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### THE TRADERS BANK OF CANADA

Capital Authorized ..... \$25,000,000  
Capital Paid Up ..... \$11,500,000  
Reserve Funds ..... \$12,500,000  
Total Assets ..... \$175,000,000

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## Our New Serial

THIS week a new serial  
story begins in The  
Canadian Courier, and will  
be one of the most interest-  
ing and dramatic stories yet  
published in this journal.  
The title is:

**Dr. Aram Kalfian**

By Effie Adelaide Rowlands

In England this story will  
be published under the title,  
"Love's Young Dream," but  
we believe that the title we  
have chosen indicates the  
character of the story more  
fully. The "Doctor" is a  
representative of a revolu-  
tionary party from an Asi-  
atic State, and his path  
crosses that of two young  
English people who are en-  
gaged to be married. It is  
the mystery of this "cross-  
ing" which supplies the  
motif of the story. At  
times events are normal and  
understandable; at other  
times they are weird, mys-  
terious and Oriental.

The Canadian Courier

## PEOPLE AND PLACES

Air Line for Mail.

ACCORDING to recent reports, mail  
between Port Huron, Mich.,  
and Sarnia, Ont., will in the near future  
be transported by aeroplane. A school  
of aviation, backed by several well-  
known American capitalists, will be  
established in Port Huron next month,  
and Lieut. Ruel, an experienced airman,  
will be the instructor. The flight will be  
made on the St. Clair River and Lake  
Huron, the machines being equipped as  
hydroplanes. The new school expects to  
secure the contract for carrying the mail,  
and the citizens of both towns expect to  
get letters via the very latest twentieth  
century improvement, the air line. The  
proposition will be a paying one in the  
winter, when the river is blocked with  
ice, and it is impossible for the ferry  
boats to cross.

Solving the Fuel Problem.

THE patient Canadian householder is  
getting pretty well used—not to say  
resigned—to the possibility of frequent  
strikes at the mines sending the price  
of coal up to a new high figure.

Also, from time to time, hope is  
aroused in the patient householder's  
breast that some good substitute for  
coal or some practical way of solving  
the difficulty of getting coal at a rea-  
sonable price has been found.

With the approach of another winter,  
coal is hitting a record high price in sev-  
eral parts of Canada. So serious has  
the outlook appeared that an Ontario  
man states that many Ontario people  
will need to go back to the use of wood  
stoves.

Naturally the high price of fuel hits  
the poor hardest. They may not worry  
when a jump in the price of precious  
stones is announced, but they do some  
hard thinking when the dealers in black  
diamonds announce another increase in  
price.

Dr. E. Williams, chairman of the  
Board of Health, of London, Ont., has  
been thinking about poor people's fuel  
problem, and has evolved a scheme to  
help them. He suggests cutting down  
many of the trees in that city and giv-  
ing them to the poor.

"London has twice too many trees,"  
said Dr. Williams, in discussing his pro-  
position. "We could easily dispense with

half of them. In my opinion, light and  
air are much to be preferred to the  
shade. Walk down any of the streets,  
and you will see that we have too many  
trees. Coal is going to be expensive,  
and scarce. Why not cut down a large  
number of these useless trees, make  
them into firewood, and supply it to  
those who need it? I think that would  
relieve the situation greatly, and inci-  
dentally benefit the city as much."

Good News for St. John.

THE citizens of St. John have learned,  
declares a press sheet sent out from  
New Brunswick's capital, that a sugar  
refinery to cost over a million dollars  
will be erected in that city; that tend-  
ers for the erection of a bridge connect-  
ing East and West St. John at a cost of  
over \$300,000, will close on December  
2nd; and that there is a practical cer-  
tainty of the establishment at East St.  
John of great steel works and a ship-  
building plant.

The sugar refinery is to be completed  
by the 1st of June, 1915. It will have  
a capacity of at least 2,000 barrels per  
day, and employ over 400 men. Its  
erection is expected to result in the cul-  
tivation of the sugar beet on a large scale  
in New Brunswick, and also to strength-  
en greatly the argument in favour of a  
direct steamship service between St.  
John and the West Indies.

The new bridge to connect East and  
West St. John will provide for street car  
as well as general traffic, and will be  
the longest spandrel arch bridge in the  
world. Its construction will be of great  
importance to West St. John, which will  
grow rapidly both as an industrial and  
residential section of the city.

Norton Griffiths & Co., Ltd., have  
taken over the charter of the Imperial  
Dry Dock Co., and have submitted to  
the City Council and the Provincial Gov-  
ernment, and will submit also to the Fed-  
eral Government, a scheme which pro-  
vides for the enlargement of the dry  
dock to 1,150 ft., making it probably the  
largest in the world, reclaiming an  
area of 200 acres near by and establish-  
ing there iron and steel works and a  
ship-building plant. All this would in-  
volve the expenditure of millions of dol-  
lars, and would add several thousand  
men to the city's working population.  
The deal is likely to go through.



NO WONDER THEY SMILE.

Result of Two Hours' Fishing in Lake St. Louis, Near Montreal.

## The Merchants Bank

of Canada

HEAD OFFICE - MONTREAL

President, Sir H. Montagu Allan.  
Vice-President, K. W. Blackwell.  
General Manager, E. F. Hebden.

Paid-up Capital ..... \$ 6,700,000  
Reserve Fund and Undi-  
vided Profits ..... 5,900,000

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St. West (Parkdale); 406-408 Par-  
liament St.; Dundas St. and Ronces-  
valles Ave.

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Recent events in the domain of life  
insurance afford another illustration of  
the superiority of the Fixed Premium  
system, under which the regular legal  
reserve companies operate.

In the evening of life, when earning  
power is declining, a man's monetary  
obligations should grow less rather than  
greater.

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to premium payments for life insurance,  
through the application of dividends in  
reduction of premiums, under the  
participating policies of

## The Mutual Life Assurance

COMPANY OF CANADA.

Head Office -- Waterloo, Ont.

## Hotel Directory

### GRAND UNION HOTEL

Toronto Canada.

Geo. A. Spear, President.  
American Plan, \$2-\$3. European Plan,  
\$1-\$1.50.

### PALMER HOUSE

TORONTO : CANADA  
H. V. O'Connor, Proprietor.  
Rates—\$2.00 to \$3.00.

### CALGARY, ALBERTA, CAN.

**Queen's Hotel** Calgary, the commercial  
metropolis of the West.  
Great West. Rates \$2.00 and \$2.50 per day.  
Free 'Bus to all trains.

H. L. Stephens, Prop.

### HOTEL MOSSOP

Toronto, Canada. F. W. Mossop, Prop.  
European Plan. Absolutely Fireproof.

RATES:  
Rooms without bath, \$1.50 up.  
Rooms with bath, \$2.00 up.

### THE NEW FREEMAN'S HOTEL

(European Plan)

One Hundred and Fifty Rooms.  
Single rooms, without bath, \$1.50 and  
\$2.00 per day; rooms with bath, \$2.00 per  
day and upwards.  
St. James and Notre Dame Sts., Montreal.

### THE NEW RUSSELL

Ottawa, Canada.

250 rooms.  
American Plan, \$3.00 to \$5.00  
European Plan, \$1.50 to \$3.50  
\$150,000 spent upon Improvements.

### QUEEN'S HOTEL, MONTREAL

\$2.50 to \$4.00. American Plan.  
300 rooms.

### KING EDWARD HOTEL

Toronto, Canada.

—Fireproof—  
Accommodation for 750 guests. \$1.50 up.  
American and European Plans.

### THE TECUMSEH HOTEL

London, Canada.

American Plan, \$3.00 per day and up. All  
rooms with running hot and cold water, also  
telephones. Grill room open from 8 to 12  
p.m.  
Geo. H. O'Neill, Proprietor.

### LA CORONA

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Room with use of bath, \$1.50 and \$2.  
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acknowledged Montreal's best, but the charges  
are no higher than other first-class hotels.