....	\$86,253 02
	80,000 00
Balance of Profit and Loss carried forward .....	\$6,253 02

During the greater part of the year fair rates for money were prevalent, enabling your Directors to fully maintain the profits of the bank.

The charters of the Canadian banks expire on the 1st July, 1891. This has necessitated a new Banking Act, which has just been passed at Ottawa. The Act has been extended for ten years longer, with some slight changes which will not interfere with the elasticity so necessary to move the crops of the country.

JAMES AUSTIN, President.

Mr. James Austin moved, seconded by the Hon. Frank Smith, and resolved that the report be adopted.

The President spoke at some length on the success of the institution, and mentioned that the Bank had not only funds available to pay all possible demands, but were also open to take up desirable accounts, having cash on hand for that purpose to a very large amount.

After the usual resolutions the scrutineers declared the following gentlemen duly elected Directors for the ensuing year:—Messrs. James Austin, William Ince, E. Leadley, Wilmot D. Matthews, E. B. Osler, James Scott, and Hon. Frank Smith.

At a subsequent meeting of the Directors, Mr. James Austin was re-elected President, and the Hon. Frank Smith Vice-President for the ensuing term.

GENERAL STATEMENT.

LIABILITIES.	
Capital stock paid up.....	\$1,500,000 00
Reserve Fund .....	\$1,300,000 00
Balance of Profits carried forward .....	6,253 02
Dividend No. 38, payable 1st May ..	75,000 00
Bonus 1 per cent., payable 1st May ..	15,000 00
Reserved for interest and exchange ..	88,960 59
Rebate on bills discounted .....	30,663 99
	<b>1,515,877 60</b>
Notes in circulation .....	\$1,173,680 00
Deposits not bearing interest .....	1,524,211 11
Deposits bearing interest.....	6,592 664 06
Balance due to other banks in Canada.	2,945 92
	<b>9,293,501 09</b>
	<b>\$12,309,378 69</b>
ASSETS.	
Specie .....	\$231,690 47
Dominion Government demand notes..	701,587 00
Notes and cheques of other banks ..	338,493 12
Balances due from other banks in Canada	195,896 72
Balances due from other banks in United States .....	1,105,053 20
Balances due from other banks in Great Britain .....	49,385 32
Provincial Government securities .....	277,511 61
Municipal and other debentures .....	1,257,525 41
	<b>\$4,157,142 85</b>
Bills discounted and current, including advances on call.....	\$7,922,964 59
Overdue debts secured.....	30,109 04
Overdue debts not specially secured (estimated loss provided for).....	16,785 32
Bank premises .....	173,570 85
Other assets, not included under foregoing heads .....	5,649 59
Real estate, other than bank premises.	3,156 45
	<b>8,152,235 84</b>
	<b>\$12,309,378 69</b>

R. H. BETHUNE, Cashier.

Dominion Bank, Toronto, 30th April, 1890.