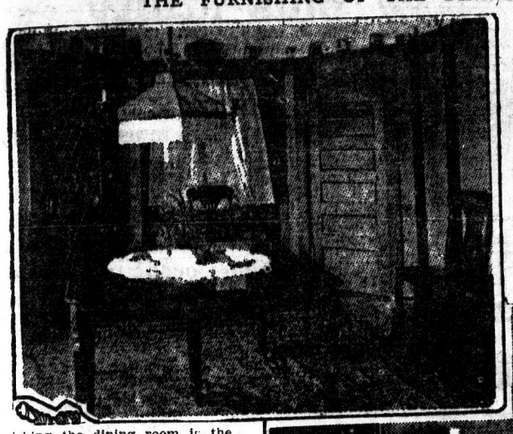
PROBLEMS of a Young Housewife

THE FURNISHING OF THE DINING-ROOM.



PRETTY DINING ROOMS MODESTLY FURNISHED.

Furnishing the dining room is the least problem of any room in the house especially if a young couple have chosen the four-room house or apartment best adapted to average income.

The keynote of the room should be simplicity and the modern methods of building often equip the room with one of its most important items of furniture, the built-in sideboard.

If this is already in place, the only large articles of furniture necessary for the room are the table and chairs.

A good table of high polished quarter-sawed oak, durable and massive in appearance, may be secured in the oval or round style, extension top and pedestal base, for $15 at nearly any reasonable-priced furniture store or department. Chairs to match with leather seat upholstering, may be found for $2 each.

If the sideboard is not set in and a cabinet is desired, an excellent one may be secured at $15. A good rug, as large as 9x12 feet, will cost from $10 upward. The curtains should be as simple as possible in design and need not cost more than $1.50 a pair.

For the young bride who has not been endowed with a girlhood "hope box" for the garnering of household linens, the purchase of tablecloths and napkins will be an item.

With a highly polished table where a centrepiece and doilies will serve for breakfast and luncheon, three ordinary and one fine tablecloth ought to be sufficient. A half dozen fine napkins and a dozen for ordinary use should complete this line. A dozen plate doilies and a half dozen ordinary centre pieces, with a dozen small doilies for use under glasses, will complete the set. The use of knitted pads under doilies will save the table from markings. The cost of the linen outfit will be about as follows:

Extra fine tablecloth—2 yards at $1.25 a yard	$2 50
1-2 dozen napkins at $3.50 a dozen	1 75
2 tablecloths at 75c a yard	3 00
A dozen plate doilies	3 00
6 centrepieces (from 25 to 50 cents each)	2 50
A dozen small doilies	1 00
Pads for doilies	50
Table pad	1 00

One who desires to entertain much will have need of more linen than the one whose social activities are restricted by environment or temperament. For the latter the quantity of smaller napery may be cut in half. The doilies are a saving in laundry and a protection for tablecloths.

China is variable in price. Austrian china sets of 100 pieces may be secured for between $8 and $10, in excellent designs and colors. If you desire to select only certain pieces, you will find the task made easy. Judicious care in selection will be repaid by long satisfaction. Quiet and conventional patterns are the best. In glassware, it is better to select glass of inexpensive price and fair weight, since the breakage is likely to be a considerable expense unless thus safeguarded.

Silver is always a temptation, but a standard plated ware is of better service for the household that must be kept within an average income. Teaspoons in sets of six may be had for $1.50, tablespoons for $3.00, and six knives and six forks for $4.00.

One bride gazed with dismay at wedding gifts duplicating her own choice of china, glassware and silver, and declared that no bride should make any such purchases till after she had counted her wedding gifts.

For the bride whose choice of dining room furnishing is all her own, simplicity and quiet good taste at the minimum of expense should be the keynote of her shopping.

John Ruskin's Soul Laid Bare to World
By E. T. Cook's Wonderful Biography

The Story of a Spirit in an Agony of Joy and Pain, Mostly Pain—Worked Hard to Acquire His Wonderful Prose Style—A Solitary Child of Genius.

"The Life of Ruskin," by E. T. Cook. Two volumes. George Allen & Co. 21s net.

With today's issue of "The Life," Mr. E. T. Cook completes his monumental tribute to the genius of Ruskin. The 40 volumes of the great Library Edition, which occupied him ten years, is the fabric of his memorial, the "Life" rounds off the task. The records of discipleship contain no more splendid example of devoted service, and Mr. Cook takes his place among the great biographers. His name will be wedded to that of his subject, not as Boswell's is to Johnson's, for he has none of Boswell's delightful intrusiveness, but as certainly as Lockhart's is to Scott's. He has brought to his theme all the resources of Ruskin's diaries and intimate correspondence. He has brought also an enthusiasm deep and abiding, but controlled, judicial, detached. He is not engulfed in the torrent, but rides easily upon the swirling current.

It is a theme as thrilling as any in literature—a story of a soul in an agony of joy or pain, but mostly pain. We do not seem to touch Ruskin as a man, solid material, with the normal appetites of the flesh; but to feel him as an influence, intangible as the wind, swift and fierce as lightning, menacing as the thunder cloud. He flashed through his time like a spirit of sword and fire, the fever of his life burning up the frail envelope of clay until the flame went out and left the pathetic figure, with the beetling brows and the still intense eyes, that used to haunt the shores of Coniston.

The Solitary Child.

Perhaps so sensitive and intense a spirit could never have been at ease in the rough world. "We shall be miserable if we marry," wrote Carlyle to Jane Welsh—I quote from memory—"but life will be unbearable if we don't." Ruskin suffered from the same conflict between the spirit and its material setting. But his lonely childhood intensified the conflict. The wine merchant of Bloomsbury and his wife kept the wonderful child in a prison of affection. He was 24 before he ever took a holiday alone, and then he wrote daily to assure them that he was not climbing dangerous ladders or boating when the sea was rough. "My parents," he said, "debarred me from all exercise but walking. They wouldn't let me ride lest I should be thrown; boating was dangerous because I might be drowned; and boxing my mother thought a vulgar form of exercise." Of sport in any form he knew nothing. In the Rannoch country he once tried shooting; but the spirit of sport had been quenched in him, and he spent the rest of his holiday more happily in digging up a field of thistles. His mother, an Evangelical puritan of the strait-est sect, held strong views on the sinfulness, even of toys. An aunt once bought the boy a Punch and Judy; but his mother immediately put them away and he never saw them again. O'Connell said that the English had all the qualities of the poker, except its occasional warmth. Mrs. Ruskin had certainly the stiffness of the poker. "I have seen my mother travel," said Ruskin, 'from sunrise to sunset on a summer's day, without leaning back in the carrriage." Her fierce love gave the child no rest and no liberty, and when the poor boy, who had never been away from her apron strings, went to Oxford she went also to keep him secure from harm. He bore the burden of this tyrannic love with exquisite gentleness to the end.

The Prodigy.

Playless, companionless, save for his parents, the child developed into an infant prodigy. He recited the 119th Psalm before he was 3, at 7 had written a "work" entitled "Harry and Lucy Concluded, printed and composed by a little boy, and also drawn"; at 8 had turned Scott's "Monastery" into 400 lines of verse, and at 11 wrote 2,000 lines called the "Iteriad," describing a tour on the lakes. The tour was one of many, for his father travelled for his business throughout the country, and on the continent, and wherever he went his wife and son went with him. Thus from his earliest childhood he came to know the Alps and Italy as well as he knew the fields around Dulwich, whither the family had removed from Bloomsbury. And wherever he went he drew, wrote, and studied stones and rocks and books and flowers. Above all, he wrote, for from the beginning writing seemed not a task but a passion, the one outlet of his tempestuous spirit. It came as natural as play.

But it was not without pains that he fashioned the noblest instrument of prose in the language. "I remember," he tells his father, "that the last half-page of the 'Lamp of Beauty' cost me a whole forenoon—from 10 to 2, and that then I went out to walk quite tired, and yet not satisfied with the last sentence, and turned and re-turned it all the way to Dulwich." His style owed much to the study of the Bible, which his mother read through aloud from the first of Genesis to the last of Revelations, and then began again the next day. But it was elaborated with enormous industry and with a meticulous attention alike to the shade of meaning and the euphony of phrase.

Love and Turner.

Oxford played but a small and indecisive part in his development. It was, as Mr. Cook says, among other scenes and in other studies, among the hills and clouds, the trees and mosses, that he really graduated. But, considering his upbringing, he survived the plunge into the great world very well — made friends, spoke successfully, suffered his "ragging" good-humoredly, and won, at the third attempt ,the Newdigate "to my father's tearful joy and my own entirely ridiculous and ineffable conceit and puffing-up."

Before taking his degree he broke down in health, went abroad with the family, studied drawing with Harding, and fell in love with Venice—"this and Chamouni," he wrote, "are my two homes on earth." Already he had suffered his first check in love, from that "Adele"—the daughter of his father's partner—who had inspired his early verses. Perhaps that blight was not unconnected with his decision to write no more poetry. His father, who had hoped that he would be a poet or a bishop, deplored the decision, collected his poems, and had them printed, to the dismay of Ruskin, wha was "seized with disgust whenever he saw or heard of these vile and effete verses of mine."

It was the meeting with Turner that turned his genius into its true channels. His indignation against the ignorant attacks on that great man filled him with the spirit of the knight-errant. It was not enough to buy his pictures; he must slay his foes. And the result was the first volume of "Modern Painters," by "A Graduate of Oxford." The book created a profound sensation. A new star had swum into the ken of men. Tennyson asked Moxon to borrow the book for him: it was too dear to buy. Wordsworth gave it to the Rydal library. Charlotte Bronte wanted to rush off to the galleries to test the pictures by its dazzling radiance. Morris chanted it aloud to the rapt circle of students. Only the criticis raged at the unknown lion that had leapt upon them.

The Knight-Errant.

Ruskin had found himself. Henceforth, for nearly 50 years, his darts fell thick and fast among the Philistines. He lifted art out of the pitiful anecdotage into which it had fallen, and gave it wings. He championed the Pre-Raphaelites as he had championed Turner, and begirode the world of criticism like a Colossus.

And having revolutionized art, he turned to life, and smote the political economists and the industrial system. He rained down books and pamphlets and letters, he thundered from the platform, he taught, he lectured, he established guilds and museums and working men's colleges, he gave away his fortune, and even his pictures, he led the Oxford undergraduates out, amid the laughter of the foolish, to make a road and to teach them the beauty of labor. In the midst of it all he studied the classics line by line, he probed among rocks and mosses, he drew, he painted, he learned to lay bricks like a bricklayer, to shave a board like a carpenter, and to paint a house like a house painter; he wrote long letters to working men and delightful rigmaroles to children. And withal he was full of gracious acts and fierce furies; of passionate loves and equally passionate hates.

Friendships.

His friends were the flower of his time, and he loved them with the passion of a spinster aunt—and quarrelled with them, as in the case of Rossetti, also like a spinster aunt. To know him was fame. "I'm not E. C. B. Jones now; I've dropped my personality." wrote Burne-Jones to a friend when he had got a letter from Ruskin. "I'm a correspondent with Ruskin, and my future title is 'The man who wrote to Ruskin and got an answer by return.'" Carlyle watched his flaming career like an elder brother, and it was his voice that cheered him on when, in 1860, amid the ribaldry of the critics and the refusals of the publishers, he proclaimed that social gospel which has transformed the thought and institutions of the land.

"When Solomon's temple was building," Carlyle wrote, "it was credibly reported that at least 10,000 sparrows sitting on the trees round declared that it was entirely wrong, quite contrary to received opinion, hopelessly condemned by public opinion, etc. Nevertheless it got finished, and the sparrows flew away, and began to chirp in the same note about something else."

His pleasures were a change of work. For music, like so many poets and writers—Tennyson, Lamb, Scott, Southey—he had little taste. He liked "Home, Sweet Home," but confessed to Halle that "I don't understand Beethoven, and I fear I shall never have time to do so." Wagner filled him with blind fury. Thus to Mrs. Burne-Jones:

"Of all the bete, clumsy, blundering, boggling, baboon-blooded stuff I ever saw on a human stage that thing last night ('The Meistersinger') beat — as far as the story and the acting went; and of all the affected, sapless, soulless, beginningless, endless, topless, bottomless, topsiturviest, tuneless, scrannel-pipiest, tongs and boniest doggerel of sounds I ever endured the deadliness of, that eternity of nothing was the deadliest, as far as the sound went. . . . . As for the 'Lied' I never made out where it began or where it ended—except by the fellow's coming off the horse-block."

Many men, the dean of Durham, the master of the temple, Mr. Mallock, Mr. Nevinson, and others, have described the astonishing effect of his Oxford lectures—his voice, his perorations, his piercing eye. Of his voice says Mr. Mallock:

"There was something strange and aerial in its exquisite modulations that seemed as if it came from a disconsolate spirit, hovering over the waters of Babylon and remembering Zion."

His personality fascinated all. "There is a ray of real heaven in Ruskin," said Carlyle, "a celestial brightness." "Ruskin," said Lady Mount Temple, "gives a halo to life." "I am sure he has wings under his flannel jacket," wrote Dr. John Brown; "he is not a man, but a stray angel, who has singed his wings a little and tumbled into our sphere." His talk was brilliant, his wit swift as the rapier and as cutting. "Ah, Mr. Ruskin," said a too eager disciple, "the first moment that I entered the gallery at Florence I saw at once what you meant when asserting the supremacy of Botticelli." "Did you?" said the professor. "And in a moment! It took me twenty years to find out that." A clerical friend wrote a "Life of Christ," and sent it to Ruskin, "hoping it would do good." "I think you would have done more good," said Ruskin, "if you had written the lives of some old women in your parish."

Sorrow and Triumph.

Throughout, the story is shot through with the strand of sorrow—the recurrent brain storms that plunged him in darkness, the hapless marriage, the long-drawn-out misery of his unrequited love for Rosie de la Touche who could not marry "an unbeliever," the break with the religion of his parents, the ignorant assaults of Philistinism, all culminating in those sad years when the silence fell on him in the Vale of Coniston. The last letter he wrote was on the death of Gladstone, when he sat an hour or more, pen in hand, but could get no further than the words, "Dear Mary (Mrs. Drew),—I am grieved at the death of your father—" and no more would come—to him who was the fountain of divine words once. He passed gently away at Brantwood on Jan. 18, 1900, holding the hand of Mrs. Severn. Outside the hills were flushed with the splendor of sunset, and, looking out, the little group by the bedside, "felt — as Mrs. Severn has said—as if heaven's gate itself had been flung open to receive the teacher into everlasting peace."

It is a tale for tears and a tale for wonder—tears for a soul so tortured, wonder for a life so magnificently full and so triumphant. As his time recedes into history his star shines with fadeless lustre. It is not that he enriched our tongue with new and noble harmonies, that he moralized art and made it

an arch wherethrough
Gleams the untravelled world

or that his social gospel, reviled and ridiculed, has changed the thought of society. Ruskin is more than anything he achieved. He is a spiritual atmosphere that has given "a halo to life" that can never pass away. "The story of Rosy Vale is not ended—surely out of its silence the mountains and the hills shall break forth into singing, and round it the desert rejoice and blossom as the rose."—A. G. Gardiner, in London Daily News.

THE ART OF FORGETTING.

As time goes on and we go on with it—more rapidly than we like—it becomes necessary to cling tenaciously to the remembrance of a few things and forget a great many others. The mind—the average mind—has not room enough to hold all that has been learned, observed, experienced in the course of a lifetime. It must let many things go, to make space for the rest. And the first things to forget are the failures, the disappointments, the crumbling of our idols upon their feet of clay, the hard knocks dealt us in the jostling concourse of the broad highway. The things to remember are the multifold blessings that have been our portion from the beginning—the kind face, the hospitable welcome, the thought that was taken for us even when we did not take thought for ourselves, the sympathetic understanding that outran our own and found an excuse for our shortcomings. —Philadelphia Ledger.

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John Redmond On Ireland's Claims
Why the Emerald Isle Is Poor

Address to London Liberals by Irish Leader—The Industries of Ireland Strangled—The Oppressive Cost of Irish Government—Irish Empire Builders.

Mr. John Redmond, accompanied by Earl Beauchamp and the Master of Ellbank, visited the City Liberal club the other day, and addressed a crowded and enthusiastic gathering of members on the subject of home rule. Among those on the platform were Lord Pirrie, Mr. F. Huth Jackson, Sir West Ridgeway, Sir G. D. Rose, M. P., Sir Albert Spicer, M. P., Sir John Benn, L. C. C., Sir A. D. Kleinwort, Mr. T. Wiles, M. P., and Mr. Robert Harcourt, M. P.

Earl Beauchamp's introduction was brief and businesslike, and Mr. Redmond, who had a splendid welcome, plunged immediately into some of the economic and financial aspects of home rule.

Dealing first with the argument that Ireland is today dependent on the bounty of Great Britain, and incapable of engaging successfully in commercial pursuits, Mr. Redmond said it was essential that this argument should be answered specifically and at once. He admitted Ireland's comparative poverty, but what were the causes?

"For at least 200 years it has been the deliberate policy of this country to destroy Irish industries," he declared. "This policy commenced so far back as the seventeenth century. Irish industries at that time were beating English industries in the markets, and the parliament of England at once took steps to prevent that state of things continuing.

Strangled Industries.

The stillness of the audience of businessmen as Mr. Redmond unflinchingly detailed how cotton, glass, iron, sugar, refining, shipbuilding, hats —"every industry to which Ireland turned"—was destroyed either by the imposition of prohibitive duties or the closing of ports, showed how deep an impression he was making. Almost mercilessly Mr. Redmond continued to pile up his case against England, establishing it more firmly by quotations from Mr. Balfour and Miss Murray's "most admirable book" on the financial relationships between the two countries.

But though Irish industries had thus been strangled, Mr. Redmond went on, the inherent capacity of the Irish for industrial pursuits was not strangled. The very moment that Gratton succeeded in establishing his free parliament Irish industries instantly revived, while from the day of the Union down to today there had been one continual history of decay and industrial stagnation. That decay, as shown in the census commissioners' report, had not been confined to the south and west of Ireland, but had touched Belfast, and had seriously interfered with one of the great industries of which Belfast, and, indeed, all Ireland was so proud—the linen industry.

"It is grossly unjust to say that Irish national poverty is due to the incapacity of the people or their inherent inaptitude for commercial pursuits," Mr. Redmond declared. "So far from this being the case, wherever you have extended self-government you have had a revival of industrial prosperity. Even under existing circumstances, there is a revival of such prosperity. In many directions little factories are being started, and better methods employed." But these were of little avail without a native Government, composed of men who lived in the country, understood the country, and, above all, could give their time to the country.

Why Ireland Is Poor.

In the second half of his speech Mr. Redmond dealt with the argument that Ireland was "a beggar existing on the bounty of her rich partner." When considering this question two things must be borne in mind. What was Ireland's taxation during the last century and what was her contribution?

While the actual tax revenue of Ireland was about one-eleventh of that of Great Britain, the real taxable value was not more than one-twentieth. If, as the late Sir Robert Giffen and some of the ablest experts held, the only income taxable was what remained over after payment for the bare necessities of life, then the taxable capacity would have worked out, not at one-twentieth, but at one-thirty-seventh. Even with the lower estimate Ireland had been paying two and a quarter millions a year more than her fair portion, while her anual payments towards the upkeep of the army and navy generally in the last hundred years amounted to £329,459,970 — "pretty good for a beggar and pauper living on bounty," added Mr. Redmond with feeling.

The imperial contribution had fallen because of the increase in the cast of Irish government, "the most costly of any similar country in the whole world. Per head of the population the cost of civil government is double what it is in this country; more than double what it is in Scotland." In Scotland only 938 officials were assessed for income tax, with salaries amounting to £315,000 a year. In Ireland there were 4,560 officials so taxed, and their incomes amounted to £1,435,000.

"This extravagant system of government will go on until you make Ireland responsible for the cost of her own government, give her her own revenue and let her spend it as best she can." Under home rule they would have an efficient and cheap government and they would have no more drains upon the British treasury. In coming to that bargain, being a rich country, and one that, as history showed, had dealt hardly in the past with Ireland, let them make a generous settlement with Ireland, but let it be a final settlement.

Empire-Builders.

In conclusion, Mr. Redmond emphasized the congestion and paralysis of Parliament, which was such that neither the interests of Scotland, England, Wales, Ireland, nor of the empire, could be attended to.

"We think our past history entitles us to a free and honored place in the empire. Ireland had as much to say in building up that empire as you had. Our blood was spilled in building up that empire. Irishmen have gone round the world and governed your self-governing colonies. We ask not to break away from the empire, but we ask for our proper place in the empire.

"We offer you what you have never had—do not deceive yourselves, what you have never had up to the present—the real hearty goodwill and loyalty of the Irish people. We offer you that, and my prayer is that England will be wise enough and great enough not to spurn the offered hand of friendship, but to consummate it in Ireland, as she has done everywhere else throughout the world where white men ask for self-government, a glorious victory for what is her greatest principle—trusting the people. (Applause.)

"Do that, and the Irish question will disappear—you will be troubled no more with it. We shall be engaged in a very humdrum way in attending to our own poor local concerns. When we come to your Imperial Parliament it will be as loyal men to co-operate with you in upholding your empire. We are not asking much, and I say that, as men who are proud to boast that they have been the champions of freedom throughout the whole world and in every clime, you would be stultifying yourselves and stultifying your history, if you refused to give common justice and freedom to the Irish people." (Cheers.)

"We have heard today a very wonderful speech," said the Master of Ellbank in proposing a vote of thanks to Mr. Redmond, and he voiced the general opinion of those who had followed the Irish leader's argument.

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QUARTERLY DIVIDEND NOTICE

Notice is hereby given that a Dividend at the rate of SIX PER CENT. per annum upon the paid up Capital Stock of The Home Bank of Canada has been declared for the THREE MONTHS ending 30th of November, 1911, and the same will be payable at its Head Office and Branches on and after Friday, 1st December next.

The Transfer Books will be closed from the 16th to the 30th November, 1911, both days inclusive.

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JAMES MASON,
General Manager.

Toronto, October 25th, 1911.

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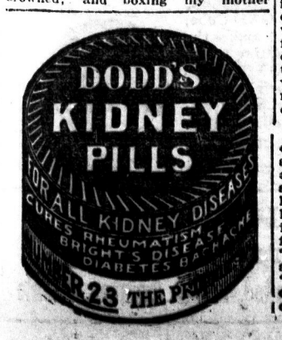
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