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Head Office : TORONTO

Paid-up Capital, \$15,000,000; Reserve Fund, \$13,500,000

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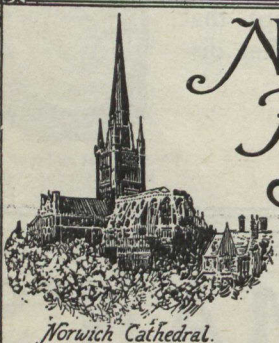
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zi?—Will he love me now if I can but return to him?" she repeated endlessly.

The house was very still. Holding the parrot under her arm, the girl made her way stealthily into the hallway. Slowly, noiselessly, she crept down the stairway. The heavy door was closed and bolted but the key was in the lock. She started nervously as a footstep sounded in the hallway above. Frantically she clawed at the bolts and turned the key swiftly. The door swung open. Clutching the parrot closely she ran swiftly down the street.

Three weeks later Tony limped painfully out of the hospital and made his way slowly and with many fine Italian curses to his old room. Lucia was sitting by the window; Tuzzi hopped restlessly on the perch in the

"You!" gasped Tony quite the way, the hero of the melodrama gasps "You!" when he finds the heroine tied to the rails, only Tony gasped it in Italian.

"Forgive me, my Tony," pleaded Lucia. "I was searching for you—you had not come—they took me away—and—and they would not let me come

back. See! Tuzzi found me—we have been waiting here for you."

And Tuzzi squawked peevishly, for they seemed to have forgotten him.

After a while Lucia went to the rickety old bureau and pulled out a little bundle of ten dollar bills. With the bills was a card. It bore the line:

"ADOLPHUS G. GIBBS."

"See, Tony!" she exclaimed. "This man came here, oh, days ago, and left this money. It is for you."

Tony gasped. "The fortune!" he muttered. "The stranger!"

"He spoke a great deal—oh, a great deal—but I could not understand," added Lucia. "He called me 'Meesas Fransacchi.'"

"'Meesas'" repeated Tony thoughtfully. "Ah, yes—beautiful! dark eyes! black hair—yes, it is the fortune! Tomorrow, my Lucia, we will go to the Padre; we will give him money for mass, and we will be married. Then you will never again leave me and we will be very happy."

"The Padre! Married!" exclaimed Lucia.

"It is the custom of the country," declared Tony with a shrug, "also it is in the fortune. It is so foretold by Tuzzi."

## Motors and Horses

A FEW years ago Ontario farmers became very much alarmed because the new-fangled contraption called the "automobile" was scaring the horses into several kinds of convulsion fits. And so it was. The farmers had a long lingo of grievances against the new vehicle, because it scared horses, killed chickens, ran over dogs, and threw dust on the clothes lines. All of which was more or less true. But scaring the horse was the fundamental grievance; which most farmers predicted never would be removed.

Now it begins to look as though in some districts the motor-car has not only scared the horse into fits, but has almost started to obliterate him out of existence. The Ontario Government has been conducting a census of traffic in various parts of the Province. The Government is to spend thirty million dollars improving the highways of Ontario, on the principle that good roads are no longer the exclusive business of the local pathmaster and the township council. Since the motor-car came into general use a large percentage of traffic is from county to county. A motor-car travels from one to two hundred miles a day easily. The average journey of a horse is under forty miles, which, in the case of farm horses, means twenty miles there and back.

As there are several thousand motor-cars in Toronto, a large percentage for the purpose of getting out of Toronto to any agreeable point within a hundred miles' radius, one census of traffic was taken on a main highway of this traffic, which is north towards Lake Simcoe via old Yonge Street. Ten years ago nine-tenths of the travel on this road was farmers' rigs, from the load of dead hogs and of timothy hay to the rubber-tired rig that was supposed to pass anything on the road. Since the motor-car became a general habit of the well-to-do, the motorist has begun to even up with the farmer for using the paved streets of Toronto for his hay waggons and the like. Twenty years ago the farmer became wise to the advantages of asphalt when he began to drive his loads of hay down the fine level pavement of Jarvis Street, which was the first pike in Toronto to be paved so level that a two-ton load bowled down it with slack traces and singletrees clacking on the tongue. The farmer knew a good road when he got to it. And the residents of Jarvis Street, and the taxpayers of Toronto who paid for the road had no claim to kick on the farmer's sagacity.

But it was rather a different story when the motorist began to kick up a dust and burrow out ruts in the nice sandy or alleged gravel road of York county. The farmer said he had paid for the road, or had made it by the sweat of his brow over statute labour, and he didn't think the motor-car man

had much right to use it the way he did without being taxed for it, let alone to be scaring horses and killing hens and throwing dust into the houses.

Now the Government has taken the road problem in hand through the Good Roads Commission, to find out just what the traffic was on main highways throughout the older Ontario. One of the best results of the census was obtained from the highway leading north from Toronto. The count was made carefully between the hours of 7 a.m., when the first hay waggons begin to come down, and 7 p.m., when the last one is supposed to be on the road home. The census was taken between the close of the regular motoring season and the opening of the farm-haulage season to market. It lasted several days, and the results are as follows:

	Weekly	Daily
	Total.	Av.
One-horse light vehicle...	257	36.5
One-horse heavy vehicle..	80	11.4
Two-horse light vehicle..	28	4.0
Two-horse heavy vehicle..	341	48.7
Runabout .....	112	16.0
Motor trucks .....	56	8.0
Touring car .....	704	100.5
Total .....	1,578	

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