

THE WEEK:

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THE main features of the Bill touching Friendly Societies now before the Ontario Legislature will commend themselves to most thoughtful persons. Such a Bill comes to the protection of the general public in matters in regard to which there is special need of such protection. In two respects in particular the provisions of the Bill can scarcely fail to prove beneficial to the members and beneficiaries of such Societies, without inflicting any peculiar hardship upon managers or investors. They will enable those who become subscribers to know, in the first place, the extent of the payments for which they make themselves liable, and in the second place the amount of the benefits to which they, or their families, will become, under certain circumstances, entitled. It is strange that in both these respects there should have been so much indefiniteness as seems hitherto to have existed in some cases. The details of the bill will, no doubt, be carefully scrutinized before it becomes law. In its general principles it seems to be sound, and to come clearly within the proper sphere of legislation.

THE same remark can hardly be made without modification in regard to the Bill to regulate the closing of shops and the hours of labour therein for children and young persons. The latter no doubt need, and are entitled to protection, and there seems no good reason why it should not be as proper for the law to restrict the hours of labour for such in shops, as in factories, though there may be more difficulty in enforcing regulations in regard to the smaller and more private establishments. But when the Government and Legislature undertake to make regulations for the closing of shops in towns and villages at certain hours, they approach delicate ground, and will need to step cautiously to avoid trenching upon the liberty of the subject. It is, no doubt, a source of vexation and injury that, under present circumstances, the obstinacy or greed of one or two individuals may defeat an early closing movement in a whole town or street, and deprive numbers of young persons of needful rest and relaxation. But to put it in the power of the majority to dictate to the minority in regard to the management of their own business seems hard to reconcile with our modern ideas of individual rights. No doubt the provisions of the Bill to be introduced will be closely scrutinized, and some means may be found of securing the rights of the young in shops, in respect to hours of closing, without too arbitrary an interference with the rights of person and property, but how it is to be done is not at present very clear. To fix

by law the hours within which traders may sell or customers purchase ordinary articles of merchandise, and especially household supplies, seems hardly possible in a free country.

THE movement amongst the students of University College for the abolition of "hazing," is commendable, and will no doubt in the end succeed. This practice, in common with certain other old but reprehensible college customs, is far better honoured in the breach than in the observance. All such assumptions of superiority on the part of one set of students are contrary to the spirit of the age; and the indignities and outrages to which they sometimes lead will no longer be tolerated either by collegiate or by public opinion. It is high time for all of these obnoxious survivals of an earlier stage of educational civilization to follow fagging and fisticuffs to the limbo of half-forgotten University traditions. The time has arrived when it may be safely left to the slower attrition of ordinary academical and social influences to polish off the angularities of the freshman character, and to tone down those little airs and assumptions with which he is wont to trench on the monopolies of his more advanced fellow-students. The idea of originating the movement for the abolition of "hazing" within the ranks of the students themselves, apart from any external pressure, is an excellent one. With such young men as now make up the bulk of Canadian undergraduates, it is not too much to expect to find this method of self-reform and discipline becoming at an early day the rule in all our colleges. Under a well developed system of self-government the occupation of "the Faculty" as a disciplinary force would soon be gone.

ONE of the chief difficulties in the working of our Public School system seems to arise from the fact of an over-supply of teachers. The Principal of one of the Model Schools, writing to the *Educational Journal*, says that notwithstanding the increased difficulty of examination papers and greater stringency in the requirements in several respects, five hundred more teachers were licensed last month than the needs of the schools demanded. The inevitable outcome will be, he predicts, a rapid exodus of the best teachers out of the profession in order that their places may be taken by the cheaper recruits, many of whom are, as the Inspector of Peel put it in one of his reports, legal infants. The *Journal* correspondent suggests as the most judicious and effective remedy that the minimum age of qualification for taking charge of a school be raised to twenty-one. It is now eighteen for males and seventeen for females. Meanwhile our neighbours across the line are, we observe, troubled with the same difficulty of an over-supply of those ambitious to be teachers. Amongst other public bodies the Merchants' Exchange of Buffalo has been discussing the question, and proposes a somewhat novel method of solution. It has, by a strong majority, after vigorous debate, adopted resolutions urging the Legislature to provide for the selection of teachers in the common schools by competitive examination. The action of the Exchange has been seconded by a petition signed by three hundred Buffalo ladies who believe that an application of the Civil Service system to their schools would elevate the standard of public instruction. The Buffalo proposition provides that appointments shall be on probation, so that if superiority in the competitive examinations shall be offset by defects of temper, character, or conduct, the probationer may be dropped from the force at the end of the provisional term. As the names of competitors are to be concealed from the examiners and examinations conducted in writing, this preliminary test is an essential part of the system. The method is certainly worthy of consideration in other places besides Buffalo, where there is over-supply, and at the same time abundant need of a stringent process of selection of the fittest.

THE Attorney-General of the new Manitoba Government has been speaking to an interviewer some brave words with regard to the Monopoly question and the intentions of the Government in the matter of the Red River Valley Railway. His alleged utterances do not harmonize very well with those ascribed to Premier Greenway, who is represented as saying that the road shall be built in a peaceful and constitutional way, whereas Mr. Martin, if correctly reported, declares in substance that it shall be built in the shortest and quickest way, through the lands and in spite of the

veto of the Dominion Government. Both speeches are however significant, as showing that the policy of the new Government is to go on with the construction of the road. Such, indeed, is the state of feeling among the adherents of both parties in the Province that no Administration could have any longer an option in the matter. Meanwhile, as a spur to prick the sides of the Government's intent, comes the wheat blockade on the Canadian Pacific, and the demonstrated impossibility that any one road can carry the crop to market within a reasonable time. It will be a sorry business, and a sad discouragement to Manitoba farmers, if large numbers of them lose a considerable portion of the fruits of their hard labour for want of better railway accommodation.

THE financial difficulty threatens to prove fatal to the British Columbia Crofter immigration scheme. The Provincial Government seem slow to assume any pecuniary risk in the matter, and it is scarcely likely that any British Government is yet ready to expend public money in expatriating British citizens. There can be little doubt that with proper selection a body of the hardy Crofters could be sent out who would make excellent Colonists, and that the immigrants themselves would find their material condition vastly improved on the fertile slopes of the Pacific coast. But mere physical comfort is not everything. To the Celtic races it is very far from being everything. With the Highlander, attachment to his native soil is a passion. The young chief and his clansmen, depicted by George Macdonald in one of his stories, who regarded the land of their fathers, the land on which they were born and bred, as almost a part of their own being, to be clung to with tenacious reverence, are scarcely such exaggerations as the cool-blooded Saxon may be disposed to think. To tear the Crofters in any considerable numbers from their native heath, and transplant them beyond the ocean, while there are tens of thousands of acres of their own islands reserved for deer-forests and sheep-walks, will be neither an easy nor a grateful task.

COMMENTING on Parnell's remarks during a brief newspaper interview, the English newspapers credit the agitator with an intention to appear in a new rôle. He sees, they take it, that his old game of obstruction is no longer possible, and that it is, therefore, imperative to resort to a change of tactics. The new reliance is to be upon the incongruous and non-fusible character of the elements of which the Government majority is composed. The wider and freer the scope for the play of the inharmonious forces, he argues, the sooner the inevitable fissure will appear. Irish deliverance will be better hastened by internal dissensions than by active opposition from without. It is thought that the shrewd tactician derived this hint from Lord Salisbury's own words at Liverpool, words which seem to have been framed for the specific purpose of forestalling this very danger. In that speech the Premier exhorted his followers to remember, in passing judgment upon the Government's acts, these three things: that the Government existed for the supreme object of upholding the Union; that it could do this only by the support of the Unionist party; and that, as an inevitable result, its measures "must bear to a certain extent the colour which the support of the Unionist party lends to them." This sounds almost like a confession of weakness. It means, evidently, that the supporters of a Conservative Government must be prepared to accept from its hand, if not distinctly Liberal measures, at least measures in which the Conservative warp will be interlaced and bound together with a Liberal-Unionist woof, resulting in what may appear to old Tory eyes a motley fabric. Upon the loyalty with which the old party men, both within and without the Government, follow the hints thus broadly given them by their chieftain, will largely depend the ability of the Administration to escape from the gins and pitfalls which will lie in wait for it at almost every step.

THE simultaneous publication at Berlin and Vienna of the Secret Treaty of 1879 between Germany and Austria-Hungary was evidently the result of agreement between the two Powers. There can be no doubt that it has been done for specific effect upon Russia. It must thus be regarded as marking another and a most serious advance towards the coming crisis. So far as the fact of the alliance between these great Powers for defence against Russia is concerned, the publication scarcely reveals anything that was not known before. In the event of a Russian war they are bound to stand or fall together. But this can be no news to Russia, though the publication of it at this particular juncture may be intended to have the effect of a final warning, and may possibly indicate that, in case the movement and concentration of troops on the Austrian frontier still goes on, the allies will not choose to await the Czar's convenience to strike the first blow. But Russia has probably gone too far to retreat now without humili-

ation and loss of prestige, even if she were given to yielding to intimidation, which is far from being the case. At the same time it is hard to see what even the fanatical war-party who surround the Czar can hope to accomplish against these two great Powers, one of whom is about to add from half to two-thirds of a million to her already immense army, probably the best equipped and disciplined in Europe. Under all the circumstances it seems impossible that hostilities can be delayed more even a very few months longer at the farthest. It will be a conflict of Titans when it comes. Apparently, however, Russia has little to fear from the third member of the Alliance, Italy. However anxious the latter may be to take active part, her hands are already partly tied by the Abyssinian difficulty, while the state of feeling towards her exhibited by France, during the recent dispute concerning the affair of the consul at Florence, shows pretty clearly that any attempt at intervention on her part would quickly be counteracted by French resentment and interposition.

SINCE writing the above the German Reichstag has been opened, and Prince Bismarck's pacific speech has had a quieting and reassuring effect on public opinion. The publication of the treaty was not intended as a threat. "The treaty," he said, "is the expression of the community of interests of the two contracting parties. This it was we wished the world to know. Not this treaty only but also that with Italy is the expression of common interests and common efforts to avert common dangers and to maintain peace. Austria followed this thoughtful policy in 1870 in resisting the entreaties of France to come forward against the Germans. Austria is our natural ally in the dangers which threaten us from Russia and France. But there is no need to fear the hatred of Russia. No wars are waged from mere hatred. For otherwise France would have to be at war with Italy and the whole world. The strength we possess will reassure our public opinion and calm the nervousness of the bourses and the press." The speech has already had the effect of allaying alarm and restoring confidence; but despite even the Chancellor's declaration that he sees "no cause or pretext for a European war," the Russian military movements, the warlike attitude of Austria and the further strengthening of Germany's already vast armament do not seem to augur hopefully for continued peace.

THE political agitation which has sprung up in India is drawing to the side of the British some powerful allies amongst the more conservative races of that ancient land. The Bengalees are the active fomenters of the agitation and the leaders in the demand for a more influential voice in the government of the country. The Bengalees are the most intelligent, acute, and intellectually active of the Indian races, but they belong to the lower castes, are comparatively unwarlike, and, until raised to unwonted influence and importance by the new education, were regarded as inferior to the warlike Mahomedans, Rajpoots, etc., by whom they are still hated and despised. In a lecture recently delivered to Mahomedans at Lucknow, Sir Syed Ahmed, one of the most influential Mahomedans in India, repudiated on behalf of the whole community he represents, the proposal to throw open all appointments to native competition. Recognizing the inferiority of his own people in both numbers and education, he pointed out to them that the result of competitive examination would be to place the most warlike and fiery spirits in India under the heel of the Bengalee Baboo, "who at the sight of a table-knife would crawl under a chair. There would be no part of the country," he declared, "where we should see at the tables of justice and authority any faces but those of Bengalees." It is quite natural that the rapid rise of this intelligent and quick-witted race should have at last aroused the jealousy and indignation of the more masterful tribes, his former conquerors, and that these should hasten to denounce him as an inferior. But none the less the agitation will go on, and the old-time warriors will have to learn that a new order of things has dawned, that brains henceforth will count before blood, and that they had better set the schoolmaster at work if they do not wish to come eventually under the official control of the low castes they have hitherto despised.

THE New York *Tribune* gives an account of an organization which is being formed in Kansas to promote an extensive emigration movement amongst the coloured people in the South. Recruits are to be gathered from the American cotton belt, with its outlying tobacco, sugar, and rice fields. The objective point of the migration is South America, especially Brazil and the Argentine Republic. The promoters of the movement claim to have \$2,000,000 of capital pledged to aid them in the work, and expect to be able by the close of the year to offer free transportation to hundreds of thousands of plantation labourers. The latter are said to be discontented,

restless, and anxious to find new homes in some country where they can live in peace. "We are offered a welcome," says the leader of this exodus, "in a country where we can have our homes and not be driven from them, where we can earn our money and not be cheated out of it, and where our votes will be counted when we vote. We have waited in the South until our hearts have failed us." Should the movement be successful on any large scale it would press very heavily upon the chief agricultural industries of the South, which would be threatened with ruin by the loss of the best classes of labourers. The very fact of an attempt being made at such a wholesale migration may, however, react favourably upon their condition at home. It would be turning the tables very effectually if, instead of being longer at the mercy of the planters, the coloured labourers should find themselves in the position of being able to exact better terms from their employers, and a fuller recognition of their rights from the politicians.

At a public banquet in Boston not long ago, Mr. James Russell Lowell, who presided, referred to President Cleveland as "the best representative of the higher type of Americanism that we have seen since Lincoln was snatched from us." This has aroused the wrath of "stalwart" Republican journals. They say it was an exhibition of "ignoble servility," that Mr. Lowell is a "Mugwumpian poet laureate" who "acquired the graces of a fawning courtier at the courts of St. James and Madrid;" that his "sickening sycophancy" is an insult to scores of true, honourable, able, and patriotic men; that his assertion is "scandalous and indecent, false and dangerous." "Such an expression," we are told, "coming from such a man, backed by his own high character and learning, is calculated to debauch the public conscience, confuse the public mind and lower the standard of public judgment and justice. On behalf of scores and hundreds of men, Republicans and Democrats alike, who have reflected credit and lustre upon the American name, we resent Mr. Lowell's insulting sycophancy. Even a free trade message, much as it may please Mr. Lowell's theoretical fancy, does not warrant such a piece of impertinent, impudent, insolent, insufferable, and unpardonable servility. Mr. Lowell is his own iconoclast and Grover Cleveland is his supreme avatar. Heaven pity them both and save the rest of us!"

THE distinctive Canadian character, if such a thing is ever to exist, must be now in its formative stage. But no people can ever take high rank for either patriotism or manliness so long as public sentiment amongst them tolerates bribery in any form as a political agency, or any considerable number of citizens think it no shame to traffic in the franchise. And yet, unless political speakers and journals of both parties are utterly untrustworthy, and unless the evidence adduced and the judgments pronounced in the election courts are equally unreliable, such a state of things must exist throughout Canada to-day. To speak with studied moderation, there certainly seems considerable danger that the practice of political bribery, the bribery of individual voters with promises of money or office, and the bribery of constituencies with promises of expenditures of money, by Government, is obtaining such a hold upon the nascent national life as must, unless speedily and effectually checked, corrupt its sources, defile its currents, and make the name of Canadian anything but one to be proud of in the near future. And what seems most discouraging to those who would like to see the foundations of Canadian nationality laid on the rock of sterling honour, is that very few seem to be particularly shocked by the humiliating facts that are being brought to light. The pulpits do not ring with denunciation of the unrighteousness. The religious press is almost silent about it. The secular papers take little notice save for the sake of making a thrust at political opponents. Even the party leaders, some of them, happily, men of spotless reputation, and personally above suspicion, seem to have little or nothing to say, even when some unprincipled, or as the papers euphemistically put it, "too zealous," partisan, has disgraced both himself and his party by the grossest acts of bribery. Worse than all, instances are not wanting in which the release from prison of those who have been undergoing the sentence of the courts for this crime against law and morality, has been made the occasion of a party demonstration.

THE foregoing remarks are suggested in part by what has been going on in Canadian constituencies, and in part by a strong article on *Bribery and its Near Relatives*, by Mr. C. A. Bartol, in the *February Forum*. The recent, but not unusual case in which a leading advocate, against whose client glaring infractions of the Bribery Act had been proved, gave notice of his intention to do his utmost to have the verdict of the court set aside on a purely technical plea, is vividly brought to mind by one paragraph in

Mr. Bartol's essay. "Is there not," he asks, "a germ of bribery even in the administration of our laws," instancing cases in which "acute lawyers are tempted by fabulous fees, or stimulated by the reputation and peculiar glory of winning a desperate if not wicked case, to do their utmost to pre-justice or hoodwink juries"; or eminent counsel accept large retainers to hold their tongues and not appear on the other side. "That minister of the law, part of whose office is to check bribery, is himself bribed, who for pay undertakes a case he thinks he can carry, but which he knows or believes to be bad, and who urges it on purely technical grounds, the letter against the spirit, with arguments which have no weight in his own mind." This is, of course, a vexed question in the ethics of the legal profession. Many, the majority perhaps, seem quite agreed with the opinion ascribed to Chief Justice Shaw, that "contending counsellors should do their best to represent or misrepresent, they having naught to do with absolute equity or truth." But the question is still moot, the last word has not been said upon it, and the great public interests involved in the suppression of bribery make the present time not unsuited for further consideration and comment.

THE BANKS AND THE PUBLIC.

EVERYONE will readily admit that our banking institutions are directly and peculiarly interested in the welfare of the community. The prosperity of any section or class of men benefits them; bad crops or bad trade of any description injures them. It is almost as evident that all classes are reciprocally interested in the welfare of the banks, and it is essential that the duty of the public to the banks should be as clearly understood as is the duty of the banks to the public. Parliament has by careful enactments defined and limited the extensive and almost national functions entrusted to our chartered banking corporations. The duty of the public to them is undefined by any act of Parliament, and is largely of such a negative character as to be unnecessary.

It is as the issuers of our national currency that the banks most directly reach all classes. After our favourable experience of the benefits of the convenient and inexpensive medium of exchange which they have provided we cannot imagine any one advocating the adoption of a metallic currency. In addition to its dearness, the cumbrous nature of such a currency would prove intolerable. The only practical alternative is the assumption by Government of the duty of issuing bills. This expedient would be open to the gravest objections whether exercised or controlled by either the executive or legislative branch. Not only are the present issuers more in touch with the trade and commerce of the country; but in a time of crisis there is less danger of our being afflicted with a depreciated currency. The English practice of confining the privilege to one institution need not be discussed because we have no bankers' bank, and such a concern as the Bank of England is the growth of generations. This bank is clothed with powers of an arbitrary character, and exercises them so delicately that the public tacitly acquiesces in the gentle tyranny. It is hardly probable that any department of Government would be permitted to exercise similar powers in the same way. It certainly could not use such powers, and escape hostile criticism so effectively. This example is only useful to us as an evidence of the value which special training and strict adherence to precedent can confer upon a board of direction, so situated that it can feel the pulse of the money market at any moment. The absence of any analogous body on this continent would prevent any copy of such a system, even though it were not undesirable otherwise.

An enlightened policy can only be persevered in when the assent of the multitude is based upon a clear recognition of its wisdom. It is unfortunate that the ills and dangers of existing arrangements should be so evident, whilst the unknown evils of untried and unfamiliar methods cannot be gauged. If the various boards of direction can succeed in exercising their trusts with fidelity and intelligence it would be difficult to suggest any other system that would be an improvement upon the existing one. The law requires each bank to hoist its own danger signal once a month. Those who subscribe to false returns do so at the peril of their personal liberty. There is scarcely an instance in which impending disaster has not been clearly discernible in those returns. It is true that the full extent of the danger has not been so exhibited. The reason of this limitation is apparent. All the liabilities and such assets as are immediately available admit of being summarized under various headings, and the relation between these alone shows good management or the reverse. A summary of totals of other assets of dissimilar values—of values that vary from day to day—excludes the element of discrimination.

Much the best, the most constant, and the most easily understood criticism of bank returns proceeds from the Stock Exchange. There the cus-

tom is to appraise the value of shares in a joint stock company from the point of view of the earning power of the concern. For instance, the shares of the Bank of England, which represent a capital stock of fifteen millions and a *rest* of five million pounds in round figures, are quoted at more than three times their par value. That is, assets amounting to twenty millions are appraised by the Stock Exchange at forty-six millions, and the vast difference of twenty-six millions of pounds sterling represents nothing beyond the *good-will* or earning power of that great institution. In spite of its apparent absurdity this method produces good results, and just conclusions are the rule. The public, however, may attach an exaggerated importance to fluctuating quotations. These may rise or fall as a result of sinister influences independently of the merits of the particular stock. Then, too, a bank may exercise extreme caution, and curtail the volume of its business, or it may make losses from bad business, and the lessened earnings from each widely different cause will produce a similar result upon the quotation of its stock. A bank manager has to pick his way between two paths and has to avoid the dangers of each. Constant vigilance and accurate information are needed. Large experience, knowledge of men as well as of the conditions under which they are compelled to act, are equally necessary. Sound judgments are only arrived at as a result of the exercise, day by day and year after year, of the highest commercial virtues. It is less remarkable that some banks should have been unable to obtain the perfect combination than that so many should have secured and retained it. In those cases of failure, with which we are too familiar, it should not be surprising that a struggling concern, feeling that its existence depended upon the maintenance of its earning power, had been tempted by the prospect of large profits to accept the sort of business that stronger banks were glad to be rid of.

It has become common to speak of the agricultural, the mining, the manufacturing, and other interests, and to assume that there is a necessary antagonism of one to another. So to speak of the parts is highly convenient for the purposes of discussion, but the assumption is erroneous. The material welfare of the country is one interest. During the great Free Trade discussions in Great Britain, that occupied the greater part of the second quarter of this century, the agricultural land owners believed that they would be specially benefited by a continuance of a policy of monopoly. The sequel showed that their selfish fears were unfounded, and that their interests were less opposed to the general welfare of the country than had been supposed. In Canada there is no such body of men, and those who try to set class against class are either narrow-minded or unpatriotic. The management of a bank dare not overlook the consideration that all classes are knit together, and that no injury can happen to one class or section that does not prejudicially affect all others. Faithful banking returns are the best barometer we can have, and they deserve more consideration by the public generally than they have heretofore received. Their broad sweep embraces the pecuniary transactions of the entire community, and they emphasize the unity of our interest one in another as no other records do. The levelling tendency of trade and commerce has often been pointed out, and the business of banking is in the best sense a democratic one. To a greater extent than any other, its success is dependent upon the good sense and reasonableness of the general public. At a difficult or exceptional period a fair considerateness becomes especially a public duty. One use of the term "panic" simply describes the abandonment of this attitude of mind by a considerable number of persons.

While it would be absurd to claim any sort of absolute perfection for our existing banking system, or to deny even the necessity of minor alterations in the Banking Act, the fact remains that on the whole it has rendered admirable services in the past. Its faults and shortcomings have faintly indicated the want of prudence and forethought that have been well nigh national in extent. The true policy would seem to be to submit to the lopping off of rotten branches, and by careful pruning to lessen unhealthy competition. If this course enabled our really excellent banks to extend the policy to other departments of trade and commerce, the result thereof would be wholly beneficial to the best interests of the country generally.

W. H. CROSS.

GENERAL TCHEN-KI-TONG, the military attaché to the Chinese Embassy in Paris, has written to M. Franck, Professor of the Academy of Sciences, to thank him for making him a member of the French Anti-Atheist League. He takes advantage of the occasion to enlighten Europeans on an interesting point of Chinese theology. The General says it is not true, as the materialists declare, that the Chinese are atheists. On the contrary, they recognize and proclaim the existence of God. He says that God and Heaven are synonymous terms among the Celestials. Moreover, as further proof of their belief in the existence of a Supreme Being, he informs us that the word atheist does not exist in the Chinese language, and that the Emperor of China is regarded by his subjects as the representative of the Divinity.

ON MY BIRTHDAY.

GOOD-BYE, old year! I bury you
With longing tears;
Thy wasted hours shall ne'er come back
In all the years.

Good-bye, old year! thy birth came in
With hope and joy;
But now thy death still finds me here,
A useless toy.

Good-bye, old year! thy added weight
Will point with pain
To work and thought and weariness
That was in vain.

Good-bye, old year! how sad it seems
To see thee go:
So little done, the scant results
So small to show.

Good-bye, old year! unerring time
Will still roll past,
Until with swift and silent wing
Shall come the last.

Good-bye, old year! but this despair
You must not leave;
The hopes and aims are still with me,
To them I'll cleave.

And striving on, perchance I'll find
To fail was gain;
A clearer thought, a greater strength,
May rise from pain.

Brandon, Man.

AMY BROWNING.

LOST IN THE SNOW.

AN ALGOMA TRAGEDY.

I REMEMBER that during that afternoon the sky clouded up rapidly, and a bitterly cold snow storm set in from the east. How it must have swept along that desolate shore, driving the snow right into the face of the belated traveller!

Poor fellow, he had started out to walk to a village nearly twenty miles off, and intended to return on the third day. The weather was clear and mild when he set off in the forenoon, and he thought he could easily reach his destination before dark. There were so many hills on the inland road that he resolved to follow the mail courier's route over the ice along the lake shore. It was a lonely journey in winter, for there was not a single house on the way. A good deal of snow had fallen the week before, the courier's track was not well broken, and the walking was bad. Then his heavy overcoat impeded him. So when early in the afternoon he met the old courier in his dog-sleigh, as the weather still promised fair, he sent his burdensome overcoat back with him. The hardy veteran of many Algoma winters predicted a storm, and warned his young acquaintance of the danger. But, strong and light-hearted, he laughed good-naturedly at the old man's fears, and so struck out again refreshed, walking vigorously eastward. Late the next day the search party found him, and oh, the pity of it!

When the storm came down he was still several miles from the village, and he hurried on. How he missed his good overcoat now! He had pulled down his cap over his ears and buttoned up his undercoat to his chin, but the fierce cold wind soon chilled him through and through. The courier's track gradually filled up with the drift. The air was thick with the whirling snow, and he could not make out clearly the outlines of the hills near the shore or of the larger islands in the channel that had previously been his land-marks.

Soon a strange new feeling, vague and horrible, began to grow on him. He tried to repress it, to think of something else, to shake it off by walking faster, even by running wildly along in the direction he thought he should go! But in vain. The horrible thought could not be restrained. It came upon him like a stunning blow. He was lost, lost, lost! and in the agony of that thought he stopped abruptly and groaned aloud. When the first wild spasm had passed he looked about him. How cold and cruel it all seemed, this wilderness of ice and snow! The locality was all strange too, and unfamiliar, though he was sure he must have passed this way in his boat many times during the summer.

Summer! had there ever been any summer in this dreary place, and would there ever come another to it and to him? Or was this terrible present only a wild and fearful dream from which he would soon awake to kiss the face of his sleeping wife with a very rapture of tender gladness that he was still living and in the same world with her? And his two little ones! Surely it could not be that he was never to see them any more. Why, when he got back home he knew they would run to him, and ask to be taken on his knee almost before he had rightly sat down. True, the baby could but just toddle along, but how glad the little fellow would be to see him again! Then he had soft blue eyes and red cheeks, and looked just like his mother.

Alas, alas! this so happy past to the poor traveller was now but a dream, and there was only a shuddering hope in the wakening. The storm was blowing more fiercely than ever, and the cold seemed to have become more intense. When the sad, brief reverie had ended, he shivered violently as he began to walk slowly and aimlessly on through the deepening snow.

Then he noticed that the early dusk of a winter evening was already coming on. A sudden energy seized him—an energy of desperation. If his life could yet be saved it was only during daylight. When night had once set in the last hope would be gone. He knew not what direction he should take, but he knew that his only chance was to go on. He was quite calm and determined now. Peering through the dusk and the blinding snow he saw to the right the dark shade of the woods on the main shore. Suddenly he remembered an old road that ran up from the lake somewhere here, through the woods and far on to an outlying settler's house. He turned in the direction in which he thought this road lay, half running in the eagerness which the new fluttering hope had inspired. If only he could once more get home to his wife and children! Ah, how the thought of it stirred him unutterably!

But it was almost dark when he reached the shore. He felt himself growing weak now. His feet began to drag more and more with cold and bewilderment. It was so hard, plunging, staggering through the deep snow. Soon he stopped for a moment and leaned up against a tree to rest. Then his knees began to tremble and he felt himself sinking, sinking. But he drew himself up with a jerk and struggled on. He had only taken a few steps when he tripped on a dead branch, stumbled and fell forward in the snow. Ah, it was not so cold after all! He would rest just a minute here before going on. . . . How pleasant it was only to lie still for a while! The snow was warm and soft and comfortable, and he was very weary. . . . No, he could not give up yet. . . . He would go back home now, it surely was not far and Mary and the children were waiting for him. . . . He would rise soon, and try once more to find the way. Yes, it was cold again, so cold! and the tree-tops clashed and rattled and groaned with the wind. . . .

Towards morning the storm gradually died away, the clouds dispersed, and the sun rose clear on a world of snow. There was snow everywhere. It lay dazzling white on the vast ice plains of the channel, here and there piled up in heaps and banks by the swirling blizzard. It had blown and drifted into the clefts and chasms of the great granite hills that stretched far along the North Shore, smoothening and softening their rugged outlines.

There were no drifts in the pine woods through which the lost traveller had wandered, but the snow had filled them deep, deep everywhere. Little remained on the dark green branches—the wind had swayed them too violently for that.

And now that the strife and fury of the storm had quite passed a great stillness had settled down upon the woods, pervading all its sombre depths. It seemed the silence of finality, of completion. At first the influence of the place was not positively melancholy, only subduing and quieting. And yet one drearily wondered if the world had ever been any different, or would ever be any different from what it was then. There seemed to be no place for change, no hope for spring, no memory of summer. It was as if the solemn voice of Nature had cried "Hush!" ages ago, and not even a twig had fallen since to break the awful stillness.

At times one is conscious of a companionship in trees, even a friendship and consolation. But the possibility of sympathy and communion had gone out of this forest forever. Human life with all its vicissitudes, its tenderness and its tears, was a thing outside of it all, unrelated, utterly remote. The great trunks of the towering pines oppressed the spirit, overwhelmed it with the sublimity of their indifference; their dark gloomy branches might have been funeral palls.

Into the solemn stillness of that afternoon there came a party of men on snowshoes, searching the woods for some trace of the missing traveller. Their pallid solemn faces showed how serious was their errand. Hardy fellows most of them were, long familiar with dangers on water and on land. They had been on such expeditions before, and their experience made them realize more terribly the pity of it all. Lost in the snow! The words are a prayer for the dead with the people of that region.

Slowly they move on over the yielding snow. There! that surely was a signal shout from one of the party. All the others hurried to him. Tracks in the snow! Holes rather, once deep down but now half filled and obliterated. What a struggle there must have been here in the darkness and the storm! For the snow was nearly three feet deep all through the woods. And in a hollow a little farther on they saw where the poor wanderer had sunk deeper, plunging up to his arm-pits in the cruel snow. The men looked at each other for a moment and then hurried forward. They said but little, and their voices were softened and tremulous with a great fear. For a time the tracks led nearly straight ahead. Then they swerved here and there, wandering soon in a sad irregular zigzag among the dreary trees. A terrible expectation was upon the searchers. They knew how it must end.

And so at last they found him, half-covered by the drift where he had fallen. No tears wet their cheeks for him, but one of them said quietly, "Poor fellow!" and a tender pity filled all their eyes. Sorrowfully and reverently they carried the body to the nearest settler's house, and from there it was taken soon afterwards to the lonely home.

The tragic story spread far and fast through the district, and on the funeral day the settlers came from many miles to give their silent sympathy to the stricken wife.

And now to her forever the solemn grandeur of the pine woods is a bitter mockery, a shuddering remembrance; cruelly the winter storm shrieks like a pitiless destroyer, and the white snow seems but a frozen shroud.

A. STEVENSON.

THE CUSTOMS BOOK IMPOST.

ALL who recognize the service which public libraries render to literature and culture will, I doubt not, be interested in the movement which has again been put on foot to secure the abolition of the Book Duties.

The other day advantage was taken of the visit of Sir John Macdonald to the Toronto Public Library to urge, if not the entire removal of the impost on books, at least that public libraries, colleges, and educational and scientific institutions should be exempt from taxation on books imported for their use. The Premier was good enough to say that he would favourably consider the matter with the Minister of Customs, if those interested in the removal of the tax would in petitioning the Government forward to Ottawa the facts and figures relating to the subject, with an indication of the practice of other Governments in the matter of admitting free to public institutions books and other equipments of an educational and scientific character. This, interested parties will no doubt see to, but in addition I would like to say a few words in *THE WEEK* with a view to creating some measure of public sentiment on the matter that may be helpful to the cause many of us have at heart.

To place a tax on books is tantamount, as has been often admitted, to placing a tax on knowledge. Practically this was long admitted in Canada, where for many years the customs impost on books did not exceed the nominal duty of five per cent. Nor would the principle, I believe, have been departed from when the N.P. came into force had not certain publishers urged the advance of the tariff to fifteen per cent., as a measure of protection to native publishing industries, which it was affirmed would be stimulated by the imposition of the higher duty. In this, I cannot refrain from thinking, there was a measure of self-deception, if not something worse; for, if we except the reprinting of a few novels, which English authors consented to have reprinted in Canada, and the exclusion of unauthorized American editions, there was no field here for the profitable republication of British books which any increase of the tariff was likely to foster. The advance of the duty from five to fifteen per cent. was therefore of little or no advantage to native industries, while the tax made a serious addition to the cost of the intellectual nutriment of the people. Nor as a source of revenue (the total yield of the book-tax being comparatively insignificant) was there much to be said in justification of the increased impost. The tax from every point of view was not only a mistake, it was a blunder. How injurious was the impost, and how great a detriment it was to all classes of people, I need hardly waste words to show. It bore heavily on the student and the artisan, and on all the professional classes, none of whose text-books would it pay to reproduce in this country, and whose members had thus to submit to a burdensome tax which they could ill afford on the works needed in their studies, or as material aids in their profession. The evil was intensified by their having to pay not only the fifteen per cent. duty but also the importer's and often the retailer's profit on the duty, which in most cases brought up the total impost to twenty and not infrequently to twenty-five per cent. The increased tax bore heavily on public libraries, colleges, and learned institutions, whose appropriations as a rule are limited, and whose expenditure on current additions to their several book collections was thus necessarily contracted by the excess of the obnoxious duty. In the case of sets of books for the reference departments of these public libraries or of books of a technical character, which from their high price were only to be met with in public institutions, the increased tax was a serious disadvantage, as in many instances it put it quite out of the power of the libraries to import them. I could cite from my own experience in connection with the Toronto Public Library a number of expensive works on arts and manufactures which would have been desirable additions to the library, but which the management was precluded from purchasing abroad in consequence of the increased customs impost. Doubtless other libraries, public and private, have suffered loss from a like cause.

Another grievance in connection with this matter unhappily occurs in the recent cancellation by the Government of the privilege of importing books which have been seven years published free of duty. This boon, which it seems was withdrawn in consequence of some irregularities on the part of an importing house in the book trade, but which surely could have been otherwise provided against, was a very helpful one to colleges and public libraries as well as to the general literary student. The fact of granting it is itself an indication on the part of the Government not only of the value of libraries as aids to the country's intellectual life, but of the appreciation of the fact that books were not a desirable commodity to tax. This is virtually conceded in the almost universal practice of other nations in either placing no duty on book importations, or a very nominal duty as well as in the privilege where a duty is imposed of relieving from impost importations of books which have been a few years published.

I trust that the Government may see its way again to make this concession, if it does not at once revert to the five per cent. tariff on books, or better still, to place them on the free list. In taking such a step I am sure that it will meet with general approval, and give material aid in developing the intellectual life of Canada.

JNO. HALLAM.

WE have heretofore been led to believe that ice purified itself. Now we are told that in good marketable ice, taken from where the water is polluted with the sewage of cities, there exists an almost infinite number of living disease germs, and they appear to thrive under the condition of being frozen for an indefinite period. As this information is likely to be—as it should—widely spread, it is safe to predict that next summer will be a lively season for those who sell water-coolers in which the ice is used to cool the water without mixing with it.

PROMINENT CANADIANS.—XI.

ALEXANDER M'LACHLAN: THE BARD OF AMARANTH.

ALEXANDER M'LACHLAN was born in the year 1820, in the village of Johnston, Renfrewshire, Scotland. His father was a mechanic, and his mother was of a good local family. Both possessed a good deal of Scottish caniness and sturdiness of character. The poet was largely self-educated. He was fond of reading, and gained at an early age a goodly acquaintance with history and current literature. For some years he followed tailoring for a livelihood. He took an active interest in the Chartist movement, as it was an emphatic agitation against oppression and wrong. Many of his early efforts in verse were full of sympathy for those who were struggling for more freedom, and were tinged with bitter denunciations of those who were forging new chains for British freemen. In 1840 he emigrated to Canada, and went to work on a farm. In his poem, *The Emigrant*, he graphically and truthfully describes the pleasures and pains, the toils and struggles, of an early settler. In 1861 he published a small volume of his poems, which were appreciated by many of his literary friends, but, on the whole, did not receive the recognition their merit deserved. In 1874 a second and larger edition of his works was given to the public. This issue commanded some attention from many who had never heard of him until this time. The press began to take notice of his poems, and gave many of them a place in the "poets' corner." At this time the poet revisited his native land, and delivered a number of lectures and addresses on Canada and on various literary subjects. These showed him to be a well-read man. On his return to Canada he again went to the plough and to the Muse. His farming was not a success, largely because of the pooriness of the soil, and of the rocky appurtenances thereunto belonging. The writer knows him to be the most genial of men. He has a pawky humour of a sympathetic nature. There is no "dourness" about him, for he is full of human sympathy and of an abiding faith in the future well-being of our race. There come up to me the racy anecdotes, the Scottish and Irish ballads, and shrewd philosophy, which he poured out with great unction and ready memory, as we drove through woods and over country roads together. Of a truth he is not a mere rhymester, but a veritable poet.

The Greek root for the word *poet* means a composer, a maker, a creator. The true poet has a creative individuality, as distinct in its peculiarities and outlines as is each human face. The mere copyist of style, whose modes of utterance and verbal imitation may ape in lame rhymes an antecedent son of the Muse, is no poet any more than is the mechanic who makes a structure from a model he had never planned. His echoes of the great thoughts of the minds which burn with poetic ardour are faint and doomed to die away. To such egotistic versifiers there is not born that native Muse whose glowing apocalypse of song is filled with gems of beauty, which,

On the outstretched finger of all time,
Sparkle forever.

Jingling rhymes may be pleasant to the ear, and smooth measures may command attention, but if a soul has not been breathed into the nostrils of any such creation, it is no child of immortality. Unfortunately nowadays young climbers of Parnassus, or critical literary prigs, too often covet and fall in love with the wordy *nothingnesses* of the transcendental school, so fashionable to-day. The glory of these poetic Bunthornes is to dilute an idea—good enough in itself—until it is lost sight of in a wordy rhyme, or a vapid sentimentalism. It is sickening and maddening to see "the guano mountains of cant and rubbish," or to read the windy and gushing prattle of inane versifiers and would-be poets seeking temporary notoriety in the "poets' corner" of some newspaper, or launching out into all the gay trappings of *bookdom*. Some rhymers vainly imagine if they can rave about "rosy-fingered morn," or "azure skies," or "the thunder's crash and the lurid lightnings' flash," that a divine *afflatus* has in some fortuitous way fallen upon them, and that the gift of poetic prophecy or lyric power has descended upon them, which the world must of necessity applaud and admire, and which will be read with rapturous pleasure by generations yet unborn. There is no doubt a sort of rhythmic music in some nook or cranny of the souls of such, which even in mediocrity is not to be condemned, if kept within reasonable bounds. The contrast between these classes and the true poet is striking when gauged by that best of all tests, namely, the effect their works make upon our affective and emotional natures, however diverse these may be in original construction. The true poet clothes everything he descants upon with pathos, beauty, or sublimity. His natural bent of mind may urge him to seek these in psychical man or in external nature, but he searches and finds. The phenomena of man's inner nature may attract his attention, or he may sing in rapture of the sparkling dewdrop, the beautiful flowers, the rippling brook, the roaring cascade and cataract, the hoary mountains, or the spangled heavens. It matters not if it be the tragic Muse in which is delineated human passion in its deepest earnestness—the comedy full of glee and gladness—the epic, graphic in its graceful measures, or Runic rhymes recording doing and daring in the ages of legend and chivalry—or lyric song, fit for harp and ladies' bower,—all full of inspiration and musical thought.

In the midst of so much that is vapid and trashy in machine-made poetry, it is refreshing to read the simple, direct, and unassuming lays of Alexander McLachlan. He writes in honest phrases of much beauty and deep feeling from the pure love of giving vent to his imaginings. As well attempt to check the morning song of the lark or the murmur of a mountain burn in its pathway to the sea. He has longed after and peered into what Goethe calls "the open secret"

within the range of all, but sought for by the few. It is Nature's mysterious book, the title page of which is scarcely read by the myriads of humanity—the divine idea, which Fichte says is "the profound deep" of which few know the appearance, but is to some extent within the reach of all. McLachlan feels that, and in almost every line of earnestness there is an *aura* of sadness, a fretting for more knowledge of the unseen, and an urgent search for some key to unlock the door of the great unknown. We see this in such sweet fragments as *Mystery* with its "heart-throbs of anguish." The seeker after truth and light wails in half despair:—

Mystery! Mystery!
All is a mystery.
Mountain and valley, woodland and stream,
Man's troubled history,
Man's mortal destiny,
Are but a phase of the soul's troubled dream.

We perceive the same longings and gropings in the dark in *Who Knows?* Take such an extract as the following:—

From deep to deep, from doubt to doubt,
While the night still deeper grows:
Who knows the meaning of this life?
When a voice replied, Who knows?

Shall it always be a mystery?
Are there none to lift the veil?
Knows no one aught of the land we left,
Or the port to which we sail?

Poor shipwrecked mariners driven about
By every wind that blows:
Is there a haven of rest at all?
And a voice replies, Who knows?

O why have we longings infinite,
And affections deep and high;
And glorious dreams of immortal things,
If they are but born to die?

Are they but Will-o'-Wisp's that gleam
Where the deadly night-shade grows?
Do they end in dust and ashes all?
And the voice still cried, Who knows?

The poet must have been under a cloud when drawing such sad pictures and when framing such hypotheses of man and of his destiny. It is cheering to see standing in front of these sombre forebodings, such emphatic convictions as those in the fine monograph, *Man*.

A spark from the Eternal caught
A living, loving thing of thought.
A miracle in me is wrought!

A being that can never die,
More wonderful than earth and sky,
A terror to myself and I.

My spirit's sweep will have no bound,
O, I shall sail the deep profound,
A terror with a glory crowned!

And from this dust and demon free,
All glorified, these eyes shall see
The All in All eternally.

The ballad *Mary White* would not do discredit to Tannahill. There is human experience in—

It couldna be love, but
A nameless delight
Which thrilled through my bosom,
My dear Mary White.

And Oh! do ye e'er think on me,
Mary White?
O, then, does the tear blin' your e'e,
Mary White?

Or hae ye lang wak'd frae
That spell o' delight,
And left me still dreaming,
My dear Mary White?

External nature is, however, our poet's most natural theme. He revels in it, and like the true limner that he is, rejoices in singing its praises and painting its glories. What can be finer than these two stanzas from *May*?—

The cataract's horn
Has awakened the morn.
Her tresses are dripping with dew:
O hush thee, and hark!
'Tis her herald the lark
That's singing afar in the blue,
Its happy heart's rushing,
In strains wildly gushing,
That reach to the revelling earth:
And sinks through the deeps
Of the soul till it leaps
Into raptures far deeper than mirth.

O crown me with flowers,
'Neath the green spreading bowers,
With the gems and the jewels May brings.
In the light of her eyes,
And the depth of her dyes,
We'll smile at the purple of Kings.
We'll t'row off our years,
With their sorrows and tears,
And time will not number the hours
We'll spend in the woods
Where no sorrow intrudes,
With the streams, and the birds, and the flowers.

MONTREAL LETTER.

I have no hesitation in stating that in my estimation his poem *God* stands *par excellence* among McLachlan's productions; indeed, it is equal in grandeur and sublimity to the best efforts of the greatest Anglo-Saxon or Celtic poets. Could we, as Canadians, get rid of the notion that nothing good can come out of Nazareth, and believe that multiform genius can be found in our own country, aspiring deservedly, after fame and immortality, we would perceive beauty in much that we never recognize, because, forsooth, it is a *home production*? A prophet despised in his own country and among his own people is nothing new, and poets of rare merit are likewise often held in low esteem. We are not asked to go into raptures over mediocrity, even if displayed in our next-door neighbour, but it is unpatriotic to neglect and stupidity to fail to appreciate our sons and daughters of song, whom any land might be proud to acknowledge. It is scarcely justice to quote exceptional stanzas, but we cannot refrain from culling the following, to justify our opinion:—

God of the great old solemn woods,
God of the desert solitudes,
And trackless sea:
God of the crowded city vast,
God of the present and the past,
Can man know thee?

God of the blue sky overhead,
Of the green earth on which we tread,
Of time and space:
God of the worlds which Time conceals,
God of the worlds which Death reveals
To all our race.

From out thy wrath the earthquakes leap
And shake the world's foundation deep,
Till Nature groans:
In agony the mountains call,
And ocean bellows throughout all
Her frightened zones.

But when thy smile its glory sheds,
The lilies lift their lovely heads,
And the primrose rare:
And the daisies decked with pearls
Richer than the proudest earls
On their mantles wear.

These thy preachers of the wild-wood,
Keep they not the heart of childhood
Fresh within us still?
Spite of all our life's sad story,
There are gleams of thee and glory
In the daffodil.

And old Nature's heart rejoices,
And the rivers lift their voices,
And the sounding sea:
And the mountains old and hoary
With their diadems of glory,
Shout, Lord, to thee!

Here are simplicity, force, and vigour, in striking contrast to the pruriency, effeminacy, and bestiality of the so-called Latter Day poets, who glory in their shame. They scout as prudish and false modesty any protest against their disgusting naturalism. It is like entering an oasis from the arid desert to read the direct and vivid lines of a clean poet after wading through pages of trashy foulness, or of fetid mental exhalations, which none but impure minds could generate and clothe with verbal expression. These erotic rhapsodists have their admirers and defenders, who turn a deaf ear to the beautiful and soul-stirring lyrics, which find a responsive echo in the great human heart.

It is one of the signs of "a good time coming" that the authors of such emanations are seeking to apologize for their existence, and that these creations of hazy and corrupt mentality are needing an introduction into decent society. Poetic genius is prostituted often to ignoble ends, but when such is the case, it is satisfactory to all well-wishers of society to see it branded as a loveless outcast.

Space will not permit me to give any more extracts from McLachlan's poems. His *Britannia* and *Garibaldi* stir us as would the clarion notes of a bugle call on a battle field. His *John Tamson's Bairns* and *The Lang Heided Laddie* show his quiet humour, versatility, and good-intended sarcasm. His *Balaclava* does not lose by comparison with Macaulay's *Lays of Ancient Rome*, or Aytoun's *Historic Ballads of Scottish Chivalry*.

The poems of our author, written during the last few years, are not as a whole equal to those composed in his earlier life. The same directness, smooth versification, love of man and of his country, with keen analysis and close observation are seen, but they lack in the same intensity the poetic fire of thirty years ago. Some of them border on the prosaic and commonplace. When they were penned the mantle of inspiration was not on the shoulders, nor was the soul touched with the former innate fervour. Now and then a couplet is met with which has the true ring in it, but these are diamonds in a good deal of what is partial dross. These blemishes are common to all poets, especially in the decline of life, and never will detract one iota from these bursts of poetic eloquence so often "singing as they shine" in the firmament of the true, the beautiful, and the good.

Toronto.

DANIEL CLARK, M.D.

Mrs. E. LYNN LINTON, the novelist, and wife of W. J. Linton, the engraver, lives in London, where she is just recovering from a very severe illness. Mrs. Linton is a most indefatigable worker, and only finishes one piece of work to begin another. She is "at home" to her friends in her apartment in Queen Anne's Mansions every Saturday afternoon, and is assisted in pouring out tea by two pretty daughters of Mrs. Alexander author of that charming novel, *The Wooing O't*.

LAST Monday evening a small but respectable audience assembled in an upper chamber to witness the manœuvres of the Archbishop's Guard. It is composed of sturdy young French Canadians, who in tight white breeches, long boots, short black coats, and kepi, looked very picturesque and handsome, if not very formidable. The most interesting work they did was when under the command of Professor Legault—a *maitre d'armes*, I believe, second to none in Canada,—the Guard went through the different movements required in fencing, now using the left hand, now the right. As glittering foil-points came perilously close to our noses, surmising what might be the result of a similar proximity under different circumstances was scarcely pleasant.

After some preliminary fencing bouts among the men, the great attraction of the evening came forward in the person of Madame Jeanne Camerone, *maitresse d'armes Espagnole*, as she styles herself. Such a designation calls up disagreeable visions of female prize fighters, so that it was quite a surprise to find Madame Jeanne a lithe, graceful, modest little creature, clothed in a dress, though short, essentially feminine. During her contest with the Professor she evinced most astounding dexterity. Indeed so easy was each movement, *quarte, tierce, octave*, etc., so eminently decorous the whole performance, that to any one who is happy enough to be afflicted with a little less than the ordinary share of old foggism, such an exercise must commend itself as most beneficial to both men and women. According to Mr. Roland, no other is better calculated to develop and cultivate bodily activity; while another writer tells us that "the use of the foil and the broadsword diffuses ease, elegance, and grace over all the body, and imparts to the look and gesture an appearance of intellectual vigour; it teaches invaluable lessons of patience and self-command, and contributes to discipline the temper."

Far away in the dingiest, busiest, smokiest part of the city, where one can feel her great heart throbbing all day long, only perched high above the multitudinous sea, in the brightest corner of a rambling attic, is the studio of an artist, an artist in the truest sense of the word—William Brymner. This pretty, quaint little nook, standing amidst a hideous mass of public offices, with the seething waves of sordid life beating about, shines as it were, "a good deed in a naughty world."

The poor, smutty inhabitants of the attic look up like surprised cattle as we pass the open doors of their tiny rooms. Our artist's studio stands at the farther end of the gaunt apartment, and is partitioned off from the rest. There are studios and studios: workshops where the most attractive objects are the painter's works, curiosity shops to which every country "from China to Peru" has contributed something, so that we wonder whether after all we are not merely in a modern drawing-room. Mr. Brymner's belongs to the first class, but I assure you, so thoroughly is our attention occupied, so pleasantly are our senses flattered by his pictures that we have no time to deplore the absence of exotic treasures.

Mr. Brymner studied in the French school, and every inch of his work betrays it. We find here a counterpart of the very latest expression of Parisian art, that art which joins with the life and unconventionality of the "Impressionists" the sobriety of an older school. It is very curious and very interesting to mark the result of French ideas sown in an Anglo-Saxon mind. Whereas with the French artist the mere conquering of technical difficulties, the simple expression of new and curious effects, is often in itself an end, with the English one it is more likely to be only a means. Mr. Brymner's style is French, but he has subtly infused a certain something—soul—into his work that the artists with whom he would be ranked with in France not seldom lack. However, I am sure this "manner" is more suitable than any other for the picturing of Nature as she appears to us. The great charm of our scenery is its unconventionality and the most living French art is unconventional. It has taught us to find interest, nay, and even beauty in the roughest scene, the homeliest figure. To treat our wild, wayward country according to the dictates of the English school would be certain death. Ours is not a landscape of great trees, as tufted and prim as funeral plumes; embryo rivers, and velvety fields; but of unfinished aspect, akin to what one finds in a country lad, to whose delineation must be brought quite a peculiar talent.

In "The Swing," perhaps the best of the work Mr. Brymner showed us, is a group of delightfully natural youngsters, two looking on, two "high in the air," and one pushing the swing. As you see, the subject is simple enough, yet I assure you the bedizined mannikins of many a conventional canvas have not for us half the interest that is in these childish figures.

Very delicate and poetical appears a bit of road near the forest of Fontainebleau. On one hand are some feathery trees, and across the deep rutted way fall the sunshine and shadow of early spring.

Mr. Brymner is very fond of painting the light that floods through a window into a room. It is *real* light, you know. He has such a picture in the gallery at Ottawa, but I prefer the "Old Woman at a Loom," in his studio. We now come to some Canadian scenes, one of which is peculiarly admirable. In the foreground stands a half-mown cornfield, with sheaves here; then a great golden wave breaking against purple highlands. If you have not the good fortune to see this particular piece of Mr. Brymner's work, you will doubtless meet other pictures of his, and then you must readily realize what I have tried to show.

The time has come for this Canada of ours to be revealed by other tongues, other pens, and in other language than that of the railway magazine or emigration agent.

Schemes for the city's improvement rain on us thick and fast. Those for enlarging the parks and widening the streets are of course admirable.

The same, unfortunately, cannot be said about the wretched proposal to erect an elevated railway along one of our principal streets.

Pleasant news comes to us from France. Monsieur Fréchet's poem, *La Légende d'un Peuple*, meets with ever-increasing success. Not long ago Monsieur Francisque Sarcey, one of the first critics in Paris, lectured on it, and the leading papers contain critiques of it. Finally, the Academy of Rouen, the second in France, devoted two of its meetings to the study of this Canadian work. It is when we are pronounced "poet" by an Old World tribunal that we are really worthy to bear the name.

LOUIS LLOYD.

THE BALL AND THE STAR.

(AS ONE SPEAKS.)

Do I hold my life in my hand
To make or to mar,
To prize or let fall,
To round to the perfect ball,
To mould to the matchless star?

Here has rolled to my halting feet,
From the nursery stair,
From the children's nest,
A rubber thing that is drest
With a gaudy patchwork air.

Its colours I may not admire;
Bright red and bright green
Are not to my taste,
And their vulgar is not effaced
By the line of yellow between.

Still, 'tis a ball, and that's much,
Made fit to bound,
Made fit to stay
On a table—that is, away
From the edge—or upon the ground,

Even it, a ball, will fall,
That's nought of a fault,
As I see, in the ball,
But in the putter—in all
That becomes a ball, to vault,

To roll and rebound, how full,
How round it must be!
How smooth, without trace
Of ragged and jagged rough on its face,
To rebound so swiftly, so perfectly.

It does its work well, no doubt;
Ah! yes, but then
It is well made,
Of its work not a whit afraid,
Though only fashioned by men.

Only fashioned by men, I think—
What do I know?
What does it matter?
Upstairs, a more divine clatter,
Hiding, hunting, the children go.

The truant toy has been missed;
With ecstasy—
Mothers know how—
A child, with an innocent brow,
And eyes that will brim with glee,

Will gather to him the ball;
The vulgar yellow,
The glaring green,
Will cosily, safely lie between
The pinky fists of the little fellow.

"Wanted," the ball is. Has its place.
The little hands
Are quick and kind,
And the little eyes are seldom blind,
'Tis a little child who understands

That the ball has rolled and rolled and rolled
Far from its home,
From the nursery stair,
Far from the innocent upper air—
Even a rubber thing will roam.

But does it suffer in roaming? Not it.
It will return
Just as it came,
Not a whit broken, marred or lame;
The ball, you see, has nothing to learn,

Nothing to spend and nothing to save,
Nothing to give,
Except some day—
Its round and beautiful life away,
How long ere that be? Might it not live
Forever with care on a shelf somewhere,
Where pins are not,
And needles gay,
For ever and ever are out of the way?—
What was the other wandering thought?

Oh! here, this morning on my sleeve,
Appeared a star,
With a wonderful law
In its wonderful points, with not a flaw
In its beauty although it fell so far.

It breathed for a moment, then died.
While I stood at the door
And counted its rays
It died at the strength of my gaze,
From a snow-star, so much and no more.

Perfect the ball and the star,
Each in its day,
Each in its end.
I shall never mend! I shall never mend!
I, imperfect, will go away.

Do I hold my life in my hand,
To make or to mar,
To prize or let fall,
To round to the matchless ball,
To mould to the radiant star?

SERANUS.

READINGS FROM CURRENT LITERATURE.

LOSS OF SPEED IN PLANETS AND COMETS.

Is the motion of planetary bodies perpetual? At first, everything seems to show that it is. The earth with its mass of three thousand trillion tons turns with a speed which enables a student to go bare-headed a good many miles without catching cold in the act of saluting a professor, for a long time defied all attempts to detect in it loss of speed; but with the friction of the tides continually at work such loss must take place, and now it is pretty certain from the calculations of Adams, the astronomer, that the earth loses about an hour in 16,000 years, and is coming to rest, though it must be admitted rather leisurely. So, also, the hurrying up of the comets as they go round the sun is possibly accounted for by a retarding action in space which makes it necessary for them to try and make up, as it were, for lost time; and in fact the general arguments in the present day are in favour of what Sir Isaac Newton believed—that the motions of all bodies in space are suffering retardation, and that their velocity is becoming less and will ultimately cease.—*Nature*.

TEA-DRINKING AND NERVOUS DISORDERS.

TEA has a powerful action on the nervous system of some individuals. Dr. Bullard, of Boston, believes that it may produce a chronic poisoning of the nervous centres, shown in increased excitability, due partly to direct action of the alkaloid on the nervous matter, and also indirectly by the production of gastric derangement. Taken, therefore, too frequently, even in moderate doses, it places the nervous system in a condition of greater vulnerability to slight external influences, and favours the development of functional neuroses, or helps to render them permanent. Whilst there is no evidence to show that tea causes organic changes in the nervous tissues, yet, if such exist, tea may readily aggravate some of the symptoms. Tea may act as an important factor in the causation of neuralgia, hysteria, and allied affections. When taken constantly in large doses, dyspepsia usually supervenes before irreparable harm is done to the nervous system. In hemicrania, and possibly some other functional neuroses, there is probably a craving for some stimulant, and tea is better than other equally accessible articles, and so it happens that many sufferers from megrim are great tea-drinkers.—*Lancet*.

WORTH THEIR WEIGHT IN GOLD.

It is no unusual thing to see small volumes that you can hide almost in a vest pocket go for from \$20 to \$80. Some books, if they are rare enough, of the *incunabula* and black-letter kind, will bring hundreds of dollars. The first edition of one of Longfellow's books, *The Coplas de Manrique*, thin and dingy though it be, brings almost always near fifteen or twenty times its original price. Tennyson's first thin volume, containing also his brother's poems, which must have been published for not more than \$1.50, I saw sold the other day for only a trifle short of \$40. "First editions" are especially stimulative to prices, as there are so many collectors who pride themselves on their possessions in this line. The editions, however,

must be of books and authors themselves highly esteemed. Their value rests on the fact that, having long been out of print, they are positively unprocurable, except by the rare accident which the book auction occasionally affords. An uncut copy of a first edition or book has extra value, for it bears its own evidence that no book-binder has cut down the margin. It is surprising to see how dingy and apparently worthless some of the rare books are that bring high prices. If you do not know the special charm that is bestowed on the air to the initiated by one of these suspicious volumes, of course you cannot rate it highly. You would give more for a gilt-edged modern book that has just preceded it, and was sold for twenty-five cents. But now the coveted prize is announced, and lo! it goes up to perhaps \$85 or \$100. You must be born a book-fancier to know wherein that value lies. Paper and print and description are powerless to communicate the information.—*Cosmopolitan*.

OUR LIBRARY TABLE.

THE ART OF LIVING. By Samuel Smiles. Boston: D. Lothrop Company.

This is one of the publishers' "Spare Minute Series," and consists of short extracts from the writings of Samuel Smiles, the well-known author of *Self-Help*, *Thrift*, *Character*, and many other popular works. The selections have been very carefully and judiciously made by the editor, Carrie Adelaide Cooke, who has brought within the compass of a handy volume a large collection of maxims, reflections, warnings, suggestions, bits of history, biography, and criticism, choice thoughts on conduct, duty, character, the business of life and how to make life happy and successful. "To live happy," he says, "the exercise of no small degree of art is required. Like poetry and painting the art of living comes chiefly by nature, but all can cultivate and develop it. It can be fostered by parents and teachers, and perfected by self-culture; without intelligence it cannot exist. . . . Happiness consists in little pleasures scattered along the common path of life. It finds delight in the performance of common duties faithfully and honourably fulfilled." It is a book to pick up in spare moments and open at any page.

THE INDIAN'S SIDE OF THE INDIAN QUESTION. By William Barrows, D.D. Boston: D. Lothrop Company.

The author of this little book believes that the Indians can be made self-sustaining, self-reliant, useful citizens. The failure of the United States Indian Policy has not been from the want of fair legislation, nor from the qualities of the race which the legislation was intended to benefit, but from the circumstance that "the ends sought by the law have not been desired in those sections of the country where the law must be administered and by the people who must administer it." He favours the Dawes Bill, and hopes for much good from its operation. "It embodies a discovery which has cost the expensive and sad experiments of two centuries, that the Indian must be made and treated as an American citizen." But the law cannot be successful without the watchful and persistent co-operation of the people. "In the regions more intimately affected by the Indian question there is need of introducing a civil, social, and moral constabulary—a picket-line of principles and of sentiments which will constrain a superior neighbour to be a good one to an inferior neighbour." The author's review of the whole history of Indian management shows that the Indian's white neighbour is not a friendly neighbour; that "more people than is generally supposed are willing that the Indian should perish utterly," and that, in the minds of very many who do not give it utterance, the conviction is unshaken that "the good Indian is the dead Indian." Therefore, to make any law for the amelioration of the Indian's condition effective, the frontiersmen must be kept a check. "Whenever a tribe adopts the Dawes Bill and resolves itself into a community of incipient American citizens, Indian friends should be ready at once to surround those Indians with a social police, and to throw over their new homes and hopes a net-work of protective influences fully up to the intent and tone of the bill." We have an Indian question in Canada, and this little book is worthy of perusal by thoughtful Canadians.

A MEMOIR OF FLEEMING JENKIN. By Robert Louis Stevenson. New York: Charles Scribner's Sons. Toronto: Standard Publishing Company.

This memoir is written with so much of Mr. Stevenson's *verve* and sparkle and clear-cut characterization that it has to a very great extent the peculiar charm which makes this author's novels so attractive. Since great poets are invariably excellent prose writers, it seems quite natural that a good novelist should be a good writer of biography. There is certainly something in this story of Fleeming Jenkin one does not frequently find in biographies. The hero's family history for several generations is briefly and skilfully sketched; and heredity to some extent, but not altogether, accounts for the powers, special aptitudes, and personal peculiarities of character he displayed. His parents were as different from each other in appearance, character, and disposition as could well be conceived. "The Kentish-Welsh family, facile, extravagant, generous to a fault, and far from brilliant, had given the father an extreme example of its humbler virtues. On the other side, the wild, cruel, proud, and somewhat black-guard Scotch Campbell Jacksons had put forth, in the person of the mother, all its force and courage." Charles Jenkin, the father, was a captain in the Navy, and "one of the finest creatures breathing; loyalty, devotion, simple natural piety, boyish cheerfulness, tender and manly sentiment, in the old sailor-fashion, were in him inherent and inextinguishable

either by age, suffering, or injustice." He was not, sailor-like, rough, impetuous, boisterous, but had many of the fine, gentle, chivalric qualities of Colonel Newcombe. The mother was Henrietta Camilla Jackson, the daughter of a West Indian magnate, Robert Jackson, Custos Rotulorum of Kingston, Jamaica, and granddaughter of a Greenock merchant, who had "pride enough himself, and taught enough pride to his family, for any station or descent in Christendom." Mrs. Jenkin was a woman of parts and courage. She was not beautiful, but had the art of seeming so. She drew with unusual skill. Her musical accomplishments were "something beyond the talent of an amateur." "Her talents, however, were not so remarkable as her fortitude and strength of will." She had no aptitude for literature, but when, compelled by necessity she wrote novels with a fair measure of success. She wrote them for money, and they were popular enough to bring her money. When past middle life she lost her voice. She immediately set herself to learn the piano, and soon "attained such proficiency that her collaboration in chamber music was courted by professionals." When quite an old woman she began the study of Hebrew. "Kind as she was to her son, she was scarce the woman to adorn a home; loving as she did to shine; careless as she was of domestic, studious of public graces. She probably rejoiced to see her boy grow up somewhat of the image of herself, generous, excessive, enthusiastic, external; catching at ideas, brandishing them when caught; fiery for the right, but always fiery; ready at fifteen to correct a consul, ready at fifty to explain his own art to any artist." While Fleeming was yet a child the emancipation of the slaves in the West Indies reduced the family's income to the mere half-pay of a captain in the navy. Residence on the Continent became necessary from reasons of economy and for the prosecution of the son's education. He studied at Frankfort-on-the-Main, in Paris, where he witnessed many scenes in the Revolution of 1848, and in Italy, where he also saw some political disturbances, and where he obtained his degree of Master of Arts from the University of Genoa. Returning to England in 1853 with a good but not a thorough education, and with a strong taste for art and for mechanics, he apprenticed himself to a Manchester house to learn mechanical engineering. To him no work was without interest. He did not feel the drudgery of the shops. Any thing done well delighted and inspired him; and, on the other hand, "a nail ill-driven, a joint ill-fitted, a tracing clumsily done, any thing to which a man had set his hand and not set it aptly, moved him to shame and anger." He felt an inexhaustible interest in the machinery among which he laboured; "in which iron, water, and fire are made to serve as slaves, now with a tread more powerful than an elephant's, and now with a touch more precise and dainty than a pianist's. To him the struggle of the engineer against brute forces and with inert allies was nobly poetic." After, when engaged in what was for a time his chief occupation, marine telegraphy—laying ocean cables—he wrote to his wife, "I do like this bloodless, painless combat with wood and iron, forcing the stubborn rascals to do my will, licking the clumsy cubs into an active shape, seeing the child of to-day's thought working to-morrow in full vigour at his appointed task." Ultimately he was elected to the chair of Engineering in the University of Edinburgh, a position which he held until his death, a few years ago, in the fifty-third year of his age. We have not space to dwell on his intellectual qualities, his scientific attainments, his literary labours, or his personal characteristics. The memoir is his portrait. Every page adds an improving touch to the picture. For ten years Mr. Stevenson was Professor Jenkin's intimate friend. He was a student of his class at Edinburgh, and in reading about the eminent engineer and scientist we incidentally learn much about the popular novelist which gives additional interest to an uncommonly interesting biography.

Queries for February has for frontispiece an engraving of the "Two Great Pyramids at the Time of the Inundation." The opening article is a sketch of Frances E. Willard, by Elizabeth Wheeler Andrew. The number contains many choice selections on a multitude of subjects from authors ancient and modern.

THE *Overland Monthly* for February contains an article by Hon. Mr. Justice Gray, of British Columbia, on *Commercial Union*, which will be of special interest to Canadians. Judge Gray's views are strongly adverse to *Commercial Union*. The poetry, fiction, and descriptive articles are quite up to the usual standard of the magazine.

THE *Presbyterian Year-Book* for the Dominion of Canada and Newfoundland, edited by Rev. George Simpson, and published by the Presbyterian Printing and Publishing Company (C. Blackett Robinson), Toronto, has just appeared. It is neatly printed and contains a large amount of useful information, carefully compiled and conveniently arranged, respecting the Presbyterian Church in Canada and Newfoundland.

THE Trinity College paper has dropped its old name *Rouge et Noir*, and now appears with the title *Trinity University Review*. In no other respect is there any noticeable change. The old name "was for obvious reasons a perpetual obstacle in getting new advertisements." We trust that under the new name the paper will prove as successful from a business point of view as it is excellent in other respects.

Outing for February has *A Bout with Broad Swords*, by Eugene van Schaick; *A Cruise of the Rebie*, by Thomas Dean; *A Wallaby Drive in Australia*, by Allen Irwin; *Big Game Hunting in the West*, by General Marcy; *Around the World on a Bicycle*, by Thomas Stevens; *Yellow Fever on Shipboard*, by Captain Coffin; *Seining at Midnight*, by Charles E. Clay; *The Romance of a Dead-Letter*, by Frank D. Sherman, and *Buffalo Hunting on the Texas Plains*, by G. O. Shields. Of these, more than half the number are illustrated.

THE *English Illustrated Magazine* for February has for frontispiece an engraving by R. Taylor from Rembrandt's picture, "Old Lady," in the National Gallery. *The Mediation of Ralph Hardelot*, by Professor Minto, is continued, and Mrs. Molesworth's story, *That Girl in Black*, is concluded. Benjamin Scott has a paper on *The Weasel and His Family*, the illustrations for which are drawn by Bryan Hook. Harrison Weir has an interesting paper on *Fowls*, with a number of illustrations from drawings by himself. The pen and pencil sketches of *Coaching Days and Coaching Ways* are still continued.

SPECIAL journals are multiplying in Canada, and there is now scarcely any profession, craft, or business of importance without an organ devoted to its interests. The latest of these is the *Canadian Architect and Builder*, a journal which is to be published every month in the interest of architects, civil and sanitary engineers, plumbers, decorators, builders, contractors, and manufacturers of, and dealers in, building machinery and appliances. It is a large sixteen-page paper, well-edited, well-illustrated, and published by C. H. Mortimer, 31 King Street W., Toronto. A very useful feature of the first number is a series of diagrams for cheap but commodious and picturesque cottages.

THE *Andover Review* presents as usual a varied table of contents. The discussion of Church Union is continued by Rev. William Frederic Faber, who contributes a vigorous paper entitled, *Why have we a Church at all?* Rev. Dr. Langdon writes on *The Labour Problem*, arguing that the antagonisms of classes, of capital and labour, etc., should be defined vertically, not horizontally, that is, not between the poor and the rich, but between the honest and dishonest, the faithful and the wasteful. Professor Huff contributes an elaborate study of Goethe's *Iphigenie auf Tauris*, in which the Christian element in the character of the heroine is analyzed. An exposition of the Parable of the Lost Sheep by Rev. J. W. Ballantine and a sketch of the public life of Tholuck at Halle, *The History of the Vulgate* in France, from the French of Samuel Berger, by Professor Thayer, a paper on *The Cosmogony of Genesis*, by Professor James D. Dana, are also important contributions.

THE *Forum* for February completes the fourth volume of this magazine. It deals largely with subjects of practical public interest. Some of the political issues of the coming presidential campaign and other important public questions are discussed by competent writers. In *The Government and the Telegraph*, Senator S. M. Collum presents a strong argument in favour of a telegraph system controlled by the Government. In *How Protection Protects*, Hon. William D. Kelley sets forth a statement of the Protectionists' position which will probably be adopted as the platform of the opponents of Tariff Reform in the presidential campaign. *The Torrid Zone of our Politics*, by Murad Halstead, deals with the negro vote in the South and the attitude of the Southern Democrats. Rev. Dr. C. A. Bartol contributes a thoughtful article on *Bribery and its Near Relatives*, in which he shows that some of the methods adopted by moral reformers for the suppression of vice are in themselves evil and indefensible. *My Religious Experience* is the explanation by Monsignor T. S. Preston of his transition from the Protestantism in which he was bred to Roman Catholicism. In *The Cause of Irish Discontent* Mr. Julian Sturgis endeavours to show that the cause of Irish discontent lies deeper than in mere dissatisfaction with the landlord system. *What Shall the Schools Teach*, by Prof. W. T. Harris; *Books that have Helped Me*, by Robert C. Pitman; *The Mechanism of the Singing Voice*, by Dr. Austin Flint; *The Sky*, by Prof. Tyndall, and *Impediments to our Domestic Commerce* are the remaining articles of the number.

WESTERN CANADA LOAN AND SAVINGS COMPANY. — The report submitted at the twenty-fifth annual meeting, held on Wednesday, the 1st inst., is a clear and concise statement of the operations of the company during the past year. The net profits for the year amounted to \$153,782, which, after payment of two half-yearly dividends at the rate of ten per cent. per annum, leaves a balance of \$20,583 carried to the contingent fund. We also notice that the amount loaned on mortgage security was \$1,105,339. Of the amounts paid back, aggregating \$1,339,256, Manitoba furnished \$123,969, the balance coming from Ontario. The repayment of so large an amount proves that these loans are expended on the farms with beneficial effect. Those interested will read the report with pleasure, and the reputation of Mr. Walter S. Lee, who now holds the position of managing-director, will be fully sustained. The debentures and deposits amount altogether to nearly four millions of dollars, showing that the company's credit is high both in Great Britain and Canada.

NORTH AMERICAN LIFE ASSURANCE COMPANY. — The annual report of this company will be found in another column. The North American has not been a great many years in existence, but it has already attained a volume of business that must be gratifying alike to the management, the guarantors and the policyholders. With so many long-established and powerful competitors in the field, it could only have been by very active and energetic management that so large an amount of new and desirable business was obtained during a period of financial depression. A very large amount was added during the year to the company's assets, and the reserve fund now exceeds \$400,000. Great care has been taken in the investment of the assets, all being in Canada and throughout the Provinces where the company's business is most largely carried on; and notwithstanding the depression, the interest on these investments has been wonderfully well paid. With the able management which has distinguished this company from the first, active and energetic officials and agents, and that careful medical scrutiny of the risks, to which no doubt the light percentage of death claims must be to a great extent attributed, the North American will no doubt continue to merit increased public confidence.

WESTERN CANADA LOAN AND SAVINGS COMPANY.

The twenty-fifth Annual Meeting of this Company took place yesterday at the Company's Offices, No. 70 Church Street, Toronto, the President in the chair. A large number of Shareholders were present. The following financial report was read and adopted:—

The Directors have much pleasure in submitting to the Shareholders the Twenty-Fifth Annual Report of the Company's affairs.

The financial results of the year's business show that the profits, after deducting all charges, amount to \$153,782.42, out of which have been paid two half-yearly dividends at the rate of ten per cent. per annum, amounting, together with the income tax thereon, to \$133,199.40. The balance remaining, \$20,583.02, has been carried to the Contingent Funds.

The amount placed with the Company by Investors, on Deposit and in Debentures, continues to increase—the Deposits now being \$1,292,807, and Debentures \$2,641,002; or a total of \$3,933,809, as against \$3,784,672 last year.

The amount of money loaned on Mortgage security during the year is \$1,105,339.02; and there has been paid back by borrowers \$1,339,256.74, viz., in Manitoba, \$123,969.59, and in Ontario, \$1,215,287.15.

The increasing volume of the Company's business rendered it necessary, during the past year, to further increase the Capital Stock, in order that the limit of the Company's borrowing powers, in proportion to their Capital, as prescribed by law, should not be exceeded.

The Directors therefore issued 10,000 new shares of Capital Stock, at a premium equal to the existing Reserve Fund, and upon which twenty per cent. was called in. The whole issue was taken up, and the premium carried to the Reserve Fund.

Since the last Annual Meeting the Board has lost by death one of its oldest members, the late Mr. Samuel Platt, who for about twenty years has been a valued and efficient director. The vacancy occasioned by Mr. Platt's death has been filled by the election of the Manager, Mr. Walter S. Lee, to be a member of the Board.

It having become necessary to make certain alterations in the Company's by-laws, in order to bring them into conformity with the Amendments to the Act of Incorporation, they have been carefully revised by the Board, and are now submitted to the Shareholders for their approval and confirmation.

The Balance Sheet and Profit and Loss Account, together with the Auditors' Report are submitted herewith.

G. W. ALLAN, *President.*

STATEMENT OF LIABILITIES AND ASSETS

OF THE WESTERN CANADA LOAN AND SAVINGS COMPANY, 31ST DEC., 1887.

LIABILITIES.		
TO SHAREHOLDERS.		
Capital stock	\$1,400,000 00	
Reserve Fund	700,000 00	
Contingent and Guarantee Fund	101,252 09	
Dividend, payable 8th January, 1888	66,157 01	\$2,267,409 10
TO THE PUBLIC.		
Deposits and interest	\$1,292,807 58	
Debentures and interest	2,641,002 16	3,933,809 74
Sundry accounts		853 22
		\$6,202,072 06
ASSETS.		
Loans, secured by mortgages	\$5,907,995 23	
Office premises	19,895 54	
Cash in office	240 61	
Cash in banks	244,044 00	
Cash in bankers' hands in Great Britain	29,426 92	
Sundry accounts	469 76	
		\$6,202,072 06
PROFIT AND LOSS.		
Cost of management, including salaries, rent, inspection, valuation, office expenses, branch office, etc.	\$37,942 29	
Directors' compensation	3,690 00	
Dividends and tax thereon	133,199 40	
Interest on deposits	50,110 90	
Interest on debentures	121,610 90	
Agents' commissions on loans and debentures	7,433 69	
Carried to Contingent and Guarantee accounts	20,583 02	
	\$374,570 20	
Interest on mortgages, etc	\$374,570 20	
		\$374,570 20

JANUARY 30th, 1888.

WALTER S. LEE,
Managing Director.

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

GENTLEMEN,—We beg to report that we have made a thorough examination of the books of the Western Canada Loan and Savings Company for the year ending 31st December, 1887, and have pleasure in certifying that the above Statements of Assets and Liabilities and Profit and Loss are correct, and show the true position of the Company's affairs.

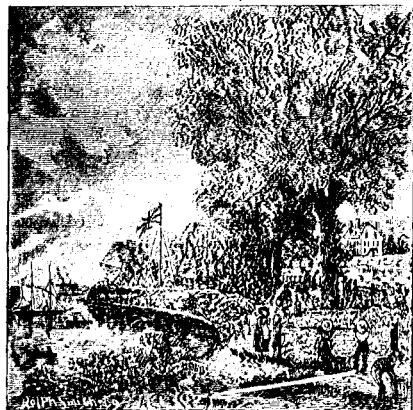
Every mortgage and debenture or other security, with the exception of those of the Manitoba Branch, which have been inspected by a special officer, have been compared with the books of the Company. They have been proved to be correct and to correspond with the totals, as set forth in the schedules and ledgers. The bank balances have been proved, and we certify to their correctness.

W. R. HARRIS,
FRED. J. MENET, } *Auditors.*

A ballot was held for the election of Directors, and the retiring members of the Board were re-elected, viz.:—The Hon. G. W. Allan, Sir David Macpherson, K.C.M.G., and Thomas H. Lee. These gentlemen and Messrs. George Gooderham, George W. Lewis, Alfred Gooderham, with Walter S. Lee as Managing Director, form the Board of Management.

At a subsequent meeting of the Board the Hon. George W. Allan and Mr. George Gooderham were re-elected President and Vice-President respectively.

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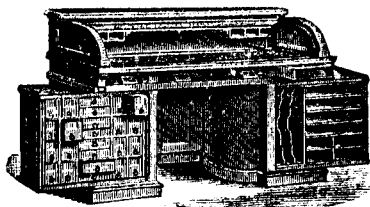
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Contents for February, 1888.

The Washington Number.

Portrait of Washington (by Stuart). Frontispiece.

George Washington. Illustrated. Mrs. Martha J. Lamb.

Unpublished Washington Letters. (Twenty-five.) Hon. William Henry Smith.

Washington as an Angler. George H. Moore, LL.D.

The Stars in Our Flag. Illustrated. Major-General Schuyler Hamilton.

A Memory of the Revolution. E. W. B. Canning.

Truth in Legal Investigation; The True Genesis of a Great Reform. Hon. Charles J. McCurdy and Hon. David Dudley Field.

Private Washington Letters. To Lund Washington, at Mount Vernon, in 1775; and to George Mason, Esq., at Gunston Hall, in 1779. Dr. Thomas Addis Emmet.

Address to Washington by the Hebrew Congregation, Newport, Rhode Island, in 1790.

President Washington's Servants in New York.

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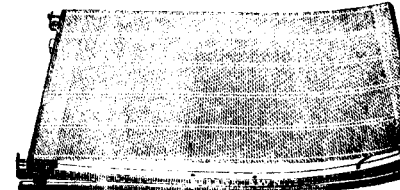
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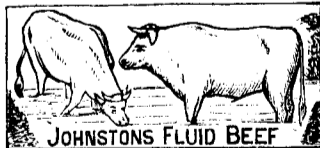
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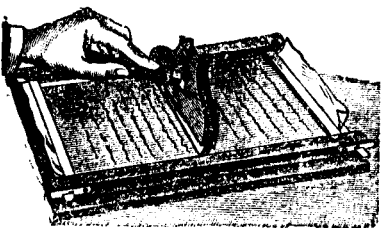
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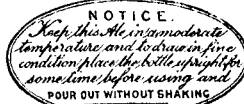
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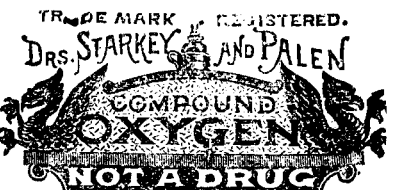
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