

Pension Fund out of the profits of this one year. But this is not unusual; the authorities of the bank did the same thing in 1902, and in 1901 they allotted £15,000, and in 1899 no less than £50,000, two hundred thousand dollars, "to form the nucleus of this fund." So now they have something over a half million dollars for the fund. This sort of liberal provision should prove an incentive to Canadian banks, some of whom, but not all, have funds of the kind.



BOOK REVIEWS.

Curling in Canada and the United States.—A Record of the Tour of the Scottish Team, 1902-03, and of the Game in the Dominion and the Republic. By Rev. John Kerr, M.A., F.R.S.E., F.S.A., Captain of the Team, Edinburgh; George A. Morton; Toronto: The Toronto News Co., Limited.—This is a delightful book, not a dull page in it—and there are 780 pages. It has been on our table for months, and we take shame to ourselves for not having until within these few weeks done more than skim through it and taste of its quality. Speaking of "tasting books;" in one of Oliver Wendell Holmes' novels a village poet of the Eastern States goes to Boston with his rhymes (manuscript rolled up, with a blue ribbon around it), and gets introduced to James T. Fields with a view to publication. The lad is permitted secretly to see the reader of the establishment perusing his poems and dropping them into the waste-basket. When he remonstrates against their thus being condemned before they are fully read, the publisher answers him: "My dear sir, the man cannot read all the reams that are put before them weekly; he *tastes* them. If you wish to buy a cheese, you do not eat the whole thirty pounds before buying—you taste it." How to get our readers to taste Kerr's book is what puzzles the writer at this moment. There is fun in it, there is sense in it, there is criticism in it, there is information in it. No matter which predominates. Twenty-five business men of Scotland come out to this country. From Christmas till the 1st March they remain here. They visit twenty-three towns and cities from Halifax to Winnipeg, from St. Paul to New York; meet all sorts and conditions of men, and are received with uncommon enthusiasm. They engage in ice-boating, tobogganning, skating, snow-shoeing, as well as Scotland's ain game of curling. And when they get home, some nineteen of them, besides the Captain of the team, record their impressions of the trip and their view of Canada and Canadians.

Mr. Ballantyne, the Provost (Mayor) of Peebles, writes: "I was very much impressed with Canada and the States. The vastness of Canada, its great capacity as a wheat-growing country, and its natural advantages from a manufacturer's point of view, owing to its enormous water power. . . . I never came across any one [speaking of immigrants from Scotland], who had not done well." Major Bertram, of Kersewell, Carnwath, a South African soldier, says, speaking of Canadians: "They are making money and intend to spend it. . . . The thing one misses out there is the leisured class. Everyone is 'hustling' to make money and position. . . . They are a fine race physically, both men and women, intensely loyal and intensely hospitable." Mr. A. E. Campbell, a florist, from about Greenock, amid some delightful reminiscences sandwiches the following: "As showing their appreciation of the beautiful [he is speaking now of the hospitality shown the Team by Canadians], a usual accompaniment, and to me a most interesting feature, was the floral decorations of those tables. For the most part, roses and carnations were used, and being cut with long stems and set up in tall vases the effect was marvellous. . . . To produce these wonderful specimens of horticulture requires *such* a clear, sunshiny atmosphere as we experienced in most of our tour." The honorary secretary of the Team, Mr. R. Husband, in his brief but most appreciative memorandum, refers to the love the Canadians have for Canada and their pride in the motherland of Scotland. "One thing struck me in travelling through the country, and that was the comfortable circumstances of those we met." Dr. Kirk, of Bathgate, was impressed by the future that lies before Canada. "The communities seem to have high ideals,

and the pluck and energy to carry them out." He was struck by "the almost total absence of drunkenness and the consequent small proportion of utterly poor." We must mention, too, if only briefly, Mr. Henry Prain, whose intelligent contributions to the Dundee Advertiser about the trip show discriminative skill. Chapter X, with its 70 pages, giving the "Impressions of the Team," contains sometimes amusing comparison and sometimes instruction—for on page 513 one of the writers says: "In these respects [handsome town and other halls, excellent and convenient systems of tramways], and in many other respects I think they are much ahead of us; but in sanitation and water supplies I think they have yet much to learn."

But the descriptions of their 99 games, the analyses of Scottish as compared with Canadian curling, the reminiscences, the anecdotes, the personal friendship engendered by the trip—these are captivating in the recital, almost bewildering in number, too. The book is an epitome of curling in Canada; nothing like it has ever been compiled. Descriptions of the games we cannot give, but we can mention some of the grand old men of curling in Canada whom the book delights to honor. Col. A. A. Stevenson, of Montreal, dear, plucky Col. Sandy, who went all the way to Halifax to meet the incoming Team; Mr. J. S. Russell, of Toronto, "The Father of Curling" in Canada; Geordie Hutchison, of Ottawa; Robert Anderson, a Quebec old-timer. And we can and will mention some younger but not less worthy, perhaps not less distinguished: The justly celebrated Flavell, of Lindsay, whom the Captain of the Scottish Team so nearly beat; Alec. McLaren, M.P., of Stratford, the acme of bonhomie and enthusiasm; Frank Simson, of Halifax, the guide of the Team to Winnipeg; Mr. J. P. Robertson, "the very life and soul of the Manitoba branch;" such unfailing sports as Friar Littlejohn and Joe Kilgour, in Toronto, whose Damon-and-Pythias love for Bentley Murray and Kerr, respectively, is worthy a paragraph. And then the members of the Team! Eloquent Provost Gordon, matter-of-fact Henderson, the skilful Bramwell, the versatile Provan, the joyous Scott-Davidson, and the robust and calm but lovable Captain—well may we be glad of having met such men. The book is excellently compiled; the author evidently "knows how," for the system and thoroughness it displays could not have been shown by a novice, and the tone is sound throughout. It contains 440 illustrations, and almost 200 of them are individual portraits, cabinet size, and from Rev. Dr. Barclay's, the first, to James Bluenose Munro's, the last, they are all good ones. That such a handsome, complete book should be procurable for two dollars is one of our latter-day privileges and wonders. What we cannot understand is that the Toronto News Company has not sold thousands of them instead of only hundreds.

Educational Papers. By P. C. H. Papps, A.I.A. Published by the Manufacturers' Life Insurance Company.—A series of papers reprinted from the agents' news letter. They are historical, technical, comparative, instructive, suggestive; are contained in 12 chapters, 90 pages, and make one think that the agents of recent years are mighty lucky compared with their predecessors in having so much pains taken to instruct them.

Canadian Forestry Association; being a report of the fifth annual meeting of the Association, held at Toronto in 1904.—We strongly recommend anyone interested in the very important subject of forestry to write to the Government Printing Bureau at Ottawa for a copy of this extremely interesting pamphlet. And further, let him do as we intend doing, send a dollar to R. H. Campbell, secretary, C.F.A., Ottawa, for a membership. When he gets it he will be impelled to send \$10 as a life membership. We shall quote from the pamphlet shortly.



Since November, 1st, says an American Exchange, the Montmagny Mutual Fire, of Montreal, has been writing surplus business through the office of T. Tileston, of New York City. The company reports, as of August 31st, 1904, total net cash assets amounting to \$70,417. The Montmagny Mutual must be badly off for business, and Mr. Tileston's customers easily pleased.