

READINGS FROM CURRENT LITERATURE.

TO THE MIGHTY DEAD.

Know ye not that there is a prince and a great man fallen this day in Israel?—2nd Samuel, 3rd Chap., 38th Verse.

LAY flowers upon that bier,—
Flowers,—white their sheen;
Tho' worn with age, and sere,
"Those hands are clean."

Fold them upon his breast,
As if in sleep,
The Chieftain sinks to rest,
And millions weep.

Bravely the fight was fought,
From youth to age;
Nobly the palm was sought,
With stainless gage.

Gold! what were gold to him,
Of men a King?
Earth's baubles were but dim;—
Their gare unseen.

No more that hand shall guide
His country's bark;
No more with kindly tide,
Shall throb that heart.

Sealed are those lips that told
To tingling ears,
Our country's "Fort to hold"
Throughout the years.

From us a limb is torn,—
Our noblest shred;
And friend and foeman mourn
The mighty dead.

But yet, such is not death
Laid in the tomb,
While in the living breath
Fresh praises bloom.

When homes, from sea to sea,
Vast throngs shall claim,
Their sweetest song shall be
Macdonald's name.

And while that flag floats free,
In taintless sky,
His mem'ry still must be
Our battle cry!

—Duncan Anderson.

THE OARED WATER SHREW (SOREX CILIATUS).

For some reason or other this small mammal has been omitted from the latest edition of Bell's "British Mammals," perhaps as a mere variety of the water shrew (*S. fodiens*), from which, however, it differs in several marked characters. In the waters of a clear stream, the black back appears spotted with silvery white, but this may be due to air bubbles attached to the hairs. The ears are fringed with hairs, the feet and extremity of the tail are peculiarly flattened, the modification rendering the animal a dexterous swimmer. It is also smaller than the more common water shrew, which looks uniformly black, with a fur of silky texture, giving place to silvery white on the under parts. This animal I have found more in corn fields than in the water, and it appears to me distinct from the ciliated water shrew. Lying perfectly still on a river bank, I have watched this graceful little shrew disport itself in a clear stream, diving here and there in rapid and easy style. The peculiarity is the presence of the white spots dotted irregularly over the black back and sides. They seemed to be entirely fixed; but I have a suspicion that they are in reality air bubbles, which remain on the hair while the animal is under water. In the same way the guillemot has the quicksilver-like air bubbles released from its body as it dives, as visitors to the Brighton or other aquaria may have noticed, as they looked at the tanks from below the surface of the water.

THE BLACK BASS AS A JUMPER.

SOME time during 1890, says George W. Griffin, there was quite a discussion in the *Angler* as to how high a small-mouth would jump when hooked, and, if my memory is correct, the discussion suddenly ended with an editorial of five or six lines, in which Bro. Harris expressed a doubt if they ever cleared the water more than eighteen inches. At the time I thought I knew this to be contrary to my experience, but as it was not my funeral, I remained silent and "said nothings." That some bass—perhaps a large majority—do not clear the surface more than eighteen inches is no doubt true, and it is equally true that others exceed this limit. Eighteen inches is a baby to what a number of my catch this fall made; a leap of two feet above the surface was not uncommon, and I had one three-pounder to clear the water as much as three feet. I am as cool and clear-headed as the next one when I hook a fish, and, as I carry my bait in a galvanized iron minnow bucket instead of in a glass bottle or a stone jug, I will not come down an inch from the above figures; it is below rather than above the distance he made, and I could but wish that so grand a leap for liberty might result in his freedom. The small-mouth will leap higher, leave the water oftener, fight longer and with more spirit when

hooked in the lower jaw than when hooked in the upper, and the chances of his final capture are about one in the former to three in the latter. In a number of instances, where the water was not above three to five feet, I could see every move the fish would make, and at times as many as three or four would make a dart for my minnow at the same instant, and, to my surprise and chagrin, the smallest in the school would get there first as a rule. Never in all my fishing have I had bass to spit out the minnow as they did on this trip. In fully three cases out of five the minnow would be spit out and found above the snell on boating the fish, and several times, while playing the hooked fish, I could see another old cuss trying to appropriate the minnow above the snell as it was being hurried through the water by the mad rushes of his more unfortunate kinsman.

HE WANTED THE SPOOK.

A TALL, dignified-looking gentleman stood facing an unoccupied house on a prominent West Side street the other day, closely scanning a large white sign which hung on the front door. The house was a handsome modern structure, two storeys high, and had evidently been built by some wealthy man for residence purposes, but was now advertised as being "For Rent."

The tall man had just finished taking observations and jotting down the owner's address in a small note-book, and was turning to leave, when a neighbour came along and pleasantly remarked:—

"It's a pity that a fine house like this should stand idle for such a long time."

"Why, how long has it been idle?"

"Well, the last tenant moved out two years ago, and the owner can't find another who is brave enough to live in there."

"What's the matter with it? Danger of collapsing?"

"Oh, no: the house is built solid enough. The great trouble is that it's haunted."

"You don't say!" And the tall man seemed to grow more interested.

"It's a fact. Every Wednesday and Friday, just at midnight, the people in the neighbourhood are startled by a series of blood-curdling yells, and immediately after that two white figures appear at the upper windows: I've seen them myself." And the good man shuddered as he thought of it.

"Have you any idea what rental the owner demands for the whole house?"

"Yes: I heard him say he'd let anybody have it for five dollars a month."

"Five dollars a month! Great Caesar, but that's a bargain! Guess I'll take it before some other fellow gets ahead of me."

"But wouldn't you be afraid of living in a house infested with spooks?"

"Oh, I'm quite used to them. I am a Spiritualist, and, as I hold my sances every Wednesday and Friday night, those spooks will come in very handy. You'll excuse me, sir, while I go and see the owner and sign a lease for ninety-nine years."

And as he walked off he muttered to himself, "Five dollars a month, and two full-fledged ghosts to boot! That is indeed a bargain."—*The Arkansas Traveller.*

SAFETY OF TRAVEL IN OCEAN LINERS.

STATISTICS show a great decrease in the number of accidents and losses during what may be called the modern period of the steamship; as compared with the earlier, and especially with the transition period from sailing vessels to steamships, and no doubt may be accounted for by the fact that the officers in charge were men more thoroughly acquainted with their duties, and the ships and engines more efficiently constructed. The record for the year 1890 was of the most satisfactory kind, for, notwithstanding all the risks involved, we find that there were nearly 2,000 trips from New York alone to various European ports, and that about 200,000 cabin passengers were carried in addition to 372,000 emigrants, all without any accident. It is interesting to note that in the large lines of steamers the average safety of the sailor's life is high. The late Mr. Thomas Gray stated, for instance, that in the Union line to the Cape he found that only one passenger had died in twenty years, and that four seamen died in three years. In the P. and O. only one seaman had died in one year in the forty vessels of the line, and during three years not a single passenger had been lost; the Inman liners had lost no passengers out of a million, and only eleven seamen had died in three years; and the Cunard liners had no passengers lost in three years, and only nine seamen died. —*Scottish Review.*

THE total of the contingent incorporated last year into the Russian army was 257,000 out of 457,000 brought up for medical examination. Out of the 457,000 about 84,000 were put back a year on the ground of being deficient in size, 65,000 were rejected as infirm, and 22,500, of whom 4,972 were Israelites, did not answer to their names. About 2,000 men were called out in Finland, while more than 5,000 engaged themselves for one or two years. Out of the 28,500 natives of the Transcaucasus and of the tribes of the Terek and the Kouban subject to the military law in 1890, 2,400 were called out for service.

THE WESTERN CANADA LOAN AND SAVINGS CO.

The twenty-ninth annual general meeting of the shareholders took place February 12th at the offices of the company, No. 76 Church street. A number of stockholders were present. The Hon. George W. Allan, president, and Mr. Walter S. Lee, the manager, acted as secretary. The following report and financial statements were read and adopted on motion of the president, seconded by the vice-president, George Gooderham, Esq.:—

TWENTY-NINTH ANNUAL REPORT OF THE DIRECTORS.

The directors beg to submit to the shareholders the twenty-ninth annual report of the company's affairs:

The profits of the year, after deducting all charges, amount to \$177,994.69, out of which have been paid two half-yearly dividends, at the rate of 10 per cent. per annum, amounting, together with the income tax thereon, to \$152,512.50.

The directors, being of opinion that the contingent fund is amply sufficient to meet all the purposes for which it was created, have appropriated the balance of profits, after payment of dividends, as follows: \$20,000 has been carried to the reserve fund, and \$5,482.19 has been written off office premises.

The repayments on mortgage loans during the year have been very satisfactorily met, amounting altogether to the sum of \$1,198,422.

The abundant harvest of last year had a most favourable effect, both in enabling the farmers to meet their engagements and in creating a renewed demand for land at improved prices.

The amount received by the company during this year on debentures was \$343,843.26. The amount paid off was \$325,599.64, leaving a total at the end of the year of \$3,308,986.94.

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

G. W. ALLAN,
President.

FINANCIAL STATEMENT FOR THE YEAR ENDING ON 31ST DECEMBER, 1891.

LIABILITIES—TO SHAREHOLDERS.	
Capital Stock	\$1,500,000 00
Reserve fund	\$750,000 00
Added from profits	20,000 00
Contingent account	770,000 00
Dividend payable 8th January, 1892	100,652 07
	75,000 00
	\$2,445,652 07
TO THE PUBLIC.	
Debentures and interest	\$3,345,427 05
Deposits and interest	1,132,198 37
Amounts retained for loans in course of completion	29,426 01
Sundry accounts	4,507,051 43
	410 62
	\$6,953,114 12
ASSETS.	
Investments	\$6,699,965 25
Office premises, Toronto and Winnipeg	\$121,414 18
Less written off out of profits	5,482 19
Cash in office and in banks	115,931 99
	137,216 88
	\$6,953,114 12

PROFIT AND LOSS ACCOUNT.

Cost of management, viz.: Salaries, rent, inspection and valuation, office expenses, Branch Office agents' commissions, etc.	\$50,110 78
Directors' compensation	3,822 00
Interests on deposits	44,710 91
Interest on debentures	136,631 54
	\$235,273 23
Net profit for year applied as follows:	
Dividends and tax thereon	\$152,512 50
Carried to reserve fund	20,000 00
Written off office premises account	5,482 19
	177,994 69
	\$413,267 92
Interest on mortgages and debentures, rents, etc.	\$413,267 92
	\$413,267 92

WALTER S. LEE,
Managing Director.

Toronto, 1st February, 1892.

To the Shareholders of the Western Canada Loan and Savings Company:

GENTLEMEN.—We beg leave 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, 1891, 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,
FRED J. MENET, } Auditors.

The president then said: "In accordance with the annual custom, I rise for the purpose of moving the adoption of the report which has just been submitted to you, and I do so with the more pleasure, because I venture to think that the statements which it contains, and which you have just heard read, of the results of the company's operations during the past twelvemonth are entirely satisfactory, and indicate a thoroughly sound financial position.

"The company, like all other monetary institutions in the country, has felt the favourable effects of the magnificent crops with which the Province was blessed last year, and which have enabled the borrowers among our farmers to meet payments which had fallen more or less into arrear during the previous years of deficient harvests and have also had a marked effect in the improvement which has taken place in the value of farm lands, the demand for which has steadily increased during the past year. Sales have been effected at greatly improved prices, and the company has thus been enabled to dispose of properties which have from time to time come into its hands, on favourable terms, and set free the monies which these represented for active and profitable employment.

"It will be observed from the statement in your hands that instead of adding anything to the contingent fund this year the directors have carried \$20,000 to the reserve, and have written off \$5,482.19 from office buildings.

"The directors have every reason to feel assured, from their knowledge of the position of the company's business and affairs, that the contingent fund as it now stands is amply sufficient to meet any demand that is at all likely to be made upon it, and that at present there is no object in adding anything further to it, while it was desirable to continue to strengthen our reserve.

"In regard to the office buildings, the directors consider that both here and at Winnipeg our office buildings are fully worth all that they are set down at, but it was considered desirable to reduce that item as it now stands, by the sum mentioned, and so strengthen it as an asset in the company's books.

"With reference to our debentures it will be observed that there has been a very considerable amount, some \$325,599.64, paid off during the year. In the early part of the year more money was offered for investment than the margin allowed by the company's act would permit the directors to accept, but the large amount of debentures which matured during the year, and were paid off, have enabled us to receive offers as usual, and we are now continuing to replace these paid off by debentures bearing only 4 per cent. The directors feel that they are fully warranted in saying that the company, now about to enter on the 30th year of its existence, stands upon a thoroughly sound and stable financial basis, and that the outlook for the future is in all respects most satisfactory and encouraging. The company's securities continue to stand high in the favour of investors—there is no difficulty in obtaining all the money we require on the most favourable terms. Our mortgage loans are well secured, and are bearing a remunerative rate of interest, and the repayments are generally well and punctually met. Lastly, the company is well served by a most capable and efficient staff of officers, under the wise and experienced direction of our able managing director, Mr. Lee, and I have pleasure in alluding also to the energetic conduct of our business in Manitoba by the local manager, Mr. Fisher."

Scrutineers having been appointed, a ballot was taken, and the retiring directors, the Hon. G. W. Allan, Thomas H. Lee, Esq., and Sir David Macpherson, were re-elected. These gentlemen, with Messrs. George Gooderham, George W. Lewis, Alfred Gooderham and Walter S. Lee, constitute the full board. At a subsequent meeting of the directors the Hon. George W. Allan and George Gooderham, Esq., were re-elected president and vice-president respectively.