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Farmers' Bank Failure

THE failure of the Farmer's Bank is a scandal whose features are such as to arouse indignation and disgust. The confidence of the rural communities in such plausible financiers as Travers and "Others" has been utterly shaken, and the sentence imposed upon the "gentlemen," who lived so luxuriously in Toronto on other people's money, was not such as to restore confidence. Six years in the penitentiary is an absurdly light sentence for a man who cheated hundreds of honest and hard-working citizens, and who treated the final exposure with a cynical indifference which showed his innate selfishness. The ordinary burglar, if detected in a first offence, may be given two years of sojourn in the Central Prison. According to such standards, the ex-financier has been treated with extraordinary clemency.

For the victims of this financial disaster one can only express heartfelt sympathy. The farmer, who sees the fruit of his toil, the savings of a lifetime swept away, knows a bitterness which can never be forgotten. Such treachery and dishonesty, as make such tragedies, should be punished with the utmost severity, instead of being laughed at as "smart" transactions. May the next Travers get his full punishment!

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A Choral Triumph

DR. A. S. VOGT has once more proved the right of the Mendelssohn Choir to be considered a "champion" organization. The good which is done by such a cycle of concerts as drew thousands of eager listeners to the capital of Ontario during the second week of February is not to be calculated. The best music, like art and literature, lifts us to those regions where we breathe a finer air and realize the immortality of great compositions and their worthy interpretation.

This is a triumph in which women may share, for no members of the famous Choir work more unselfishly than those who form the soprano and alto "sections."

Pioneer Virtues

WE are apt to think that our forefathers had all of the "roughing it" and that we are living in, what we may call by comparison, easy days. The virtues of the pioneers are being extolled continually, at the expense of those who live in the century of the aeroplane and the automobile.

However, we have not far to go before we find the same rugged virtues which made the early homes of Canada. Look at our own West, for instance, and the pluck and courage which are making what was once called the Great Lone Land into the golden granary of the Empire. There is no lack of the pioneer virtues whenever occasion calls for them. We forget the numberless toilers in far places who are doing the day's work bravely and thoroughly, without ever a thought for praise or commendation. Far be it from us to pay anything but homage to the early settlers who "with toil of their To-Day bought for us To-Morrow." But let us not shut our eyes to the nobility and endurance that are all around us and are making the world well worth living in. All the good qualities did not pass away with the pioneers.

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Government Annuities

MRS. WILLOUGHBY CUMMINGS, who has rendered signal service to the National Council of Women, has recently been giving her time and talents to the cause of government annuities, explaining how they may be of especial benefit to the woman wage-earner. Several United States writers have recently drawn attention to the fact that girls who are earning their own living are not, as a rule, given to saving and are slow to acquire a bank account. The critics of the working woman's extravagance must remember that having her own money to spend is a comparatively new experience for woman, and that, considering the novelty of the situation, she has not done so badly. During the many centuries of Anglo-Saxon "housewifery," woman has been given only a small share in the

family expenditure. Consequently, it is not matter for wonder that, when a girl sets out to earn her own living, she is intoxicated at first with the joy of having a weekly wage or salary to dispose of, as she sees fit. Unquestionably, woman's great incentive to careless spending is her love of fine clothes, and this must be controlled by a sense of the fitness of things if there is to be any provision made for the proverbial rainy day.

The annuity system offers a safe and satisfactory investment, and it is encouraging to know that many Canadian girls and women are taking advantage of its good features and are ensuring themselves of a substantial return for their savings.

Written for the
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KEEP SWEET

By H. ISABEL GRAHAM

Keep sweet, my dear, when things
go wrong,
And life is sad and dreary,
Just start and sing a little song
To cheer the sad and weary.
'Twill ease your own heart of its
load,
And make the darkness lighter,
Through rifted clouds the sun shall
shine,
And some one's smile be brighter,
Forget the past and all its frowns,
Peace and contentment borrow,
And happiness may shyly call
To visit you to-morrow.

SEAFORTH,
February, 1911.