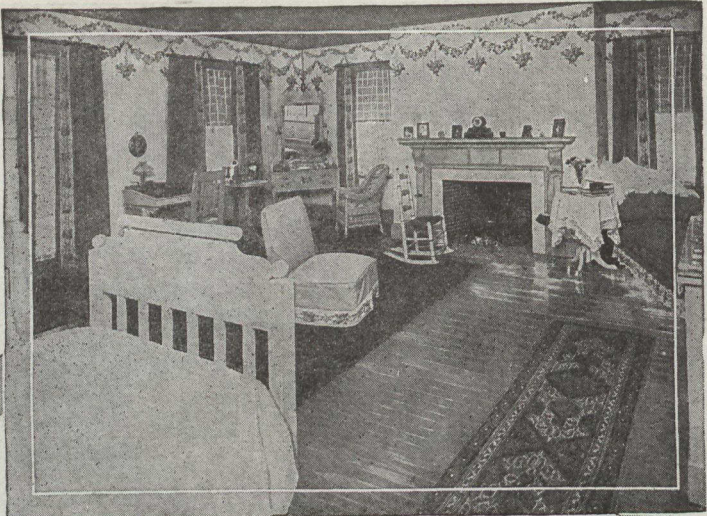


Your Floors Too Should Look Like This



Whether your floors are old or new, of soft wood or hard, painted or unpainted, stained or unstained, or covered with linoleum or oilcloth, you can easily keep them in a beautiful, bright, sanitary condition with

**ELASTICA**  
FLOOR FINISH

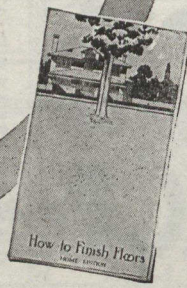
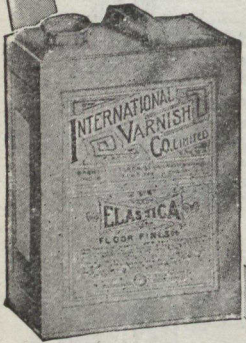
Look for this Trade-mark on a Yellow Label. All others are imitations. THE ONE PERFECT FLOOR VARNISH

ELASTICA is especially intended for use on wood floors, oil-cloth and linoleum. By following the directions on each can of ELASTICA you can easily secure a beautiful, sanitary, faultless surface, which defies the hardest sort of wear—a floor which is heel-proof, castor-proof and boy-proof.

Send for descriptive booklet. Ask your dealer.

**INTERNATIONAL VARNISH CO. LIMITED**

TORONTO - WINNIPEG  
Canadian Factory of Standard Varnish Works  
New York, Chicago, London, Berlin,  
Brussels, Melbourne L17  
Largest in the world and first to establish  
definite standards of quality.



**SIGNIFICANT ADVANCES**

A few striking comparisons made by Mr. E. P. Clement, K.C., President of the

**Mutual Life OF CANADA**

in his address to Policyholders at the 42nd Annual Meeting of the Company held February 1st:

|                    | 1886       | 1911        | Increased      |
|--------------------|------------|-------------|----------------|
| Income             | \$ 272,000 | \$2 450,000 | Nearly 10-fold |
| Interest           | 43,000     | 875,000     | Over 20-fold   |
| Assets             | 905,000    | 18,131,000  | Over 20-fold   |
| Insurance in force | 9,774,000  | 71,000,000  | Over 7-fold    |
| Surplus            | 61,500     | 3,312,000   | Over 50-fold   |

Head Office - Waterloo, Ont.

**THE ROYAL BANK OF CANADA**

Capital Paid Up ..... \$7,500,000  
Reserve Funds ..... \$8,820,000  
Total Assets ..... \$114,000,000

HEAD OFFICE: MONTREAL.

H. S. HOLT - - - PRESIDENT

E. L. PEASE, VICE-PRESIDENT & GENERAL MANAGER  
185 Branches in CANADA and NEW-FOUNDLAND; 23 Branches in CUBA, PORTO RICO and DOMINICAN REPUBLIC.

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LONDON, ENG. Princess St., E.C.    NEW YORK, Cor. William and Cedar Sts.

SAVINGS DEPARTMENT at all Branches

**PEOPLE AND PLACES**

**Comfort on Transcontinentals.**

SOME travellers on certain United States trains have experienced the comfort of a general smoking and observation car which is free to all passengers on the train. Such a car is now being carried on Canadian Pacific trains Nos. 3 and 4, operating daily between Vancouver and Toronto. The diagram shown here was drawn especially for The Courier to show readers the advances that are being made in providing comfort for travellers on Canada's better trains. It contains one drawing-room and one state-room, for which the regular price is paid. Otherwise the car is for general use without extra charge.

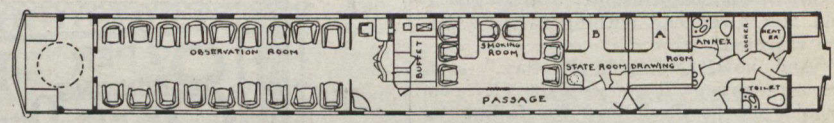
Besides the two private rooms, there is a smoking-room with eight chairs, one

when it is made public, will be of great value." Captain Janes spent eight months prospecting alone. He was hundreds of miles from the ship during that period. His discoveries show that Baffin's Land was, epochs ago, a very different kind of country from what it is at the present day.

Twenty-five feet under the surface, he discovered an immense forest in a state of perfect preservation. The trees pointing due east and west, are laid as flat as a wheat-field blown over by a cyclone. The timber is in perfect shape; even the cones from the tree tops are as fresh as the day they fell. At the present day there is not a tree growing for 1,000 miles around the buried forest.

In the opinion of the Captain, there

**A New Observation Car**



This New Car on the C.P.R. Train Between Vancouver and Toronto is Free to All Passengers Holding Seats or Berths in Any Sleeper on the Train. No Seats in this Car Are Sold.

observation parlour-room with eighteen chairs, and a wide observation platform. Of course, there are the other features necessary in such a car, a buffet, a writing desk and a library. To this car men and women may repair while their berths are being made up, or down, or to get a better view of the scenery. The chairs are, of course, more comfortable than the seats in an ordinary sleeper, or at least offer a pleasant change to the transcontinental traveller.

The cars are finished in mahogany, with inlaid walnut and electric-lighted throughout. Moreover, Canadians will be pleased to know that these cars, the best of their kind on the continent, are made at the Angus Shops, Montreal.

**Wealth Underground.**

CAPTAIN JANES, of the Canadian exploration party aboard Captain Bernier's "Arctic," tells of virgin forests beneath ground in Baffin's Land—the richest coal areas in the world, and fuel can be dug up with a shovel.

Captain Janes is of the belief that the two largest coal fields in the world have been discovered on Canadian soil, located in Baffin's Land. The two are about one hundred miles apart. In spite of their high altitude, he says that they will be workable all the year round. The coal is so easily secured that it can be dug from the surface with the shovel.

"This northern part of Canada will be the greatest country in the world," says Captain Janes. "I believe that the report of the 'Arctic's' last voyage,

are thousands of fortunes to be made in Canada's frigid north. During the coldest months the mercury goes down to 60 below, and it averages 40 degrees, but there is no dampness at any time of the year. The sun leaves on December 10th, and does not return until February. During the intervening period lamps are kept steadily burning.

**Canada's Mountain-Climbers.**

BETWEEN the dates of July 31 and August 9, when many other people will probably be sweltering, the Alpine Club of Canada will be holding its seventh annual camp, the grounds chosen being at Palliser's, Vermillion Pass, main range, in the Rocky Mountains.

The following regulations made by the powers that be in the club prove that the outing will be rather more strenuous than a mere picnic:

Graduating members before coming to camp to make their qualifying climb should consult their family physician as to their physical ability.

Members intending to climb require heavy soled leather boots, well set with nails. Knickerbockers, puttees, sweater, soft hat, woollen stockings and socks, heavy woollen gloves or mitts and woollen underwear are indispensable.

No lady climbing who wears skirts or bloomers will be allowed to take a place on a rope, as these have been found a distinct source of danger to the party making the climb. Knickerbockers, with puttees or gaiters and sweater, have been found serviceable and safe.



Benger's Food is specially prepared to build up the weakened digestive system, and to promote a high state of bodily nutrition while doing so.

It is the only food enabling rest and regulated exercise to be given to the digestive functions. Benger's is not a predigested food, nor does it contain dried milk. It is made with fresh milk, and forms a dairy and delicious cream with a delicate biscuit flavour. Patients never tire of

**Benger's Food**

but, on the contrary, continue to enjoy it. Every householder should possess a copy of "BENGER'S FOOD, AND HOW TO USE IT—FOR INFANTS, INVALIDS, AND THE AGED." Post Free from: BENGER'S FOOD Ltd., Otter Works, MANCHESTER, ENGLAND. Benger's Food is sold in Tins by Druggists, etc., everywhere.