

GREEN, WORLOCK & CO'S BANK.

The *Commercial Journal* has the following concerning the recent bank failure:

"As to the effects of the collapse, it may be said that the people principally affected belong to the working classes, for whom the higher rate of interest given by a private banking institution had more attractions than the smaller percentage offered by the chartered banks, whose customers have the advantage of all the special protection afforded by the provisions of the Dominion Banking Act, and of the checks which under it the other banks are enabled to exercise over one another. It was only the other day that another private bank, in the county of Huntingdon, Quebec, went to the wall and the results there were of a very disastrous character. It is to be hoped that the experiences of Mr. Somerville's creditors, which are not yet over, but which have already been detailed to some extent in the local papers, may not be repeated here. There was litigation that with a properly digested insolvent law would not have been entered upon. Here, if the trustees are considered to be reliable and capable of properly liquidating the concern, let them have every assistance in their work. If not, let them be replaced as soon as possible, and let the Provincial law, with a due regard to the equities of the case, be carried out. There are, it is said, several business concerns of considerable importance interested in the matter of overdrafts. It would be the most short-sighted and disastrous policy to drive them to the wall if their transactions with the bank were honest and above board, and if there is any means of obtaining a settlement with them. If, however, they have deliberately gone to work to swindle the bank they are not deserving of any consideration; but even in that case regard should be had to those whom they might unfortunately be in a position to bring down with them."

ADOWN WHITE RAPIDS.

Everyone in these sister countries, whether or no he has made a tour of the Great Lakes—those circled seas—is familiar with the name, Sault Ste. Marie. Ordinary newspaper readers, in glancing over the current dailies, will, time and again be attracted by some news item regarding the great ship canal now rapidly nearing completion, summer tourists—each year innumerable—who have enjoyed the delights of a trip to Mackinac remember the appearance of the beautiful river St. Mary, peacefully gliding along past the picturesque Indian Reserve at Garden River in our own fair Canada on one side and the high hills of the United States settlement at Sugar Island on the other.

Last midsummer I formed one of a gay party of tourists, who, for the first time, were feasting upon the exquisite scenery, so delightful to the hearts of nature's lovers, extending from a Georgian Bay port to the Island of Mackinac. About noon of an ideal day the two "Soos" were sighted, built directly opposite. All were anxious to watch the working of that wonderful piece of mechanism known as the locks, and that which necessitated the construction of an artificial river claimed more than passing notice. The White Rapids, which years ago caused the French word Sault to be prefixed to these two settlements, religiously dedicated to the Mother of God, still "Gambol and leap on their tortuous way." Those of the tourists who were venturesome and fond of excitement were not satisfied with viewing them from the shore, but under the guidance of some dark-browed child of the forest they shot the rapids to their

own infinite delight, but to the terror of their older and more timid companions, as from a good point of view they watched their apparently perilous descent. As yet no accidents have happened, no gay party has mingled their lives with the treacherous spray, for the Indian skilfully guides his loved canoe, and is careful to keep far enough distant from the centre to escape the force of the foaming water which here he deems too strong for human hand.

As I stood on a knoll on the Canadian shore anxiously watching the descent of the gayest of our party, whose laughter and shouts echoed and re-echoed along the shore, I was joined by a man whose appearance indicated that he had long since passed the allotted three-score years and ten. His was a striking face, one that you instinctively loved to gaze upon after the first glance. The bright eyes, not dimmed with age, led one to imagine from their calm, peaceful look that they were indeed the windows of the soul. His long, silvery hair hung upon his shoulders, and as his soft accents fell upon my ears in his few, short words of greeting, I thought of Benedict Bellefontaine, immortalized by Longfellow. Following with his eyes the course of the canoe, he said:

"The youths and maidens are happy! Ah, me, when I see their love for excitement and hear their joyful noise I forget that the course of my life is run and fancy myself once more a boy. My youth comes back to me with its long, long thoughts. Well do I remember, as if but yesterday, the first and only boat that I ever saw really go down the rapids; this is only child's play compared with that other descent."

A far away look was in his eyes as the reminiscences of the past flooded his memory. I anxiously waited for him to reopen the conversation, but he seemed to have forgotten my existence. After some seconds so eager was I to hear the story of that descent from the lips of this interesting and venerable old man that I ventured to disturb his reflections by a timid request for the tale. Motioning me to follow him to a rude but picturesque seat on the shore, commanding a fair view of the memorable rapids, he began:

"Eighty-five years ago what is now our thriving Sault Ste. Marie was one vast wilderness, scarce marked by man's invasion. All is different now except the blue waters of the river and the white foam of the rapids. A small band of settlers eager for adventure had reached these shores, and, either from desire or inability to proceed farther, had fashioned their rude camps commanding a view of the water. My father was one of the number, and much against my mother's counsel, he decided to remain. At this time, I was but a toddling baby. My mother, never a strong woman, and unused to hardships such as the pioneers had to endure, soon entirely lost her health and before the close of a year had said her last good-bye.

"The years went by until I was a sturdy lad of seventeen and my father's inseparable companion in hunting and fishing. In the meantime my father had become connected with the old Hudson Bay Company, the remains of whose old Fort you see yonder. We didn't work in those days—all was pleasure. Everything that we required to eat was at our very door. We lived—and right royally too—on fish, game and the flesh of the wild animals. For years and years a few families were the only white settlers. Our neighbors were the sons of the forest but they never molested us. At long intervals some whites visited the shores and traded with the settlers and thus we, co-

asionally, were provided with, what was deemed, some of the luxuries of life.

"My father, shortly after mother's death, feeling the need of a housekeeper and a mother for me, chose a wife from among the young squaws—the Princess of her tribe. One child only came to them, a little girl who in appearance resembled her father, though in her nature was blended the best characteristics of the two races. She had dark eyes and wavy chestnut hair. How we loved our Ray, as we called her! Not less was she revered by the natives of the settlement who had admirably styled her in their own language, 'The Evening Star.'

"Father possessed an excellent education which, had he so willed, might have been put to better use than pioneering. However that may be, though in other ways he was heedless of conventionality, every evening he taught Ray and myself the mysteries contained in the books, the luxuries which he brought to his new home. Father's second wife, whom, from the first, I had looked upon as mother, really, in her own inimitable way, gave me as well as Ray, a mother's love and care. But she, too, was destined to leave us. When sister Ray had reached her twelfth year, mother, one day roaming in the woods, received a shot from the rifle of an Indian who was hunting, and from the effects of the wound she never recovered. How father, Ray and I missed her loving care! It was many weary months before we could persuade ourselves that mother was lost to us for all time.

"One summer day in the neighborhood of seventy years ago, a boat, much larger than those to which we were accustomed, sailed up the river and anchored near our dwelling. My father, who was at the shore, became engaged in conversation with the occupants, and, as they purposed remaining in the vicinity some few days, offered them the hospitality of our house. The party consisted of a captain and a crew of five, one of whom was a handsome boy of eighteen years, whose fine features, pale face, blue eyes and curling golden hair led the simple natives to suppose him an inhabitant of some other sphere. Ray, sweet, kind girl, busied herself in preparing the evening meal for the strangers, while we all sat around the fire chatting. The handsome boy, whom the others called Murray, followed her every motion while his eyes betrayed undisguised admiration. Ray was now fifteen but womanly beyond her years.

"After the sailors had eaten heartily of our humble repast the captain, in conversation, informed my father that he had come hither with the intention of investigating whether the rapids could really be safely descended. He thought there was nothing to prevent a boat coming down, if skilfully piloted; and if he found such to be the case, he intended running a steamer up and down. Could such an arrangement be perfected there was money—heaps of it—in it. Could he get some trusty Indian to make the venture? Did my father know of one who would be willing for the undertaking? He would pay liberally. My father shook his head doubtfully but mentioned Keen Eye—a noted boatman. I was despatched to bring him to the house, though my father gave the captain little encouragement. Keen Eye, after having the captain's wishes interpreted, stoutly refused to act in the matter. It meant death—nothing more or less. Even the application of the term coward to Keen Eye failed to move him from his stern resolve. Though unquestionably disappointed and also annoyed at his failure, the captain openly avowed his intention of descending the rapids himself