

a master or by the rule of any school, no matter how great the master may be or how skilfully devised the rule may seem. In the first place, is it possible for a writer, no matter how much he may wish to believe it, to belong to any particular school? No, and very fortunately, it seems to me. A writer should do what he wishes to do, and do it in his own way, obeying only the all-powerful impulse that he has felt rising from the depths of his nature, without accepting any other judge than the wholly spontaneous impression his own work gives him. What an author has written in this way, whether it be memoir, phantasy, romance, drama, poem, or any other name you please, whether it can or cannot be put into a school catalogue, whether it have or have not success with the mob—all this is immaterial; for all true lovers of artistic work will surely recognize it if they find in it the breath of life, without which nothing can exist for them."

THE Williamson Book Company are bringing out the Canadian edition of "Akbar and other Poems," the last work of the late Lord Tennyson, uniform with the London and New York editions to be published simultaneously by Macmillan and Company. The genius of the great poet whose loss we still mourn will make his latest poems welcome to the literary world—they will come with a powerful and pathetic influence as the last words of our master singer whose voice is stilled by death. "Two Knapsacks," the graphic and vigorous Canadian novel which has appeared as a serial in THE WEEK, is to be published at once in book form by the same firm. We are sure that this clever delineation of certain phases of Canadian country life and character, interspersed with accurate and vivid description of scenery and woven into a tale of moving interest and dramatic power, will win its way with the reading world. We understand that a prominent New York firm will issue an edition uniform with that of the home firm.

THE Ministry of Education, of Germany, named some time since a committee of scholars to discuss the publication of a Latin dictionary, on a greater scale than has ever yet been attempted. The chairman of the committee was State Privy Counsellor Althoff, and among the members were Profs. Mommsen, Vahlen, Diehls and Hertz. Prof. Hertz was authorized to complete the plans and make preliminary arrangements. This has now been done, and it is estimated that the total cost of the work will not be less than 500,000 marks. The lexicon will embrace ten large quarto volumes, each volume containing about twelve hundred pages. It is expected that the preparation and publication will occupy eighteen years. The work of collecting the materials is to be distributed among some fifty thorough Latinists, who will work under the direction of an editing committee, which again is to be assisted by ten specialists. The aim is to record every Latin word, not only of the classical period, but from its first use, following its course through the Latin literature of all ages. It will include also late and vulgar Latin; and its promoters hope to make it a dictionary worthy of the place which the language occupies among the tongues and literatures of the world.

WE have great pleasure in congratulating both the General Manager and the shareholders of the Molsons Bank upon the admirable showing exhibited by the statement of the affairs of the bank for the year ending Sept. 30th, 1892, just published. It is indeed a most satisfactory statement, and testifies conclusively to the careful and able management of the institution. Upon the capital of the bank the profits for the year amount to no less than a sum equal to upwards of 14 per cent., after deducting expenses of management, reservation for interest accrued on deposits, exchange, and making provision for bad and doubtful debts, permitting the payment of the large dividend for the year of 9 per cent., the adding of \$50,000 to the Rest account, and leaving nearly \$90,000 at the credit of profit and loss account. The Molsons Bank may well be termed a model institution, and pointed to with pride by all Canadians.

READINGS FROM CURRENT LITERATURE.

MUSCLE-BUILDING.

To understand your own movements, study the joints and how best to use them. As a higher branch of physical enquiry, strive to acquire a perfect co-ordination between mind and muscle, and thus learn to contract and relax the muscles by a mere effort of the will; do this both in groups and separately. Having gained this power, when you wish to expend a little superfluous energy, get into the country and have a good run. Should the tyranny of environment forbid that, then do the next best thing, which is walking. If you wish to acquire any physical accomplishments, boxing, wrestling, fencing, practise under some good teacher. Swimming you can learn by yourself, though not so well on dry land; or rather you ought to have learned that in early childhood. Buy a bicycle or a horse, if you think it will pay for its keep. Or, best of all, if you are young enough, learn to tumble. After you have mastered that art, you can acquire all the others by merely looking on at them; at least, such has been my experience. To know how to do these things is all very well in its way; like the beans of the late A. Ward, they are cheerful fruits if taken moderately. But if you practice any of them with the idea of

gaining health or strength thereby, you will find, and perhaps when it is too late to mend matters, that you have made a large mistake. Such is not the way to life, physically speaking. Use judgment, and take this as your motto: good air and plenty of it for the blood, good food for muscles, and good sense in using all your parts and belongings.—Edwin Checkley, in October Lippincott's.

AUTUMN AND THE AFTER-GLOW.

WHEN the far woods a misty veil assume  
(The sun being gone), and stand in solemn hush,  
To the pale heavens comes a heightened bloom;  
Slowly it gathers—an ethereal flush,  
Blending the summer rose—the oriole's breast—  
Wine—fruit—and leafage touched to various flame—  
The candle-light of home far seen and blest,  
And flower-like, gem-like splendours without name.  
This is the reminiscent After-glow,  
Day's riches told upon the bourn of Night  
So I, Life's pilgrim, ere from hence I go,  
Resigning the sweet heritage of light,  
Would view in the soul's west the pageant train  
Of what hath been, but shall not be again.

As dies the Day, so dies the blessed Year,  
Through dreamful languishment and mystic trance,  
With murmur-voiced adieu, and wistful glance  
Still deepening as the shadow draws more near.  
What is it wanders with the thistle's sphere,  
Or darts before the gossamer's shimmering lance,  
Or mingles with the lost leaves' elfin dance,  
Or, birdlike, flutes along the upland sear?  
The host of those departing! Yet, a while  
They linger, and with sweet remembering  
Catch back the tender prattle of the Spring,  
The full heart-throb of Summer and her smile.  
Good-by fond Day, good-by, regretful Year!  
Ye go—the Night and Winter tarry here!

—Edith M. Thomas, in the October Scribner.

THE MOST IMPORTANT FACT ABOUT CHOLERA.

THE most important fact about cholera, a fact to bear in mind and to emphasize, is that it is a disease which is never generated on this continent and can come here only by importation. It has never travelled faster than it could be conveyed by sea or by land, and it has always followed the track of human migrations or of commerce. After every visitation in America or in Europe, it has been completely stamped out in both these continents. When it has come again it has always been brought from its home and breeding-place—Asia. If quarantine is a successful method of prevention by communities and by continents, as it has been proved to be over and over again, the same method is applicable, to a great degree, to personal prevention of the disease when it has invaded a community. Cholera is not communicated directly from one person to another, even under circumstances of the greatest intimacy; yet it is spread only by patients afflicted with the disease. By means of one infected person in whom the disease has manifested itself by only an apparently insignificant diarrhoea, cholera can be conveyed to a whole locality. This person may travel without further development of the disorder, but he may leave behind him matter which may give rise to the most deadly epidemic. It is thus no longer inexplicable how the cholera in its wanderings takes no defined course, but spreads indifferently, now from west to east, now from east to west; now with the wind and now against it; in cold weather as in warm weather; how it always follows the routes of travel; how it does not go from place to place in a shorter time than is required for men to travel the same distance, and how, since the building of railways, it has been able to spread more quickly than before. Sometimes it has made great leaps. In the localities visited by the disease, the houses and streets in which those infected reside are of course the places of the greatest danger. It has happened that a single house or street has for a long time been the only infected locality. But while those buildings or neighbourhoods first visited by the cholera are being depopulated, the infection sooner or later is easily communicated to other houses and streets, partly by means of common privies and partly by other ways, surely by water if by any means the water supply has been affected.—Dr. Lewis A. Sayre, in Forum.

A FEAST is more fatal to love than a fast.—Colton.

PRIVATE credit is wealth; public honour is security. The feather that adorns the royal bird supports its flight; strip him of his plumage, and you pin him to the earth.—Junius.

THE MOLSONS BANK.

Annual Meeting of Shareholders.

The annual meeting of shareholders of the Molsons Bank was held in their office in this city last Monday afternoon at three o'clock, the President, Mr. John H. R. Molson, in the chair. Among the shareholders present were: Messrs. R. W. Shepherd, S. H. Ewing, W. M. Macpherson, W. M. Ramsay, S. Finley, H. Archibald, John T. Molson, R. W. Shepherd, jr., John Crawford, David Crawford, J. Try-Davies and W. N. Evans.

The chairman having called the meeting to order, requested Mr. James Elliot, the local manager, to act as secretary, and that gentleman having read the notice convening the meeting, the chairman asked Messrs. J. Try-Davies and Walter N. Evans to act as scrutineers.

The General Manager, Mr. F. Wolferstan Thomas, then read the annual general report of the directors for the past year as follows:—

GENTLEMEN,—The directors beg to submit to the share holders this, their thirty-seventh annual report.  
The net earnings, after providing fully for bad and doubtful debts, amount to \$280,750.44. Out of this have been paid the April and October dividends of 4 per cent. each, and bonus of 1 per cent., in all \$180,000, leaving a surplus of \$100,750.44, of which \$50,000 has been added to "Rest" account, making it \$1,150,000, and \$50,000 set aside for rebate interest on current bills discounted. The balance, \$750.44, is carried to profit and loss account, which now stands at credit \$89,228.53.

The branches of the Bank have all been inspected during the year. The officers have discharged their duties faithfully and to the satisfaction of the Board.

JOHN H. R. MOLSON,  
President.

Montreal, Oct. 10, 1892.

PROFIT AND LOSS ACCOUNT.

Balance at profit and loss on 30th September, 1891.....	\$88,478 00
Net profit of the year, after deducting expenses of management, reservation for interest accrued on deposits, exchange and making provision for bad and doubtful debts.....	\$280,750 44
From which has been paid 73rd dividend at 4 per cent., 1st April, 1892, \$80,000; 74th dividend at 4 per cent., 1st October, 1892, \$80,000; bonus of 1 per cent. to shareholders. 1st Oct., 1892, \$20,000.....	180,000 00
Leaving a surplus of.....	100,750 44
From which deduct:	
Amount transferred to Rest account.....	\$50,000 00
Set aside for rebate on current bills discounted.....	50,000 00
	100,000 00
Leaving at credit of profit and loss on Sept. 30, 1892.....	\$89,228 53

GENERAL STATEMENT OF THE AFFAIRS OF THE MOLSONS BANK ON THE 30th SEPTEMBER, 1892.

Capital authorized and paid up.....	\$2,000,000 00
Rest account.....	1,150,000 00
	\$3,150,000 00
	LIABILITIES.
Capital paid up.....	\$2,000,000 00
Notes in circulation.....	1,874,470 00
Balance due to Dominion Government.....	32,268 50
Balance due to the Provincial Governments.....	10,191 41
Deposits not bearing interest.....	1,815,204 57
Deposits bearing interest.....	7,551,544 62
Due to other banks in Canada.....	127,200 77
Due to branches.....	11,883 68
Due to foreign agents.....	16,790 95
Profit and loss.....	89,228 53
Rest.....	1,150,000 00
Seventy-fourth dividend.....	80,000 00
Bonus of 1 per cent. to shareholders.....	20,000 00
Dividends unclaimed.....	1,106 00
Interest, exchange, etc., reserved.....	123,101 61
Rebates on notes discounted.....	50,000 00
Other liabilities.....	318 64
	\$14,963,309 30
	ASSETS.
Specie.....	\$204,041 78
Dominion notes.....	599,318 00
	\$803,359 78
Deposit with Dominion Government to secure note circulation.....	90,000 00
Notes and cheques of other banks.....	629,341 79
Due from other banks in Canada.....	152,969 58
Due from foreign agents.....	259,952 18
Due from agents in United Kingdom.....	10,593 23
Dominion Government debentures.....	194,375 00
Canadian municipal and other securities.....	389,476 59
Canadian, British and other railway securities.....	703,290 13
Call loans on bonds and stocks.....	191,922 98
Bills discounted and current.....	11,275,872 55
Bills past due (estimated loss provided for).....	113,691 70
Real estate, other than bank premises.....	61,355 84
Mortgages on real estate sold by the bank.....	2,560 17
Bank premises at head office and branches.....	190,000 00
Other assets.....	11,637 79
	\$14,963,309 30

The President having moved the adoption of the report, Mr. John Crawford, after expressing his pleasure at the favourable result of the year's business, alluded to what he considered the desirability of giving to the shareholders a statement of the gross profits, and of publishing the annual report of earnings at an earlier date before the meeting.

The President, in reply, said the bank had enjoyed a very favourable year, realizing handsome profits, and sustaining comparatively small losses. They were able to show earnings of 14 per cent., after paying the usual half-yearly dividends of 4 per cent. and a bonus of 1 per cent., and to have a balance of \$100,000, out of which \$50,000 had been carried to the "Rest," and a like amount appropriated for rebate of interest on current discounts. The latter item was introduced in their accounts for the first time, the directors having the amount available, deeming it well to employ it in this way. The whole sum necessary to provide for the rebate on current discounts had not been appropriated this year, but a sufficient sum for present purposes, which might be increased in the future. The general trade of the country had been fairly good during the year, and the bank had shared in the prevailing activity and prosperity. The crops of the recent season were excellent in Ontario, and also in Quebec, though in the latter province peas were a failure, while in Manitoba the shortage in the yield as compared with last year was compensated for by a better quality of grain. He was glad to know, also, that the cheese trade had assumed the largest proportions in its history. Referring to Mr. Crawford's suggestion that a fund should be provided for the equalization or maintenance of regular dividends, he pointed out that there was already a sum of \$89,000 at the credit of profit and loss account, which he deemed ample as a guarantee against losses. He did not think that any rule could be laid down to govern the percentage of the Rest to capital. Some banks regarded 50 per cent. as a goal, others had a larger percentage of Rest, and he believed the subject to be one for the discretion of the directors. As respects the publication of the gross earnings, he failed to see that any good purpose would be served thereby, but if any advantage could be shown the directors would willingly accord the information. In closing the President alluded to the faithful and able services of the General Manager and his staff.

The report was then adopted. Mr. John T. Molson moved, seconded by Mr. David Crawford, that the thanks of the Shareholders are due and are hereby tendered to the President, Vice-President and Directors for their attention to the interests of the bank during the past year.

The motion having been adopted, the President announced that the ballot for the election of directors for the ensuing year was open. Subsequently the scrutineers presented the following report:—

MONTREAL, 10th Oct., 1892.

To the General Manager of the Molsons Bank:—  
SIR,—We the undersigned, acting as scrutineers at the Annual Meeting of the Shareholders of the Molsons Bank held this day, beg to report the following gentlemen elected to act as directors for the ensuing year: Henry Archibald, S. H. Ewing, Samuel Finley, Wm. M. Macpherson, J. H. R. Molson, W. M. Ramsay, R. W. Shepherd. —J. Try-Davies, W. N. Evans, scrutineers.  
The meeting then adjourned.  
A meeting of the Board of Directors was held immediately afterwards, when Mr. John H. R. Molson was elected President, and Mr. R. W. Shepherd, Vice-President, for the ensuing year.