



TORONTO had the privilege of seeing some exceptionally fine pictures this month in the collection of European paintings offered for sale at the Townsend auction rooms. That the sale was not swift nor the bidding high, and that many of the paintings had to be withdrawn in the absence of any bid, was due rather to the financial depression, existent than to lack of appreciation.

At present Toronto citizens are more disposed to invest five hundred dollars in gold mines than in a painting, however much they may admire the latter. The desire is to recuperate purses rather than to deplete them, and art dealers might as well recognize the fact that there are very few citizens at present in a position to lay out hundreds or even fifties upon pictures, however fine.

Many of the paintings shown were very choice, the smaller ones excelling the larger in worth. They were largely figure studies, the landscapes being few.

But the clearness of atmosphere, the fine pose and infinite faithfulness of detail captivated one at a glance.

Passing the larger pictures, my fancy—that of the picture lover, rather than the art critic—was held by several of the smaller paintings—single figures and head studies. One entitled "Solid Comfort," by Kolchenreiter, was a small half-figure, that of a rugged jolly old German face beneath a hat, a pipe just removed from the mouth, and an expression of complete content and good will beaming beneath the frayed hat brim. To look was to reflect the smile and share in the content.

"This is my Birthday," was another little gem. A half length study of an old woman, a bright, laughing, sturdy old creature, fairly aglow with merriment over her natal anniversary. A decidedly happy conceit of the artist, Massani, to thus idealize the anniversary of wholesome old age.

Two very choice little studies by Berne-Belle-cour were entitled "On Duty," representing a French soldier standing beside a guide board at cross roads, and "Preparing For Parade," a private in negligé, standing outside a cottage door burnishing his helmet. Very simple subjects, but the homely faces and expressions, the poses, the life instinct, the charm of atmosphere, were perfect. I paused long before these two last named—canvases about eight by twelve inches enclosed in rich little frames—with ardent longing, wishing I had a spare fifty dollars to invest.

"What value do you place upon these?" I asked of the art dealer, as he paused near me.

"Twelve hundred dollars each," he answered briefly.

I had unwittingly selected two of the choicest pictures in the collection.

A large painting, and one of the gems of the collection, was "Awaiting the Return of the Fishing Boats," by Hagborg. The name of the painter meant nothing to many of us, but few passed without long pause before the painting of this young fisher lass sitting with bare crossed feet upon the shore, her bait basket slung over her shoulder, her bait fork lying carelessly upon the sand, while she scans the stretch of water, not eagerly, but with half idle expectancy and content.

We returned to it again and yet again, and always with fresh delight.

"Out of Patience," by Seignac, was another attractive little painting, of a troubled child holding a snarled skein of yarn, while an elder girl winds. The weary little face, on the verge of petulant tears, is finely done.

All of these paintings and a number of others shown were hung at the Paris Salon.

Some choice genre paintings were also in the collection, but the lighting was unfortunately poor and the grouped studies and landscapes showed at great disadvantage.

The frames were unusually rich and costly. In the instance of the smaller paintings they were chosen with much judgment, giving the effect of miniature to the little gems.

Whether the venture of bringing these costly paintings to Toronto proved profitable to the art dealer is doubtful, but certainly it afforded an educative pleasure to those citizens who had opportunity to view the collection.

A visit to the studio of Mr. Hamilton MacCarthy is always interesting. We looked in one late afternoon recently to find the sculptor putting the finishing touches on a bust of the late Mr. H. A. Massey, which is to be done in bronze for the Massey Music Hall. As he turned to greet us the late light fell full upon the clay model, and we recognized instantly the fidelity of portraiture to the well-known philanthropist in that gravely thoughtful face with bits deep set eyes.

It is not an easy face to reproduce, since so much of its individuality lies in its expression rather than feature—an expression which the slightest touch might win or lose. But Mr. MacCarthy has caught it splendidly, and will give to Massey Hall a living memorial of its founder; to the citizens an enduring portrait of their benefactor.

The studio in the shadowy grey light seemed peopled with silences strange yet familiar. A marble bust of the late Mr. Edmund Lally, wrought for his son-in-law, Mr. Dalton MacCarthy, gleamed white through the grey, the fine patrician features conjuring up vivid remembrances of a once familiar figure.

Beside it was another equally familiar, that of the late Dr. Williamson of Queen's University. Further on we see one better known and of the warm present, Principal Grant's face smiles out upon us. This is an undraped bust, and the head poise, and expression are remarkable in vigor and brightness. It is a speaking likeness.

Sir John Macdonald in model, as the sculptor moulded the Queen's Park monument—this also we noted, and the figure of Canada's grand old statesman looked down upon us from many corners.

There were numerous other busts and figures, in white, in bronze, in crude clay, while among them our eye catches some beautiful ideal groups. One we might almost call celebrated, "The Messenger of Love," a perfect woman form in all its graceful curves with rounded arms upreached to grasp a coming dove. Amid all these rugged-featured strong men's faces it seemed an epitome of graceful feminine charm.

Not far from it stood a second group, "Burns and his Highland Mary," especially designed by Mr. MacCarthy, which won such high eulogiums in England, and the original of which is in a private residence in England.

"Paul and Virginia" kept those first tender lovers company, on a pedestal near by, while in the fast fading light we could see innumerable studies whose white silences grew solemn and mystic in the presence of our chatter.

The sculptor stood with knife and palette beside his clay model adding a line or dimming one, with fine touch beyond our ken, until the grey grew into gloom, and the studio was left to the night-watch of its mute monitors.

BLACK AND WHITE.

Use Winsor & Newton's artists' colors.

WOMEN AS ASSURANTS.

(BY ONE OF THEM.)

I NEVER realized the comfort of having a life insurance upon the endowment plan until I was persuaded to become a policy holder, and now I should like to draw the thoughtful attention of other women to the subject. I'm not an insurance agent, and have no company to advertise, but I hold a policy for a thousand dollars and next year I hope to double the amount, just for the pleasure of feeling that if I live, in twenty years I shall have that amount to draw out, and if I die, well, it will be with the comfortable knowledge that all my debts, incurred perhaps through a long sickness, will be paid, and perhaps leave a trifle over for the good of Nan, my sister.

Now, I'm not a clever business woman, and cannot talk about premiums, profits and cash values. I never understood investments, and have always preferred keeping my few hard saved dollars in the bank. But the insurance agent that got around me was a girl friend of mine that's taken to the work, and makes quite a lot of money by it, too. I knew she'd tell me the truth, and although I listened at first just in admiration of her clever talk, I soon began to see that there was something in it. Then she sent a man to explain things a little further, and the result is that I've got an endowment policy that will mature in twenty years, and then, if I'm living I can get the thousand dollars, and if I die, why, as I said before, Nan will be all the better off. It will give her a breathing space and some little luxuries, and won't make her remembrance of me any less tender.

No; I won't tell you what is the name of the company I've insured in, or you would consider this an advertisement, and it is not. And equally I refuse to say how old I'll be when the twenty years are up. I had to tell the insurance man my age, and the medical examiner, and put it down on paper, and that's enough. But I will not be much past middle age, and there'll be years enough between me and the allotted span to give me plenty of comfort out of that saved one or two thousand, whichever it may be.

I can give you the figures though, even if I do not name the company, and they are all ready to offer about the same, I suppose.

I've paid a trifle over thirty dollars, and that is the premium or tax I shall have to pay every year for twenty years, for one thousand dollars. At the end of that time there'll be between what I've paid and interest, somewhere about fourteen hundred dollars to my credit. I can then take out the four hundred and keep my policy of one thousand in without paying any more premiums, or keep it all in with what they call a bonus addition of two or three hundred, making my policy nearly double, or draw out all the money I've put in plus the profits and spend it as I like. I think there's another option, but forget what it is.

Anyway, I'm simply banking my money and getting interest on it for twenty years, so I do not lose anything, while if I die next month even, there's a clear thousand dollars ready for Nan.

Now, what I really want to say, is this. Now that so many women are self-supporting, with mother or sisters or maybe little children to care for, or with the chance of long sickness and its expense coming before death, isn't it more comfortable to feel that these are in some measure provided for? And if a woman takes an endowment policy—and if she's earning anything much she should be able to pay thirty dollars a year, or half of it—why, when the twenty years are up, there she is, you see.