

troubles of the United States from those of other countries are due almost entirely to their peculiar banking and treasury systems. In Canada we have an enforced revision of the Bank Act every ten years, and it is well to bear in mind that we are approaching the time when the discussion connected therewith usually takes place.

The situation bears little relation to that following the troubles of 1893, either as to currency conditions and standards, crop conditions, or volume of manufactured goods relatively to the demand, and, provided the usual crops are harvested next year, a very full measure of industrial activity should prevail throughout North America. The marketing of the actual products of the field, forest, and mine of itself requires that large additions should be made to railroad equipment and that other building operations should be carried out, and if the world generally can be induced on the one hand to exercise its power of saving to a greater degree, and on the other to moderate somewhat the pace of its industrial expansion, especially as regards the fixing of capital in betterments of all kinds we need not fear for the prosperity of the farmer throughout North America, or that our workshops will be idle to

an extent which should interfere with a sound and reasonable prosperity. The motion for the adoption of the Report was then put and carried.

A by-law increasing the authorized capital stock of the Bank from Ten Million Dollars to Fifteen Million Dollars was then passed. The usual resolutions expressing the thanks of the shareholders to the President, Vice-President and Directors, and also to the General Manager, Superintendent of Branches, and other officers of the Bank, were unanimously carried. Upon motion, the meeting proceeded to elect Directors for the coming year.

The meeting then adjourned.

After luncheon the meeting was resumed.

The scrutineers subsequently reported the following gentlemen to be elected as Directors for the ensuing year:

B. E. Walker, Robert Kilgour, Hon. Geo. A. Cox, M. Leggat, James Craithorn, John Hoskin, K.C., LL.D., J. W. Flavell, A. Kingman, Hon. L. Melvin-Jones, Frederic Nicholls, H. D. Warren, Hon. W. C. Edwards, Z. A. Lash, K.C., E. R. Wood.

At a meeting of the newly-elected Board of Directors held subsequently, Mr. B. E. Walker was elected President, and Mr. Robert Kilgour, Vice-President.

Three Eminent Benefactors of Humanity



Louis Pasteur, b. 1822; d. 1895. Joseph Lister, b. 1827; still living. Dr. D. M. Coonley, b. 1842; still living.

The discoveries of Louis Pasteur marked the beginning of a new era in the treatment of disease. Before that time medical practice consisted largely of blind experiment and quackery, without any scientific basis to rest upon. Pasteur proved what some others had hinted at, viz. the Germ Theory of disease. He found and proved by rigid experiment that simple fermentation, such as the souring of milk, was not a mere chemical process as had been supposed, but was caused by the action of minute living organisms which have since been known as bacteria. These bacteria belong to the vegetable kingdom, being infinitely small plants which can be seen only by the aid of a powerful microscope. From fermentation to putrefaction is but a step, and Pasteur found that what was true of fermentation was also true of all fermenting, inflammations and other forms of putrefaction, viz. that they were the result of the operations of these minute plants called microbes or bacteria. He further found that each particular disease was caused by its own peculiar microbe, that these microbes had various ways of getting into the system, and that certain chemicals, carbolic acid, for instance, were fatal to those producing fermentation and putrefaction. Among the further achievements of Pasteur and his pupils may be mentioned the treatment of anthrax in cattle, the treatment for hydrophobia and the antitoxin for diphtheria, the latter being developed by Dr. Roux, of the Pasteur Institute, Paris, and Von Behring, of Berlin. It must be remembered that Pasteur was not a physician, and so during all the early years of his labors and discoveries he had to contend with the prejudice of the medical profession. Two eminent physicians in other lands, however, were convinced of the truth of his discoveries as soon as they were announced and each at once set to work to apply them to relieve the diseases with which they were most familiar. These two men were Dr. Joseph Lister, of Great Britain (now Lord Lister, Surgeon to His Majesty King Edward the VII.) and Dr. Dwight M. Coonley, of the United States.

Dr. Lister was a surgeon. Adopting Pasteur's discovery that certain substances, including carbolic acid, were fatal to the microbes which produced fermentation, he commenced using these chemicals in treating the wounds of his patients. He also took means to prevent these microbes from gaining access to the wounds, and in a very short time he found the mortality from these wounds was reduced from 45 per cent. to less than 12 per cent. Lord Lister had been well named the Father of Antiseptic Surgery.

For several years before this time Dr. Coonley had devoted his entire attention to the various diseases known in a general way as Women's Disorders. He had found in every case of these troubles that there existed a congested condition of some of the womanly organs. This soon developed inflammation, etc., showing that the microbes were at work. He had become convinced of the futility of attempting to reach this condition by taking medicine into the stomach, but upon the announcement of Pasteur's discovery he intuitively reached the same conclusion as did Lister, viz. that the rational treatment consisted in applying to the seat of the trouble a chemical substance that would destroy the microbes causing the disease. The ordinary antiseptics, including carbolic acid, could not be employed, as they would injure the delicate membranes they would come in contact with, but he finally developed a powerful antiseptic which was absolutely fatal to the microbes, and at the same time would not in any wise injure the tissues or membranes to which it was applied. Going still further, he combined with this antiseptic material a concentrated vitalizing nerve food which, when absorbed, strengthened the debilitated nerves, thus making the combination an ideal remedy for these disorders. This was the original Local or Applied Treatment for Women's diseases. It was called Orange Lily, and by this name it is still known. The success of this antiseptic method of treating women's disorders has been quite as marked as the success of the antiseptic surgery of Lister; in fact, so uniformly favorable have been the results of its use (Dr. Coonley has a record of over 200,000 cures) that it has been adopted in their practice by thousands of the more prominent physicians in all the English speaking countries of the world.



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Alas, how light a cause may move
Dissensions between hearts that love!
Hearts that the world in vain had tried,
And sorrow more closely tried;
That stood the storm when waves
were rough,
Yet in a sunny hour fall off,
Like ships that have gone down at sea,
When heaven was all tranquillity.

—Thomas Moore.

Our message to the readers of the Quiet Hour this month is "Be Happy." Get into the habit of being happy and you will never be miserable, and what is more you will never grow old. Years may pass over the head but they will leave no scars. They will only ripen the fruit. The saddest thing in all the world is an old person with a sour face. It means that they have missed their heritage, that they have never laid claim to the great wealth of happiness that belongs to them by right. They have let losses or poverty or death stand between them and the great joy they should have had.

We cannot be joyful when we lose a loved one, you think, and perhaps some feel that it is perfectly right to go on grieving and holding a grudge with the world and life because it has taken away that which we loved. And there are others again who feel it their duty to grieve, I say, no! There is enough sorrow in the world. Bury yours as fast as you can. Remember your love for the lost and keep it ever green, but stop dwelling on the loss itself. This eternal mourning does no good to anyone, rather harm. The one who is gone will not be helped, those by whom you are surrounded will be made unhappy, and you will be miserable yourself. It is not a duty to grieve, it is a weakness. Losses are not a good excuse for unhappiness. Other people have had losses and been happy after them. You can and should. At the time of the San Francisco disaster a woman in an elegant but soiled dress, passing along the street, recognized her husband as one of the ditch diggers in the street. She ran to him and he clasped her in his arms and cried, "Thank God you are safe. Nothing else matters." And they had been worth millions of dollars and it had all been swept away in a night. But they were happy. Love was left them still. The fire didn't burn that. It never does.

But poverty, the slow, dull, aching grind of poverty. That is hard. The planning and scheming and saving to make ends meet; the poor house, to which you are ashamed to invite the friend of better days; the load of debt that makes one ashamed to meet one's debtors; the little contributions one cannot make; to see the little ones go shabby—all this is hard. To have the children come and ask for what they cannot have, and what all the other children have. That is hard. But some of the bravest, sweetest women the world has ever known have been those who have smiled with aching hearts. With many, however, it is not the big things like loss, or poverty, or sickness, or death that keeps them unhappy. It is the petty details of everyday life, some little habit or unkind word when one is tired, those are the little things that try the sweetest tempers. Perhaps John has a habit of taking your potato knife out to the harness shop and leaving it there. You speak to him about it and he doesn't pay much attention because he thinks you are a little bit of a crank on that subject, since he doesn't know how much you dislike peeling potatoes with any other knife; and you think he is stubborn because you don't know that he can't understand your point of view, and so you work at cross purposes; while, if you cultivated a happy disposition, you perhaps would not mind so much peeling potatoes with another knife, and if John followed the same plan, he might be more ready to humor your whim.

Most people can get along nicely so far as the big things are concerned, and it is simply astonishing how reasonable even unreasonable people are in the large matters of general importance. But we are all of us dreadfully small about some trifles. The only way to be able to overlook these things is to be glad with a great inward joy that fails to see them. I do not mean a patient forbearance that puts up with others, but a great love that acts like an X-ray to find the beauty and love in others. A quotation from one of our school books expresses my meaning: "The world's running over with joy." I know a woman or rather did know her, for she is dead now whose life was one sweet, exultant song of joy. But, you say, perhaps she had nothing to make her unhappy. Her husband

was for many years a drunkard and they became very poor in consequence. He was a very short-tempered man, too, though he loved his wife. And she had two little boy babies and lost them both, though her darling wish was to have a son. Last of all, she suffered from an incurable disease for which she underwent three fruitless operations and after five years of terrible suffering died, and all that time she was the most cheerful person in the village. She knew life to be a good thing, full of brightness and kindness, and to her it was so. During her sickness people came for miles to do some little thing for her and to her bedside there came old and young, strong and weak; even those who were out with the rest of the world came to her and were made glad.

I like that saying of Elbert Hubbard, "The mintage of wisdom is to know that rest is rust, and real life lies in love, laughter and work." It is all so simple, this happy life. Just stop being unhappy. Give up thinking about unpleasant things. It is only a habit. Stop meeting troubles half way. If you hear some disturbing news, never enlarge upon it until you know the worst. Dear readers, it can be done. I am speaking from experience. Happiness can be cultivated, and unhappiness can be given up, just like any other bad habit.

At a recent woman's convention in an eastern city it was suggested that the girl on the farm should be given some independent source of income as a means of making home on the farm more attractive to her. This is an important question well worthy of consideration. It does seem rather unfair that the farm should belong to the son and if there is more than one, others are got for the younger ones while in many cases, all the girl gets is her board and clothing until she is married. Many girls in the country leave school at sixteen and are not married before they are twenty at least. If they went out and engaged in domestic service they would probably earn fifteen dollars a month, at least; not a very large wage as wages are now. In four years at that rate she would earn seven hundred and twenty dollars. Of course, she would have to buy her clothes, but think of the pleasure she would have in spending her own money. Every girl who has ever earned a salary knows how much joy of spending it arises from the consciousness of having earned it herself.

On the other hand, if she had remained at home, she would probably not have anything but a few rugs and quilts that she could call her own. It is scarcely to be wondered at that girls leave the farms. If they were given an interest in something about the place and the profit accruing from that one thing really handed over to them it would be more just. Suppose, for instance, they were given some cattle or hogs or poultry and all the gain from this source turned over to them to reinvest, if they saw fit, or a certain number of acres of land might be put into crop for their benefit, or some particular field, each year, and all the grain left at their disposal. Nor should the young woman be expected to attend to the cattle or hogs or poultry or land, but it should be done for her. Her labor in the house is just as much capital to the farmer, and he has just as much right to pay for her work as that of the son. If this suggestion were followed it could not fail to result beneficially to the young woman, intellectually as well as financially. It would tend to make them brighter and would often leave opportunity for the following out of some favorite branch of study.

Of course, this does not mean to give these things as is so often done by fathers, to give in name but keep all the proceeds and the right to trade or sell. As a boy in the country once aptly expressed it to me when I asked him if the pigs were his, and his reply was, "Tom's pigs, and Daddy's pork." That is too often the way. The cow or calf or colt is Mary's or Harry's or Bob's until the father gets a good opportunity to sell it, and then it belongs to father. It is better not to give at all than to give in such a way, though to be just, parents rarely do. Most of the animals said to belong to any particular member of the family were never given to them by an over-generous impulse but were claimed by the young people until they really began to think they were theirs. The father generally smiled and gave his silent consent to the arrangement, without, perhaps, ever thinking how seriously his silence might be taken, or that he was sowing the seeds for future discontent.

Once again let me call your attention to a common practice that often results unpleasantly, at least for the little ones concerned; i.e. that of dragging small children by the arms

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