

Bank is in the charge of Mr. Thomas P. Beal as receiver. It has already paid dividends to the amount of 89.05 per cent. The Keystone Bank, in the hands of Robert M. Yardley, receiver, has so far paid seventeen per cent. The Indianapolis Bank, Edward Hawkins, receiver, has paid forty five per cent. The Fidelity Bank, David Armstrong, receiver, has paid fifty-eight per cent. The Marine Bank, Walter S. Johnson, receiver, has paid eighty three per cent. Of all national banks which have failed in the past, I am told that an average of more than seventy-five per cent of their indebtedness has been recovered, and all told the national banking system is the safest and most reliable on record.

Frank G. Carpenter

JENSON'S TRAVELS.

LETTER NO. XXXVII.

Wednesday October 23rd, 1895. We spent a pleasant time at Ruatangata with Brother Going and family, by whom we were treated with much kindness. Brother Going and wife are young people, having four nice little children; they are also young in the Church, but enjoy the spirit of the Gospel. Martha Ruffle, a young unmarried sister, stops with them. At 10 o'clock a. m., Elders Gardner, Goff and myself left Ruatangata on horseback and rode nineteen miles by way of Kamo and Hikurangi to a neighborhood known as Opuawhaaga, to the residence of Elder Thomas Finlayson, president of the Opuawhaaga branch, who with his large and interesting family, is about to emigrate to the land of the Saints in far-off America. He had quite recently sold his farm at a fair price, and rejoiced very much at the prospects of gathering with the Saints. After spending a short time in pleasant conversation with Brother Finlayson and family, we took a three-mile walk into the bush, piloted by Elder Finlayson to see one of the largest kauri trees in New Zealand. It stands on the farm of Mr G. Foden, (formerly a member of the Church) and on the immediate borders of the great Puhipuei forest. Its circumference is about forty-five feet with a gigantic stem of nearly sixty feet below the branches, and seventy-five fit for lumber, exclusive of the top. It is estimated that its top is about 150 feet above its roots. As to its age, nobody can guess it. One enthusiastic writer who visited the tree six years ago, uses the following language in describing it: "As one stands beneath this monarch of the forest, listening to the perpetual sigh of the wind through its gigantic branches and reflects that its life history goes back into the mystic unhistoric past—that a thousand years have seen it as we now see it—that probably before London or Rome was, it burst into life, how all that is human is minimised! So far as can be seen, this magnificent tree is still in its youth, and that its future history if protected may be as lengthened as its past, and that it will still continue to live when present scenes shall have passed away and are forgotten." We experienced considerable difficulty in reaching this interesting specimen of nature's production. Not only was it hard climbing, but the road or path leading to it was very miry and wet in places owing to the recent rains; it also led

through a thick undergrowth through which we had to grope our way with care. We were quite tired when we returned to Brother Finlayson's house about sundown; and after spending a pleasant evening with the family, we enjoyed a good night's rest.

The kauri is the finest tree in New Zealand, and affords the most valuable timber. It varies from eighty feet to one hundred feet and upwards in height, with a trunk from three feet to eight feet in diameter; but specimens have been measured with a diameter of fully twenty-two feet. The bark is smooth, and of a dark grey color, and falls away in large flat flakes; and the handsome globular cone is nearly three inches in diameter. The timber is of the highest value, and combines a larger number of good qualities in a high degree of perfection than any other pine timber in general use. Many logs are beautifully clouded, feathered, or mottled, and are highly valued for ornamental cabinet work, panelling, etc; realizing from £7 to £10 per one hundred feet superficial. Ordinary kauri wood without figure is used for wharves, bridges and construction work generally. It is exported to a greater extent than any other New Zealand timber, and affords employment to nearly one-third of the entire persons engaged in timber conversion in the colony.

Thursday October 24th. I spent the day at Brother Finlayson's perusing a number of records pertaining to the Whangarei district, Brother Finlayson's home being the district headquarters at present. About 3 p. m., Elders Gardner and Goff started on horseback for Takahiwai, leaving me to follow the next day, in company with Elder Finlayson and others.

Friday October 25th. We arose early, and at 7 a. m., I bid Brother Finlayson's family good bye, and started in his company for Takahiwai. We walked two miles across some lowlands, beyond which we were overtaken by two of Brother Finlayson's boys with horses, which they had brought around the swamps that we had crossed on foot. We mounted the animals and rode four miles to Waro, a coal mine and railway terminus. After examining the mines and the adjacent lime stone quarries, we walked along the track one mile to Hikurangi, a neat little town with 200 inhabitants, where we boarded the train at 9:45 a. m., and rode ten miles to Whangarei, having been joined at Kamo by Brother Percy L. C. Going, his nephew and Hoane Tautahi Pita, a native Elder. While they continued by rail to the wharf, Brother Finlayson and I got off at Whangarei to attend to some business, and we afterwards walked two miles to the wharf. Soon afterwards young Robert Going, from Grahams Town, came across the water with a little boat to take us to his father's house; but there being too many of us to be accommodated at once, three of us got in first and had a pleasant two-mile sail down the tidal river. We landed at the foot of some hills on the left, across which we walked during a heavy fall of rain, while the boat returned for the other passengers. After first paying a visit to Limestone island, we held an interesting little meeting at the house of Mr. Henry H. Going at Grahams town, at which I spoke over an hour; and after partaking of the hospitality of Mr. Going, he furnished us with two boats,

in which Brother Finlayson and son, Brother Going and nephew, the native Elder and myself embarked at 10:30, and set out for Takahiwai, some eight miles away and across the wide tidal river. Our object in starting at this late hour of the night was to take advantage of high water, as the river is very shallow in many places. There being no wind, we rowed all the way. The night was dark and cloudy, and several times we lost our reckoning being unable to see either the shore or the mangroves which are growing very thick in the shallow parts of the river and in fact, lines it all the way. At length we lost our way in sailing up through an inlet or narrow opening in the mangroves through which we were to reach the village of Takahiwai. We ran aground again and again, unable to see or keep in the channel. At last we could get no farther which ever way we turned; and so we decided to leave our crafts and make ashore, though we did not know where the village was. It was now 2 o'clock in the morning. Stripping ourselves of part of our clothing and picking up our baggage we started in single file on our wading expedition. Though the water was not deep enough to float our boats, we found both water and mud in many places much deeper than we thought necessary for wading purposes; but none complained as we were all brave fellows and would not show the white feather by referring to the cold, the mud, and rocks and shells which cut our bare feet, or the deep holes in the sand or clay into which we plunged periodically. At length we found ourselves on higher ground, where we could feel the green grass under our muddy feet. But where were we? We hallooed long, loud and often, and called out in English, Danish and Maori; but for a long time all our signals of distress were unheeded; at length the friendly response of a dog was faintly heard in the distance, and we immediately stood off in the direction of the sound, and soon found ourselves climbing a hill; more dogs began to howl, and finally a whole regiment (a small one) of canines met us; then we saw a light, and next we found the village. Oh these blessed dogs! The friendly act on the part of the Takahiwai canines on this occasion made me forgive all the dogs in New Zealand all their former trespasses against me; and I have never kicked a dog since. While our good brethren and sisters slept the sleep that would have known no awakening till morning, had we not disturbed them by our actual presence, these uneducated dogs instinctively responded to our calls, and saved us from the unpleasant experience of wandering in the mud all night.

On our arrival in the village, we found Elders Gardner, Goff, Bartlett and Markham, together with a number of natives who had accompanied the Bay of Islands Elders from Te Horo, sleeping in the meeting house. Room was also made for us, and after shaking hands all around (for all the natives as well as the Elders awoke to hear the hurried report of our midnight adventure) we retired to obtain a little rest before assuming the responsibilities of another day, which was about to dawn upon us when we laid down.

Saturday October 26th. We commenced our conference at 10 a. m. Elder Goff was the first speaker, followed by myself and Wike Te Pirihi, the