

unless the winds are high, when they move to the sheltered side of a hill. The rustling of the trees prevents their hearing the approach of an enemy, and this danger outweighs the security they find in the cosses. If snow falls heavily, they will often lie until they are completely buried, and spend two or three days in a semi-torpid state. Their warm breath keeps a tiny hole open. In fact, they make what the Eskimos call an "igloo," like the female polar bear. If only a few inches fall, they are exceedingly wide awake, knowing how clearly they show on the white surface. Then one can see what long distances they travel at night, and also how close they come to villages. Even when not pressed by hunger, they will frequently visit the labourers' cabbages; and if the snow is deep they come regularly if not disturbed, and sometimes pay the penalty by being snared in their passage through the hedge. From their tracks in the snow one can judge their pace. They have three ordinary rates of speed, which differ as much as those of a man walking, running a long-distance race, and sprinting over a short course. The first is the ordinary leisurely hop, with the back always more or less arched, when the different times at which the feet are placed on the ground can easily be seen; the second is a fast gallop with the ears pricked up, the hind legs coming well under the body. When chased by dogs they use their full speed, but rarely at other times. The ears are then laid flat back, and the length of the stride is increased so much that the hind feet can be seen nearly straight out behind the body.—*Chambers' Journal.*

KINGLAKE.

THE historian of the Crimean War, the "brilliant" author of "Eothen"—to use an adjective taken from the preface to "The Crescent and the Cross"—died in the fulness of years. In the stately, if too-studied, diction of the first volume of the history Mr. Kinglake drew two portraits—the one of the Third Napoleon, the other of the *Times* "Company"—which made their mark and will live. His passport to literary renown will ever remain the book in which he told the "Splendour and Havoc of The East." The head masters of our public schools, in their hours of idleness and fresh from the "tug of war," should read again the chapter entitled "The Troad," in which the old Etonian tells the story of his childish love of Homer in the English of Pope, and how "line by line I clasped the 'Iliad' to my brain with reverence as well as with love." He goes on to contrast the "dismal change" from his mother's dressing room to a buzzing school, where "their meagre Latin, with small shreds and patches of Greek, is thrown like a pauper's pall over all your early lore." "Eothen" was written in 1844, and Lord Beaconsfield, when he spoke so cynically of "coffee-house babble," must surely have forgotten the passage in which Kinglake describes the ride from Semlin to Stamboul. "There being no 'lions' we ought at least to have met with a few perils, but the only robbers we saw anything of had been long since dead and gone; the poor fellows had been impaled upon high poles, and so propped up by the tranverse spokes beneath them that their skeletons, clothed with some white, wax-like remains of flesh, still sat up lolling in the sunshine, and listlessly stared without eyes." Historic Belgrade still remains, but the Ottoman's hold on the fortress—"austere and darkly impending high over the vale of the Danube"—is a thing of the past. Hardly less striking is the contrast presented by the Cairo of to-day with the narrow and crowded streets of the Cairo of the Plague—that fell "master of the city" during the whole time of Kinglake's stay. "Immutability," says Eliot Warburton, "is the most striking characteristic of the East." Nowhere has the fundamental difference that ever has existed and ever will exist between the restlessness of the West and the repose of the East been more brilliantly portrayed than in the classic pages of "Eothen." Octave Feuillet is said to have made a practice of reading through the Waverley novels every winter. The masterpiece of Kinglake, in which the prose of fact is set off and adorned by the glowing colours of fancy, is well deserving of a like tribute at the hands of all true students of modern English literature.—*Manchester Examiner.*

MULREADY AS TEACHER.

WITH regard to the personal character of the man, it may be well to add the testimony of the writer, who often sat beside him in the Life-school at the Academy, to his undeviating kindness and courtesy. That a man whom all respected as an artist should become the personal friend of many students was due much less to his remarkable talent than to his geniality and friendliness. Drawing in the schools of the Royal Academy for more than fifty years, he had by his side the latest admitted draughtsman capable of study from the living model. The youths of twenty and the man of seventy, a world of time and thought lying between them, occupied the same bench and drew from the same model. In a quiet, unostentatious way the "Visitor"—such is the title of the Royal Academician who, in his turn, has charge of the school—would rise from the bench and pass from student to student, correcting the drawings they produced. A man capable of teaching never fails to have a large number of pupils; consequently, "Mulready's nights" at the Academy were fully attended and eagerly enquired for long ere they came about. His industry was thorough, his life a long education.—*Memorials of Wm. Mulready, by F. W. Stephens.*

THE WESTERN CANADA LOAN AND SAVINGS COMPY.

The 28th annual meeting of this Company was held at its offices, No. 76 Church Street, Toronto, on Monday, Feb. 16, 1891. The Managing Director, Mr. Walter S. Lee, acted as secretary and Hon. Speaker Allan presided. The following financial statements were read and with the Directors' Report were unanimously approved of and passed on motion of the president, seconded by Sir David Macpherson, K.C.M.G.:

TWENTY-EIGHTH ANNUAL REPORT OF THE DIRECTORS.

The Directors beg to submit to the Shareholders the twenty-eighth annual report of the Company's affairs.

The funds of the Company have been actively employed during the whole year and at satisfactory rates of interest.

The character of the mortgage securities in which the Company's funds are invested is best shown by the fact that, on a total of over six millions and a half, the large sum of one million three hundred thousand dollars, or about one-fifth of the whole amount invested in mortgages, has been paid back by borrowers during the year.

The result of the year's operations shows that the profits after deducting all charges amount to \$182,343.79, out of which have been paid two half-yearly dividends at the rate of ten per cent. per annum, amounting together with the income tax thereon to \$152,014.87. The balance, \$30,328.92, has been carried to the Contingent Account.

The amount placed with the Company in debentures and on deposit during the past year has increased to about four millions and a half, and with the exception of a comparatively small amount maturing within a short period all the debentures held by investors in England now bear interest at four per cent.

The balance sheet and the profit and loss account, together with the auditors' report, are submitted herewith.

G. W. ALLAN,
President.

FINANCIAL STATEMENT OF THE WESTERN CANADA LOAN AND SAVINGS COMPANY FOR THE YEAR ENDING ON 31ST DECEMBER, 1890.

LIABILITIES AND ASSETS.

Liabilities.	
To Shareholders:	
Capital Stock	\$1,500,000 00
Reserve Fund	750,000 00
Contingent Account	115,932 87
Dividend, payable 8th January, 1891	75,000 00
	\$2,440,932 87
To the Public:	
Debentures and Interest	\$3,328,494 15
Deposits and Interest	1,127,834 66
	4,456,328 81
	\$6,897,261 68
Assets.	
Investments	\$6,690,140 83
Office Premises, Winnipeg and Toronto	120,979 92
Cash in Office and in Banks	86,140 93
	\$6,897,261 68

PROFIT AND LOSS ACCOUNT.

Cost of management, viz., salaries, rent, inspection and valuation, office expenses, branch office, agents' commissions, etc.	\$ 49,692 99
Directors' compensation	3,820 00
Interest on deposits	44,860 94
Interest on debentures	133,637 52
	\$232,011 45
Net profit for year applied as follows:	
Dividends and tax thereon	\$152,014 87
Carried to Contingent Account	30,328 92
	182,343 79
	\$414,355 24
Interest on Mortgages and Debentures, Rents, etc.	\$414,355 24
	\$414,355 24

WALTER S. LEE,
Managing Director.

TORONTO, Feb. 4, 1891.

To the Shareholders of the Western Canada Loan and Savings Company:
GENTLEMEN.—We beg to report that we have completed the audit of the books of the Western Canada Loan and Savings Company for the year ending on the 31st December, 1890, and certify that the above statements of Assets and Liabilities and Profit and Loss are correct, and show the true position of the Company's affairs.

Every Mortgage and Debenture or other security (with the exception of those of the Manitoba Branch, which have been inspected and examined by a special auditor) has been compared with the books of the Company. They are correct and correspond in all respects with the schedules and ledgers. The bank balances and cash are certified as correct.

W. R. HARRIS, } Auditors.
FRED. J. MENET, }

The President then said: The report and the statement of the Company's affairs, which have been placed in your hands and which have just been read by the Managing Director, are, I venture to think, so satisfactory that I need not occupy your time by commenting at any length upon their details.

It will be seen that the amount of money placed with the Company by investors is larger than at any previous period—in fact it nearly reaches the maximum we are entitled to receive under our charter. These funds we have been able to keep actively employed and at slightly increased rates of interest.

The standing of the Company being now so well known and appreciated by investors we have no difficulty in obtaining all the money we require on most favorable terms—the earning power of the Company consequently has never been larger, and we may look forward with confidence to a steady continuance of the same satisfactory returns to our shareholders that have so uniformly characterized each year of the Society's existence.

Our Manitoba business during the past year has been extremely satisfactory, the repayments on our loans being 25 per cent. over last year. We feel it to be due to our manager at Winnipeg, Mr. W. M. Fisher, to state that the great increase in our business in Manitoba, as well as its satisfactory results, are largely owing to his untiring zeal and energy.

The directors would desire also to acknowledge their obligations as in past years to the Company's representatives in Great Britain, Messrs. Morton, Rose & Co., and Messrs. Bell, Cowan & Co. of Edinburgh, for their unvarying care and attention to the interests of the Company.

Messrs. E. G. Gooderham and A. G. Lee were appointed scrutineers and the retiring directors, Messrs. Geo. Gooderham, Alfred Gooderham, George W. Lewis and Walter S. Lee, were re-elected. These gentlemen, with the Hon. G. W. Allan, Thomas H. Lee, Esq., and the Hon. Sir David Macpherson, K.C.M.G., constitute the full board. At a subsequent meeting of the directors the Hon. G. W. Allan and George Gooderham, Esq., were re-elected president and vice-president respectively.

"A STITCH in time saves nine," and if you take Hood's Sarsaparilla now it may save months of future possible sickness.

EVERYBODY KNOWS that at this season the blood is filled with impurities, the accumulation of months of close confinement in poorly ventilated stores, workshops and tenements. All these impurities and every trace of scrofula, salt rheum, or other diseases may be expelled by taking Hood's Sarsaparilla, the best blood purifier ever produced. It is the only medicine of which "100 doses one dollar" is true.

THREE STATELY SISTERS.

THE *Empress of India*, the first of three magnificent twin-screw steel steamships built for the Canadian Pacific Railway Company, by the Naval Construction and Armaments Company, at Barrow-in-Furness, England, for the Trans Pacific trade, left Liverpool on January 8, and on Monday, January 12, at 8 a.m., arrived at Gibraltar. The second, the *Empress of Japan*, is expected to sail on April 15. In connection with these trips, tickets will be issued for the trip round the world for the small charge of \$600, including staterooms and meals. They are all destined for the Trans-Pacific Mail Service between the port of Vancouver, B.C., and Japan and China. They are superbly appointed for passengers, will contain all the latest improvements and appliances of marine architecture, and are exactly alike in every particular. The three vessels are contracted to do 18 knots on the measured mile, and 16½ knots on a 400 miles' sea trial, and are specially constructed to carry troops and guns. In the design of these vessels the greatest possible attention has been paid to strength, subdivision, and general means of safety, no expense being spared by the C.P.R., or by the builders, to make the vessels in every respect equal to the very finest afloat. They are to be propelled by twin-screws. The hull is subdivided by twelve transverse water-tight bulkheads; of these, three forward and two aft are without doors of any kind, while the remaining seven have specially constructed water-tight doors. The four boilers supplying the engines with steam are placed in two compartments. Arrangement is also made for the protection of the engines by coal in the event of the vessels being taken up as armed cruisers. The dimensions of the vessels are: length over all, 485 feet; between perpendiculars, 440 feet; breadth moulded, 51 feet; depth, moulded, 36 feet; tonnage, 5,700 tons gross. They are lightly rigged with pole mast, and fore-and-aft canvas, and their form, both under and above water, is of such symmetry and fineness as to insure their easily attaining the high speed required. The arrangements and fittings for passengers are of the most complete and luxurious kind. On the promenade deck aft is a large smoking-room, and forward, the library and special staterooms, all panelled in hard wood. Above the promenade deck are carried ten lifeboats and two collapsible boats, all fitted with patent lowering and disengaging gear. At the forward end of this deck are the captain's quarters, a chart-room and wheel-house. On the upper deck is a large dining saloon, with galleys and pantries attached, and on one side are some dozen special staterooms, while on the other are the quarters of the officers and engineers. Further aft is the steerage smoking-room and various other quarters. The remainder of the first and second-class passenger accommodation, consisting of unusually large staterooms, is upon the main deck, on which also provision is made for 500 steerage passengers. The vessels are lighted throughout by electricity, and are thoroughly ventilated by a series of electric fans, each of three feet in diameter and delivering about 400,000 cubic feet of air per hour. The vessels will carry in addition to their large complement of passengers about 4,000 tons of tea, and are especially designed with side ports and side hatches, arranged with a view to the speedy reception and delivery of cargo. The armament of the ships to be supplied by the Admiralty will consist of the latest type of 47 in. guns, which will be taken out in the vessels and stored at Vancouver and Hong Kong, so that in the event of an emergency the ships can be fully armed and made ready for their cruiser duties in the space of a few hours.

Rheumatism

Is of two kinds, acute and chronic. The former is accompanied by high fever, and in the swollen joints there is intense pain, which often suddenly changes from one part of the body to another. Chronic rheumatism is without fever and not so severe, but more continuous and liable to come on at every storm or after slight exposure. Rheumatism is known to be a disease of the blood, and Hood's Sarsaparilla has had great success in curing it. This medicine possesses qualities which neutralize acidity, and purify, enrich and vitalize the blood.

ENTIRELY CURED.

"I had attacks of rheumatism which increased in severity. I took three bottles of Hood's Sarsaparilla and I am pleased to say the rheumatic pains ceased, my appetite and digestion became better, and my general health greatly improved. I am firmly convinced that Hood's Sarsaparilla cured me, as I have felt no recurrence of the blood disease."—Wm. Scoon, Geneva, N.Y.

N.B.—If you decide to take Hood's Sarsaparilla do not be induced to buy any other.

Hood's Sarsaparilla

Sold by all Druggists. \$1.00; six for \$5.00. Prepared only by C. I. HOOD & CO., Apothecaries, Lowell, Mass.

100 DOSES ONE DOLLAR.