

of that degenerate time, cluster so many charming memories. Degenerate or not, how enjoyable they were, those days in which bands used to play, the Grand Duchess sang, the rain came through the roof, the small boys climbed up outside as they do in a circus, and the young people courted the shady walks, the ginger-beer man in the arbour, and—each other! A pleasant unconventionality occasionally prevailed to the extent of much whispered conversation at the back of the building, and a coming and going quite irrespective of such stupid things as seats, tickets, our own umbrellas and other people's feet. Oranges could be eaten, mottoes exchanged, shawls put on and rubbers taken off, without the curious gaze of the vulgar, or the stern and ominous expression of approaching wrath on the countenances of chaperone and aunt, interfering with these harmless eccentricities of Young Toronto. The scratch of a fuscine or the pop of a ginger-beer bottle could frequently be caught over and above the soaring notes of the *Cavatina* from "Il Barbiere" or "*Ah, non Giunge!*" As for the operatic makeshifts seen there, what was ever more delightfully rickety than *Amina's* bridge in "La Sonnambula," or the stall in the "Doctor of Alcantara?" The act-drop, the side scenes, the bunting, the supers, the leader of the orchestra, and above all—the orchestra itself—what has ever been more unique, more amusing, more original? Yet there was a *go* about many of those performances that put to shame the more legitimate efforts of well-known and established play-houses.

So we have our memories, too. No Vauxhall, no Cremorne (except it be the Island), have we; no Sadler's Wells, no Drury Lane, no Willis', and no Argyle Rooms—yet we have the "Gardens." And on gala nights how pretty they were, with the audience scattered all over the grounds, the gleam of rosy and yellow Chinese lanterns, the scent of roses or geraniums, stocks and mignonette, and the strains of fervid Italian composers in our ears! And besides the "Gardens" we have the Music Hall and that queer tunnel of a place, the old St. Lawrence Hall, whose walls re-echoed to the notes of Santley, Mdme. Patey, Mario, Carlotta Patti, and others as notable.

On the whole, life is not nearly as pleasant as it was. Blind Tom is gone, so is Tom Thumb; the glass-blowers, conjurers, small opera companies and ventriloquists, if still alive, do not visit us often, and when they do, we do not enjoy them. They may be the same, but we—we are changed. The children are no longer brought up on panoramas of the Holy Land and the Bible; the troupe of Royal Japps no longer pleases, or, if by chance it pleases, it arouses no great curiosity, for do we not send our washing round the corner to Ah Sin and his pigtailed brother.

SERANUS.

### ART—MR. LAWSON'S NEW PICTURE.

THERE are few circumstances to which we would refer more gladly than to those which seem to mark the growth of the sentiment which promotes and sustains art in Toronto. Culture must follow wealth sooner or later, and if, for various reasons, art culture seems a laggard in the steps of our prosperity, there is the more reason to rejoice at the likelihood of a stimulus to her tardy progress. We are pleased therefore to note the opening of the "Rembrandt Art Rooms" in Leader Lane, and to observe how strong the influence upon popular taste of such a centre is likely to be. A place in which pictures are bought and sold, which is still a place where nothing is to be seen that has not distinctive merit of some sort—a picture-shop, in fact, with some of the limitations of a picture gallery,—has long been needed in Toronto, by both artists and public. And it is to be hoped that the opening of the "Rembrandt Art Rooms," with the opportunities it offers all picture lovers of both seeing and possessing the best work of Canadian and other artists, will not be found premature.

Chiefest, perhaps, among the attractions of the "Rembrandt" easels just now, is a picture by Mr. J. Kerr Lawson, of Hamilton. Nor will any one who is familiar with Mr. Lawson's work be surprised to find a canvas of his dominating a room full of pictures, many the work of older and better known men than he. There has always been that subtle quality in Mr. Lawson's painting that arrests attention, and holds it. The force may be of attraction or repulsion, but is invariably to be felt. There is a potency of individuality in it, that nobody who is in the least degree responsive to the influences of the canvas can escape. The present picture marks something of a departure from Mr. Lawson's usual manner and choice of subject. He is apt, as we know, to be a little ruthless and autocratic with us. We have always looked to him for truth and energy and the genius of interpretation, and we have been seldom disappointed. But he has not always or often given us the grace, the tenderness, the gentle, natural, beautiful sentiment of his last picture. It is of a girl at a piano. She is leaning forward, her face upon the music, her elbows upon the keys, and her hand, in the first quick gesture of grief indulged, pressing her tear-filled eyes. That is the whole subject, and it is treated with such skill and sympathy as to tell a story that seems to make the last inch of canvas eloquent. The girl is in evening dress of white brocade, the arrangement and texture of which strike one—afterward—as being particularly good. It is a triumph of the artist, however, that we forget the dress with its many virtues, as its wearer has forgotten it, in the half-repressed but wholly natural and lovely impulse, which is the *motif* of the picture.

THE March number of *The Canada Educational Monthly* opens with an article on "The Teaching of Reading," by J. A. McLellan, M.A., LL.D., Director of the Teachers' Institutes in Ontario. The article is a vigorous denunciation of certain new theories of teaching reading. Prof. Goodwin, of Queen's College, contributes an article on "A School of Science for Eastern Ontario, located at Kingston," which will be read with much attention. An excellent article on "Science Teaching in Schools," by D. F. H. Wilkins, B.Sc., Science Master in Prescott High School, and another on "A Neglected Work in our Educational System," are worthy of the high reputation of Canadian teachers, and of *The Monthly*.

## THE ROYAL CANADIAN INSURANCE COMPY.

OFFICES—157 ST. JAMES ST. MONTREAL, QUE.

### Fourteenth Annual Report for the Year Ending 31st December, 1886.

#### DIRECTORS:

ANDREW ROBERTSON, *President.* J. R. THIBAUDEAU, *Vice-President.*  
DUNCAN MCINTYRE. HUGH MACKAY.  
JONATHAN HODGSON. ROBERT ARCHER.  
GEORGE W. MOSS. JOHN OSTELL.  
WILLIAM SMITH.

The Directors have the pleasure of presenting the Fourteenth Annual Report of the Company for the year ending the 31st December, 1886, together with the Auditor's Report thereon.

#### REVENUE.

Fire and Marine Premiums .....	\$466,595 02
Interest account .....	27,859 96
From other sources .....	7,616 68
	<u>\$502,071 66</u>

#### EXPENDITURE.

Losses, Fire and Marine, including an appropriation for all claims to 31st December .....	\$327,553 41
Re-assurances and Return Premiums .....	70,429 29
Expense of conducting the business, including commissions, etc. ....	94,396 44
Balance at credit of Profit and Loss Account .....	9,692 52
	<u>\$502,071 66</u>

#### ASSETS.

Cash on hand and in Bank to Current Account .....	\$36,740 93
Cash deposits in Bank of Montreal at interest .....	140,000 00
Loans on collaterals .....	9,205 39
Canada Central Railroad bonds .....	111,349 31
Canadian Pacific Railway Land Grant Bonds .....	162,240 00
Consolidated Fund of the City of Montreal .....	30,000 00
Dominion 4 per cent. Scrip .....	101,226 32
Canada Cotton Company's 8 per cent. Bonds .....	6,748 75
Montreal Cotton Company's 7 per cent. Bonds .....	5,362 50
City of Montreal 5 per cent. Debentures .....	25,793 33
Mortgages .....	28,000 00
Bills receivable—Marine Premiums .....	28,997 04
Due from other Companies for re-insurance .....	16,162 74
Premiums in course of collection .....	6,111 87
Agents' Balances and Sundry Debtors .....	11,240 35
	<u>\$719,178 53</u>

#### LIABILITIES.

Capital Stock paid up .....	\$400,000 00
Losses under adjustment .....	32,600 89
Re-insurance Reserve .....	166,823 58
Dividend No. 10, payable 15th February, 1887 .....	24,000 00
Unclaimed Dividends .....	97 80
Surplus .....	95,656 26
	<u>\$719,178 53</u>

Appended hereto you will find an abstract statement showing the progress of the Company during the years given, which speaks for itself without comment on our part. All the Directors retire this year, but are eligible for re-election.

Respectfully submitted.

ANDREW ROBERTSON, *PRESIDENT.*

MONTREAL, 24th February, 1887.

#### AUDITOR'S REPORT.

MONTREAL, 8th February, 1887.

Andrew Robertson, Esq., *President, Royal Canadian Insurance Company, Montreal.*

DEAR SIR,—I have examined your Company's books and accounts for the year ended 31st December, 1886, and found them correct and completely vouched for.

The cash, investments, securities, and other assets owned by the Company, as well as the liabilities, have also been proved by me to be correct, as stated on the final balance sheet.

Yours respectfully,

JOHN McDONALD, *Auditor.*

#### ABSTRACT OF STATEMENT 1884-5-6.

	1884.	1885.	1886.
Revenue .....	\$476,638 59	\$517,378 19	\$502,071 66
Assets .....	643,299 73	708,328 08	719,178 53
Surplus .....	47,775 17	62,957 78	95,656 26