

# Consolidated ♦ National ♦ Bank

— OF —

## SAN DIEGO.

CAPITAL PAID IN, - - - \$100,000  
 SURPLUS FUND, - - - 40,000

BRYANT HOWARD, - - - President.  
 JAMES M. PIERCE, - - - Vice-President.  
 JOHN GINTY, - - - Cashier.

**DIRECTORS:**

HIRAM MABURY, GEO. A. COWLES, E. W. MORSE,  
 JAMES McCOY, O. S. WITHERBY, JAMES M. PIERCE.  
 BRYANT HOWARD.

**A GENERAL BANKING BUSINESS TRANSACTED.**

**EXCHANGE ON ALL THE PRINCIPAL CITIES OF EUROPE AND AMERICA BOUGHT AND DRAWN.**

The policy of this bank is conservative,—its business being confined strictly to legitimate banking. Its officers and employees are prohibited from dealing in stocks or engaging in speculative schemes.

Its stockholders founded the first two banks here, and have long been identified with all the leading industries of our City and County, and its Managers have had experience of many years in banking and in placing loans in Southern California for other parties. They are thoroughly acquainted with the resources and wants of the County, and aim to extend every aid in its development consistent with prudent banking.

# THE SAVINGS BANK

OF SAN DIEGO COUNTY.

(In Consolidated National Bank Building.)

CAPITAL, - - - \$100,000

**—OFFICERS—**

JAMES M. PIERCE, - - - President.  
 GEO. A. COWLES, - - - Vice-President.  
 JOHN GINTY, - - - Secretary and Treasurer.

**—DIRECTORS—**

O. S. WITHERBY, H. MABURY, E. W. MORSE,  
 GEO. H. COWLES, JAMES M. PIERCE, JAMES McCOY,  
 BRYANT HOWARD.

Interest allowed on Deposits.

Money loaned on Real Estate.

VOLUME III.

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WHOLE No. 23.

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C. R. ORCUTT, - EDITOR.

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**SAN DIEGO, CALIFORNIA.**

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*Per year, \$1.00.*

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### HISTORY OF THE AGASSIZ ASSOCIATION.

The Agassiz Association, as it appears to-day, is a union of 986 local societies, each numbering from 4 to 120 members, of all ages from 4 to 84. Our total membership is about 10,000. We are distributed in all the States and Territories, with very few exceptions, and have strong branch societies and active members in Canada, England, Ireland, Scotland, Chili, Japan, and Persia.

The 986 local societies are known as "Chapters." They take their names from the towns where they are established, and are further distinguished by the letters of the alphabet. Thus the first Chapter established here was called New York (A), the second New York (B), and so on.

I may mention four different sorts of Chapters. First, family Chapters. The parents and children of a single family unite for joint study and research. Chapters of this sort are especially desirable, and prove almost uniformly permanent. Chapters of another sort are found in schools. There are many teachers able and willing to give their strength and time, beyond the exacting requirements of their contracts, to the encouragement and assistance of their pupils. Under the fostering care of such men and women, the happiest results have been accomplished. Not the least important result is seen in the pleasant personal relations thus established between teacher and pupil. Chapters of a third kind are organized and conducted entirely by young persons. A company of boys or girls meet together, and decide to form a branch of the A. A. They elect their officers, draft their rules and by-laws, engage their rooms, build their cabinets, make their collections, prosecute their studies; and, if I needed to awaken interest and enthusiasm, I should have only to show what our girls and boys have done, even when unaided and alone. They have made lists of all the flowers that grow about them, and of all the birds that fly over their heads. They have published papers, started museums, founded libraries. In doing this, they have mastered the laws of parliamentary debate; have learned to observe with accuracy, to write with fluency, to speak with power; and, after working thus for a few years, many of them have pushed themselves into schools and colleges and laboratories of the highest grade, and are now completing their self-appointed preparation for lives of commending intelligence and cheerful service. Finally, I will mention Chapters of adults. In increasing numbers, men and women of mature years, feeling the need of that scientific training which the schools of their childhood failed to give, are organizing societies, joining their influence to our association, and receiving in return the benefits coming from united endeavor and from enthusiastic devotion to a common cause. But, excellent as the work of all these Chapters is, we have found some needed work beyond their individual attainment. A general con-

vention, for example, could hardly be received and cared for by a single Chapter; nor could a wide range of local observations be properly collated and discussed by the inhabitants of a single town. It has, therefore, been deemed wise to bring about the union of all the Chapters of a city or a State into more extended organizations than the single Chapter. These confederations of Chapters are called assemblies; the two most prominent at present being the Philadelphia Assembly and the State Assembly of Iowa.

Embracing all the little Chapters, binding into one the larger and more powerful assemblies, and making room also for individuals when Chapters cannot be formed, is an Agassiz Association. There are 986 Chapters, 46 Assemblies, but only one Association. And the influence and prosperity of each assembly can be increased and perpetuated by spreading everywhere we go a knowledge of our local work not only, and of our local organization, but also, and even with more emphasis, a knowledge of our entire association, with its broader membership and its further-reaching aims.—*Harlan H. Ballard, in the Swiss Cross.*

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### SANTA CRUZ ISLAND.

The *Pacific Science Monthly* contains the following editorial note in its eleventh number:

"E. L. Greene writes an interesting article for the December number of the WEST AMERICAN SCIENTIST on Santa Cruz Island, but he falls into some errors which we wish to correct. Prof. Greene believes himself the first to explore the island scientifically. The writer of this paragraph made a geological reconnaissance of the island in 1876, in connection with his archaeological researches for the government. The island is not thirty miles long by ten wide, but twenty-one miles long, with an average width of four miles. Its shore line is fifty-three miles, all told. The highest elevation, instead of being a 'little under four thousand feet,' is but about two thousand feet."

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### THE WHISTLING TREE.

We learn from an exchange that, according to Dr. Schweinfurth the *Acacia fistula*, which grows in dense groves in Nubia, is known among the natives as the 'whistling tree.' It owes its name to the fact that a gall insect selects for the site of its operations the ivory-white shoots, which the development of the larva distorts and causes to swell at the base into a bladder-like gall, about one inch in diameter. The insect, upon emerging, leaves a circular hole, and the wind playing upon the shoot is said then to produce a flute like sound.