

dict  
be the Judge

DA  
conspicuously  
ld be' rivals.

\$5,600,000  
over \$153,000,000

AWAY?  
nk money order  
es. No fuss, no  
mality to ensure  
party for whom

ally as the best  
50 through the  
316

CANADA  
R. H. Kilbr, Mgr.  
H. H. Washburn, Mgr.  
H. G. Parrott, Mgr.

AN BANK  
ERCE

bank has been opened  
This bank has now  
gn countries, and is in  
celled service.

W. Conolly, Manager  
alkner, Manager  
F. W. Wilson.

AL  
NOMY

ber that the econ-  
helped pave the  
the way to future  
ut is both a moral

AN BANK  
ERCE

R. C. W. CONOLLY, Manager  
S. H. FALKNER, Manager  
F. W. WILSON, Manager

ings Company  
CATHARINES

O. 98.  
of THREE PER CENT  
PER ANNUM, upon the  
ny, has been declared for  
e, inst., and that the same  
company, 26 James street,  
July 2nd, 1919, to share  
Company at the close of  
t.  
sed from the 17th to the  
clusive.

ER, Sec'y-Treas.

NG BANK  
ADA

use--  
t is a summary  
ur perseverance,  
ur thrift.

JOURNAL



Six times round the deck—  
a mile—before breakfast

### FALL IN LINE, EVERYBODY!

A TRIP to remember! In after years and other places, you will recall these joyous promenades in the early Summer morning 'round the deck of the "Noronica."  
Already the early risers are heading for the promenade. The circling Seagulls are flashing in the morning sun and dipping in the shimmering blue waters; while, far away, the plant freighter glides on down the Lakes. It is good to be alive—to breathe these lake-swept breezes—to share such gay companion-ship.  
Breakfast is waiting—happily prepared to satisfy these keen-edged fresh air appetites.

#### Noronica — Hamonic — Huronic

These mighty Steamers take us sixteen hundred miles—from Detroit to Sarnia, across Lake Huron, through the Locks of the "St. Clair" on to Canada's Twin Cities—Port Arthur and Fort William, until finally we reach our Northern terminus—Duluth. We are southwest bound once more.

Spend six days of your vacation on board one of these luxurious steamers. Enjoy the rare good fellowship of the finest people of two nations.

**\$56.50 for 6-Day Trip**  
For continuous 6 day round trip cruises from Sarnia, including meals, berth, afternoon tea, evening dances, plus to Keweenaw Falls. Everything—\$56.50 and up.  
Fare—rates are cheaper than local rates.  
Perfect information on any Grand Trunk Ticket Agent—The Company at Sarnia.  
Write to E. D. Geoghegan, Eastern Pass. Agt. Sarnia for "Cruise" Booklet.

Three Ships Weekly from Sarnia for "St. Clair," Ft. William, Port Arthur and Duluth.

**1000-Mile Saguenay Cruise**  
Another wonderful Post Trip—through 1000 Islands, 600 St. Lawrence River Rapids; stop-over at Montreal and Quebec; then on to Quebec, Gaspe and the glorious Saguenay.  
Write for Booklet—"Niagara-to-the-Sea"

NORTHERN NAVIGATION COMPANY, LIMITED—SARNIA



### CANADA AS A BEAR LAND



(1) Grizzly bear at Banff.  
CANADA grows bears as well as grains and fruits and other products of the soil.  
Bears is to be found in every province, but it is in the mountain region of British Columbia that he flourishes. There one will find grizzlies and silver tips, browns and blacks and grays, and all the subtleties in between, including Teddy and Johnny cubs, among the children. All of these specimens may be seen in the interesting Zoological gardens at Banff, where they are lined up like soldiers on parade, in front of their cages—especially as dinner time nears.  
But it is more interesting and exciting to see a bear as he runs wild in the woods. One day while following a narrow mountain trail in the Rockies, I was surprised to see a few yards ahead, what seemed like a line of the trail move to one side.

(2) Polar bear in Banff Zoo.  
It was a half-grown black bear. Our surprise was mutual, as we unanimously voted to separate. Or, on another occasion in Muskoka, when we almost walked on a big shaggy specimen enjoying a supper of wild berries. Here, too, we apologized for disturbing him at his meal, and gracefully and quickly withdrew.  
On yet another occasion we came upon bear footprints on a snowfield in the Rockies in the Piarmigan Pass, north of Lake Louise. They were freshly made on new fallen snow. "He's a whopper," remarked our guide, as the toe marks were studied, "and somewhere near too—an old grizzly I guess."  
That led to some great bear stories that night around the camp-fire by our guide, who is a hunter as well as a prospector and mountaineer. One especially gave us lively nightmares, of a long struggle he had, alone and single-handed, with a monster grizzly, who, when he stood upright, towered above his human foe. It was literally a fight to the death, with the grizzly the loser.—F. Y.

(3) Black bear cub, Alaska.

Three United States tennis players beat three Britishers in the opening games of the world's championship tennis tournament in England yesterday.  
Rev. Canon O'Meara, parish priest of St. Gabriel's Church, Montreal, was found dead in bed from heart failure said to be caused by shock over his brother's drowning the day before.

## ECONOMY, CONFIDENCE, EXPANSION

(Sir John Willison in Municipal Journal.)

No one who thinks can doubt that Canada, like other countries, has a difficult situation to face now the war is over. We must retain our population if we are to bear without excessive strain the great burden that the war will have laid upon us. But if we are wise and far sighted we may enter through reconstruction into an era of national expansion and prosperity. Through the long war, with France, Great Britain established her commercial supremacy. With the close of the Civil War in the United States began the era of American industrial expansion. The war of 1780 laid a load upon France which stimulated her people to thrift, industry and scientific utilization of her raw materials. Necessity drove nations as it drives individuals to greater economy and exertion. Few countries have such rich natural resources as we have in Canada or such areas of fertile land. We have had trade preferences in British markets and probably priority of raw materials for the industries of the Empire. Doubtless, too, we shall have an imperial organization of shipping which will give us advantage in connections with British and foreign markets. We have a great railway system built with cheap money which may prove to be a great asset than we would admit. It is legitimate that the natural resources of Canada should be developed in the national interest and that processes of manufacture should be carried to completion in Canadian factories. Too often we confuse loyalty to Great Britain with loyalty to the Empire. An industry in Canada or settlement in Canada is as valuable to the Empire as an industry or settlement elsewhere, under the flag. If we ever doubted this the war was a complete and final demonstration. During the first years of peace we may have little immigration from the Old World owing to the congestion of shipping but we shall have continuous immigration in greater or lesser degree from the United States. It will be necessary to adjust immigration to conditions and with greater regard to national cohesion and national character. But the land will bring people as raw materials of manufacture will bring industries if we make the national welfare the supreme concern in legislation. We must not forget that now the war is over the United States will have a great commercial fleet and industries organized for export trade, inferior to those of any other country. We, too, must continue to build ships and organize our industries for greater and cheaper production. We must also as never before resist public waste and extravagance. It is my judgment that in the last 20 years we have wasted \$500,000,000 of public money in Canada. If waste was censurable before the war, it is criminal after the war. But in a free country only a stern, active, energetic public opinion ensures economy in public expenditures. But primarily and chiefly we must organize to re-establish the soldiers in civil pursuits to improve our position in the world markets, to ensure that factories will not be idle and labor unemployed now that peace has come, to stimulate agriculture by generous public support and the creation or expansion of industries closely related to production and to maintain satisfactory relations between employers and employed. It is idle to deny that we face tasks of tremendous magnitude, but with organization courage and confidence and undeviating devotion to the common national interest we can repair the ravages of war, reconstruct our industrial system and build upon stable foundations a greater and happier Canada.

down and his orphan we must protect and cherish. I cannot think that the scale of pensions is yet adequate. Can I think that the people of Canada are yet fully conscious of the difficult problems which lie in the future. It is altogether desirable that soldiers who will go upon the land should be assisted to establish themselves. But they cannot be subjected to restraint or compulsion. For many of those who choose other vocations many whose courses at college or university were interrupted in the natural time of preparation for the future, many of those middle age whose businesses have been ruined and whose old connections have been broken, we shall have to provide a system of credits in partial compensation for the losses that never can be wholly repaired. Actual shortage of money will be one of the most serious handicaps. Thus far the necessity for financial assistance has been recognized only

HERE'S a welcome to the returned soldier and his bride. May their wedded life be a long and happy one.  
If she is a "British Bride" she will be very fond of tea—and good tea, at that.  
She will first be attracted to Red Rose Tea by the name which will remind her of the "Red Rose" of "Old England".  
And when she tries it she will again be reminded of the "Homeland", for she will find Red Rose Tea the same kind of Tea that she has used at home—a rich, full-flavored blend, consisting chiefly of ASSAM teas grown in British-owned plantations in northern India.  
Red Rose Tea is sold always in sealed packages.

# RED ROSE TEA "is good tea"

in the agricultural programmes of the various Provinces and the land settlement proposals of the Federal Government. But the extension of substantial credits on easy terms to war veterans is necessary if re-establishment is to be successfully accomplished and is an obligation upon the Dominion which, in justice to its soldiers, it cannot ignore. We will meet the test of peace far less nobly than we met the test of war if those who seek employment seek in vain; if we fail in adequate preparation for the conditions and problems which we cannot escape now peace is restored. One feels the necessity for counsels of patience and prudence, for generous dealing with those who have endeared Canada on many a bloody field for energy and integrity in public administration and that high respect for public faith and public order which so peculiarly and honorably distinguishes the Empire to which we belong. As we listen we still seem to hear across the sea the whispers of those who died, but there is now to be peace and rejoicing and for the long future free men, free seas, a free world. If we are courageous, united and confident, we shall not shame those who have kept us in honor and security by endurance, sacrifice and valour as sublime as ever was displayed in human history. "Jerusalem is builded as a city that is compact together."

## MUSIC

Music should play a more important part in the everyday life. The good old songs and melodies you like so well should be heard oftener. Your heart should be opened up to the late "hits" so full of modern tunefulness and inspiration.

The Mason & Risch Player-Piano will fill your need—will with a half-hour's practice enable you to play with perfect freedom your old favorites, or the new songs and dances, and within a day or two you'll be playing the artist's great works as though the keys of your piano were being touched with a master hand.

You will enjoy having a demonstration of the Mason & Risch Player Piano, and we will enjoy fully explaining its many merits. Come in soon—learn the wonderful wealth of entertainment embodied in one of these perfect Pianos. Learn of the convenient terms which can be arranged for purchase.

91 St. Paul Street  
MASON & RISCH  
"THOUSANDS OF RECORDS"  
Telephone No. 41