SPEIRIN' MAKS AN ODDS.

CHAPTER T

"Comin' tae the fishin, ?"
"Will ye ca' me red-heidit?"
"As sure as deith no."
"Very weel, I'll come." And they trotted off, big brown boy and little pink maiden, hand in hand in the golden sunlight through the fields together. Behind them lay the farm, and in front, beyond the cornfields, a little infant river had escaped from its parent hill, and with infinite babble and chatter was creeping away to the sea. Presently they reached the burnside, and kneeling on the green sward, were soon intent on the baiting of the hook.
"There," said Sandy, as he cost the lies.

baiting of the hook.

"There," said Sandy, as he east the line well up the water, and let it float down till it rested in a promising brown pool. "Haud that, an' stan' weel back, or they'll see ye, till I try if I can get ony worms under the stanes yonder."

Agness seized the rod and stood on tiptoe, her brown eyes lig with excitement and her auburn hair tumbled in wild luxuriance over brow and neck. "If I get ane," she cried eagerly, "will I gie it tae my grannie, for her tea?"

"On aye," shouted Sandy from a knowe, a little way down the water; "buc if ye feel a bite ye're no tae pu' it oot; bide till I come, an' I'll land it for ye."

"Deed, I wull not," muttered Agnes, with a frown. "It wouldna be my catchin' at a' then." But aloud she only said, "I dinna think they're takin'."

To which Sandy retorted as the same and the same and the same are same as a same and the same are same as a same a

To which Sandy retorted contemptuously, "Weemin's a' the same—they've nae mair

weemin's a the same—they ve*nae mair patience than a hungry soo."
"It's a lee," said Agnes fiercely, turning to defend her sex. "I—— O Sandy! I've got a bite—a bite."
"Haud still then!" yelled Sandy, springing to his feet and running to her aid; "bide or I come."

I come."
But she was too excited to heed him;

But she was too excited to heed him; with a great effort she tugged the line out of the water. The head and shoulders of the fish gleamed for a moment above the surface, then dropped off and disappeared.

"It's away!" she cried in dismay.

"What for did ye no wait?" cried Sandy, angrily. "I kent ye couldna land it. Sie abig ane tae, ye little red-heidlit idiot that ye are;" and he took the rod roughly from her hand, pushing her scornfully out of the ye are;" and he took the rod roughly her hand, pushing her scornfully out of the

way.
"Ye micht hae lost it yoursel'," she said "Ye micht hae lost it yoursel'," she said savagely. "An' it was my ain fish, I could loss it if I liked. An' it doesna maitter if I'm red-heidit; my grannie says the Lord's no carin', a' hair's the same tae Him; it's the heart He looks at, and mine's as guid as yours ony day." Here she paused, breathless, and glared triumphantly, thinking she had finished him.

had finished him.

But he coolly replied, "Grannie doesna ken; your heart's red tae, for the maister telt us in the physiology class at the

The big word and the thought that the master had publicly alluded to her heart in the school fairly staggered her; she burst into tears

into tears.
"I'll tell my grannie," she sobbed, and rushed off towards the farm; but not in time to escape Sandy's parting shaft.
"Ye're red a' owre; ye're just a wee red

deevil" he cried.

Everything was restful and quiet in the old farm kitchen; a bright fire burned on the spotless hearth, and Grannie in her snowy mutch and kerchief was knitting peacefully at one side, while her eldest son—Sandy's father and Nannie's uncle—readhis paper at the other, and the kettle sang and the old dog dozed between them.

Suddenly the door burst open, and Agnes, tear-stained and dishevelled, darted in and threw herself in Grannie's lap.

"Bairn, bairn, what's the maitter?" cried Grannie in dismay.

Grannie in dismay.
"San-San Sandy ca'ed me a wee red deevil," she sobbed. Weel, weel, whist, whist," said Grannie weel, weel, whist, whist, said Grainle soothingly; "that was very ill-faured; but names break nae banes, bairn; ye maun learn no tae tak' it sae ill oot."

no tae tak it sae ill oot."

"He's a great, coorse boy," said Uncle
Sandy laying down his paper. "But never
mind, Nan, you'll be a good-looking girl

some day."
"Will I?" said Nan eagerly, sitting up and tossing her mane out of her eyes. "I wish I would, and Sandy would be in love with it would, and sandy would be in love with "

and Would, and Sandy would be in love with me, and I wouldn't marry him just for spite," and with a malicious grind of her little white teeth she sank into Grannie's arms. "There's no wummin," said Uncle Sandy slowly and impressively, "no wummin ever remains single that has had the chance of bein' marrit."
"I wouldne just

"I wouldna just say that, Sandy," said Grannie thoughtfully, stroking the offending locks; "but it's true enough, bairn, sperin

CHAPTER II.

It was autumn once more. Once more the fields round the farm lay white unto harvest, and the little river still babbled and chattered as it flowed on its way to the sea. The old kitchen was restful and quiet as of yore; the fire stilled burned, the kettle sang, and Grannie still knitted—but the knitting was slow and painful now—and the sweet, faded face within the dainty mutchcap was sweeter and more faded than of old. Uncle Sandy, too, had grown greyer and feebler, and the

face within the dainty mutchap was sweeter and more faded than of old. Uncle Sandy, too, had grown greyer and feebler, and the old dog dozed no longer on the hearth: a young and frolicsome puppy had taken its place. And the bairns, what of them? A graceful young lady stood by Grannie's side drawing on her gloves; there was nothing familiar in the slight but stately figure, nothing in the beautiful oval face with its finely pencilled eyebrows and delicate roseleaf colouring, but the impatient glance of the big brown eyes and the gleam of the auburn hair gathered up under the big sunbonnet betrayed the Agnes of old.

"Where are ye gaun, bairn?" said Grannie, glancing with manifest disfavour from the Alloa-stocking Agnes had thrown down to the yellow-backed novel in her hand.

"Oh, anywhere, Grannie; just out, it's such a lovely day."

The tone was slightly impatient, but the voice was musical and cultured. Agnes had laid aside the dialect of her childhood with other childish things, and having been sent by Grannie to finish at a select boarding school, was very finished and selext indeed. Sometimes Grannie sighed for the original unfinished Agnes, and wondered what Sandy would say to the old companion of his childhood when he came home from his farming in the wild West. But, after all, she reflected, there was a good heart at the bottom of all Agnes's little vanities; the bairn was just "spoilt a bit wi' being owre bonny an' clever."

"Weel," replied Grannie, "ye micht gang up tae the village an' speir for your Aunt Jean's knee; ye'll get a' news aboot the artist body—if he's come yet. Tammas ca'ed in this morning and said you aunt was expectin' him an' his sister the day."

"You're a great girl, Agnes," said Uncle Sandy, who was surveying her with evident satisfaction; "you'll be getting a husband soon."

"Hoots, Sandy," said Grannie wrathfully, "dinna put such havers in her heid; the bairn's only twenty, she doesna ken she's "Nonsense Grandelle and the she's

born yet!"

"Nonsense, Grannie; Uncle Sandy's quite right: it's high time I was settled. I'll away and see if I can catch the artist," and she ran laughing out at the door. The road to the village wound round the foot of the hill, beautifully sheltered from the August sun by lovely old trees that leaned from either side and lovingly mingled their branches. Once on the high road, Agnes opened her book, and was soon so lost in contemplation of it, that she did not observe a gentleman's figure coming briskly towar is her, glancing carelessly at a journal as he walked. Suddenly he became aware of the girl's approach, he tooked up, hesitated a moment, then having hassured himself that she had not seen him, a looked down again with a gleam of amusement, dand became apparently very much engrossed in his reading. A moment letter. looked down again with a gleam of a musement, and became apparently very much engrossed in his reading. A moment later and they came somewhat violently in contact. The came somewhat violently in contact. The gentleman, with an air of consternation, threw his arm round Agnes, as if to keep her from falling, and stammered out an apology. Agnes, genuinely surprised, was for a moment overwhelmed with confusion, then recollecting herself, she gracefully apologised and stood aside to allow the stranger to pass. But the stranger had no such intention. "Excuse me," he said, courteously removing his hat, and ignoring her movement of dismissal; "pray, excuse my very great awkwardness.

and ignoring her movement of dismissal; "pray, excuse my very great awkwardness. I trust I have not hurt you?"

"Not in the least," said Agnes, her colour heightening under the admiration in his look; "please don't blame yourself too much, the fault was mutual," and with a gracious bow she walked swiftly away.

"I wonder if that's the artist body," she thought: "how handsome and nolite he is.

thought; "how handsome and polite he is. But I must finish my book; Grannie doesn't But I must finish my book; Grannie doesn't approve of it, and will be cross if I take it back again." Sosaying she resumed her reading and fell once more into a leisurely walk. Meanwhile the "artist body" was standing where she had left him, gazing after her retreating flagge.

treating figure.
"By Jove! a little beauty too," he said to "By Jove! a little beauty too," he said to himself; "that's Mistress Jean's red-headed niece or I'm a Dutchman; she'll be going there now to ask for the old lady's 'laags.' Well, I'll be there before her; I can sketch the castle another time," and leaping over the dry-stone dyke, he took a short cut through the field beyond, gained the high road again considerably in front of Agnes, and walked briskly into the village.

At last Agnes finished the book and closed it with a sigh of mingled satisfaction and

At last Agues finished the book and closed it with a sigh of mingled satisfaction and regret. A few minutes afterwards she knocked at Aunt Jean's door, and Aunt Jean cried "Come in." She entered and kissed her affectionately inquiring as usual, "How are you aunties?"

her affectionately inquiring as usual, "How are you, auntic?"
"Weel, no sae ill; but dae ye no see I've visitors, Nannie? This is Mr. Atherton the artist and his sister, Miss Nellie."
Nan looked up in surprise; the stranger of the afternoon's adventure rose and came towards her, a little dark lady who was seated on the sofa rose also.
"I am very glad to meet you, Miss Stewart," he said impressively.
"How on earth did you get here?" was Nan's mental retort, but she checked it and turned to his sister. "How do you do, Miss Atherton? I trust you will enjoy our scenery.

to meet you, dear Miss Stewart, Arthur and I were so afraid we'd be lonely; but there's

I were so afraid we'd be lonely; but there's no fear of that now.

Miss Nellie was very little and very pretty, but if anything too dimpled and babyish and gushing. She looked on her brother as a kind of demi-god, and followed him wherever his fancy led him.

"Ye'll abide an' mak the tea, Nan," said Aunt Jean; "my laags is no what they ance was, an' they're a wee troublesome the day."

babyish and gushing. She looked on her brother as a kind of demi-god, and followed him wherever his fancy led him.

"Ye'll abide an' mak the tea, Nan," said Aunt Jean; "my laags is no what they ance was, an' they're a wee troublesome the day."

Nan, nothing loth, made tea, and looked so pretty and graceful dispensing it that Arthur couldn't but think how nice a fellow would feel if he had a girl like that to pour out tea for him every day. And after the day?"

"Arthur," said Nan, bending very close over her work; "they went last night." Sandy started, and Grannie laid down her kiniting and raised her hands in surprise. "Dear, dear," she exclaimed, "suirly that was very sudden."

"Rather," said Nan. "They said good-bye to me and left all manner of kind messages and apologies for the rest of kind messages and apologies for the rest of you."

She had risen now and was standing with her back to them fastening her cloak. Perhaps it was that that made her voice sound so indistinct, or perhaps Grannie was right. out tea for him every day. And atter tea, in the cool twilight, Arthur and Nellie walked home with her, and never, had the road seemed so shady so picturesque and pleasant, nor never alas! so short. Then they must come in and rest in the cool, rose-scented purlour, and Grannie must give them scones and fresh butter, and last it was over and they were gone, with many protestations of friendship, and plans for pickies, &c., &c., during the coming week. "What do you think of them, "If they'reas guid asthey're bonny, they'll dae," said Grannie, looking doubtfully at Nan's flushed face; "but lots o' thae artist bodies is no much worth."

"She's a grand girl, yon," said Uncle Sandy; "the's fine-looking too, but he would be done and never had the product of a moment she paused, startled, then researched as the step, she walked on again with

dae," said Grannie, accounted to the artist bodies is no much worth."

"She's a grand girl, yon," said Uncle Sandy; "he's fine-looking too, but he would be the better o' a good baird."

"CHAPTER III.

The days that followed flew by as if on wings. The three became fast friends, and went everywhere together: there was a sketching, or a botanising, or a hill-climbing expedition every day, or sometimes all is three combined. Grannie looked with rather a jealous eye on all this pleasuring of but she was too wise to interfere. She had once ventured to remonstrate with Arthur, because every sketch he took had Nan in because every sketch he took had Nan in head drooped on his shoulder, the allest figure nestled closer to his side, the auburn head drooped on his shoulder, the little red mouth that had so often what the use o' spilm a the scenery wi's stickin' her in; is ae pictur' o' her no enough?" she had asked. And Arthur had answered, with an eloquent glance at Nan, "The finest scene that ever was painted would be honscene that ever was painted would be hon-oured in forming a background to such a fig-ure." And thenceforth Grannic discreetly held her peace. The autumn was drawing to a close, and still the artist and his sister

ber; the three had gone away bramble gathering in the lanes, and Grannie was alone in the big kitchen dozing by the fire. Sudden-ly a firm step sounded on the gravel out-side, and before she was thoroughly awake a manly form crossed the floor and took her

in his arms.

"Grannie!"

"Eh, Sandy, my bairn, Im' prood tae see ye. Laddie, ye've grown maist awfu'— maist awfu'," and she held him at arm's length to admire him. Truly, he was a sight to gladden any grannie's eyes, his crisp brown hair curling over his broad clever-looking brow, his clear, honest grey eyes looking out under thick black eyebrows, and his firmly cut mouth and chin relaxing from their usual decided lines into the tenderest of smiles, as he stood to be admired by his old grannie.

"Ye're looking weel," she said as she at length gave up her examination; "but why did ye no let us ken ye were comin'?"

"Did my father not get my telegram?" he asked in surprise; "it should have arrived to day."

"Oh, maybe he has. He's been at the village a' day; he'll be bringin' it hame in his pouch, thinkin' he's gein's great news," and Grannie chuckled. "But sit doon, laddie, sit doon; I maun mak haste an' get the tea."

die, sit doon ; I maun mak haste an' get the

The bramble gathering was a great success, and it was late in the evening before Agnes entered the kitchen with a great pitcherful of berries. Her eyes rested on an unwonted scene. Grannie and Uncle Sandy were listening with rapt attention to a strange man who, sitting coatless and shoeless, was discoursing to them of men and things in the Far West. For a moment she stood astonished, then down went pitcher and brambles and rolled hither and thither upon the floor, as she rushed towards him stood astonished, then down went pitcher and brambles and rolled hither and thither and brambles and rolled hither and thither upon the floor, as she rushed towards him exclaiming, in her old impetuous way, it is it possible?" And Sandy, standing up shoeless and coatless before the fine young lady, was even more astonished and much less at ease than she. But the brambles afforded a fine diversion; in a moment they were down on their knees gathering them up, laughing and scolding each other as of yore. Each time Sandy's brown hand came in contact with her slender white one a strange thrill went through him, and he longed to clasp it in his own as in the old childish days, and to kiss the bonny red mouth that pouted so temptingly towards him. But, alas! all things must end, and the brief delightful chase after the brambles was soon over. Then Sandy, calling himself a fool for enjoying it, called to mind what his grannie had told him about the "artist body," hardened his heart, and scowled at his pretty cousin, and would not suffer his eyes to rest on her dainty figure, till she grew troubled and wondered what ailed Sandy, and finally her perplexity gave way to burning indignation, and while Sandy told his adventures

and wondered what ailed Sandy, and finally her perplexity gave way to burning indignation, and while Sandy told his adventures she sat turning up her little nose and knitting furiously at her Alloa stocking, a bright red flush burning in either cheek.

The days that followed were miserable enough. Sandy had curtly refused Nan's invitation to join their pleasure party, and though she had lost all taste of the Atherton's society, her pride would not let her confess it, and the excursions were continued. Meanwhile Sandy, though bright and pleasant to his father and Grannie, almost iguored Nan's his father and Grannie, almost ignored Nan's existence, and when left to himself would

existence, and when left to himself would fall into gloomy abstracted fits; and Grannie, looking on, was wae for her bairns, but durst not interfere.

It was the last of October; a dull cold night, with a heavy Scotch mist falling. The family at the farm sat close round the fire, Nan and her Grannie knitting, Mr. Stewart and Sandy smoking. Aan and her ordered and Sandy smoking.
"I think I'll go up and ask for Aunt Jean,
"I think I'll go up and all day, and feel
"I think a walk."

is if I'd like a walk."
"I daursa ye haena, bairn," said Grannie,
rousing herself. "What's come owre the
Athertons that there's been nane of them Atherte

the little figure nestled closer to his side, the auburn head drooped on his shoulder, and the little red mouth that had so often tantalized him was raised to his in silent but eloquent answer. "The bairns are awfu' long," said Grannie, rising to hap their parritch; "suirly they'll be soon noo."

Even as she spoke the door opened and

SUMMER SHILES

Bloodgood-"Well, how did your bet with Miss Southmayd come out?" Travis—"It resulted in a tie." Bloodgood—" why, how could that be?" Travis—"A silk tie for me, on'tcher know.

Papa (who used a bad word when he tor s trousers)—"I forgot myself then

his trousers)—"I forgot myself then, Sammy. It was wrong of me to say such a word." Sammy—"Oh you needn't apologize, papa! I often use it myself."

The little raseal got spanked for hanging his cap up on the floor. "There," said the mother, "now do you know where to put your cap?" "I know were I wish I had put it," answerered the hopeful, as he rubbed himself.

Friend-"I suppose you grieve very much over the death of your husband?" Mrs. Snooks—"Indeed I do. If I had utilized before he died the tears I've shed since he died I'd have had half a dozen more dresses. han I've got now.

Life Insurance.

There are many features in which the pre-There are many features in which the present age is peculiar. Not the least among its distinctive characteristic is the large business that is done in life insurance. Here in Canada, the business which is not yet fifty years old, (though life insurance dates farther back in the old country) has among the old line. on, though the insurance dates farther back in the old country) has, among the old line companies alone, reached the enormous amount of nearly \$225,000,000. In addition amount of nearly \$225,000,000. In addition to this there is the insurance business of the mutual benefit societies, in which it is estimated at least sixty thousand persons are insured, who carry no less than \$90,000,000 of insurance. Of this amount the greater part has been placed within the last few years, the past year marking the period of part has been placed within the last lew years, the past year marking the period of greatest growth. It is reckneed that last year the societies did a Canadian business of from \$15,000,000 to \$20,000,000, an amount year the societies did a Canadian business of from \$15,00,000 to \$20,000,000, an amount of new business nearly equal to that date of the regular insurance companies. These figures are significant, and, no doubt, explain the large amount—\$1,700,000—of lapses in the old line companies; many giving up the old for the cheaper insurance of the societies. This fact seems to have been overlooked by some who argue that because there has been such an unusual defection from the ranks of the regular companies, therefore the country is surely going to ruin. There may be fact to sustain this position, (though the pessimists have not yet succeeded in making their case very clear), but certainly such an argument is not found in the circumstance that \$1,700,000 worth of insurance has been allowed to lapse, when nearly \$40,stance that \$1,700,000 worth of insurance has been allowed to lapse, when nearly \$40,000,000 worth of new insurance of all kinds has been placed during the year. Considered in itself the fact that these mutual benefit societies are doing nearly one half of the insurance business of the Dominion renders it exceedingly desirable that they be placed in such relation to the government as shall permit of an inspection of their books from time to time. To such an arrangement renut of an inspection of their books from time to time. To such an arrangement no honest officer would object, while it would naturally tend to increase the confidence of those who lave placed their trust in the promises of the brotherhoods did they but know that a public official made a regular audit of the books of the society. Let the societies corcerned consider this.

Farming in the United States.

To the man whe realizes his just relation To the man whe realizes his just relation to his fellowman it gives no pleasure to contemplate the misfortunes and want of prosperity which others experience. Sometimes, however, it proves a profitable exercise, tending to remove any feeling of discontent or dissatisfaction with one's lot. For this reason it would be well for the farmers of Canada to consider the report just handed

quite generally in the western States. In Cumberland county only three mortgages were put on record in 1880. In 1885 this number had grown to 179, and in 1887 to and last year following 216 more were added, and last year following 216 more were added, and last year following 216 more were added, and last year following a total of 1,155 in ten years, 976 of which were created in the est four years. In the meantime only seven mortgages were canceled, one in 1881, two in 1882, and four in 1883. In Vermilion county 754 were recorded in 1880, and the number has exceeded 1,000 every year since, the maximum being 1,489 in 1889, and the total for the decade 11,252. During the first four years of the decade 2,931 mortgages in that county were canceled, while 4,096 new ones or renewals were made. Since 1883 the record does not show that any have been canceled. In Kane county 633 mortgages were placed on record in two in 1882, and four in 1883. In Vermilion county 754 were recorded in 1880, and the number has exceeded 1,000 every year since, the maximum being 1,489 in 1889, and the total for the decade 11,252. During the first four years of the decade 2,931 mortgages in that county were canceled, while 4,096 new ones or renewals were made. Since 1883 the record does not show that any have been canceled. In Kane county 633 mortgages were placed on record in 1880, and 865 in 1881, and in the succeeding years the number has always exceeded 1,000 reaching the maximum of 1,610 in 1880. In this county, again, mortgages were canceled reaching the maximum of 1,610 in 1889. In this county, again, mortgages were canceled in the first four years of the decade, the number reaching 2,295 all told, while in the same years 3,793 new ones were recorded, but none are reported as canceled since 1883."

In the light of this startling picture let In the light of this starting picture let the Canadian farmer, while striving to better his position by applying to his work all the knowledge which modern agricultural science has disclosed, be thankful that he is not called upon to bear the burdens which afflict his fellow toiler to the south.

Apropos of the great strike on the New York Central railway, it may be well to pre-sent the Encyclopædia Brittanica's estimate of how the railroads of various countries are

The Possibilities of Agriculture."

The Possibilities of Agriculture."

The man of fearful spirit, who, looking upon the increasing multitudes of men on the earth, has begun to be apprehensive for the future lest there should not be sustenance found for all, will find reason for assurance in the facts produced by Prince Kropotkin in his article, "The Possibilities of Agriculture," in the Forum for August. The Prince, who has no sympathy with the Malthusian heresy that no equality in the temporal condition of men is possible, a heresy which affects much of the modern works on economics, undertakes to give some idea of what the soil is capable of producing under the favorable conditions which science and art can impose upon it. The facts adduced are certainly remarkable, and will come as a revelation to many, if indeed they will not appear to many tillers of the soil incapable of belief. They effectually dispose of the familiar and almost universal cry, "farming doesn't pay," and demonstrate that there is sound philosophy in the old-rhyme which speaks of "the little farm well tilled." Prince Kropotkin is no advocate of extensive farming. On the contrary he sees the solution of the problem which at present confronts the politician and the economist in what he designates intensive farming, in the tiller reducing his acres and increasing the attention he be stown upon the land tilled. As serving to show what may be accomplished by feeding the soil with proper manures, Prince Kropotkin cites "the district of Safelare in a part of East Flanders which Nature has endowed with an unproductive but easily cultivated sandy soil. The territory of 37,000 perces has to nourish 30,000 Saffelare in a part of East Flanders which Nature has endowed with an unproductive but easily cultivated sandy soil. The territory of 37,000 acres has to nourish 30,000 inhabitants, all living by agriculture; and yet these peasants not only grow their own food, but they also export agricultural produce, and pay rents to the amount of from fifteen to twenty-five dollars per acre. By means of "catch crops" (second crops in the latter part of summer) they succeed in taking three and four crops every two years latter part of summer) they succeed in taking three and four crops every two years from the same land; and their regular crops are four, five and six times as large as these of the fertile lands of Georgia, Texas and Illinois. Moreover they keep in the same small area—two thirds of which is under corrects for and relations, no loss than 10. small area—two thirds of which is under cereals, flax and potatoes—no less than 10,-720 horned cattle, 3,800 sheep, 1815 horses, and 6,550 swine. A population which is denser than that of England proper inclusive of its cities, is thus no curse at all. It

denser than that of England proper inclusive of its cities, is thus no curse at all. It is easily fed—and could be fed much better were it not for the ever increasing rents—upon an unproductive soil simply improved by rational manuring."

The power of irrigation to increase the productivity of the soil is also strikingly illustrated. Thus, "on the irrigated meadows of the Vosges, the Vaucluse, etc., even upon an ungrateful soil, six tons of hay to the acre become the rule, and that means a little more than the annual feed of one cow. By means of irrigation a money return of from \$120 to \$280 is obtained from a soil which formerly would not yield more turn of from \$120 to \$280 is obtained from a soil which formerly would not yield more than from \$16 to \$48 worth of poor hay. Below Paris in the irrigated fields of the Genevilliers plain, each acre is capable of yielding double theorops of the very best unirrigated lands. And below Milan, the nearly 22,000 acres irrigated with water-derived from the sewers of the city are yielding crops of from 8 to 10 tons of hay as a rule, while cocasionally some separate meadows will yield the fabulous amount of 18 tons of hay per acre." From the field of the farmer the Prince leads us to the greenhouse of the market gardener, and shows us what modern improvements have effected here. By the aid of soil-making, hot water pipes in the soil, and culture under glass at a certain period of the life of the plant the most astonishing results have been secured. reason it would be well for the farmers of Canada to consider the report just handed in by the United States census enumerators. Though strict regard for truth compels the admission that the condition of the Canadian farmer is not all that could be desired, there is some gratification in the thought that it is better by many degrees than that of the average American husbandman. Look at the following facts and figures:

George K. Holmes, who is in charge of this branch of the census work, thinks the returns will show about 7,000,000 mortgages made since 1880. The number already reported when the correspondent wrote was about 6,000,000. Summaries for three counties in Illinois, where real estate, Mr. Holmessays, is heavily loaded with mortgages, are given as illustrating a tendency observed quite generally in the western States. In Cumberland county only three mortgages were put on record in 1880. In 1885 this number had grown to 179 and in 1887 to

A Naval Officer's Opinion.

A Naval officer's opinion.

A recently expressed opinion by Lord Charles Beresford who is said to be one of the most competent of English naval officers goes to sustain the view of Chan. VonCaprivi that the island of Heligoland is an invaluable-acquisition for Germany. Says the English, man:—"From the moment that Germany aspired to be a maritime power the necessity was imposed upon her of maintaining two fleets, one in the North sea and one in the Baltic. In case of war these two fleets can unite through the canal without danger of interruption by Denmark or any hostile power in making the transit by sea. But so long as Heligoland was neutral the union of the two German fleets could be prevented or at least rendered precarious, by an enemy's fleet stationed near the island. The possession of the fortification of Heligoland by Germany rendered it impossible for an enemy to prevent this junction. The acquisition of the island, therefore, means to Germany that the value of her navy in these eventualities which are most probable is ure." And thenceforth Grannic discreetly held her peace. The autumn was drawing to a close, and still the artist and his sister lingered on, seeming every day to find mean the peace of the complete standard of the complet