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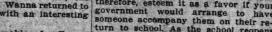
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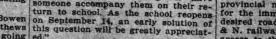
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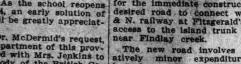
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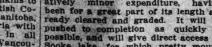
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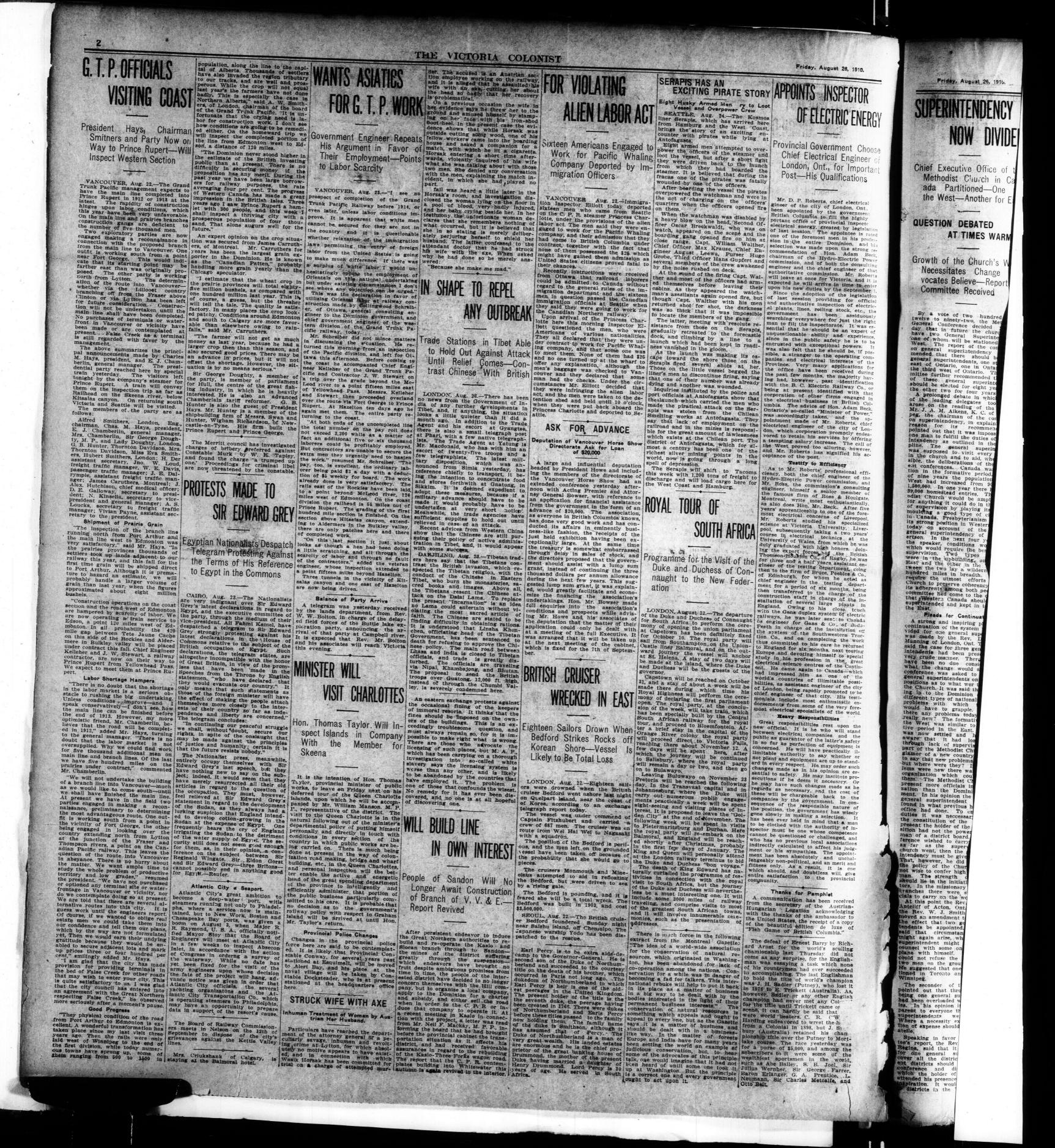


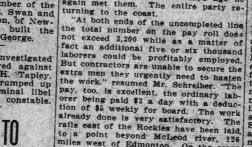


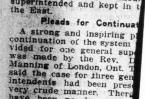




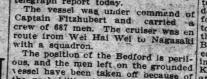


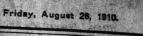














incial Government Choose lief Electrical Engineer of ndon, Ont., for Important st-His Qualifications

chief electrica city of London, Ont. ated by the governmer umbia to fill the highly fice of provincial energy, created by legislat ion. The appointee is rated foremost men in his profes-entire Dominion, and his as made upon the strong re-ion of Hon. Adam Beck, of the Hydro-Electric Power on, and of both the consulting and the chief engineer of that tive commission. Mr. Roberts at once for Victoria, and it is he will arrive in time to the he will arrive in time to er new duties by the Septembe he adoption of the legislat on providing for of ive inspection of elec officia nes, rolling stock, etc., the t has been assiduously everywhere for just the righ the inspectorate. It was es le ability and experience, public safety he is to b expert o with exceptional powers. I felt that he should be, if pos inger to the operating c electrical interests of Very many applic aw months, the majority hav-aw months, the majority hav-nowever, past identification 3. C. Electric Railway Co., or present identified with that of other firms engaged in cal business in British Col-ne advice of Hon. Adam Beck, o-called "Minister of Power" called "Minister of F ngly taken, and the ap-nade of Mr. Roberts, chief gineer of the city of Lon-The call o has signified his a

estify to Efficiency tic Power commission, and he commission's consulting mself a senior member of firm of Ross & Houlgate is firm of Ross & Houlgate, write most enthusiastically, bes Hon. Mr. Beck. After five renticeship to one of the fore-tirical concerns of Liverpool, rts studied his specialized Victoria University. Liver-equently taking a two years' electrical technics at the of Wales, from which he was and a haif years assistant en-the testing department, going a firm of Bruce. Peebles & Co., rgh, for whom he acted as neer in the testing depart-a period of six months, being sferred to the charge of the of several large plants in Owing to his close teuch and other system of clouring to for Gase & Co. was later sent to Canad. or Gans & Co., of Buda f the Southwe on completing o his care he returned months, next touring ing himself to special again to Can

him as one es of illimitat eing rapidly promoted to be er of that city. His testi-lude most enthusiastic en-from some of the very fore-cal specialists of the world. y Responsibilities onsibilities rest upon the It is he who will stand It is he who will stand irical companies and the trantor of the latter's safety perfection of equipment is He will have practically il-thority to say whether or lequipment are up to stand-respect. He may order such eas in his opinion are es-fety. He may institute pro-he deem it necessary. Or such changes made as he recessary, and the cost of chargeable back to the the government. In con-the government, In con-the government, In con-the feeponsible nature of the government has wisely in making a selection. It he held in mind that a man with the authority of in-be one whose competence estioned or challenged, and previous local associations culated to affect his judg-sympathies. The appoint-n absolutely and unchal-political, and an merit and As a result, it is one and dubtless will, give

SUPERINTENDENCY NOW DIVIDED

Chief Executive Office of the the Church bind Meth Methodist Clurch in Can- dists the Pac

Friday, August 26, 1916.

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TWO HUNDRED

ears That Large Crew of Fire

THE VICTORIA COLONIST

NOT HEARD FROM



Real Nappa Kid Gloves Per Pair



\$1.50, \$1.25 and\$1.00 We have just received the "Radio" Dress Shields, no stitching or pins required. 75¢ Kleinert's Hose Supporters, "Shuron" clasps, pink, sky, black and white, 50c and ... 25¢

Full Selection of Ladies' and Children's Hygeian Waists Always in Stock



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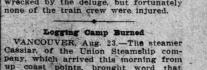
TheORIGINAL and ONLY GENUINE

ks for Pamphlet

cation has been received retary of the Austrian-Legation acknowledging iks of the ambassador to ates, the receipt of a copy ful edition de luxe of of British Columbia."

di British Columbia." f Ernest Barry by Rich-the world's scuiling ast Thursday did not urprise, for the English-urprise, for the English-ne had ever succeeded ns. The last Englishman tie of world's champion ler (Putney), who loast it Trickett (Australia). As, er or any other English never met any Col-till Trickett came or hardly be said that eaters. C. R. ("W yored to wrest the h al in 1898, but J. Si B) retained his cham wer the Putney to Mori-he race yesterday was \$5,000, and among the it were some of the rismen in the world, aliey, S. E. Joel, Sir , G. A. Prentice, La Charles Metcalle, and

Acts like a charm in



The Colonist.

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year those, who could be exhibitors if prevented by the exercise of ordinary they wish, and those, who could attend if they choose, will unite in an effort to make the exhibition and horse show the greatest success in the history of the association.
It is said that the Chinese are declaring an extensive boycott on goods from the United Etates. As this is not a step on the part of the governiment but only one taken by individuals, we do not see what can be done about it.
J. Poyntz Spencer, fifth Earl Spencer, died in London on the 13th inst. Lord Rosebery described him as "Bayardsan sans peur et sans reproche." He is one of the last of the isone of the last of the context who can be done the isone of the last of the context who can be done to the wheel house and went to be d.
It is said that the Chinese are declaring an extensive boycott on goods from the United Etates. As this is not a step on the part of the governiment but only one taken by individuals, we do not see what can be done about it.
The proceedings against the proprietor and editure in contempt of court is now underway in the bar of the yease of the court of the vestel is now underway in the other of the state is not with the mur-

nere in the hold.

SLEEP ENDS IN DEATH

he volunteer movement then in its about to leave Europe after publis

A state of the state



real, Chicago or any Eastern Same quality, same sizesame mattress-delivered in your home at Eastern prices." It's the greatest mattress value of the day. Try-one. We have sizes to fit all beds, priced in proportion. The full size sells at-



Eastern **Prices** on the "Ostermoor"

THE VICTORIA COLONIST

You get Eastern Prices on these Ostermoor Mattresses. We sell the Ostermoor Mattress at the same price as is charged in New York. Mont-







Friday, August 26, 1910.

in the vicinity of Medford and Ash-land, Oregon, the fires are less men-acing only because there is no wind. In both these places all the finen ob-tainable have been drafted into service to back fire and trench. The fires in southern Oregon, in many of incendiary origin This has

cases, are of incendiary origin. This has been a matter of general gossip in

"Bayardsan, sans peur et sans re-proche." He is one of the last of the der of his wife will be watched with a great Whig peers, and when this is said the scroll of history seems to United States Crippen would have been roll back and the events of centur- tried and found guilty by the newsies seem laid before us. The great papers long ago. It would not follow. William Gillis While Camping on Na-naime Waterfront Rolls Over Bank and Is Drowned. Whig peers played a part in the de- that he would ever be punished for pment of popular government in the crime with which he is charged. England surpassed by none. They stood for the monarchy, but they held

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Be Filled Here

tantly. No hope of rain is yet given by the No hope of rain is yet given by the United States weather bureau in this city, the prediction of the district fore-caster for tonight and tomorrow being fair weather throughout Oregon, Wash-ington and Idaho.

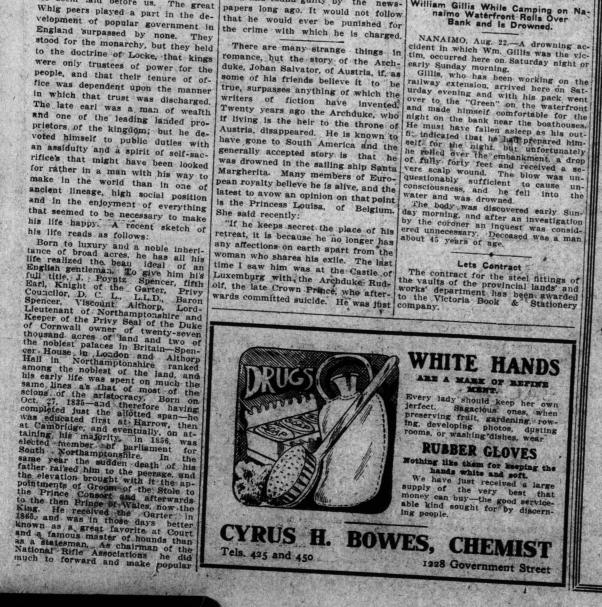
Death Roll Increasing

Ington and Haho.
Death Roll Increasing
SPOKANE, Aug. 22.—Specials to the forest fire zone accentuate the horizes of the scene and state that fatalities are hourly increasing.
A special to the Spokesman-Review for St. Joe, fidaho, says six unindentified bodies of a fire pairol gaing of as men have been found between Elk Frairie and Avery. The other twenty men are missing, and probably will come are missing, and probably will be wind is blowing hard, and the fire is stating rapidly and immense cinders by a point six miles from St. Joe. The whole country north of St. Joe the wind is blowing hard, and the fire is stating rapidly and immense cinders by a southerly route over the divide and on Nature creek is ablace. A number of homesteaders, inable to make their way put over the divide and on Nature creek is ablace. A number of homesteaders, inable to make their way put over the divide and on Nature creek is ablace. A number of homesteaders, what he to St. Joe to aid the traver the divide and on Nature creek is ablace. A number of homesteaders, inable to make their way put over the divide and on Nature creek is ablace. A number of homesteaders, what is to constry north of St. Joe to aid the traver the divide and on Nature creek is ablace. A number of homesteaders, what he whole country north of st. Joe to aid the traver the divide and on Nature creek is ablace. A number of homesteaders, where some of the women and children that two reserve the divide and on the traver. The whole country north of st. Joe to aid the traver the divide and on the state the traver and the second the second the second the traver and the second the traver and the second the traver and the second the secon

The for his life. From the Trout creek region, eight miles east of here, two travelers who had a remarkable escape from death artived this morning. For two days under water except when they were compelled to breathe. Fire was raging on both sides of the creek. The hos-pital at St. Joe is filled with refugees, some of whom are suffering from in-juries and burns. There are between 16 and 100 refugees at St. Joe already. Montana Towns Threatened Montana Towns Threatened

LENA, Aug. 22-Gold, Mont., sevthin miles from here is entirely surround-dr by a heavy forest fire that is hourly ncreasing in intensity. Wildburn, just up wer the mountain from Gold, is also wa hreatened, and the inhabitants are per taving the place. The timber around mo







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Mrs. Palmer is well known in Fernie and at Coal Creek, where she resided before going to Kragg to enter the ho-tel business: She has been separated from her husband for several years and he is said to be residing in Na-naimo. A young son works in the Coal Creek mines and a married daughter also lives in the Boundary district. Heller is said to be slightly dement-ed and it is thought that he visited the barroom Saturday evening with the intention of wrecking vengance upon Rawson and made a mistake and well known in Fern upon Rawson and made a mistake and killed Palmer.

COUNSEL OF DESPAIR

Girl Supposed to Have Drowned Her-self in Fraser Because Her Lover Proved Recreant.

NEW WESTMINSTER, Aug. 22.— Unable to bear the experience of see-ing her former lover marry another, Miss Esther Johnson, of Annacis Is-land, is believed by the police to have committed suicide by throwing her-self. In the Fraser river on Wednes-day evening last. She disappeared at that time and all efforts to find any trace of her have so far proved unvailing.

any trace of her have so far proved uhavailing. The river is being dragged in the vicinity of Annacis Island. Miss Esther Johnson was an at-tractive Swedish girl about 27 years of age. Ten years ago her lover. Feter Pearson, left Sweden with a promise that as soon as he made enough money in far off Canada he would send for her to come out and marry him. He came to New West-minster and settled on Anacis Island, where he is now engaged in farming. He became enamoured of another girl, also from Sweden, who is living on Anacis Island. Having secured her promise to marry him he wrote to Miss Johnson, his former sweet-heart, telling her of his new affec-tion and advising her not to come out to Canada.

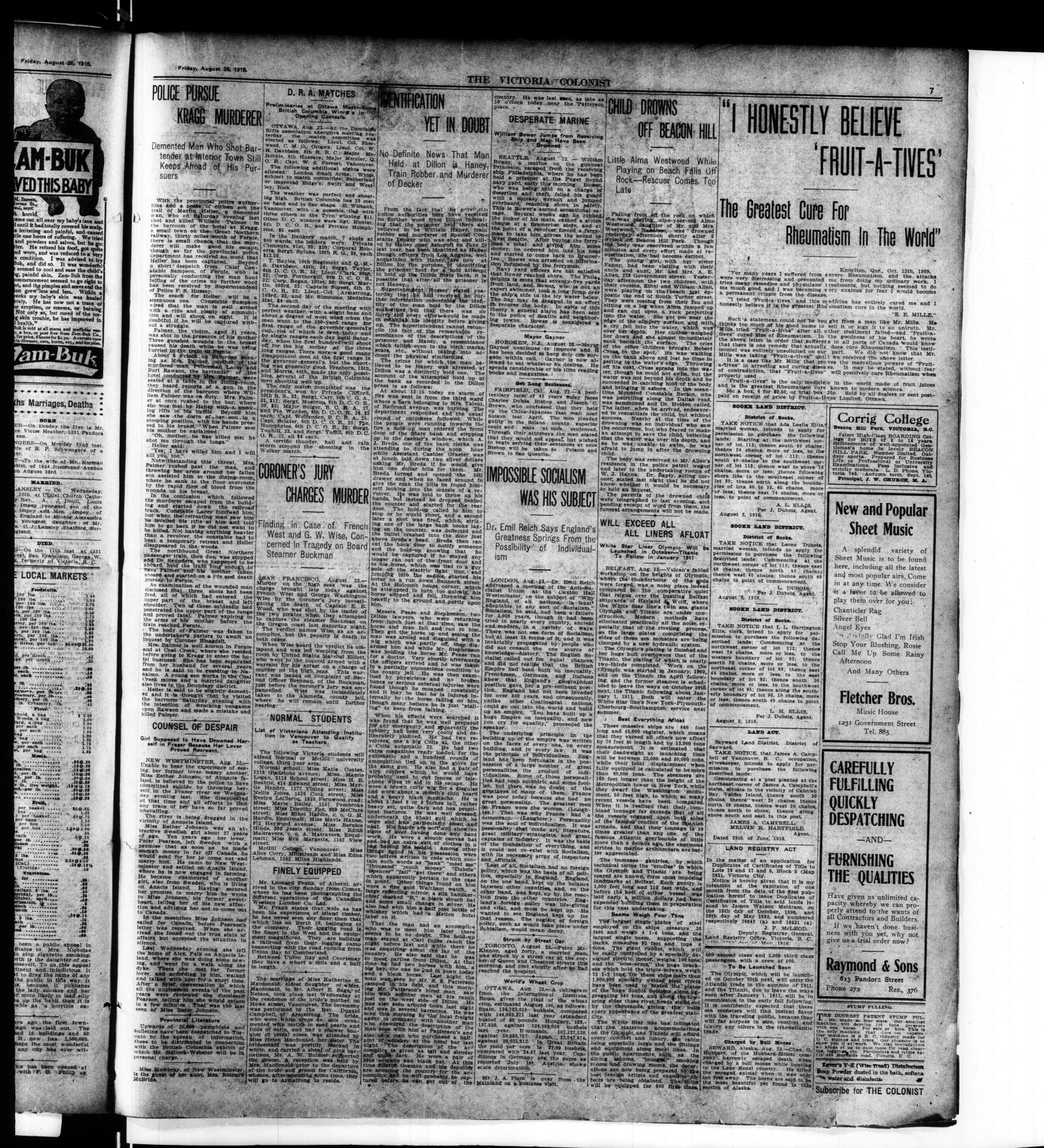
In the meantime Miss Johnson had sailed for Canada, before Pearson's letter was received. When she ar-rived she found out the true state of ffairs but accepted the situation

the new of the situation in silence. Last Wednesday evening she left the home of Alex, Falk on Annacis Is-iand, where she was doing some sew-ing, and went for a walk along the dyse. There she mat her former dyse, There she mat her former hover, and according to him, walked and talked with him for a short time. After a brief conversation in which all the unpleasant events of the past years were reviewed she dismissed Pearson, telling him she would return in a few minutes. That was the last seen of Miss Ester Johnson.

Provincial Literature

Upwards of 25,000 pamphlets and build be a set of the s with the British Columbia exhibit of which Mr. Bunge. nich Mr. Bullock-Webster will be in

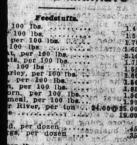
iss Mowbray, of New Westminster, Sthe guest of her aunt, Mrs. Richard wh McBride,



NSLEY — On Wednesday, 10th, at Christ Church Cathe-Rev. A. J. Doull, Louis Impey youngest son of the Impey and Mys. Impey. of England to Minnie Alexandra

DIED. the 17th inst at 433 san Francisco, George W rmerly of Victoria, B. C.

LOCAL MARKETS



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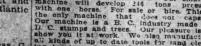
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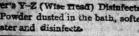
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One of the most popular topics of serious conversation in the West today is the banking system of Canada. Many people in British Columbia are of the opinion that this province is suffering through the policy adopted by the Canadian banks in certain particulars, and perhaps they are right. It is not the object, however, of this article, to deal with that phase of the question, but rather to give a rough summary of the workings of a bank under the Canadian banking laws.

Banking in Canada is done upon the plan commonly called the branch bank system, installed on the theory that, having the ready money of the country in the hands of a few large banks with branches scattered over the country, money could be rushed to any point where the deposits did not equal the demands for loans. Branch banks are mere separate

offices of the principal bank, and are distinct from agencies, the main difference being that agencies collect a commission upon the amounts collected or cashed for their principal while branch banks charge nothing against the branch sending them a collection, their expenses being borne by the bank as a whole. Accounts kept at the different branches of a bank may be consolidated and a sum payable at a branch may be paid by the head office although for the purposes of notice of dishonor and payment of a cheque branches are treated as distinct banks.

The Act under which Canadian banks are now working was consolidated and altered in 1906, and is known as Chapter 29 of the Revised Statutes of Canada, 1906, shortly cited as the Bank Act. This Act is practically the result of the development of the banking sta-tutes of Upper and Lower Canada. Since Confederation, 1867, the Parliament of Canada has had sole power to grant bank charters and the banks previously organized, as their charters expired, have been renewed by the Dominion government. The only Canadian bank now existing which is not wholly subject to the. Bank Act is the Bank of British North America, incorporated by royal charter, with its head office in London, and having a corporate existence independent of the Act. The sections which do not apply to that bank are specified in the Act.

A "bank" may be defined as a corporation which in the ordinary course of its business receives money, which it repays by honoring the cheques of the persons from or on whose account it receives the money, and a 'customer' as one who has an account with a bank. Private persons or corporations may engage in the business of banking provided they do not use in their business or sign the words "bank," "banking company," "banking house," "banking institution" or similar phrases. They are also prohibited from using paper currency.

The organization of a bank in

Bank notes, which we (if we can) handle every day, are lawfully issued by a bank up to the amount of its unimpaired paid-up capital. That is, if a bank has an unimpaired paid-up capital of \$500,000 it can get the use of an add-ed \$500,000 without cost by investigations. ed \$500,000 without cost by issuing bank notes. This applies to all the Canadian banks except This applies to all the Canadian banks except the Bank of B. N. A., which can only issue notes up to 75 per cent of its paid-up capital. It is provided, however, that a bank shall not it is provided, nowever, that a bank shall not issue or re-issue notes during a period of sus-pension of payment of its liabilities, or without the authority of the curator or Treasury Board after the ceasing of the suspension, and at no time are notes to be issued for a less sum than live dollars or a sum which is not a multiple of five dollars.

Likewise it is forbidden to pledge, assign or hypothecate its notes, and no advance or loan made on such security is recoverable from the bank or its assets, though should they come into the possession of an innocent holder, he could enforce payment by the bank, and if it proved insolvent claim against its secret a could enforce payment by the bank, and if it proved insolvent, claim against its assets and the Circulation Redemption Fund. After a bank has issued notes it must make

arrangements for their circulation at par in every part of Canada, and towards this purpose the bank must establish agencies for their redemption and payment at the cities of Toronto, Montreal, Halifax, St. John, Winnipeg, Vic-toria and Charlottetown, and at such other places as are, from time to time, designated by the Treasury Board. Up to the present no other places have been designated by the Board, as Canadian banks redeem each others notes at par anywhere, though legally speaking they are only compelled to accept legal tender and their own notes in payment of a debt. The section of the Act compelling the banks to guarantee a par redemption was passed in 1890, as it has become the practice to pay notes at a discount when they were circulating at a distance from the office where they were issued. A person receiving money from a bank

may demand Dominion notes up to the sum of one hundred dollars, and no payment out of a

Each' Canadian bank note before being put in circulation must be signed by the persons authorized by the directors to do so, and these persons are limited to the cashier, assistant cashier, or officer of the bank or any director, ashier, or officer of the bank or any director, not being the president of vice-president. The signature may be made by machinery, if at least one signature to each bill is in the actual handwriting of a person authorized to sign. It sometimes happens that a counterfeit bill is presented to a bank official, and it is then his duty to stamp the bill with the word "coun-terfeit," "altered" or "worthless"; but should he happen to wrongfully so mark it, he must redeem it at its face value.

The purposes of a bank are, primarily, to provide a safe place for the public to keep its money and other valuables, to lend its own money and that of others deposited with it (if not specially deposited) at a profit, to act as agent for the remission and collection of money and to provide a convenient currence money, and to provide a convenient currency in the shape of bank notes. These purposes can, perhaps, best be stated by setting out the section of the Act, which reads as follows:

(a) open branches, agencies and offices; (b) engage in and carry on business as a dealer in gold and silver coin and bullion; (c) Deal in, discount and lend money and

make advances upon the security of, and take as collateral security for any loan made by it, bills of exchange, promissory notes and other negotiable securities, or the stocks, bonds, de-bentures and obligations of municipal and other corporations, whether secured by mortgage or otherwise, or Dominion, provincial, British, for-eign and other public securities; and

(d) engage in and carry on such business generally as appertains to the business of bank-

. Except as authorized by this Act, the ank shall not, either directly or indirectly, (a) deal in the buying or selling, or barter-ing of goods, wares and merchandise, or engage or be engaged in any trade or business what-

(b) purchase, or deal in, or lend money, or

the security, mortgage or hypothecation of any lands, tenements or immovable property, or of any ships or other vessels, or upon the security of any goods, wares and merchandise."

Subsection (c) of part 2, prohibiting the lending of money upon land, etc., will cause rather a surprise to the man on the street, for it rather a surprise to the man on the street, for it is a common idea that in the lending of money upon lands a bank makes most of its profits. This provision was made to prevent the lock-ing up of the assets of a bank and making them unavailable either for mercantile purposes, or for the purposes of meeting claims of deposit-ors and of redeeming notes. "It does not, how-

ors and of redeeming notes. "It does not, now-ever, trouble the banks very much, for, though a bank is prohibited from originally taking a mortgage upon real of personal property, there is nothing to prevent it taking a mortgage by way of additional security for debts contracted in the ordinary course of its business, as the objection of tying up capital does not apply when a loan has already been made. Often a mort-gage is taken contemporaneously with the discounting of a bill or note, and in such a case it would be a question of fact for the judge or jury to determine whether the note was given solely as a blind to cover the illegal transaction of taking a mortgage. A bank is allowed only to hold real estate for the purposes of its business and to purchase property, real or personal, offered for sale, (a) under execution, or in in-solvency, or under the order of a decree of court, as belonging to any debtor to the bank; (b) by a mortgagee having priority over a mortgage held by the bank; or (c) by the bank under a power of sale given to it for that purpose. Property thus acquired and not required for the bank's business cannot be held longer than seven years, which period may be extended to twelve years by the Treasury Board, and not then sold it is liable to forfeiture to the Crown.

Normally a bank is the debtor of its customer, and must discharge its indebtedness by honoring its customers' checks. This necessitates the acting as collecting agent of its cus-tomer, and a bank must collect the checks and orders delivered by the customer, to be credited make advances upon the security or pledge of to his account, and in doing so it must use due

diligence in collection, for it a customer loses through the fault of a bank, as by failing t

present a bill for acceptance where acceptance is necessary, it is liable for all loss suffered b the customer. It is different in the case of bill of exchange made payable at a bank and accepted by a customer, as the bank is not bound to pay the bill, though it generally does so to the extent of the customer's balance or to the amount agreed upon between them. Circumstances again change where money is paid to a bank with its assent to meet a bill. In such a case, if payment is refused, the holder may sue the bank for damages. A bank undertaking to collect an accepted bill must not part with it or permit it to be tampered with until paid, or if a conditional payment is made, until the condition has been accepted by the prin-

The greatest profit in banking comes through the lending of money in the form of allowing overdrafts on current accounts and in inting bills and notes. The money which disco a bank has available for this lending is made up of the cash paid up on subscribed shares and the borrowed capital made up of the notes in circulation, the deposits of customers, and the money received for drafts, letters of credit, etc., which are to be paid at a future time. Thus the difference between the amount a bank earns on its capital, its exchange and collection charges, charges for keeping accounts and for acting as depositary of valuables; and the amount it pays to its depositors, expenses of the bank and deductions for bad debts, form its profits out of which to pay divdends and bonuses and create a rest or reserve fund for contingencies.

The interest which a bank may stipulate for is limited by the Act to 7% per annum. Al-ways looking for profits, the banks soon found that there was no law in force rendering them liable to incur any penalty or forfeiture for usury, and that they could therefore, notwithstanding the Act, stipulate for any rate of interest or discount they chose without invalidating the contract of loan or pledge. The only consolation left a borrower is that should he compel his bank to sue for interest, such bank cannot recover more than 7%, and even when the bank retains or debits his account with interest in excess of 7%, he is entitled to recover the excess so long as it was not paid voluntarily

In addition to discount a bank may retain the following collection or agency charges on negotiable paper to run (a) for less than thirty days, one-eighth of

one per centum; (b) for thirty days or over but less than sixty days, one-fourth of one per centum;

(c) for sixty days or over but less than ninety days, three-eighths of one per century;

and (d) for ninety days or over, one-half of one

per 'centu A bank is not entitled to charge any dis-

count or commission for cashing an official check of the Government of Canada or of any of venture to think, not only worth mentioning, but might, with much advantage, be adopted interest, conducted me through both church its departments, whether drawn on the bank its departments, whether drawn on the bank



We had good cause to cor elves on having had a long amping before visiting Iceland, he matter of tents and on our o of the true gipsy type. With tent we should have been un and the rigors of even the su ere with its continuous rain. ubtful whether any canvas tent vive rough usage on pack ponies of some of the storms we experi yould have blown bell tents out while even hurricanes passed over little gipsy tents, leaving them n

Quite as important as good t who want to go far afield in Icel ponies. We were to make our he Storri Borg, which is an eighty-n Skagastrand, our port of deba through the intermediary of our Christophersen, we had acquire strand two good riding ponies an sary pack animal. All Iceland saddle ponies are

there is no occasion to rise in the st riding. The pack ponies, on the otl rough and do not pace, and are of the natives to be worth only one-t as riding ponies. We were assure "hestur" were two of the best ridin the island, and after two or three were satisfied with and bought th apiece, saddles and bridles throw were sure-footed, cow-hocked littl 13 hands, but with poor shoulder cruppers to the saddles. We chris "Anskaat" and "Anskilir," two quently made use of by Icelande their cups, of which we did not the meaning. The pronunciation of name should present no difficulty who has traveled much in North can pronounce the full name of the glesey usually called Llanfair P.G.

Of course, we had the usual u cidents with our little beasts, and time to time tempted to try and do for example, when, on the morning of ing from Christophersen's farm for camp on the Storri Borg river, Ans ed to the rattle of the tin coopin which he carried, and charged the w ing the Tun, or inclosed land roun without attempting to rise, result rider. his gun, rods, pots, and pans, the ditch in all directions, while An doubled up below." Beyond a large the Tun wall no damage resulted.

One of these moments of tempta the annual Storri Borg pony fair, to the farmers of the district bring the mostly two or three year olds—in the dealer's agent may choose beast ment to Scotland, where they are pu in the coal mines. There was a big men and a bigger crowd of ponies which had ever been handled, all bei as hawks. Some of the colts fough ns, rearing and striking with their

biting and kicking, but, having no sho

little damage. The men had no eas

bringing up a youngster for the agent ine, and, when one was finally chosen

came to a conclusion by the men

From a Wayfarer in Old England Amongst other interesting places which I. for a new poste;" and in 1678, "threepence and in armor, kneeling with hands clasped, and

Amongst other interesting places which I was enabled to visit in Totnes, was the old castle, a once powerful Norman Keep, said to have been erected by Judhel de Totnais, as a fortress for defensive purposes. I stood at its base, but learning that to see the wonderful view from its topmost turret would mean a long climb to a somewhat dizzy height, I did not make the attempt, although I was told that, for those who reached the top of the fine old ruins there was a rich reward, a magnifi-

One much pleasanter little ceremony is, I

none of them leave a child behind," said, somewhat comically, my good-natured cicerone,

not complicated or difficult, provided you have sufficient money or can raise it. Those who intend forming such an institution first elect provisional directors (not less than five or incre than ten) to look after the opening of stock books, and the obtaining of subscriptions and payments thereon sufficient to comply with the act, which requires that the subscription must amount to at least \$500,000, with not less than \$250,000 paid up and handed over to the Minister of Finance. As soon as this has been done, the provisional directors call a meeting of the stock subscribers to elect directors for the ensuing year, and the functions of the provisional directors then cease, as they are merely the active organizers of the corporation. Within a year following the bank must apply to the Treasury Board of the Dominion for a certificate to do business. The charters of Canadian banks all expire at the same time, no matter when the bank was formed, and they must be renewed every ten years, the next renewal taking place in 1911.

The bona fide subscription of \$500,000 of capital and the payment of \$250,000 thereof to the Minister of Finance are two of the conditions precedent to a new bank's commencing business. Its object is to obtain a safe minimum of subscribed and paid-up capital as evidence of good faith, and acts as a deterrent to the formation of small, weak banks. Upon the issue of the certificate from the Treasury Board the minister repays to the bank the amount deposited with him, without interest, after deducting the sum of \$5,000, which is retained as a security for the notes issued by the bank. The whole amount is returned if no certificate

This \$5,000 goes into what is known as the Bank Circulation Redemption Fund, estab-light for the payment of the notes of any insolvent bank with interest at 5 per cent per annum from the day of suspension until such

solvent bank with interest at 5 per cent per annum from the day of suspension until such payment. The fund scheme is shortly this: Upon the formation of a new bank, \$5,000 is retained for the fund, and a readjustment is made as soon as possible after the 30th of June in each year in such a way as to make the amount paid into the fund by a bank equal to 5 per cent of its average note circulation for the year previous, or, in the case of a new bank, up to the time of adjustment. If a bank becomes insolvent the payments made from the fund are made with-out regard to the amount paid out of the fund in

cent panorama being spread out before the Canada is ed you have Those who From that vantage-ground could be seen not only immediately below it the town itself, but the River Dart winding its serpentine course between the hills, and away in the distance, beyond the nearer cultivated country, village after village, with their towering church spires and the Tor-crowned hills of Dartmoor marking the broken sky-line in all their rugged grandeur.

The Ancient Rows

Perhaps the most striking features of Totnes as an old-time town, are the Piazzas, or Ancient Rows. These are caused by the projection of the upper stories of the houses, supported on pillars, over the pavements be-neath, and above the level of the shop-fronts, with their tempting wares below. Although these covered stone-built arcades are to be found still in good preservation in other old English cities, notably in Winchester, and very especially in Chester. They have won for Totnes the name of the "Chester of Dev-

At one time, these Piazzas were more extensive, and under them the markets were held, not only for the sale of farm produce but for the several manufactures of the neighborhood, one of which was a coarse kind of cloth known as "narrow pinties."

Beating the Bounds

Beating the Borough Bounds is still an extant custom, and there is a record in the archives of 1654, of the small payment of six, shillings and twopence for refreshments "for schoolmaster, his scholars, and the constables," on the occasion of their long tramp in rogation week. That this kindly provision was omitted in 1664, is evident by the entry of another sum which the Borough had to pay, "For bread the boys took from several per-sons' windows in their perambulation."

Bull-Baiting

ous centers of our ever-growing and widespreading Dominion. At the Mayoralty dinners, on November 9th, when the "Loving Cup" is passed around, each member of the company is still expected to give the toast, "Unanimity and prosperity to the Town and Borough of Totnes, and success to the trade thereof," those who fail to correctly repeat the words of the toast having to pay a fine.

It has been suggested, somewhat quizzically, of course, that the custom of afternoon tea must have originated at Totnes, for, in 1735, it was found that the sending of covered ies by the Mayoress to the Aldermen's wives at the four-quarter sessions of the Borough, was attended with inconvenience, and, instead, it was decided (if Mrs. Mayoress for the time being think fit), that she do invite the Aldermen's wives on the Queen's birthday, in the afternoon, annually, to drink tea, coffee, chocolate, wine, etc., with her at the Mayor's

house, or on any other day she shall think fit. Totnes parish church stands on a site which has always been used as a place of worship, probably that of a heathen temple before the introduction of Christianity into England. As recorded, it has survived many vicland. As recorded, it has survived many vic-issitudes. The church which existed in the time of William the Conqueror, stood until the Thirteenth Century, it being then rebuilt and dedicated to the service of God, in 1259. Its present tower is very beautiful, magnificently proportioned, and has four lofty pinnacles. There are several niches, the names of the an-cient figures therein being uncertain, except that of one, with a high crown, which is evi-dently meant for Bishop Lacy, in whose epis-copate it was built. Below this effigy is inscribed: "I made thys tore"—a statement in stone which confirms this belief. Few churches can boast of a more exquisite stone screen. It

dates from 1450, and was restored by the late Sir ilbert Scott. The carving is like lace-work, its design being also attributed to Bishop Lacy, but, like so many of the old churches of England, the hand of the destroyer in Cromwell's time has been upon it, and has defaced many of its beauties. The rood loft has gone, but there still remains the stone stairway which formerly led to it, and in the south wall of the chapel is the opening through which the lep-ers were permitted to watch the Elevation of the Host.

Amongst the monuments was one repre-senting a certain Christopher Blackall, who died in 1635. He is represented life-size, clad

Perhaps, even more than of all its claims antiquity, the present inhabitants are proud of the beautiful river, the Dart, which the late Queen Victoria called "the Rhine of England." ey are not only proud of the many beauties of its banks on either side between Totnes and Dartmouth, but also of its splendid salmon and spreckled trout fisheries. Sport of every kind can be had in Totnes, and, whether as a center of historical interests, natural beauties, or such newer pastimes as golf, football, cricket, bowling, lawn tennis, etc., this most ancient borough should have many attractions for Canadians, and to them I would venture to recommend its being included in their programme, should they desire to pay a visit to Devonshire, one of the most lovely counties of this dear old land .- H.A.B.

DUNCAN AND COWICHAN VALLEY

. Continued from Page One

Cowichan, which is one of the most flourishing on the Island, includes the districts of Comia-ken, Quamichan, Somenos, Sahtlam, Seymour and Shawnigan. The soil of the Cowichan valley is of a peculiar richness, being strongly impregnated with carbonate of lime, with a depth of two to three feet, and with a subsoil of blue clay and gravel. The soil is suited to all kinds of crops, but is particularly adapted to fruit which grows in great abundance and of excel-lent quality and flavor. The roads throughout the district are among the best on Vancouver Island, where bad roads are the exception.

Very little wheat is grown, the area under cultivation being too limited, but oats are a principal crop, yielding to bushels to the acre. Peas, potatoes and hay also return good crops, while among the fruits, apples, pears, plums, cherries and small fruits do exceptionally well. In live stock, sheep-raising is carried on ex-tensively, a ready market for sheep, lambs and wool being found at Victoria, Ladysmith and

Railroad communication was all that was equired to cause Duncan and the Cowichan required to cause Duncan and the Cowichan Valley to come into their own, and railroad communication of a superior kind is at hand. The result will be visible immediately in in-creased growth and importance. Settlement has been rapid of late years in this fertile, flourishing district and with the advent of a new era on Vancouver Island this important part of the wonderland of the Pacific Coast will come into its own. will come into its own.

A feature of banking not generally known the public is the double liability of bank shareholders. When a man pays up a share in an ordinarly limited company his liability ceases, and should the company fail the creditors cannot call upon his private funds for the payment of its debts. The law governing bankis different. In the event of the property and assets of a bank being insufficient to pay debts and liabilities each shareholder of the bank is liable personally for the deficiency to an amount equal to the par value of the shares held by him in addition to any amount not originally paid up on such shares. Which means that, if a bank fails and has no assets to meet its liabilities, a shareholder, in addition to paying his initial one hundred dollars per share, must pay another one hundred dollars under the "double liability clause."

Another peculiar position arises when the holder of a bill loses it by fire or otherwise, he being entitled to have it redeemed in full by giving indemnity. Redemption of this sort very rarely happens, as it is exceedingly difficult to identify a lost note unless the holder knew the number.

Everybody knows that there is a distinct understanding between the Canadian banks as to the rate of interest to be paid depositors, to the rate of interest to be paid depositors, the lending of money, and other important matters, this understanding being brought about through the Canadian Bankers' Association, composed of representatives from the banks. The Association is incorporated under Dominion charter, and governs what is probably the strongest trust on the American continent, the Canadian Bank Trust. Among other things it establishes and regulates the clearing houses of Canada, supervises the banks, and in any case of bank insolvency appoints a curator to look after its affairs. Having such great powers, it goes ill with a bank that does not fall in line with the opinions of the majority of those composing the Association. The official journal of the banks. the Journal of the Canadian Bankers' Association, is published by the Association.

One of the strongest points in the Canadian banking system is the provision for monthly returns required by the Government from each bank, and one of its weakest points is the method of inspection, as the inspector is an officer of the bank and holds his position through the influence of the men who he is supposed to watch. But, as stated before, it is not the purpose of this paper to deal with the advantages or disadvantages of the system; such a discussion will be left to a later article.

- the - later

carry him bodily out of the herd. To were, evidently well accustomed. failed to cut and carry out the m colt. Prices ranged from $\pounds 2$ to \pounds thereabouts and after the bargain w he pony was marked by clipping hair across his shoulder with a pair of The horse fair lasts several days, ponies purchased are driven all the Reykjavik for shipment. Two ponie ticular, much urged upon us, took ou one a very pretty cream with black and another a bright bay with black n for a moment it went hard with An Anskillir. Upon mentioning our desig farmer friends, however, they strong us to have nothing to do with them, we came to examine the ponies more of ound that horse-dealing is much the the world over, neither of them being Storri Borg or Great Fort, the new itation to our river camp, takes its na an interesting earthwork or extinct with walls of basaltic formation, ab to 15ft. high, and in true perpendicul and out, situated about three miles camp. The lip of the crater is broken side, forming an entrance a few fe through which runs' a small stream spring in the centre. Although this he highest point for some consider the stream never fails, and even runs luring the winter when the whole c ice-bound. Inside is a perfectly le sward of about two acres in extent, gether the inclosure must have formed natural fortress or refuge for the No with their women and children when by their neighbors from the South. a litter of silver foxes in the "fort,' never succeeded in getting a view of e old ones or their cubs.

From most of the farmers living wide radius of Borg we received pre vitations from time to time to visit t luck-shooting, and made several en with ponies and guns, staving the n arm, if too far away to ride back the sa The accommodation at some of the was bad, not to say lively, and the oarse and uninviting, that we decide use all invitations from distant farm did not wish to take our tents and be with pack ponies. Coffee we could count on getting good at every farm,



of a bank, as by failing to cceptance where acceptance able for all loss suffered by different in the case of ade payable at a bank and omer, as the bank is not ll, though it generally does the customer's balance or d upon between them. Cir lange where money is paid sent to meet a bill. In such is refused, the holder may nages. A bank undertak ccepted bill must not part to be tampered with until onal payment is made, unbeen accepted by the prin-

profit in banking comes of money in the form of alcurrent accounts and in notes. The money which for this lending is made up on subscribed shares pital made up of the notes eposits of customers, and or drafts, letters of credit, paid at a future time. Thus en the amount a bank is exchange and collection keeping accounts and for of valuables; and the ts depositors, expenses of ons for bad debts, form its to pay divdends and rest or reserve fund for

a bank may stipulate for t to 7% per annum. Al-fits, the banks soon found in force rendering them penalty or forfeiture for could therefore, notwithulate for any rate of inchose without invalidatan or pledge. The only rower is that should he e for interest, such bank nan 7%, and even when bits his account with in-, he is entitled to recover was not paid voluntarily

count a bank may retain n or agency charges on

hirty days, one-eighth of or over but less than of one per centum; s or over but less than hths of one per centum;

s or over, one-half of one

itled to charge any dis-for cashing an official nt of Canada or of any of er drawn on the bank n any other bank.

ng not generally known ouble liability of bank man pays up a share in company his liability

on, for it a customer loses

FROM AN ICELAND NOTE-BOOK We had good cause to congratulate our-selves on having had a long experience of camping before visiting Iceland, particularly in matter of tents and on our possession of o of the true gipsy type. With any other sort tent we should have been unable to withand the rigors of even the summer climate ere with its continuous rain. Indeed, it is ubtful whether any canvas tent will long surive rough usage on pack ponies, not to speak of some of the storms we experienced, which would have blown bell tents out of the ground, hile even hurricanes passed over our modest. ittle gipsy tents, leaving them none the worse. Quite as important as good tents, for those who want to go far afield in Iceland, are good

onies. We were to make our headquarters at Storri Borg, which is an eighty-mile ride from Skagastrand, our port of debarkation; so, through the intermediary of our host, Pieter Christophersen, we had acquired at Skaga-strand two good riding ponies and the necesary pack animal.

All Iceland saddle ponies are pacers, and there is no occasion to rise in the stirrups when riding. The pack ponies, on the other hand, are rough and do not pace, and are considered by the natives to be worth only one-third as much as riding ponies. We were assured that our were two of the best riding ponies in 'hestur' the island, and after two or three days' trial were satisfied with and bought them for ± 10 apiece, saddles and bridles thrown in. They apiece, saddles and bridles thrown in. They were sure-footed, cow-hocked little animals of 13 hands, but with poor shoulders, requiring cruppers to the saddles. We christened them "Anskaat" and "Ansklir," two words, fre-quently made use of by Icelanders when in their cups, of which we did not then know the meaning. The pronunciation of the second name should present no difficulty to anyone who has traveled much in North Wales," and can pronounce the full name of the parish An.

can pronounce the full name of the parish Anglesey usually called Llanfair P.G. Of course, we had the usual untoward in-cidents with our little beasts, and were from time to time tempted to try and do better; as,

for example, when, on the morning of our startfor example, when, on the morning of our start-ing from Christophersen's farm for our fishing camp on the Storri Borg river, Anskaat object-ed to the rattle of the tin cooping utensils which he carried, and charged the wall bound-ing the Tun, or inclosed land round the Boer, without attempting to rise, resulting in the rider, his gun, rods, pots, and pans flying over the ditch in all directions, while Anskaat "lay doubled up below." Beyond a large breach in

the Tun wall no damage resulted. One of these moments of temptation was at the annual Storri Borg pony fair, to which all, the farmers of the district bring their ponies-mostly two or three year olds—in order that the dealer's agent may choose beasts for shipment to Scotland, where they are put to work in the coal mines. There was a big crowd of

men and a bigger crowd of ponies, none of which had ever been handled, all being as wild as hawks. Some of the colts fought like de-

it was a trifle over-roasted to English taste. When staying at a farm, cups of coffee and some small cakes were always brought to us by the farmer's wife or daughter before we got up in the morning, a delicate little attention much appreciated. The Icelanders are certainly a most good-natured and hospitable people, but the men have one objectionable habit-they adways want to embrace on meeting; and, after a little experience of their bearded, snuffbegrimed countenances, we made a point of fleeing precipitately whenever this symptom showed itself. Very few of them smoke, but they are all inveterate snuff-takers, and, holding their heads back, literally pour the snuff into their nostrils from their capacious snuff-

We noticed outside every farm a large boulder set in the ground, with a flat top and a small sledge-hammer beside it, and for some time were unable to conjecture what the purpose of this primitive anvil could be, until one day we saw two women at work, one holding a stockfish on the stone while the other pounded it with the sledge-hammer. Before this pro-cess began the fish was of much the same consistency as a deal board, but after a good hammering for half an hour or so it could be doubled up with slight difficulty. These stock-fish have great "staying" qualities. That is to say, starting the day with a quid of stockfish in your mouth and a strong pair of jaws, you may succeed in masticating it by the evening, provided the disintegrating stores with provided the disintegrating process with the anvil and sledge-hammer had been first properly performed.

We received regular supplies of white bread from the farm, and, though we lived almost en-tirely on fish, we were able to vary the menu occasionally with golden plovers and ducks of various kinds. Of these the best, from the gastronomic point of view, was the harlequin, bunches of which were constantly flying up and down the river past our camp. One morn-ing my friend, clad only in his shirt, saw a bunch of harlequin flying down stream, pick-ed up his gun, and dropped a right and left into the water. One fell dead, but the other, a drake, was only winged, and the sportsman, who was admirably costumed for wading, put his gun down and started in pursuit. I was engaged in retrieving the dead duck, and did not witness the chase, and my friend, returning half an hour later, told me that the drake was an expert diver and veritable fiend, and had led him over the roughest and stoniest part of the river bed, till his feet were so cut about that he had to give up the chase. By that time he had reached the opposite bank, some distance up

river, and in order to protect his feet on the return journey, had bound them with hay bands made from coarse grass. The bandages came off before he was halfway across, and he had to continue the journey without protection for his lacerated feet. All our spare time in camp was occupied in skinning and curing the skins of the various birds we shot, and we brought home a fair collection of the following

species, now well known to naturalists: The harlequin duck, which is in Europe exmons, rearing and striking with their forelegs. biting and kicking, but, having no shoes on, did little damage. The men had no easy task in bringing up a youngster for the agent to exam-ine, and, when one was finally chosen, the deal came to a conclusion by the men having to rue narlequin tash-The females (called "jennies") are of a sober brown color all over, without any of the "variegated coloring of the "old lord." Richardson's skua, or the Arctic skua: The adult bird sooty black, but frequently some are seen with white breasts. I shot one of each kind. It is an inveterate poacher, devours eggs and young chicks of ptarmigan, and prefers to do its fishing by deputy, chasing and scaring small gulls and terns until they disgorge the con-tents of their crops, when the skua swoops down and catches the fish in the air before it reaches the water. We found some red-throat-ed divers or loons on a small lake, but as they kept to the middle of the water out of range and refused to be driven we were able to get a cimen only by hiding ourselves and making our small spaniel trot up and down the shore of the lake until the natural curiosity of the loons brought them within shot. The great northern diver breeds in Iceland, and we saw a good many on the lakes at Borg, but did not get a shot at one. We frequently saw the great black-backed gull on the Lava River, and on one occasion were able to gaff a grilse which we saw struck by a gull on a shallow. They are remarkably handsome birds, the dark pur-ple back and wings contrasting well with the snowy whiteness of the rest of their plumage. The Iceland falcon, one of the four species of gyr-falcon recognized by ornithologists, nests in Iceland. I surprised one of these birds by ing suddenly on it round a rock, and with a long shot managed to wing it. It was in im-mature plumage, and when I came up it threw itself on its back and struck at me with its formidable talons, screaming loudly all the time. The two old birds were soaring overhead at a tremendous height, and, in the hope the that the screaming of the young bird would bring them down to see what was wrong, J vainly hid under a rock for some time. These old birds appeared to be as white as the snowy owl, but, of course, I could only see their breasts and under parts, and at a very great height above me. The young birds are brown on the back, wing coverts, and tail, and the feathers are edged with white. The Sclavonian, or horned grebe, breeds in Iceland. We saw a number of these, and added several specimens to our collection. At first we took them to be red-necked grebes, but when we showed the skins to an ornithological friend he came to the clusion that they were sclavonian grebes, as the red-necked grebe does not breed in Ice-

land, and is longer by 3in. than the former, be-ing 16in. in length, against the 13in. of the borned grebe. We saw great numbers of Arc-tic tern on the seashore. Like the common kind, they circled so close round us as nearly to knock our hats off. The red-necked phala-rouses are essentially freeh under hide and ropes are essentially fresh-water birds, and ropes are essentially fresh-water birds, and were very plentiful in the north; but these and the terns were of so confiding a disposition that we could not harden our hearts to shoot any of them. Swans were in big flocks on some of the larger lakes, mostly whoopers, which breed in Iceland. Whimbrels breed in Iceland, and in Iceland. Whimbrels breed in Iceland, and are plentiful. They are pugnacious in the nest-ing season, and will drive, off such birds as Richardson's skua and even, the ravens, which abound all over Iceland. The eider, duck are very numerous in all the fjords; they are pro-tected all the year round. We frequently heard snipe drumming. We had intended stay-ing for the ptarmigan shooting, and making a more extended search for other birds; but we found ptarmigan so scarce and backward our found ptarmigan so scarce and backward, owng to the cold and late spring, that a return to England in time for partridges seemed more lesirable.

ADOX -

THE VICTORIA COLONIST

LICATO

We saw very few flowers in Iceland, but of those we noticed round Borg the commonest those we noticed round Borg the commonest was the mountain avens (Dryas octopetala), a beautiful overgreen trailing plant with pure white flowers, and mythically named "nymphs of the oaks" on account of the resemblance of its leaves to those of the oak tree. I brought some seed of this home, and have the plants growing on my rockery, where they thrive in dry, sunny positions. We also came across gentians of several kinds; large breaks of Gentiana verna, growing only 3in. high on sunny banks, formed sheets of deep blue. We saw only a few colonies of Iceland poppies (Papa-ver nudicaule), in shades of yellow, orange, and white, and among other plants, some of them were not then in bloom, we noticed the grass of Parnassus (Parnassia palustris), butter-wort or bog violet (Pinguicula), rockfoils or saxifrages, thrift or sea pink (Armeria), wild thyme (Thymus serpyllum), whitlow grass (Drava), willow herb (Epilobium), hawkweed (Drava), willow nero (Epilobium), hawkweed (Hieracium), cinquefoil (Potentilla), catchily (Silene), horsetails (Equisetus), and some varieties of dwarf willows growing in marshy places.

CIRCUMSTANTIAL EVIDENCE

In the autumn, when the ground and the rivers become frozen, the miner puts away his sluice boxes, cleans his gold dust and leaves the lonely gulches for the busy town. Some take the last steamer and leave Alaska, some turn to other occupation and some spend the long winter in idleness, hibernating like the bear, sucking on the fat accumulated during

I had three mail routes from the government and decided to run the easiest one myself. From Teller to Igloo, 60 miles, and return, running time not to exceed two days each way, was the schedule. I decided to use reindeer, instead of dogs; to give them a trial, for they had never before been used for this purpose. Securing two splendid animals from the Mis-sion, I would leave at 7 a.m., and the fleetfooted, high-spirited deer would carry me and the mail through deep snow, over lakes, deso-

thought no more about it, when, one day, Ablo-waluk came to my house and asked me if I had taken a fox out of his trap. Indignantly I re-plied I was no thief, stealing foxes out of traps! He shook his head and ingisted: "Him trap my trap; him fox my fox!" I explained to him how I had shot the fox, how the fox had run over ten yards before dropping dead; that he could not have been in a trap; that a broken trap.had lain where he had evidently been scratching for bait that had been strewn around a long time before. Near it was an old fishing a long time before. Near it was an old fishing camp and the old trap was left behind from it. He shook his head again to my foxy explana-tions and, stretching his hand toward the skin, demanded: "Him my skin." I reasoned that if I would give him the skin I would acknowledge my guilt and lose all prestige and reputation amongst the natives, for it is'a heinous crime to rob a trap, so I remained firm. Ablo-waluk kept shaking his head, and left.

Then he sent Spoon, who spoke good Eng-lish, and begged for the skin. I was disgusted and would have given him the pelt and a good deal more, if with good grace I could have pull-ed out of the scrape. I thoroughly expounded the matter to Spoon. He fully understood and pretended to sincerely believe me, and I knew he only feigned belief. All the evidence pointed plainly to my guilt, and I felt as guilty as if I had stolen the skin, yet I would not give up, and Spoon had to leave without it.

Next day Ablowaluk came again. I went through all the phases again, using broken English and Esquimo, and pointing to the bul-let hole, said: "There it is." Ablowaluk grunted, pointed to the forefoot and said: "There it Then I asked him if he had seen the broken trap. He said he had brought it with him to Teller; the trap was broken, but it had been broken by a bullet.

"Go and fetch that trap, quick !" I answered

him, a light dawning upon my mind. He brought the trap—and there, sure enough, my steel bullet had struck the spring right on the bend, the jaws flew open and released the fox, but at the same time the bullet passed through his body. He had sufficient strength to run ten yards before he dropped. -"Ablowaluk, the skin is yours."-Capt. F. E. Kleinschmidt in Outdoor Life.

WILD GOOSE SHOOTING IN CANADA

Probably the best known and most widely distributed of all the wild geese in Canada and the northern districts of the United States is the so-called Canada goose. It is a very handsome bird, and may be easily distingu from other species of wild geese by its black neck and a white collar. Its arrival in the spring is welcomed, as it is a sure sign that the long winter is nearly over. Its loud "honk-ing" can be heard long before the V-shaped line is seen on the horizon, and the noise is deafening as the flock passes overhead. One bird leads the way, and the others follow their leader. Their breeding ground stretches north from Labrador and British Columbia. May and June are the nesting months, and six eggs would be an average number for a nest.

The birds usually come sourn early in October, and hang about the bays and creeks as long as they can find open



Sportsman's Calendar AUGUST

The Salmon-Trollers' Month - Spring Salmon and Cohoes all over the Coast. One of the best months for stream-fishing for Trout.

left as they were flying over the tops of the fir trees.

Besides these geese, large flocks of black duck sometimes flew in from the sea and gave very pretty sport. The black duck and the redhead are the two best ducks in Canada for eating, and they afforded a welcome addi-tion to our larder. My best bag for one day was six geese and a good many duck. I had no scales with me, but am sure the weight of these geese averaged between 12lb. and 15ib. apiece. Although I had the assistance of a man, the load seemed a heavy one when returning in the evening to the farmhouse where I was staying.

Every morning I was paddled round the shores of the lake. A canoe is much better for this purpose than a boat, as you can glide along without the slightest noise and get right on to duck. There were a number of small islands, which enabled one to get shelter, and by crossing the island to get well within range before the birds realized the danger.

The flight shooting just before sundown gave the prettiest form of sport. The geese would now begin to come in from the sea, and black duck in large flocks would circle round the shores of the lake, giving excellent sport-ing shots, as both the duck and geeze flew high and fast. No doubt an 8 bore would be better than an ordinary 12 bore, but I found the latter gave fairly good results, using No. 3 shot for the duck. There was time to slip in a couple of BB cartridges when the geese were heard approaching in the distance.

Towards the middle of November the lakeshowed signs of freezing up. It would so in have become impossible to use boat or canoe, and might have taken a considerable time before the ice would carry one to the mainland, lecided to leave. The sense of freedom and lack of restrictions add greatly to the pleasure of all forms of sport in Canada. Though many cross the Atlantic for moose and caribou, at present few seem to go for duck and goose shooting. Those who have not opportunities of getting good sport in England would find that no more enjoyable holiday could be spent than a trip in Canada after ducks and wild geese during the late autumn. It would be possible to combine a moose hunting trip and goose shooting by reaching Can-ada in September, in time for the "calling season," which is undoubtedly the easiest time to get Moose. This would not interfere in any, way with the goose and duck shooting, which does not begin till October .- A. E. B. During our stay another District Commis-sioner, Mr. Piggott, came over on a short visit; it was he who the preceding year, while at Neri, had been obliged to undertake the crusade against the rhinos, because, quite unprovoked, they had killed various natives. Hetold us that at the same time a man-eating leopard made its appearance, and killed seven children. It did not attack at night, but in the daytime, its victims being the little boys who were watching the flocks of goats; sometime it took a boy and sometimes a goat. Two old men killed it with spears on the occasion of its taking the last victim. It was a big male, very old, much emaciated, and the teeth worn to stumps. Horne told us that a month or two before our arrival at Meru a leopard had begun a career of woman-killing. It killed one woman by a bite in the throat, and ate the body. It sprang on and badly wounded another, but was driven off in time to save her life. This was probably the leopard Heller trapped and shot, in the very locality where it had committed its ravages; it was an old male, but very thin, with worn teeth. In these cases the reason for the beast's action was plain; in each instance a big, savage male had found his pow-

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carry him bodily out of the herd. To this they were evidently well accustomed, and never failed to cut and carry out the most unruly colt. Prices ranged from $\pounds 2$ to $\pounds 3$ Ios., or thereabouts and after the bargain was struck the pony was marked by clipping a strip of hair across his shoulder with a pair of scissors. The horse fair lasts several days, and the es purchased are driven all the way to Reykjavik for shipment. Two ponies in particular, much urged upon us, took our fancy-one a very pretty cream with black muzzle, and another a bright bay with black points, and for a moment it went hard with Anskaat and Anskillir. Upon mentioning our designs to our, farmer friends, however, they strongly advised us to have nothing to do with them, and when we came to examine the ponies more closely we ound that horse-dealing is much the same all the world over, neither of them being sound.

Storri Borg or Great Fort, the nearest habitation to our river camp, takes its name from an interesting earthwork or extinct volcano. with walls of basaltic formation, about 12ft. to 15ft. high, and in true perpendicular inside and out, situated about three miles from our camp. The lip of the crater is broken on one side, forming an entrance a few feet wide, through which runs a small stream from a spring in the centre. Although this "fort" is the highest point for some considerable area. the stream never fails, and even runs stronger uring the winter when the whole country is ce-bound. Inside is a perfectly level green sward of about two acres in extent, and altogether the inclosure must have formed an ideal a litter of silver foxes in the "fort," but we never succeeded in getting a view of either the ld ones or their cubs. From most of the farmers living within a

vide radius of Borg we received pressing in-itations from time to time to visit them for uck-shooting, and made several excursions with ponies and guns, staying the night at a farm, if too far away to ride back the same day. The accommodation at some of these places was bad, not to say lively, and the food so coarse and uninviting, that we decided to reuse all invitations from distant farms, as we did not wish to take our tents and be bothered with pack ponies. Coffee we could always count on getting good at every farm, though

late tundra, storm-swept valleys, up the icebound river and sloughs to Igloo before 8 p.m. covering the sixty miles in one day. Then I would stake them out on a hillside, where they would shovel the snow with their antlers, and paw the moss with their wide-spreading hoofs, feeding and resting all night, and in the morning we would race home again.

Twenty-five miles of the way was excellent hunting ground; rifle and shotgun lay always ready on the sleigh and I would usually get sufficient game to keep well supplied with fresh meat. The reindeer are fine to go hunting with; they will not disturb the game, can easily be turned aside and left feeding, while if you should come along with a string of dogs and a flock of ptarmigan should rise, dogs, sleigh and mail sacks would try to follow the birds rough the air!

One morning, seeing a red fox some 500 yards away, I turned the deer aside, took my 30-40 loaded with steel bullets, and crawled The country was sparsely covered with willows, and I could not get nearer than 150 yards. The fox was busily scratching and did not notice me, so, sitting down behind a bush, I took careful aim and then fired. He made a high jump and ran. When I was just about to pull the trigger and hazard a shot on the run, he fell over dead. I picked him up, and ng to where he had been scratching, I kicked out of the snow a trap. Its chain was fast somewhere in the frozen ground but the spring was broken. The thought struck me: "What if someone should see you now; they would think you had stolen a fox out of a trap unless you could prove that the trap was brok-en, the fox was loose and had run ten yards before he died."

Throwing the carcass on the sleigh. I raced along to make up for lost time and reach Teller. before dark. At noon I stopped for lunch at a little village of four mud houses or egloos. Eskimo Eddy or Kaffinik received always a toll for being at home and having coffee and contents of my lunch box ready. I requestthe ed him to skin the fox while I was eating.

He called my attention to one fore paw which showed signs of a trap, and asked me where I got the fox. I felt stung at the question, but told him the exact circumstances. He said he knew Ablowaluk had traps in the vicinity described by me. Despite my explanations I fancied the native had already convicted me on circumstantial evidence The beautiful skin was dry and I had

the ice drives them further south. Their winter quarters are the bays and marshes of the southern United States. It has even been stated they fly south as far as Patagonia. Proba-bly this is an exaggeration, though an isolated case or two may have occurred. On their long ourneys so many shots are fired at them that e geese have learnt to exercise the greatest vigilance. For this reason they are very difficult to approach. In fact, it is almost impossible to get near-them, and the only way is to watch their coming and going and to shoot

em as they are flighting. Happening to be in the Province of Quebec autumn. I went to the Bay of Chaleur, on the Atlantic seaboard, where I was told the lanada geese usually came during October, They had arrived in large numbers and were ming about in one of the inlets of the bay. but it was impossible to get near them. By oberving their movements for several days, however, I found that regularly at high tide they flew inland to a large lake, the reason for this being, no doubt, that they were driven off their feeding ground on the mud banks, and they nearly always seemed to take the same course, returning at low tide and varying their course very little.

I gave up trying to get near them in a canoe, and spent several days on a sandy prom-ontory, on which there was a narrow belt of fir trees. The geese had to cross this promontory in order to reach the bay at the back where their feeding ground was, so I stationed myself behind the fir trees and waited for them fly over. As a rule they flew high to clear the trees. Sometimes, of course, they were quite out of shot, or were too far either to the ight or left, but several guns could have commanded the situation theroughly. It seems that these geese invariably fly straight ahead, and you can tell to a certain extent what their fine of flight is going to be, even before they rise, by watching them through a field glass and noticing in what direction their heads are nting. This gives anyone behind a belt of trees a better chance, as he cannot well be seen, but at the same time can see the birds, cover a good deal of ground, and judge roughly where they are likely to cross. I was using an ordinary 12 bore, and at first tried them with No. 3 shot, but found this had little effect, and it only seemed to rattle on their wings. I then tried them with buckshot, and et with more success, on one occasion being lucky enough to bring down a nice right and

to base a superior and a superior and a superior of the superi

ers failing, and had been driven to prey on the females and young of the most helpless of ani-mals, man. But another attack, of which Piggott told us, was apparently due to the queer individual freakishness always to be taken into account in dealing with wild beasts. A Masai chief, with two or three followers, was sitting eating under a bash, when, absolutely without warning, a leopard sprang on him, clawed him on the head and hand, without biting him, and as instantly disappeared. Piggott attended to the wounded man .- Roosevelt.

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DAVID SPENCER, LIMITED. There Remain Only Four More Days of the Aug. Fur-niture Sale, so Watch Our Ad. Closely, Also Our Windows Friday Will Be an Important Day in the Furniture Department

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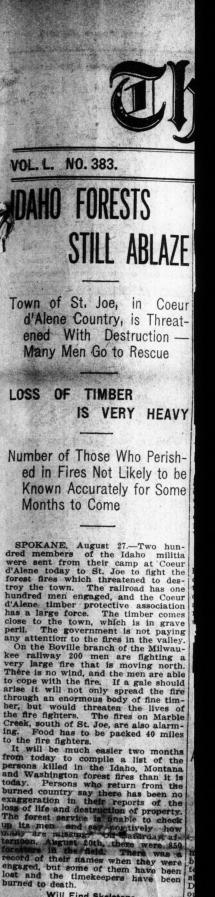
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Millinery and Silk Sections. Look Through These Depts.

g Daily in the Co

The closing days of our August Housefurnishing Sale will be marked with many bargains which will be well worth your while taking advantage of.





many men

killed or injured. The eight men in the Bullion mine and the sen killed on the Big Fork of the d'Alama more than the Big Fork of the dirteen killed on the Big Fork of the oenr d'Alene were forest service em-loyees, although not included in the sts of the division office at Missoula. While Supervisor Weigle, at Walla falla, was gathering information con-arning his missing rangers, he receiv-i reports of others than foresters liked, and the list of these totalled ore than 100. These reports were unofficial and un-nified, but the wired tales brought to pokane by refugees seem to give by refugees seem to give

he land office is in fouch with the V lers, and will be able to give a list. p hose who have vanished. The dead les, where fire has swept directly 1 r them, seemed to be burned to rcoal. Fingers, ears, and even is, drop off when the bodies are ched, and it is best to bury them are they are found.

e Potlach Lumber Company's vast of timber north of Potlach, Idaho, reatened by forest fires, and the is mustering a crew of

als, all will bear the marks to ave. Those who inhaled smoke ffering from lung trouble. Half grave. tients sustained broken legs of Many have pitifully scorched

Eastern Oregon Fires WALLA WALLA, August 27.—A pecial to the Union, from Dayton, Wash., tonight, says a disastrous fire s raging on the north slope of the lue Mountains, 30 miles east of Days on, where the country is thickly set-ted.

any people have left their homes to 3 t the flames.

Much valuable government and pri-vate timber is threatened. Still an-other fire is eating up the timber 18 miles to the south. third fire on Maloney Mountain is also reported, but in this section the timber is not heavy, and it is believed the fire will die out for lack of food.

Freewater, Oregon, 14 miles from P Valla Walla, is reported burning. The R Valla Walla fire department is being ant over on a special train. Great Loss in Montana BUTTE, Mont., August 27 .- Nearly

b011L, Mont. August 27.—Nearly 00,000 acres of range and timber lands are burned over by the fire which ared on the Pryor Creek Mountains of three days. The conflagration is ow extinct, the last remaining em-table but out by the rain and eing put out by the rain and

The provided state of the state some of them from be-said Mr. Snidown.

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