

plot, gotten up by a second Sentimental Tommy who thus "found a way" of exercising his gift of romance and enjoying the effect created.

It might be said just here, that the suggested change in the election law, alleged to emanate from a provoked Cabinet official, making it a criminal offence for any clergyman to attempt to exert political influence, either from the pulpit or by confidential or private visit—would be almost tolerable in view of the conduct of certain ill advised ministers, both Catholics and Protestants, during the past year.

THE burning of the Ursuline convent at Roberval, with its accompanying loss of life, is one of the sorry records of the month.

It was the writer's privilege to visit the convent a few years ago, and gain personal knowledge of its value as an educational factor in that far northern district. The pleasant chat with the nuns is well remembered.

They belonged originally to the Ursuline convent in Quebec city, which being a cloistered sisterhood, knows nothing of the outside world, therefore their journey of two hundred miles to Roberval, when the convent was established in 1881, was to this gentle sisterhood a life event. They talked of it still, at the time of our visit, eleven years later, with wondering words and gentle laughter.

And those whose smiles were brightest and speech most merry, perished on that recent winter morning when fire consumed the grey stone convent by the little northern lake.

A RAILWAY to James' Bay will be almost as much of a novelty, and as full of delightful possibilities as a trip to the moon. We know so little of the great stretch of country north of us, that there is room for heroic imaginings, and our feelings regarding it are a good deal like those of the small boy, in whose unknown "anything may happen almost."

For this reason and apart from the commercial aspect, the movement toward building this railway will be watched with more interest than that of one whose prospectus leads, it thro' more familiar territory.

Our national dreams are becoming realized at a rather breathless rate, when an Excursion Trip to James' Bay is a bill-board probability of two or three summers hence.

The Island Railway and bridge scheme is very attractive and desirable, but it could wait a season—our street pavements cannot.

The condition of miles upon miles of Toronto's streets is almost a theme for laughter, were it not for the graver aspect—that of the danger to life involved.

Between the local improvement system and the protests of burdened tax-payers, the problem of our city pavements is a difficult one. But something must be done, and immediately, since in their present condition, which every rainfall aggravates, they are a serious menace.

We should demand that our city fathers let the Island Railway, Gas Company fight, Queen's Year Jubilee and every other interest, be in abeyance, if need be, in order to give instant and undivided attention to our city pavements.

And, in the meantime, until some satisfactory solution be devised, let Mr. Keating's advice be acted upon—to tear up the old cedar blocks upon streets declared dangerous, where the owners have refused to renew, and to leave the roads in their original condition.

A DAILY paper recently had a timely editorial upon the noise and dust in the street cars.

The institution of the electric motor has its advantages, but it has also its evils, and this of noise is not the least of them. The rattle, clamor

jar and grind of a light-weight motor car is something to be felt rather than described. The tax it takes upon a strong physique is sufficiently great, but to weary frame and nerves it is a torture. Nervous people of both sexes shrink from the lightly loaded electric car, and with good reasons.

It is safe to venture the assertion that if easier and smoother running were possible, if the windows lost their rattle, and the brakes their grinding jar, and the shriek and clamor could be reduced to a minimum, the increase in patronage would more than meet the outlay incurred to obtain these conditions.

As it is one of the chief attractions of the bicycle is its noiselessness.



Women Mining Investors.

IF men alone were engaging in this active field of enterprise, the subject of mining would hardly find a place in our columns. But careful inquiry shows that Canadian women are rapidly becoming interested in mining prospects, and investing in this direction.

It is impossible to discover to what extent our women have already invested in Canadian gold mines, since many of them—it may be the majority—have done so under cover of husband, father or brother. But a sufficient number have invested, quite independently, to justify the inference of a marked feminine interest in mining affairs.

This interest is likely to increase with the months, since the mining promoters look forward to June as the season when developing work will show best results, and the mining movement generally, be at its most active stage.

Toronto is naturally the commercial head of our mining interests, both provincial and of the far west; and it is in the city offices of the leading mining brokers that the most reliable information is obtained concerning Canadian mining affairs.

One may spend an interesting hour in any of these offices. Human nature in many phases presents itself there, but all with one aspiration—the desire to make money.

We do not propose enlarging upon the ethics of mining speculation or that aspect of human nature to be seen in a broker's office—interesting as the subject might be; but rather to mention a few points personally gathered from our chief mining men, that may be of value to Canadian women who have invested or intend to invest in gold mines.

"We have a large number of women investors," said one well known gentleman, "chiefly widows and unmarried ladies who wish to add to their incomes. As a rule they come or write frankly for advice concerning the best investments, and we give it with a greater sense of responsibility than when the applicants are men, since naturally no man of any principle likes to feel that a woman has lost money through following his advice."

"If a woman living in the country desires to invest, what course would you suggest?"

"If she prefers acting independently, or has no clear headed man friend to consult, she should first study the pamphlets of the various mining companies and look especially at the directorates. The larger I deal in mines the more importance I attach to the personnel of the directing board. Let her consider the names of the brokers also; a good company employ brokers of good standing."

"Having selected her company and broker, it would be better to write direct to the head office, unless she has personal acquaintance and confidence in a local agent. Many of the latter are not really well informed concerning mining matters; and again they get largest commission on the least sure investments, and it is natural that they should urge those claims which yield them most profit."

"Any woman investing should scatter her money a little. Invest some in a mine or mine already developed and sure of return, and not all in a prospectus. Again she should take surer of slower risks. If she is satisfied with the broker or manager, it would be safe for her to take his advice, even when he suggests an investment that means slower returns than others she might purchase."

"We frequently get letters from women," said another broker, "enclosing smaller or larger amount of money and asking us to 'invest it to the best advantage.' We cannot take this responsibility, and all such moneys are returned unless the sender names the stock which they wish to purchase."

"We find Ontario women investing largely; we have done little for Quebec women thus far. Many of them are doing so for and in the name of their children."

"One of the difficulties we have in dealing with women, especially by letter, is that they are inclined to think a mine is a mine, whether developed or not and that all mining investments are alike. And again they are disposed to be either too trusting or too suspicious. A woman in investing should neither leave the entire responsibility upon the broker, nor yet go to the other extreme and beset him with sixteen pages of crossed note paper queries." The speaker sighed here, as though out of some personal experience.

"This only happens though, with the uninitiated woman," he continued, "a very little instruction is sufficient for the majority of our women customers; we find as a rule that when compelled to act independently, they do so with caution and good judgment."

"My advice to intending women investors is pretty much what it is to men, except that she should go more slowly until her knowledge of mining technique is assured:

Look to the directorships of the companies, whether in the matter of real mines, or those yet undeveloped. See that the names upon the directing boards are those of good men, not names with handles or several after letters, but well known and reliable business men, who cannot afford to lose either money or reputation. If it be a new company, prefer a pooled stock, and one started at a fairly good price; and be prepared to hold your stock for eighteen months or two years before selling."

"It is better for a woman to invest in high, or in low priced stocks?"

"That depends on whether she wishes to go into legitimate mining, or to gamble. The former she may hold with comparative surety of moderate if not high profit; the latter she must sell as quickly as possible, if she would avoid loss."

"Buying mining stocks to sell and buy and sell again, is simply gambling, for there is no intention of development, and in the end some one must lose; and if a woman wants to gamble, she had better take wheat stocks."

"There is one other point; no one—no woman especially—should put any money into mining investments that she is not prepared to lose."

"Remember, I am not condemning women mining investors. With ordinary precautions they have as good chance of making safe investments as men. But they should confine themselves largely to legitimate companies, who are working or preparing to work their claims—which means a high priced stock. The low priced stocks mean rapid sale or loss."

The advice tendered by Mr. Charlton, M. P., upon his recent return from Rossland, fitly follows upon the words of these gentlemen:

Be wary, be not over-credulous, require proofs invest your money in mining stocks as you would in a farm, in promissory notes or in a bank deposit, with reasonable assurance that the investment rests upon good security and is safe.

FAITH FENTON.