good bad or indifferent. Protestant books come easier to hand, par-ticularly light reading sensation tales. Some of these are improving, good bad of indifferent. Protestant books come easier to hand, particularly light reading sensation tales. Some of these are improving, some innocent, but a great many more, and these the most attractive portion, are dangerous or positively hurtful. Happily it is very hard to make a Catholic an infidel or an Atheist. Defective as his "schooling" and moral character hemay often be, but he clings to his faith with a tenacity nothing can destroy. He knows he has a definite religion. He knows in whom he believes. If his faith is to be shaken or destroyed at all, it can only be done in early youth under irreligious or heretical teaching and example. Hence the necessity of all Catholic parents now making some strenuous joint effort with their clergy to keep objectionable books out of their children's hands, and supply them with suitable reading, by establishing reading rooms and libraries for them. Let "the Hibernians" look to this. They have numbers with them, and therefore they have power to do the thing thoroughly. It may be a bold thing to say, but I believe there are thousands on thousands now, in the humbler ranks of life especially, to whom it would have been better had they never learnt to read at all, but had received instruction in their duty to God and man by word of mouth from their parents, or priest, or others. Their power to read, from the kind of literature thrown in their way, has been in moral and religious sense their ruin. Bishop Cowie and his clergy may try as they please to put down Atheism among the Protestant youth of Auckland; they will never succeed. That can only be done by the power and authority of the Catholic Church, which the Protestant youth of Auckland; they will go on in their errors, trusting to their own wisdom and "the right of private judgment," a right which the Protestant body is visibly breaking up into three grand sections—one becoming Catholic, another indifferents, and a third Atheists. Unless Mr. Boardman and Bishop Cowie's fears be vain, the Atheistical party may look to some innocent, but a great many more, and these the most attractive

## DEATH OF A '98 VETERAN.

A CORRESPONDENT of the 'Nation' writes:—Mr. Andrew Byrne, born and reared at Wicklow Gap, in the county Wexford, died on the 22nd ult., at the fine old age of 95. Being truly Irish, he was one of the first "up" in '98, and shared in the fatigues and dangers of almost every battle and skirmish that took place in that eventful year. One or two of his acts may suffice at present. On one occasion, where the "Boys" fought while they had a shot to fire (as they usually did), he was observed in a most exposed position coolly loading and firing on the enemy after all had fled the field, and as his last shot was fired lifted his gun, shook it defiantly at the foe, and then walked away as quietly as if it was a fair green, and without a scratch, although whole volleys had been fired on him. Being asked why he remained so long exposed to such danger, he replied, "Would you have me retreat in the face of the fee while I had a shot to fire?" At the close of that fearful struggle he came home to seek a little rest. He had scarcely been asleep when he was wakened by the cry of "The Coolakennies are coming." No time to be lost. He arose half dressed, bounded away like a deer down a slope about a quarter cf a mile to the Bau river, pursued by the cavalry at half that distance. They fired five volleys on him ere he reached the river, and three more while crossing the opposite brow of Pallas, putting seven balls through his clothes. They pursued him three miles further, but he finally evaded them in the woods of Ballyfad and Sheirsheen, three miles from Arklow. Nor was it in his youth alone that gallant and daring outlaw cared for his country. Finding his last hour come, he called for his son and son's children, and said—"James, I have loved and fought for my country—be your father's son and do the same, if need be; and you, my dear children, do as your father and grandfather. God bless you all." There was not a dry eye present save his own, and they seemed to burn with peculiar lustre as he spoke. The rest of his time was spent

A rumor was recently current to the effect that the numerous donations of £1000 each to various London charities had been traced to Queen Victoria. From a statement now made, however, by the Church paper 'John Bull,' it would appear that the rumour was incorrect. The paper in question states that the actual donor of the large sums referred to was a Mr. Attwood, a bachelor gentleman, who died lately near Cheshunt, about eighty years of age. Upon an examination of Mr. Attwood's books after his decease, it was found that he had given away no less than £375,000 in this manner, £45,000 being disposed of during the last year alone. Notwithstanding his liberality, Mr. Attwood's personal estate amounts to upwards of a million sterling. He appears to have been a man of somewhat lax business habits, as a bank note for £1000 was found lying about his room like a piece of waste paper; and he has, moreover, died intestate. He is said to have amassed his large fortune principally by the manufacture of glass, and to

and he has, moreover, died intestate. He is said to have amassed his large fortune principally by the manufacture of glass, and to have been connected with the well-known Attwoods of Birmingham.

REASONING OF A DOG.—The Morris 'Jersyman' says:—"A friend of ours in town has a valuable dog who objected to wearing a muzzle, and after much effort he succeeded in releasing himself from the instrument of torture; but evidently reasoning that it might be replaced to his annoyance, he dug a hole in the garden and buried the muzzle safely out of sight."

The Holy Father has created the Marquis Donati di Presaro, a Knight of the order of St. Gregory, in recompense for his services in the cause of charity and religion.

PROTESTANT NUNS.—Some sensation was caused in Rome lately PROTESTANT NUNS.—Some sensation was caused in Kome lately by the appearance of a strange phenomenon for Romans, namely, a lady, apparently a nun, dressed in grey cassock, with a large cross on her breast, like that of the Knights of Malta, who drove about publicly in an open carriage through the Corso, and was seen in one of the boxes in the Parliament. This spectacle of a nun disporting herself in this fashion gave amusement, and no small scandal to the Catholics, who could not imagine to what Religious Order she belonged. The lady turned out to be a Protestant nun—an anomaly in Catholic countries. Catholic countries.

## BUILDING AND INVESTMENT COMPANY (LIMITED). COLONIAL

NOTICE.

NOTICE.

POR the convenience of applicants for shares in the above Company, the issue of forms of applications and all information required, the undersigned will attend in the Temporary Offices of the Company, Temple Chambers, Princes street, besides the usual hours, daily from 6.30—8 p.m; and Saturday's from 5—7 p.m.

LOUIS BASCH,

Interim Secretary.

## PROSPECTUS

OLONIAL BUILDING AND INVESTMENT COMPANY (LIMITED).

To be Registered under the Joint Stock Companies Act.

First Issue, 5,000 Shares of £10 each. One shilling to be paid on application, and five shillings per share per month, until £5 per share is paid up; afterwards, the Directors to have power to call a further sum if required, but such further sum not to be called up without giving at least three months' notice, and to be payable in amounts of five shillings per share per month; shareholders to have the right to make pre-payments, and to receive interest at the rate of 6 per cent for such sums as may be reid in advance.

sums as may be paid in advance.

## Provisional Directors:

T. Niven, Esq. D. Ross, Esq. T. S. Sibbald, Esq. W. J. M. Larnach, Esq. W. J. M. Larnach, Esq. D. Proudfoot, Esq. J. M. Ritchie, Esq. T. Birch, Esq., J.P. W. Conyers, Esq. C. Ziele, Esq. C. C. Kettle, Esq. Dr. George W. Cole J. Lambert, Esq. C. Flexman, Esq., J.P, A Beck, Esq. T. Carroll, Esq. W. W. Woodland, Esq. C. B. Shanks, Esq. G. Fenwick, Esq.
Alexander Gunn, Esq.
J. Lambert, Esq., N.E.V.
W. Farley, Esq.

A Beck, Esq.
With power to add to their number.

Bankers: THE COLONIAL BANK OF NEW ZEALAND.

Solicitors:

Messrs. Bathgate and Buchanan, Temple Chambers.

The advantages of Building Societies are so well known that any comment upon them is unnecessary; but many borrowers from these Societies have found to their cost that these advantages are

these Societies have found to their cost that these advantages are attended with some objectionable features.

Among these may be noticed—

1. The almost total ixflexibility of the rules of a society when once established, and the consequent inability to make alterations that may be required by variations in the mate of interest. the rates of interest.

2. The expense attending the paying off a sum borrowed before the term for which it has been borrowed has expired.

It frequently happens that a borrower from a Building Soc...ty finds (either from selling his property or from other causes) that it is desirable to pay off the sum he has borrowed, when perhaps only one third of the term for which he has borrowed, when perhaps only one third of the term for which he has borrowed the money has expired. In such circumstances the unfortunate borrower is disappointed to find that he has to pay interest to the end of the term, and that he is allowed only a comparatively small rebate.

It is therefore proposed to form a company which shall combine all the advantages of a Building Society, without their draw-

backs.

backs.

But, besides the mere lending of money, the promoters believe that a benefit may be conferred on a large section of the community, and at the same time a fair profit may be obtained for the shareholders by the purchase of sections in suitable localities, and the erection thereon of houses and cottages.

Land in Dunedin and the neighborhood invariably brings very much higher prices when cut into small alloments, and where a number of uniform cottages are built they can be erected at a cheaper rate than an individual house on the same plan.

By adopting this course a highly remunerative business may be done by the company. For example, suppose a piece of ground was acquired, and several houses erected thereon. The ground being subdivided would not fail to command a higher relative price, and there would undoubtedly be a saving in the cost of the erection of the houses. Each house, with its separate plot of ground, might be sold, at a low estimate, at an advance of £25 per cent. on the